



Accounts Payable Commercial Payments

- This is a FinTech SaaS that has been laser focused on B2B payments for over 20 years.
- Shifts the cost center of Accounts Payable to a profit center.
 - They do this by offering Virtual card payment – which reduces fraud and theft.
 - Automates payments to vendors, thereby improving corporate efficiency.
 - Allows companies to use existing bank accounts and accounting software.
- Thousands of vetted out vendors.
- No cost for this virtual card – this automation with no cost to organization
- To note: the average cost of a paper payment process is \$5-10 per invoice.
- \$30M in revenue to qualify.

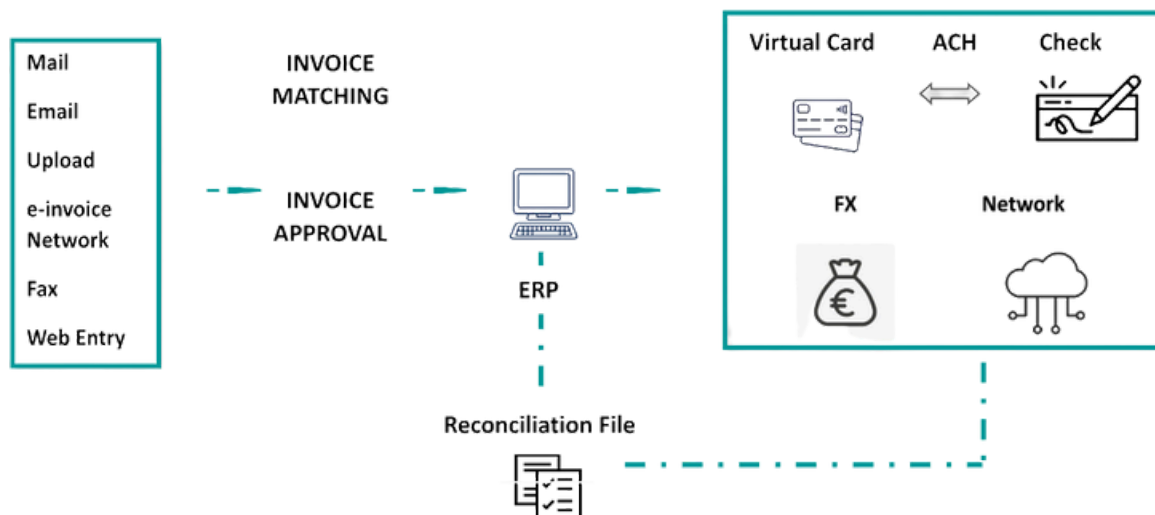
Bank vs. Commercial Payments

- Banks are not focused on Accounts Payable and do not have the staff or platform to monitor – many large and global banks are choosing to white label this platform and solution.

Examples of Savings

- Hospital converted \$264M AP spend.
- Property Management Group \$62M converted AP spend.
- Hotel Franchise Group \$106M converted AP spend.
- Manufacturer \$26M converted AP spend.

The Total Accounts Payable Process Using FinTech Virtual Cards



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