

# Finexio

## Introducing AP Payments as a Service

The **only** fully-managed accounts payable (AP) payments solution that optimizes, monetizes, and secures **the entire payment lifecycle**.



### Optimize

Predict the ideal payments mix for perfect payments orchestration



### Monetize

Maximize revenue from AP spend with industry-leading electronic payment adoption



### Secure

Detect and prevent payment fraud with screening and real-time AI transaction monitoring

Finexio's enterprise-grade AP payments platform, backed by J.P. Morgan, sets the industry standard for security and efficiency.

J.P.Morgan



mastercard



DISCOVER  
GLOBAL NETWORK



Service and technology combine to enable AP teams to effortlessly leverage **modern, safe and secure, revenue-generating** electronic payments

## What is AP Payments as a Service?

The lowest-cost, most-secure way to run payment operations



### Fully Managed Payment Delivery & Operations

You focus on "who" to pay, we determine "how" – Finexio delivers 100% of your supplier payments



### Payment Fraud Prevention & Security

Finexio has fraud prevention, detection, and recovery tools and protocols in place to protect customers' payments against bad actors and other fraudulent activities



### Supplier Management Powered by AI

Finexio leverages proprietary AI models to predict, and optimize electronic payment acceptance



### Monetize AP Payments

Finexio offers virtual card, card by mail, and FinexioExpress—the most efficient, safe, and revenue-generating payments to your suppliers, compared to paper checks



### Dynamic Payment Reporting & Analytics

Gain unmatched visibility and control of your payment data in one centralized location for reporting

## Finexio Delivers Significant Value to Finance Teams

Finexio leverages AI, software, and professional services to offer a complete payment solution. Mid-market and enterprise organizations that adopt AP Payments as a Service have realized it:



### Prevents Fraud

By utilization of AI and optimization of secure electronic payments



### Saves Time

By handling all administrative tasks and supplier management



### Reduces Costs

By eliminating manual work, paper, preventing errors, and generating revenue from AP spend



### Gives Visibility & Control

By providing insights into who is being paid, how much, and by what method

Most CFO's we work with say the reasons they choose Finexio is **time savings, efficiency, and resource optimization**

# Free up to 84% of your AP staff's time on tasks related to supplier payments, so they can focus on what matters most

## MANUAL TASKS AP TEAMS CURRENTLY HANDLE

- ✗ Printing, signing paper checks
- ✗ Sending payments
- ✗ Reconciliation & Posting
- ✗ Error management
- ✗ Refunds and resends
- ✗ Payment questions

- ✗ Manual data entry
- ✗ Validating supplier account information
- ✗ Data storage & security
- ✗ Transaction monitoring & AI screening to prevent fraud

- ✗ Calling suppliers to verify information
- ✗ Updating supplier information
- ✗ Educate suppliers on electronic payments
- ✗ Leverages AI technology for conversion

- ✗ Manual effort of converting suppliers
- ✗ Targeting only high-accepting virtual cards acceptors
- ✗ High-cost of service with low ROI

- ✗ Complicated and time-consuming payment audits
- ✗ Manual data manipulation for reporting
- ✗ Following up on outstanding payments

## ELIMINATED BY FINEXIO'S CORE AP OPERATIONS SERVICES

- ✓ Fully Managed Payment Delivery & Operations

- ✓ Payment Fraud Prevention & Security

- ✓ Supplier Management Powered by AI

- ✓ Monetize AP Payments

- ✓ Dynamic Payment Reporting & Analytics

## Strategic Benefits

1. Solve for beyond-human-scale payment data issues, and reallocate internal resource time away from manual processes
2. Ensure every payment is protected against payment fraud without investing in a new complex and costly process
3. Paper-free from day 1 – Immediately take advantage of modern electronic payments without a lengthy change-management process
4. Optimize your payments mix and adapt to changes in supplier preferences for long-term success for both buyer and supplier
5. Unmatched visibility and control over your payments data that you never had access to before to make better strategic financial decisions

## How it works

1

### Payments Approved

Buyer tells Finexio who, when and how much to pay

3

### Payment Oversight

Finexio meticulously examines each transaction to uncover potential risks and anomalies, implementing sophisticated fraud prevention screening powered by AI before proceeding with processing

3

### Payments Processed

Finexio matches buyer instruction to aggregated network supplier data

4

### Payments Disbursed

Finexio identifies and delivers best way to make payment

5

### Payments Settled

Finexio transmits remittance advice to supplier

"We chose Finexio not just for the revenue share, but for the ease of making payments and the security of those payments."

—President of ViCon Construction, LLC

Finexio, an innovative leader in the B2B payments industry, delivers Accounts Payable (AP) Payments as a Service, offers the only fully-managed AP payments solution that leverages AI to optimize, monetize, and secure the entire payment lifecycle. Finexio offers payment delivery and operations, supplier management, fraud prevention, payment monetization strategies, and robust payment reporting and analytics. This unique combination of technology and service enhances operational efficiency, payments security, and customer satisfaction for Procure to Pay partners and corporate clients.

# Finexio

Learn more at  
[www.finexio.com](http://www.finexio.com)

Now that's  
smart payments