



Evolving Supplier Payments into an Engine for Business Growth

Finexio

Today's Guest Presenter



Over the past 26 years, **Mark Brousseau** has established himself as a thought leader on accounts payable, accounts receivable, payments and document automation. A popular speaker at industry conferences and on webinars and podcasts, Brousseau advises prominent end-users and solutions and services providers on how to use automation to improve document- and payments-driven business processes.

Brousseau has chaired numerous educational conferences and has served on several industry committees and boards. He resides in Center City Philadelphia with his wife and three sons.

David Rose

Chief Sales Officer at Finexio



David Rose is a serial entrepreneur, consultant, author, and trusted advisor to the C-suite, dedicated to solving issues around people, process, and technology that prevent companies from thriving. For 20+ years he has helped grow private and public companies by helping them align critical touch points like technology adoption, digital presence, market identification, CRM protocol, R&D, social media, trade shows, sales and marketing management, and more.



The Mid-Market Leader In Simplifying AP Payments

Founded in 2015 by Payments Industry veterans

Customers spend over \$4B annually with 70,000 suppliers

~120k Suppliers | 520 Customers | 11 Channel Partners

~100b Spend via Channel Partners

An officially endorsed MasterCard partner solution

Leveraging industry leading AP payments automation solutions, Finexio is one of the fastest growing FinTech companies in the U.S.

Featured in Forbes, Orlando Sentinel, PYMNTS.COM

<https://finexio.com/resources/>

FEATURED CLIENTS

DISTRIBUTION



HIGHER EDUCATION



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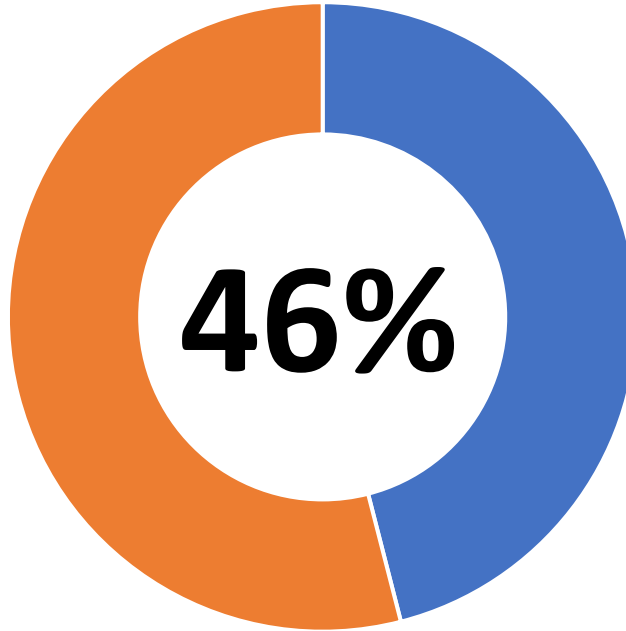
MANUFACTURING



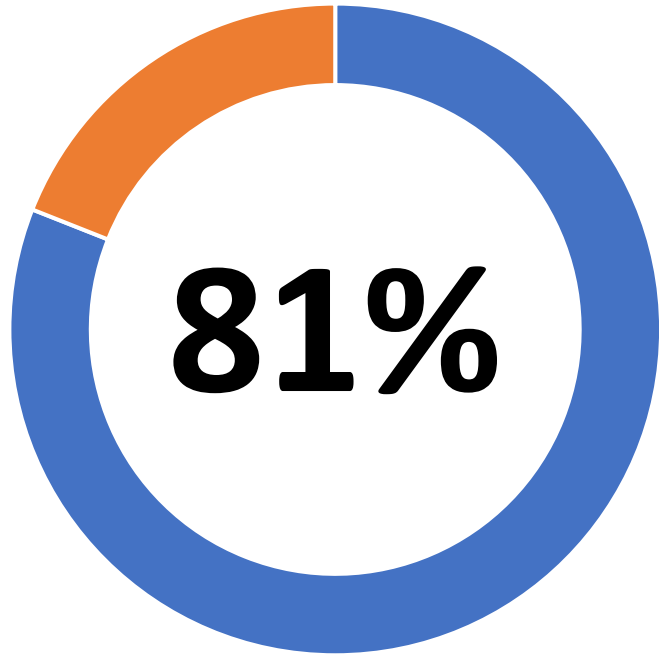
The Rising Importance of Cash Flow

CFOs are Focused on Growth

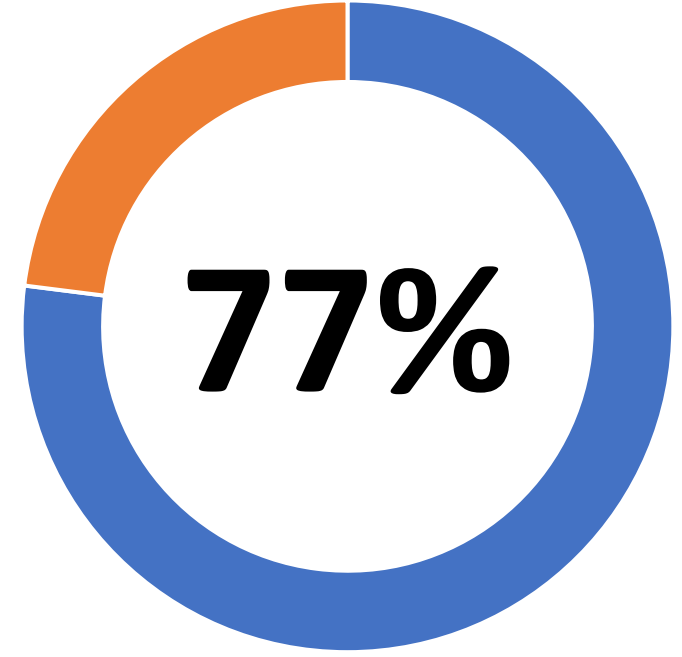
Only 'ensuring employee health' is a bigger priority



% of CFOs that say their No. 1 priority is **profitability**, **cash flow** and other **financial planning**.



% of CFOs that see identifying and targets areas of new value as one of their primary responsibilities.



% of CFOs that believe it's within their duties to drive business-wide operational transformation.

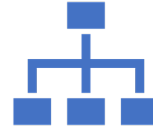
Top Business Growth Drivers



Increased sales
and marketing



New product lines



New business
units



Global expansion



Mergers and
acquisitions

Where Does all the Money Go?

Cash flow is essential to business operations



Facilities



Raw materials



Manufacturing



Sales and
marketing



distribution



Payroll



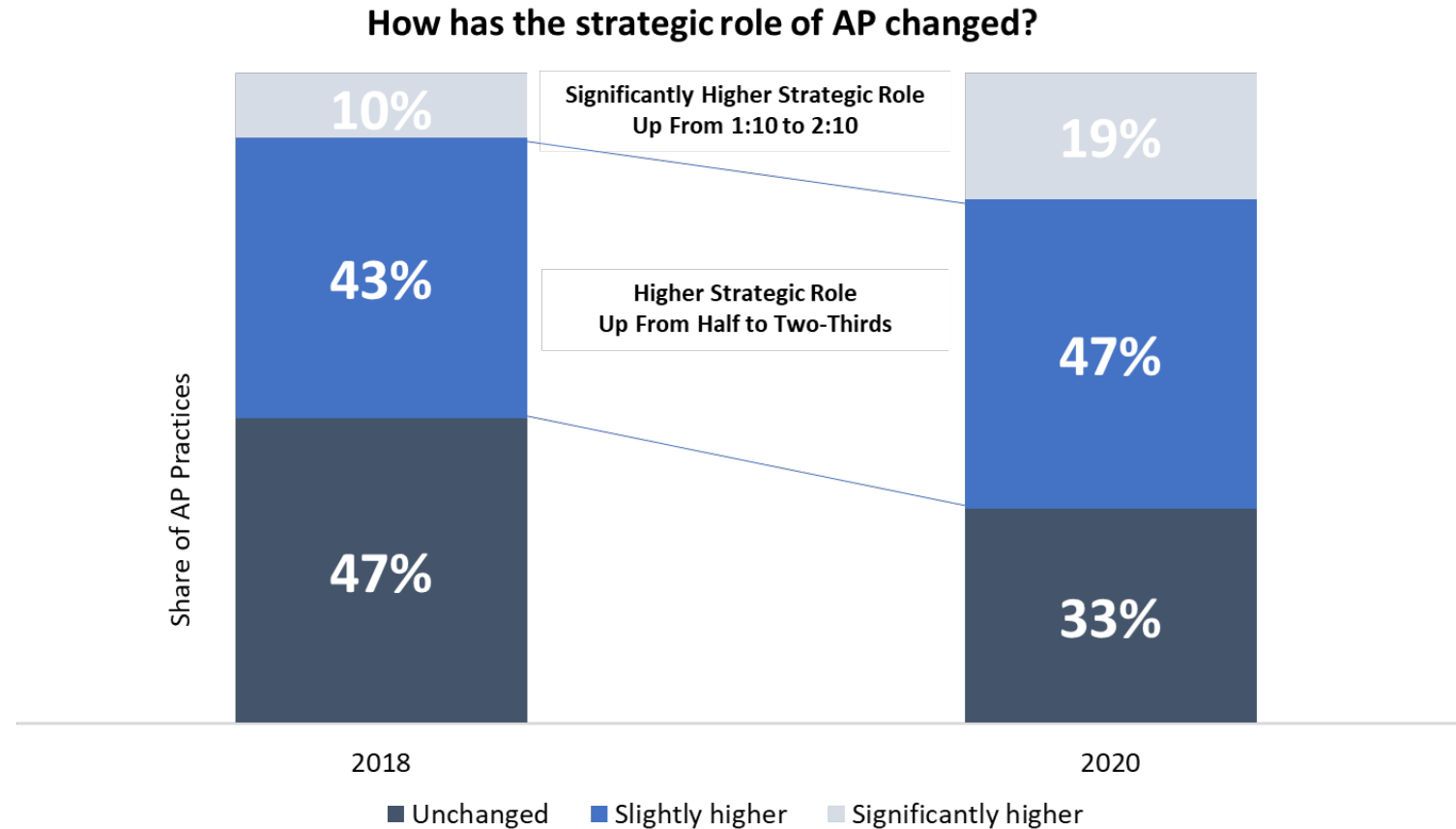
Administration

The 4 Primary Causes of Cash Flow Issues

1. Scaling costs
2. Economic downturns
3. Seasonal fluctuations
4. Weak cash management

Accounts Payable as a Growth-Driver

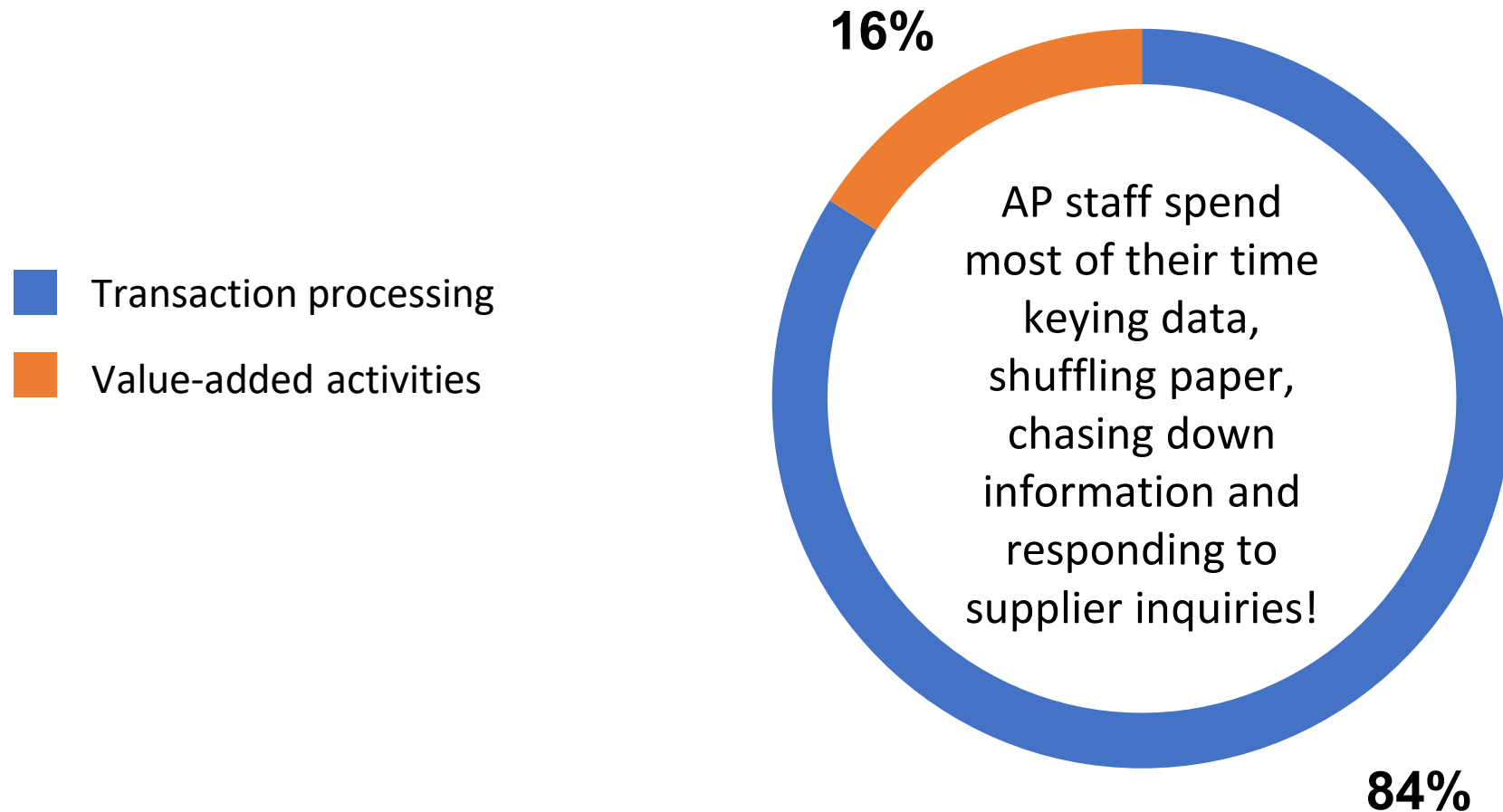
More CFOs recognize the value of AP in driving growth



How Supplier Payments Impact Growth

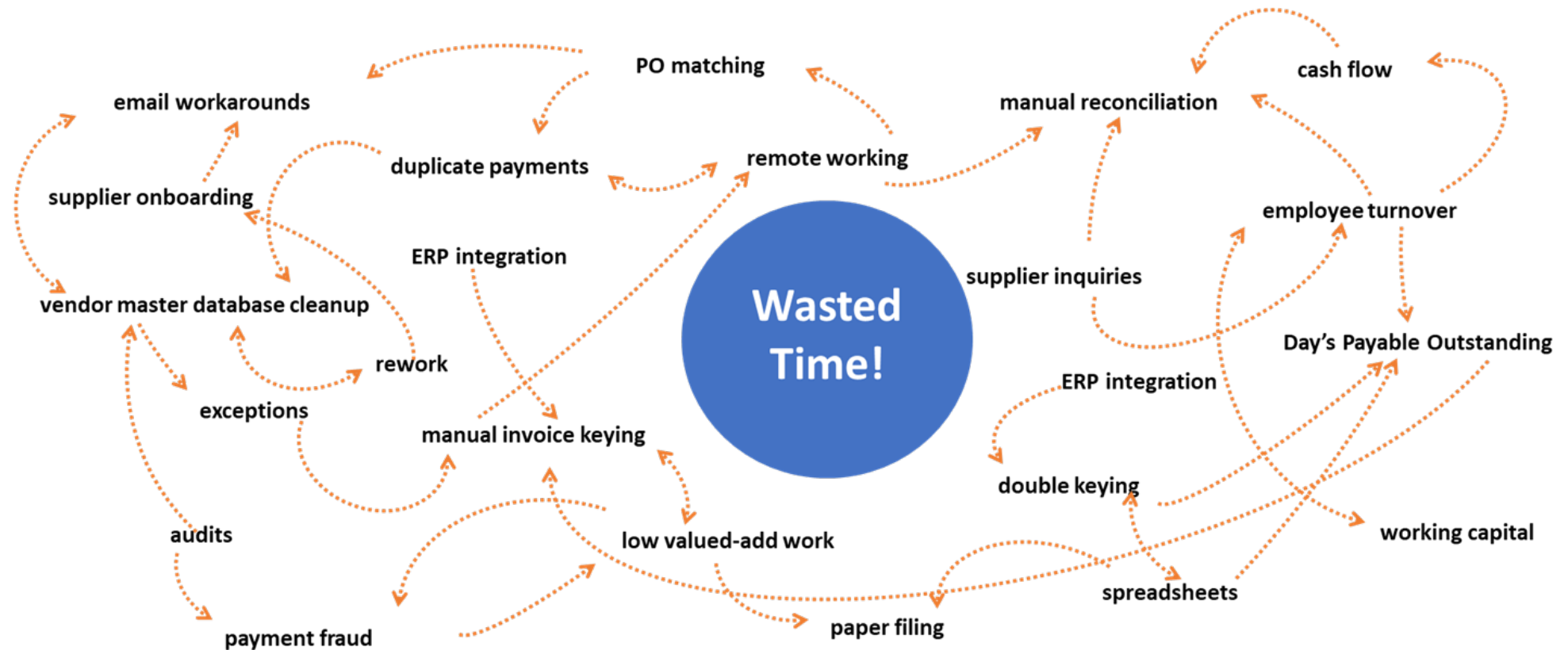
Operational Inefficiency

Manual payments drain company resources



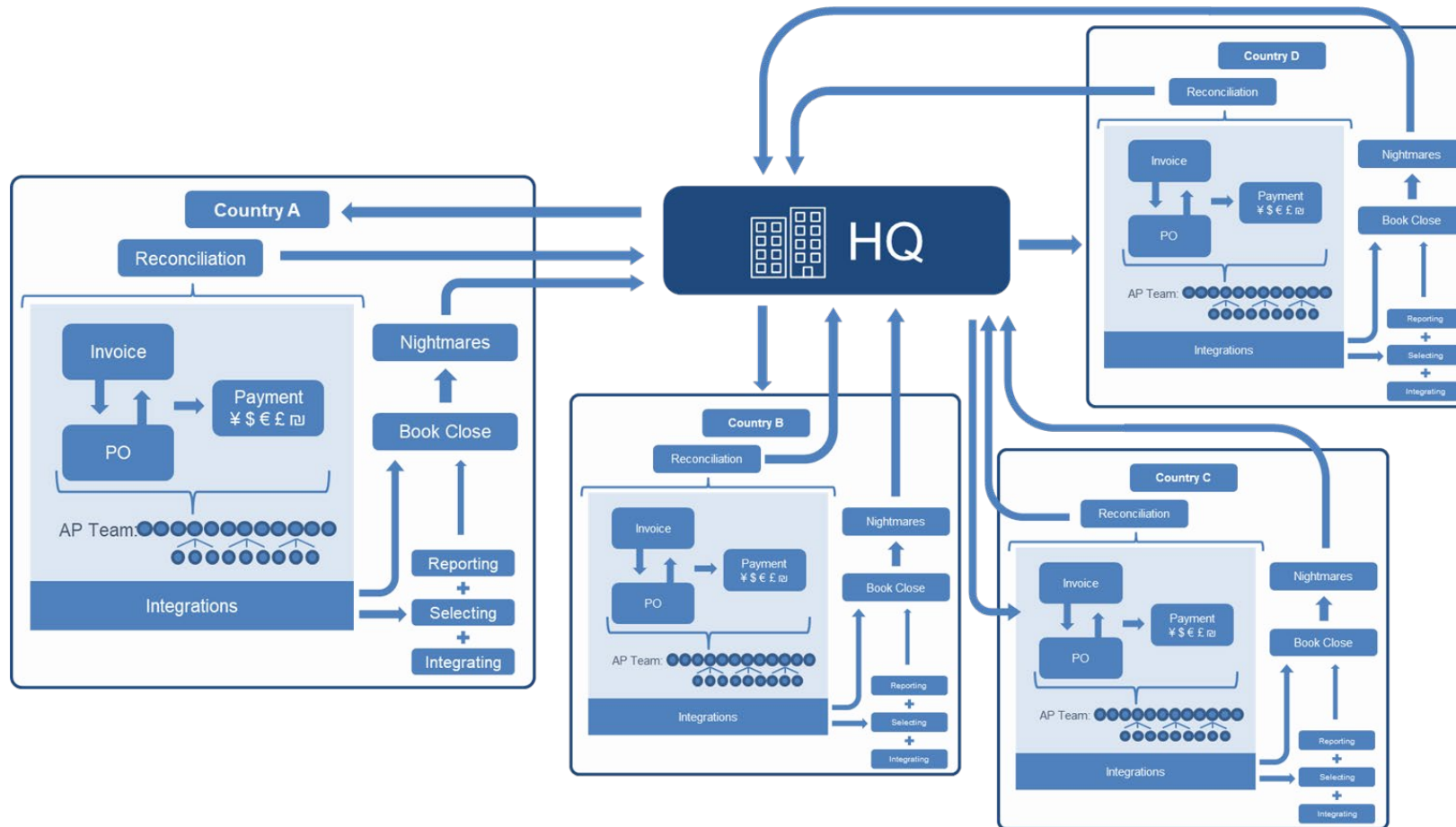
Slow Payments

AP is the most time-consuming F&A function



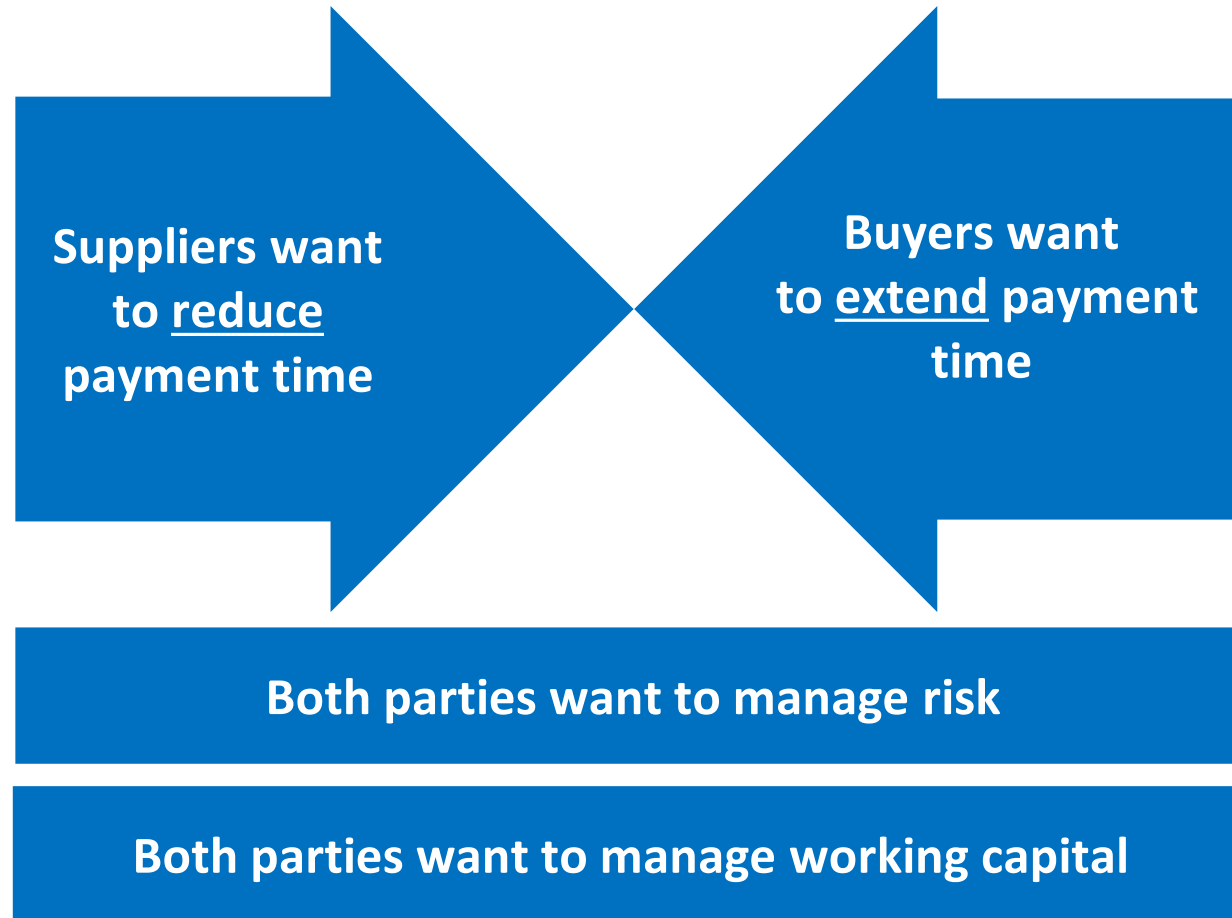
Poor Visibility

Many businesses are 'flying blind'



Weak Control Over Payment Timing

It's true: Time is money!



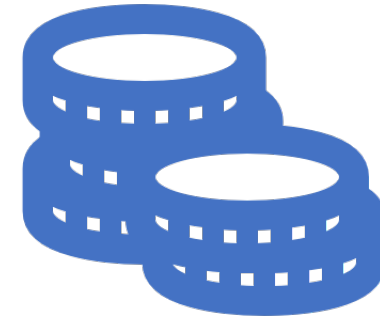
Optimizing Cash through Supplier Payments

The Changing Role of the CFO

Finding, funding & enabling growth-driving solutions is key



Find and fund solutions that will **drive long-term growth**

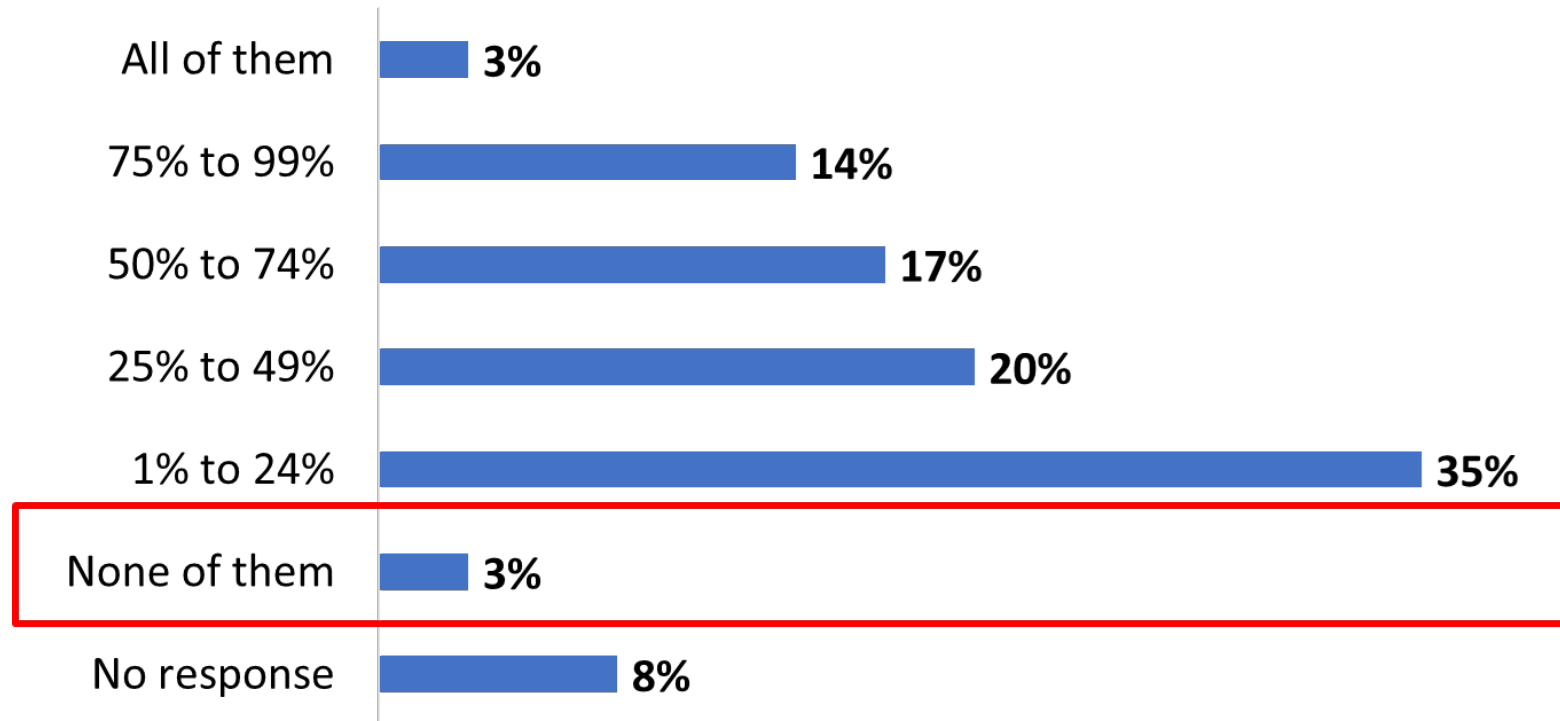


Transform the finance function to scale to meet growth demands

How Businesses Pay their Suppliers

Many small businesses still rely on paper checks

Since the onset of COVID-19, what percentage of your payments to suppliers are made with a paper check?



What's Holding Businesses Back?

Barriers to Higher Electronic Payments Adoption



Corporates **have limited ability to identify** which suppliers could be paid electronically



Accounts Payable Staff payment responsibility is to **print, stuff, and mail checks**



Invoices, Vendor Masters, **Contact Details are physically stored** in a filing cabinet



Existing systems and processes do not support **management of multiple payment types**

AP Payments-as-a-Service

The easy, reliable, and flexible way to pay suppliers

Connects to any ERP / Accounting Platform

Facilitates ongoing supplier conversion to electronic payment methods

Strong supplier remittance reconciliation data flow

Portal access provides on-demand reporting and analytics for both Buyer and Supplier

Easily manage payment reconciliations with on-demand reporting and analytics



**Smart
Payment
Routing**

**10+
Payment
Methods**

- ACH
- ACH for fee
- Wires
- Physical Check
- eCheck
- Virtual Cards
- Card by Mail
- Card & AR-ERP integration
- International Payments
- Card to Check

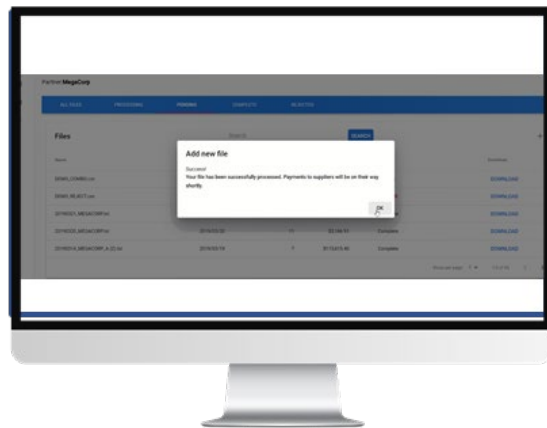
Complete Payment Automation

Modern, Secure, Scalable Cloud Platform

One-click Payment Processing

Works with any ERP system

Simply send your payment batch to Finexio, and we do the rest (whether it's paper check, ACH, or vCard)



Reporting & Analytics

Maintain visibility and control with our easy-to-use dashboard

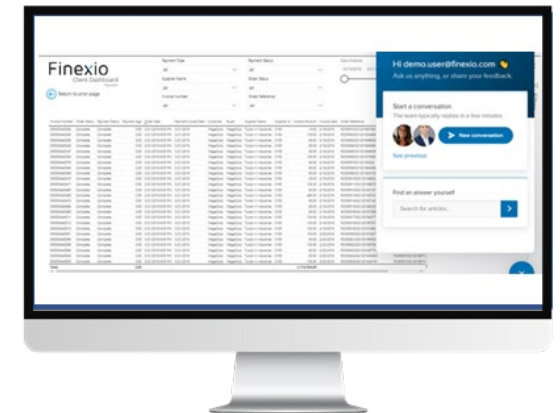
Know the status of every single payment



Concierge-level Support

Easily find the answers you need in the help center

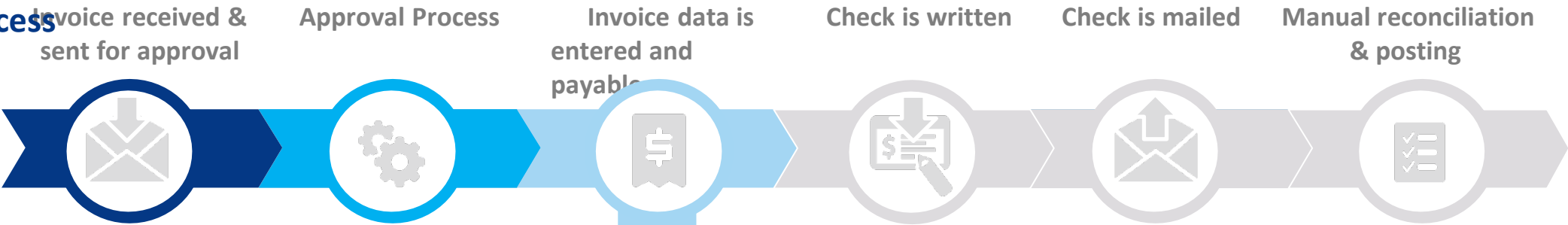
Leverage in-product chat feature to connect with customer success



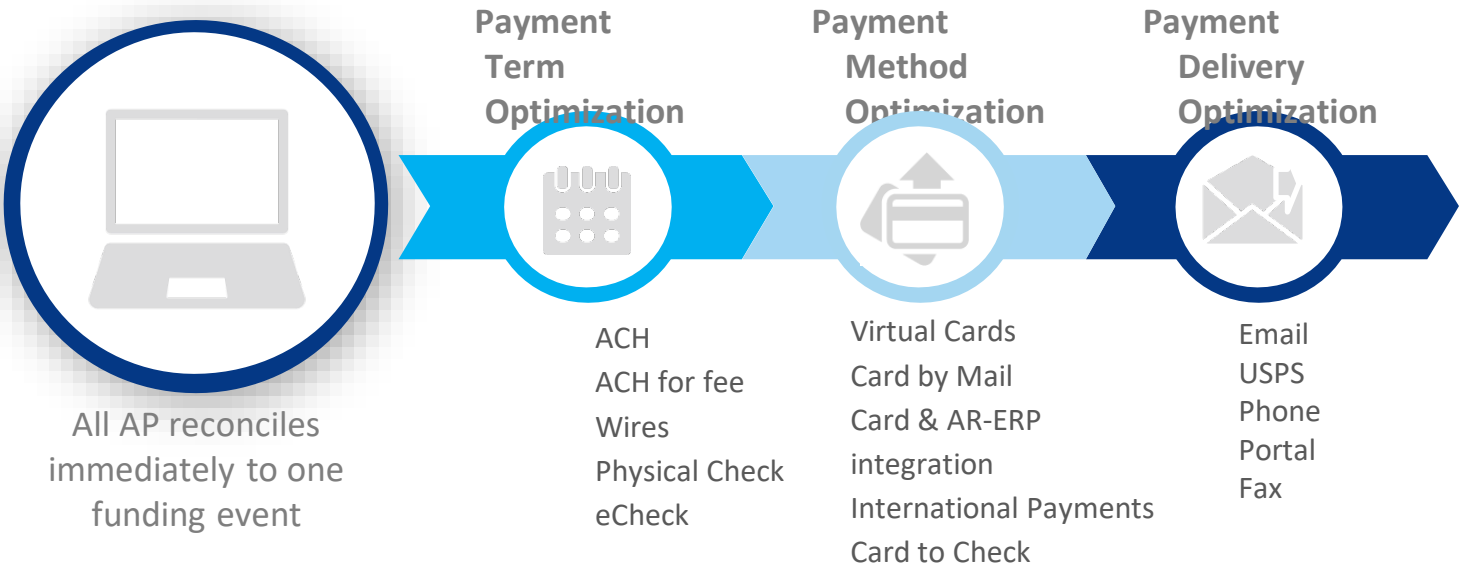
How AP Payments-as-a-Service Improves Cash Flow

Reduced Operational Cost

Traditional AP Process



Payments-as-a-Service



CFO Mandate to Reduce Costs, Automate, and Work Remotely

With more and more businesses embracing a remote workforce model, **no way to send / receive / process paper checks** and invoices

Increasing pressure on CFOs to initiate cost reduction and digital automation initiatives in face of **shrinking top and bottom-line results**

Mandate to **increase or control cash flow** via digital workflows

Finance teams are being asked to introduce initiatives to **control / reduce costs and eliminate inefficiencies** within their department

Businesses undergoing **digital transformation initiatives** are now looking to see how Financial data can be included in this process

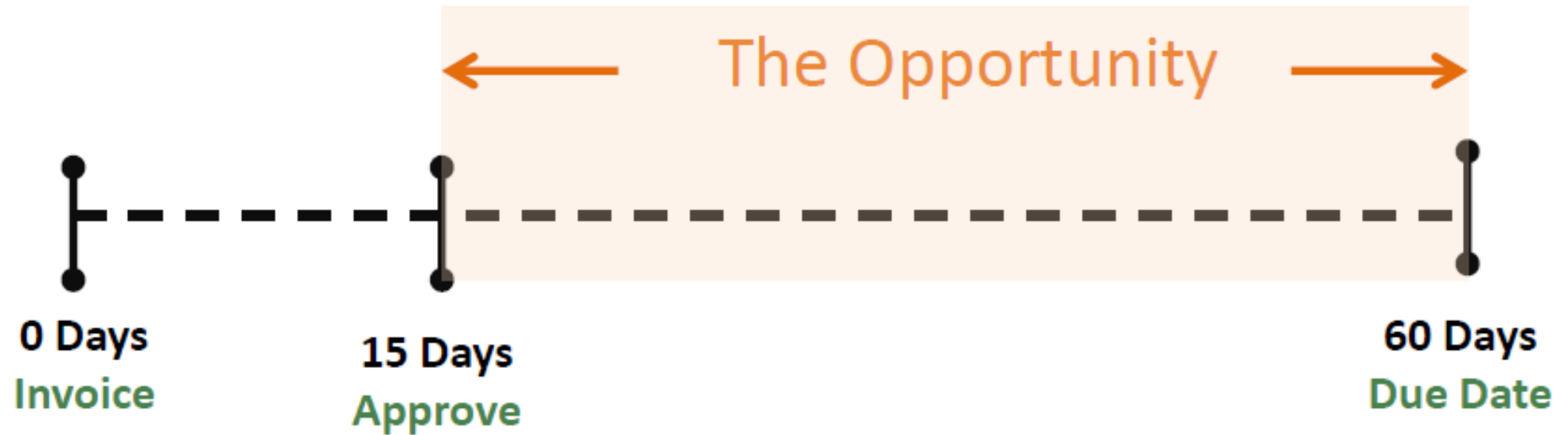
\$6-8

is the average
transaction cost per
paper check

10x's

Paper checks are
10x's more costly
than digital payment
methods

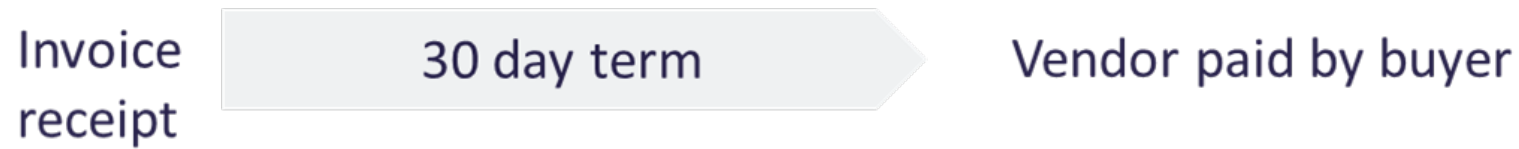
Early Payment Discounts



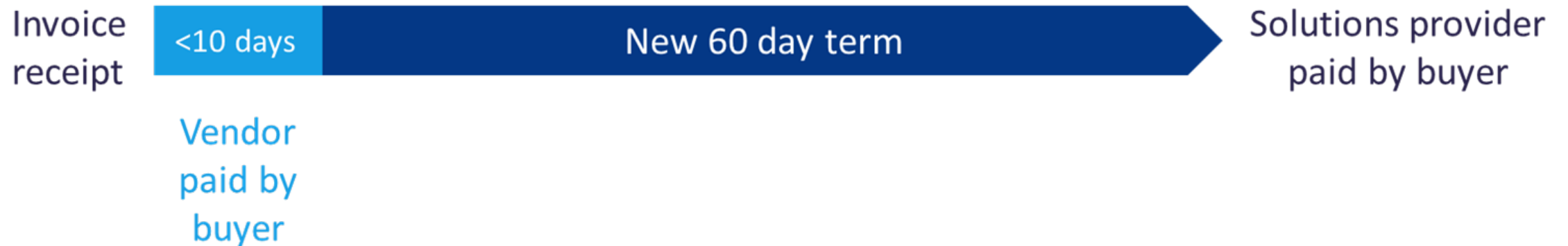
\$9 trillion global investment opportunity

Supply Chain Financing

Traditional AP: Static payment terms



Supply Chain Financing: Optimized cash flow





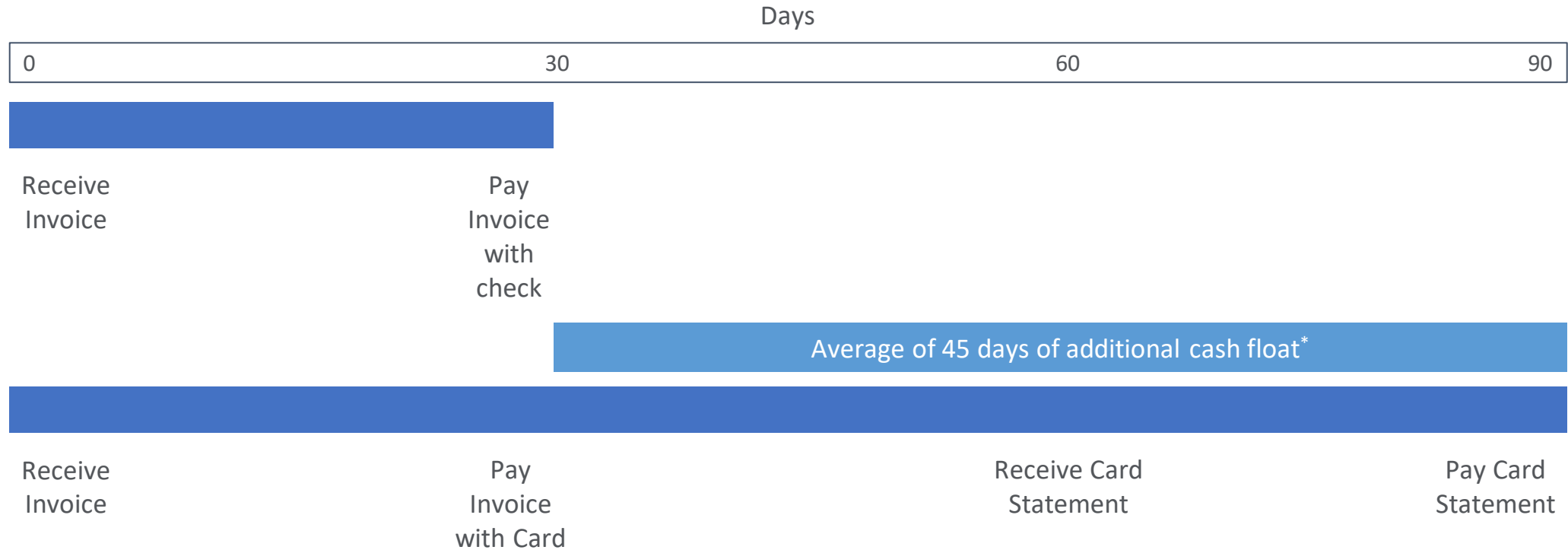
A new way to unlock cash.

**Now you can realize the cash
opportunity from your payables:**

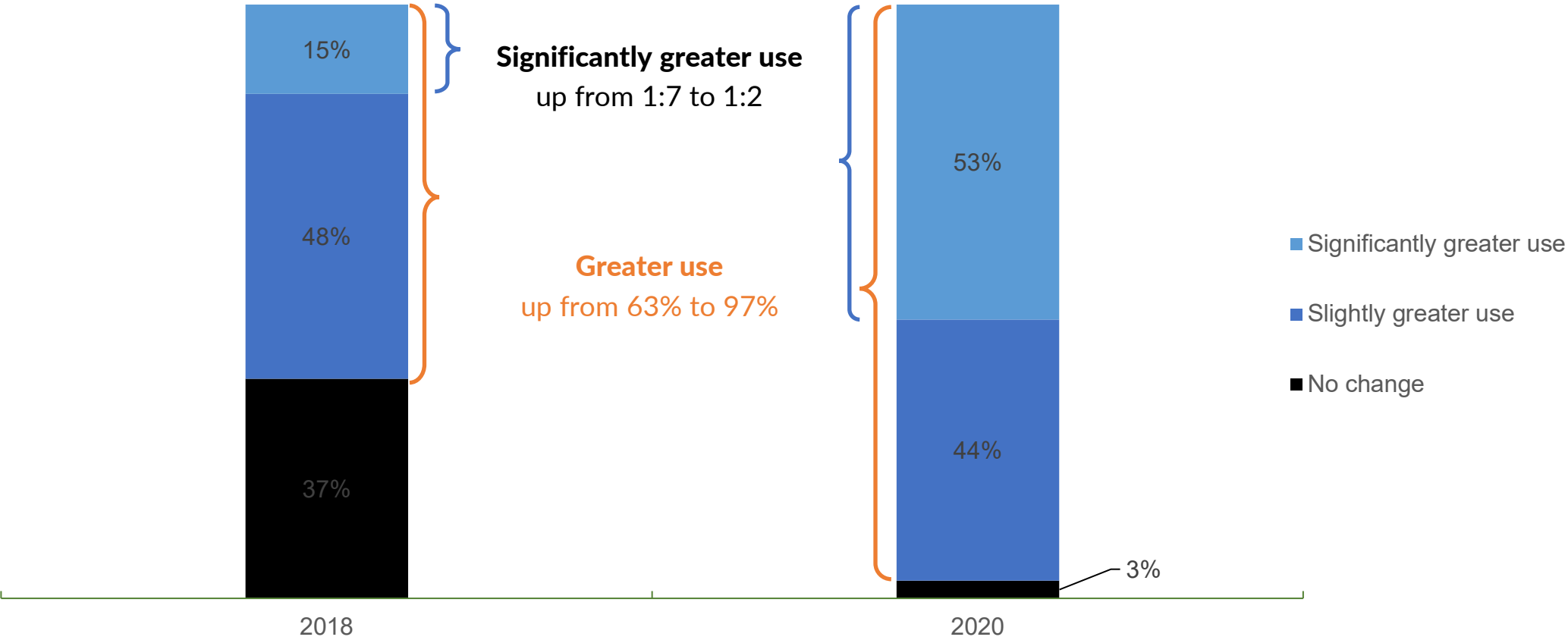
- Pay suppliers on invoice approval and earn a rebate
- Access third-party funding to finance early payment
- Automate payments for all suppliers
- Easily extend payment terms to free up cash

Improved Day's Payable Outstanding

How virtual cards extend DPO



Real-Time Payment Insights

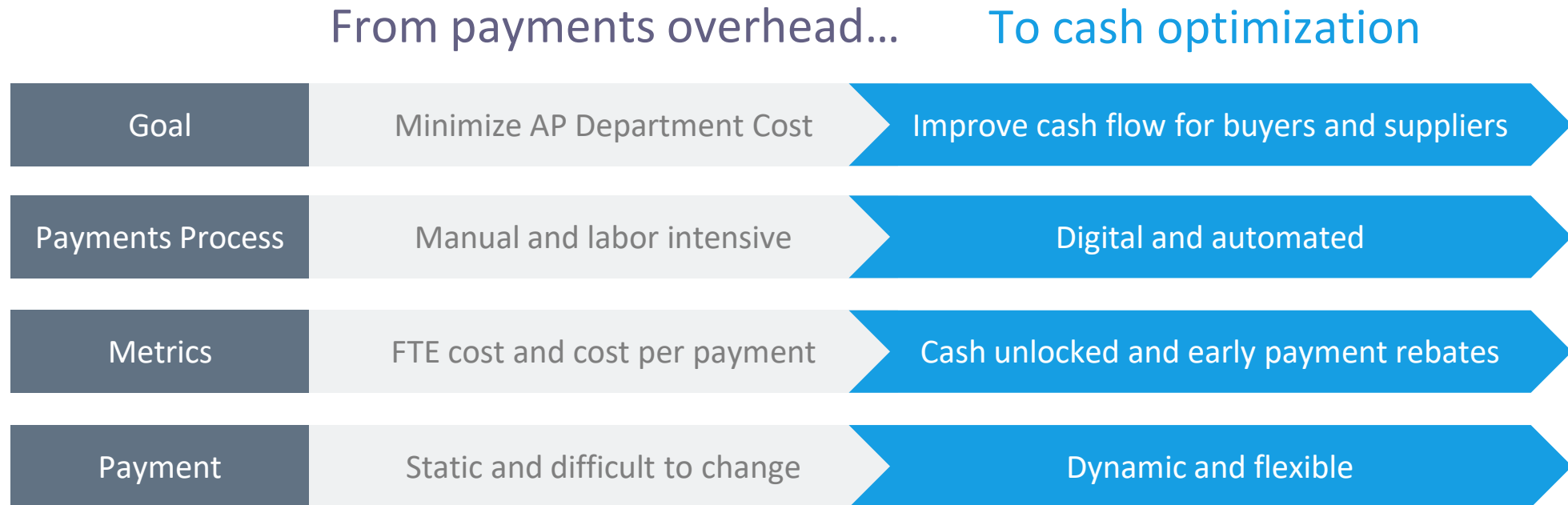


Ready, Set, Grow!

Cash optimization is an imperative

- Balance uncertain customer demand
- Fund critical digital transformation
- Drive down debt
- Invest in future growth

From Overhead to Optimization



How Supplier Payments Drive Growth

Tangible Business Results



Efficiency

Automated supplier onboarding and service.

Reduced workload of Finance & AP teams

Provides dedicated buyer and supplier support

Simplified Bank Reconciliation



Reduced Costs

Shifts payments from high-cost paper to low-cost digital payments

Reduces check & ACH cost by 100%

A historical cost center(AP) becomes a net new revenue stream



Improved Security

Offers best-in-class security for all payment methods

Provides full visibility through reporting and analytics portal

PCI Level 1 Certified payments platform

Don't Miss Our Upcoming Webinar

December 2, 1:00 PM ET

The Benefits of Paying Your Suppliers Faster

A new approach to paying suppliers makes it easy for buyers to accelerate payments to suppliers without impacting the cash on their balance sheet.

Join us for this free educational webinar and we'll show you how it's done, and the benefits buyers and suppliers can achieve through accelerated payments.

REGISTER

Questions

Get In Touch

Contact Us

David.Rose@finexio.com
214-994-5093

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