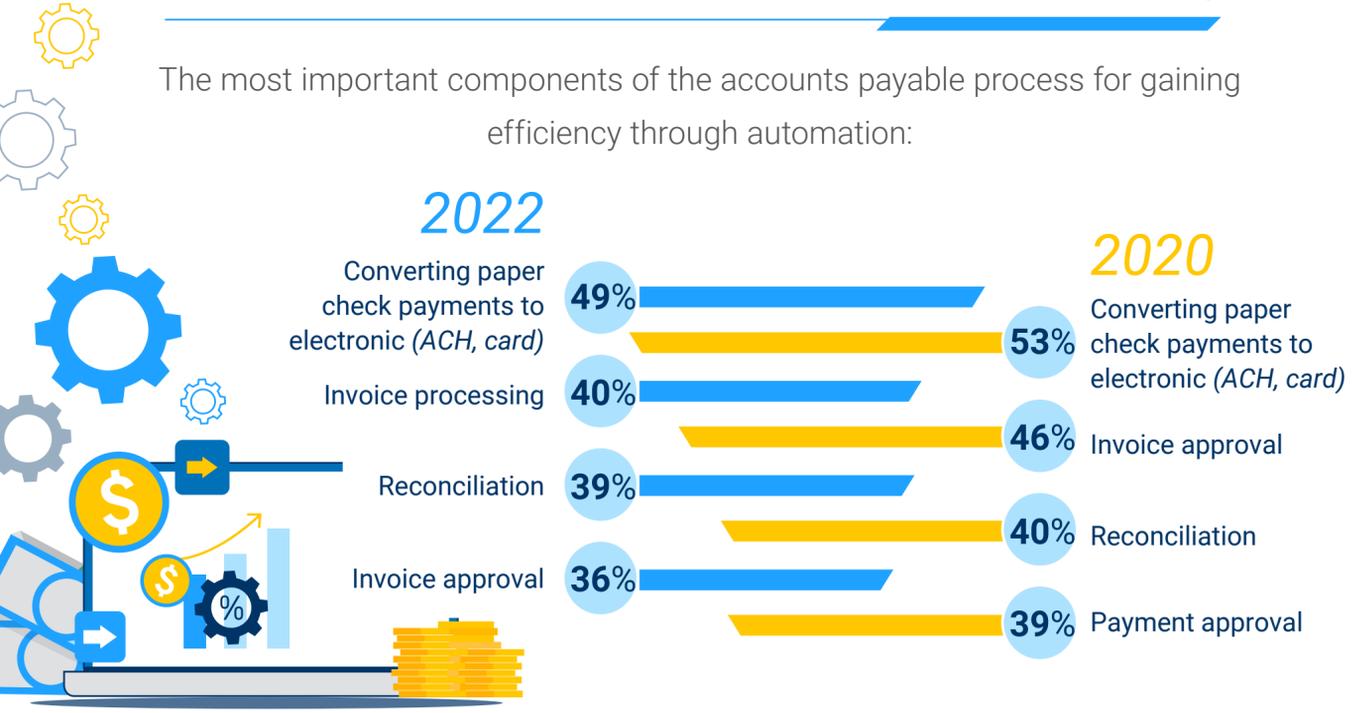


Trends in B2B Payments

In the 6th annual B2B Payments Survey from Bottomline and Strategic Treasurer, the demand for cutting edge technology in payments is increasingly evident.

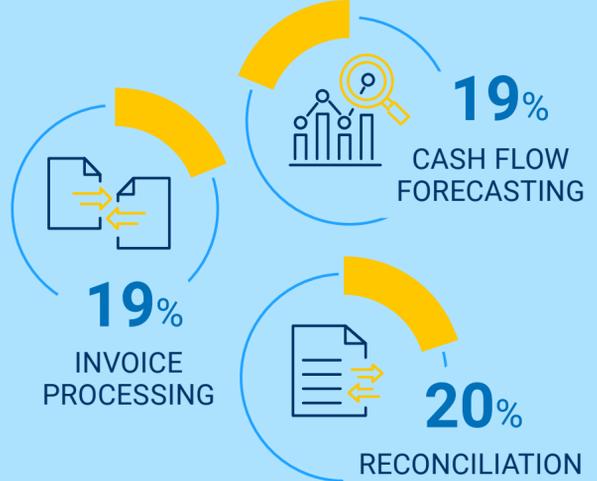
Still Significant Opportunities to Gain Efficiency

The most important components of the accounts payable process for gaining efficiency through automation:



Automation Sought to Reduce Manual Tasks

These three areas were identified as the top opportunities for reducing manual work through automation.



Fraud an Area of Concern for All

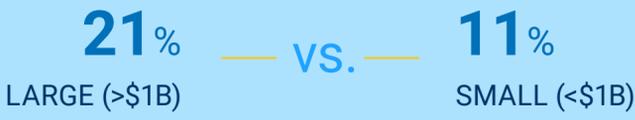


1 in 3 large and small organizations indicate they **intend to invest significantly** in fraud detection/prevention in the next 12 months.



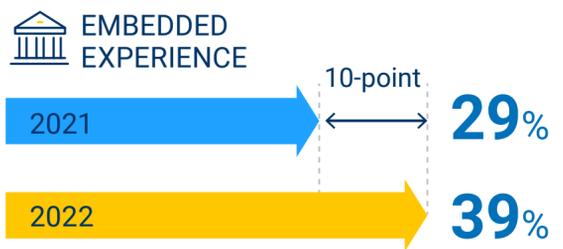
Fraud Losses More Notable for North American and Larger Firms

14% of North American firms experienced at least one loss on B2B payments due to fraud in the past year vs. 8% of European firms.



The percentage of companies experiencing **more than one loss** within the previous year has progressed from 2% to 7% over four years.

Desire for Embedded Banking Has Grown the Last Year



Banks indicated a **10-point** growth in their customers asking for an **embedded experience in ERP**.