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# 2025 PAYMENT INITIATIVES MEETING EVOLVING CORPORATE NEEDS



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Executive Director, Receivables, Deluxe

## **MIKE CHUBB**

Executive Director, Receivables Product  
Development, Deluxe

## **CRAIG JEFFERY**

Founder & Managing Partner, Strategic Treasurer



## **WHAT**

Discussing demands and opportunities in payments for 2025 and beyond, and how you can stay ahead of the curve.



## **WHEN**

Tuesday, December 17, 2024  
2:00 PM - 3:00 PM EST



## **WHERE**

Live online presentation  
Replays at [StrategicTreasurer.com](https://StrategicTreasurer.com)



# ABOUT THE SPEAKERS

GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



**PAT MOYE**  
Deluxe



**MIKE CHUBB**  
Deluxe



**CRAIG JEFFERY**  
Strategic Treasurer

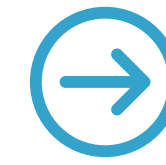
# TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &  
ANALYSIS



## THE SITUATION

DEVELOPMENTS, DEMANDS  
AND OPPORTUNITIES



## REDUCING FRICTION

INCREASING EFFICIENCY  
BETWEEN SYSTEMS



## INCREASING SPEED

IMPROVING PAYMENT  
PROCESSING TIMES



## AUTOMATION

ELIMINATING MANUAL WORK



## ORGANIZATIONAL RELEVANCE

GEARED TOWARD YOUR GOALS



## KEY TAKEAWAYS

AND FINAL THOUGHTS

# KEY DEVELOPMENTS IN PAYMENTS

## THE EVOLVING PAYMENTS LANDSCAPE



Increasing  
complexity and  
innovation



Focus on efficiency,  
speed, automation  
and personalization



Growth of new  
payment technologies  
and systems



Changing regulations  
and compliance



Greater need for  
payment security

# CORPORATE PRESSURES

## DEMANDS PLACED ON TREASURY AND FINANCE



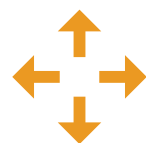
### Insight

- Timely access to financial data for better decision-making and forecasting
- Advanced analytics to identify trends, risks and opportunities for more informed strategies



### Visibility

- End-to-end transparency of cash flow, payment statuses and transaction histories
- Centralized dashboards for monitoring treasury operations and financial health



### Flexibility

- Adapting to changing market conditions, customer needs and regulatory requirements
- Scalable solutions that accommodate growth, acquisitions and new payment methods



### Efficiency

- Streamlining processes and automating repetitive tasks to reduce manual work and errors
- Leveraging integrated systems that reduce the need for multiple tools and manual reconciliation



### Control

- Robust compliance, audit trails and fraud prevention
- Greater oversight and governance over cash management, payments and financial reporting



# AREAS OF OPPORTUNITY

OUTCOMES OF ENABLING FASTER PAYMENTS



Reducing friction



Enabling faster processing



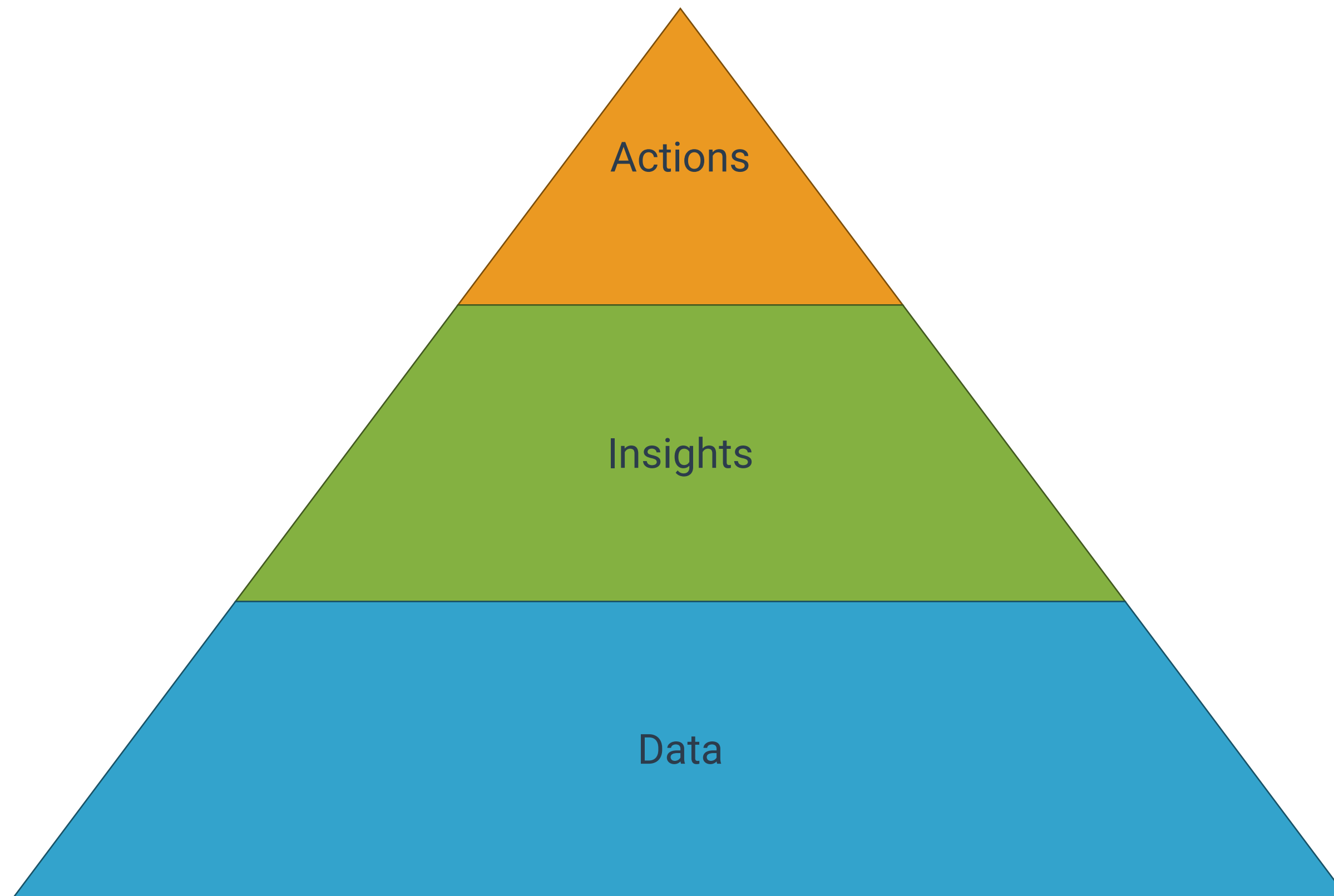
Assessing automation priorities



Increasing relevance to your objectives

# ENHANCING PAYMENT PROCESSES

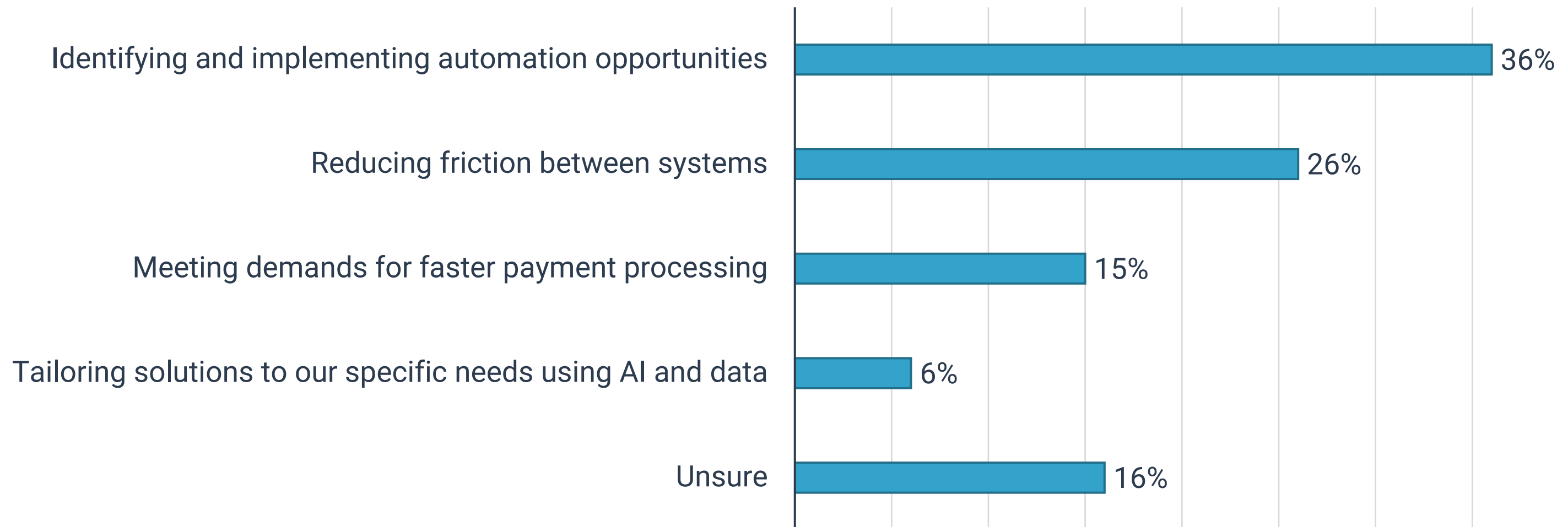
DATA-DRIVEN INSIGHTS AND ACTIONS





# POLL QUESTION

**Poll 1- What is the biggest challenge your organization is currently facing in relation to payments?**

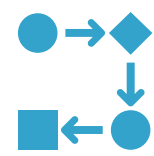


# REDUCING FRICTION

MOVING TOWARDS EFFICIENCY BETWEEN SYSTEMS

## Causes of friction

## Solutions



Manual processes and handoffs

- Implement automated workflows



Poorly designed processes  
(optimizing part of the process)

- Optimize the whole
- End-to-end to end-to-end design



Exceptions

- AI-based anomaly detection
- Feedback loops



Bad, missing or disconnected data

- Centralized data repository
  - Enriched information
- Data governance and data quality measures



Siloed systems and lack of  
integration

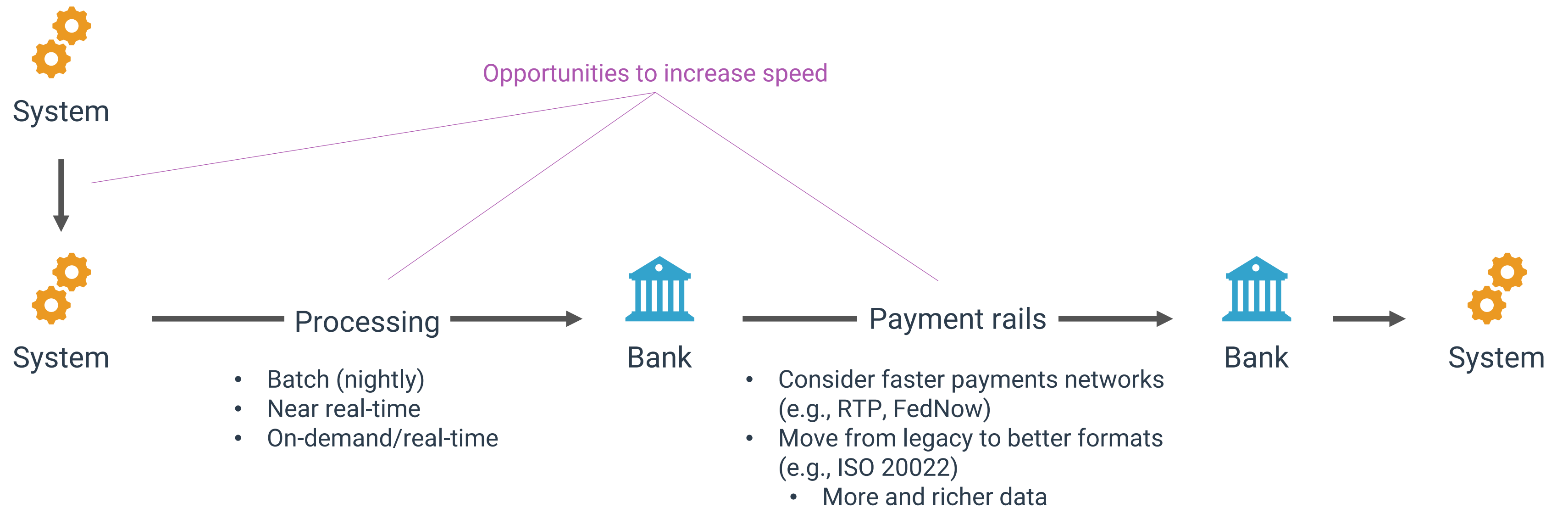
- Treasury management platform
  - Integrated with external systems (banks, payment networks) via APIs

# ENABLE FASTER PROCESSING

MEETING SPEED DEMANDS

Internal

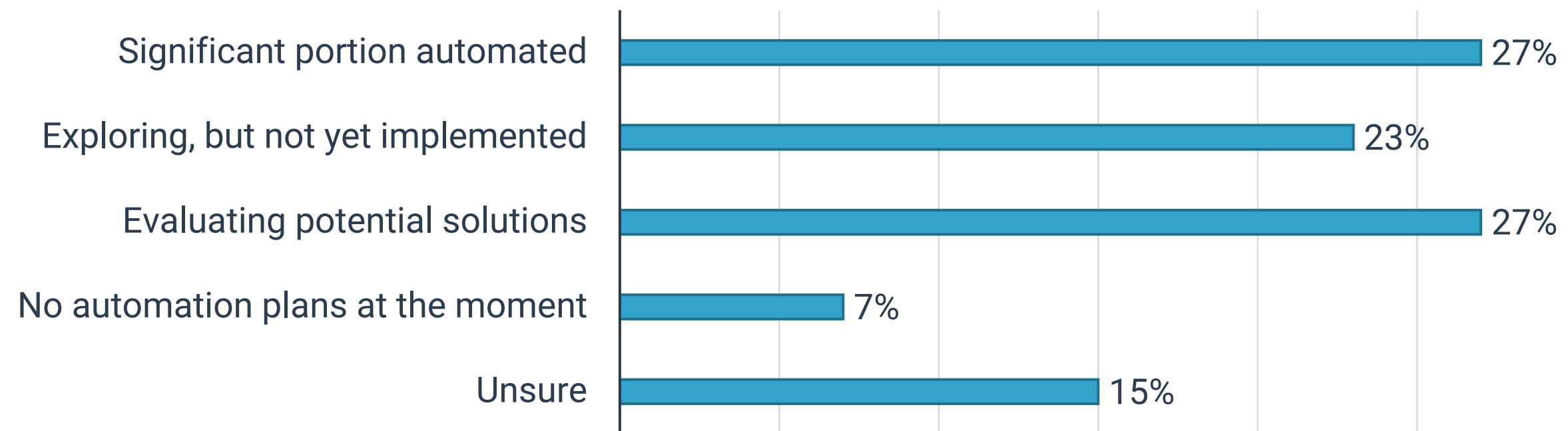
External



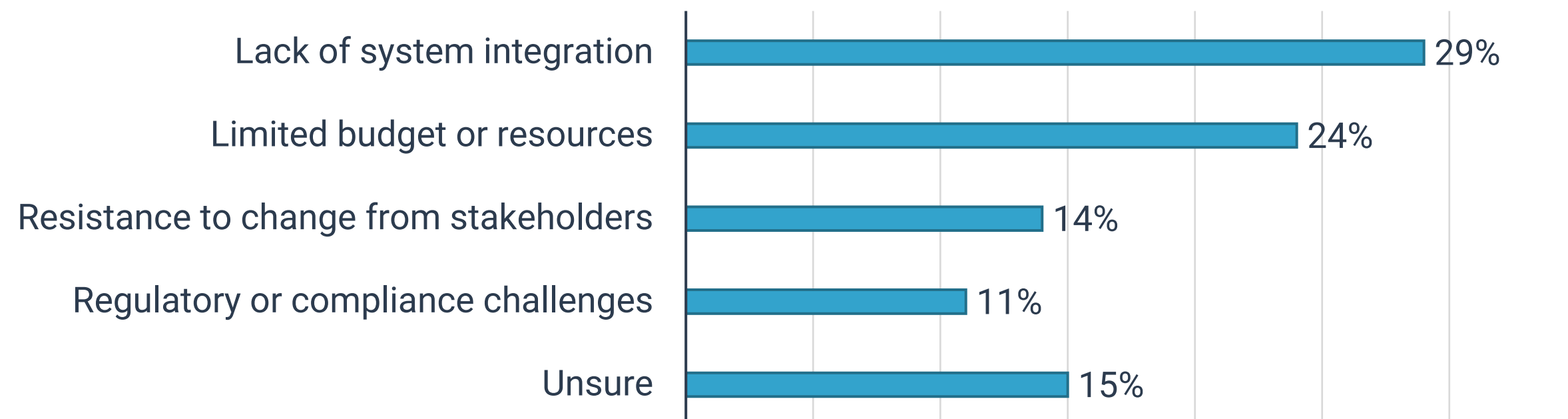
- Nothing is moving slower
- Not everything has to be instant
  - Certain use cases need instant
- Everything must be better over time

# POLL QUESTION

## Poll 2 - How do you currently approach payment automation within your organization?



## Poll 3 - What is the biggest barrier to faster payments in your organization today?



# AUTOMATION PRIORITIES

## ELIMINATING MANUAL TASKS



### Identify tasks ripe for automation to free up time for higher-value tasks and strategic activities

- Reconciliation, reporting, document and invoice processing, fraud detection



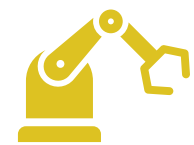
### Prioritize high-impact automation areas

- Target processes that are time-consuming, error-prone or require multiple handoffs



### Consider technologies enabling automation

- AI, RPA, machine learning, optical character recognition (OCR) and natural language processing (NLP)



### Automate what makes sense to automate



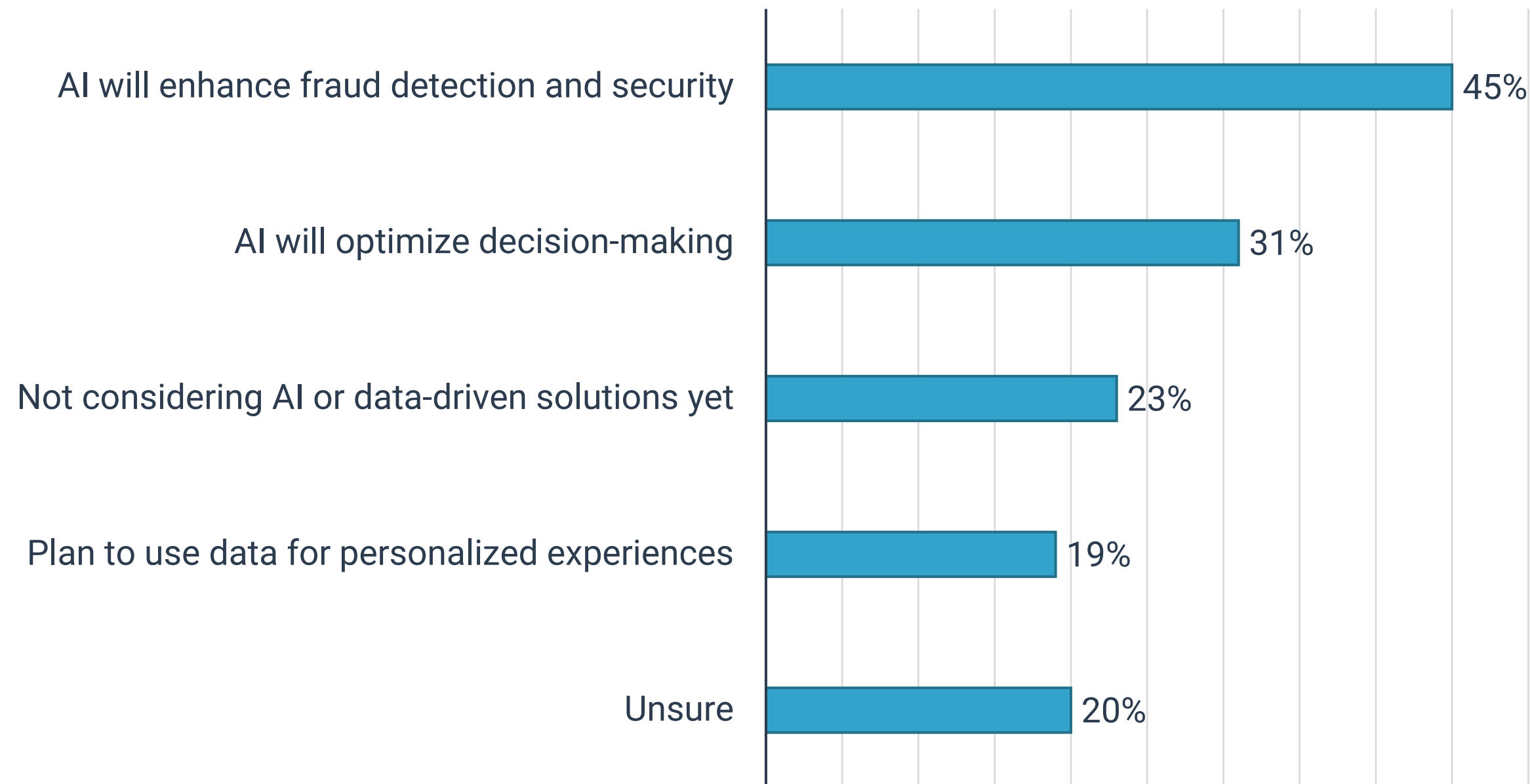
### Outsourcing can make sense too



### Understand how to organize yourself around implementation

# POLL QUESTION

**Poll 4 - How do you expect AI and data-driven solutions to impact your payment processes in 2025? (all that apply)**



# AI AND AUTOMATION USE CASE

## LEVERAGING GENERATIVE AI

**Objective:** Improved analysis of legal documents for contract strategy

### Key metrics and benefits achieved



#### Faster time-to-value

- Time required to extract and analyze data was reduced from weeks to hours



#### Time saved

- Manual processes were replaced by AI-driven workflows, freeing up valuable resources



#### Consistent data governance

- Improved data accuracy allowed for streamlined governance processes and faster approvals



#### Employee empowerment

- By automating repetitive tasks, employees were empowered to focus on higher-value activities, leading to:
  - Enhanced productivity
  - Greater job satisfaction and reduced burnout



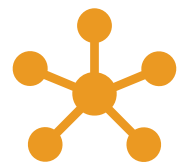
#### Scalability across operations

- The solution's flexibility allows customers to expand automation to other critical areas, such as billing, invoicing and customer onboarding



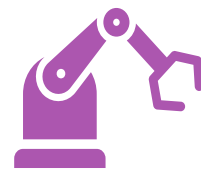
# FINAL THOUGHTS

## HOW TO PROCEED



### INCREASING RELEVANCE

- Make it make sense for you and your business goals
- Create customized payment experiences
- Systems that allow you to configure how you get data in return



### ENGAGING AUTOMATION AND AI

- Ask better questions
  - “Does your solution have AI?” becomes “Can you explain to me what your AI does for me within this tool?”
- AI is not a panacea, it’s a “how”
- If it’s not tailored to your needs, it may not solve your problem



### ENABLE FASTER PROCESSING

- Give your team the tools needed to:
  - Reduce friction
  - Increase efficiency

# LET'S CONNECT

DON'T LET THE LEARNING END HERE...  
CONTACT US WITH ANY FUTURE QUESTIONS

Thank you for your interest in this presentation and for allowing us to support you in your professional development. Strategic Treasurer and our partners believe in the value of continued education and are committed to providing quality resources that keep you well informed.



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# AP Automation Readiness Survey Results

SPEAKERS  
Steve Gaida + Craig Jeffery

DATE: Thursday, January 9 | TIME (EST): 2:00-2:30 PM



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- Treasury Technology



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- Employee Security Training
- Compliance Services
- Connectivity & Onboarding



### RESEARCH Market Data

- Survey Participation
- Research Report Access
- Industry & Peer Benchmarking
- Critical Treasury Assessment



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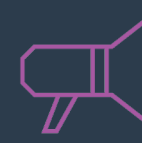
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