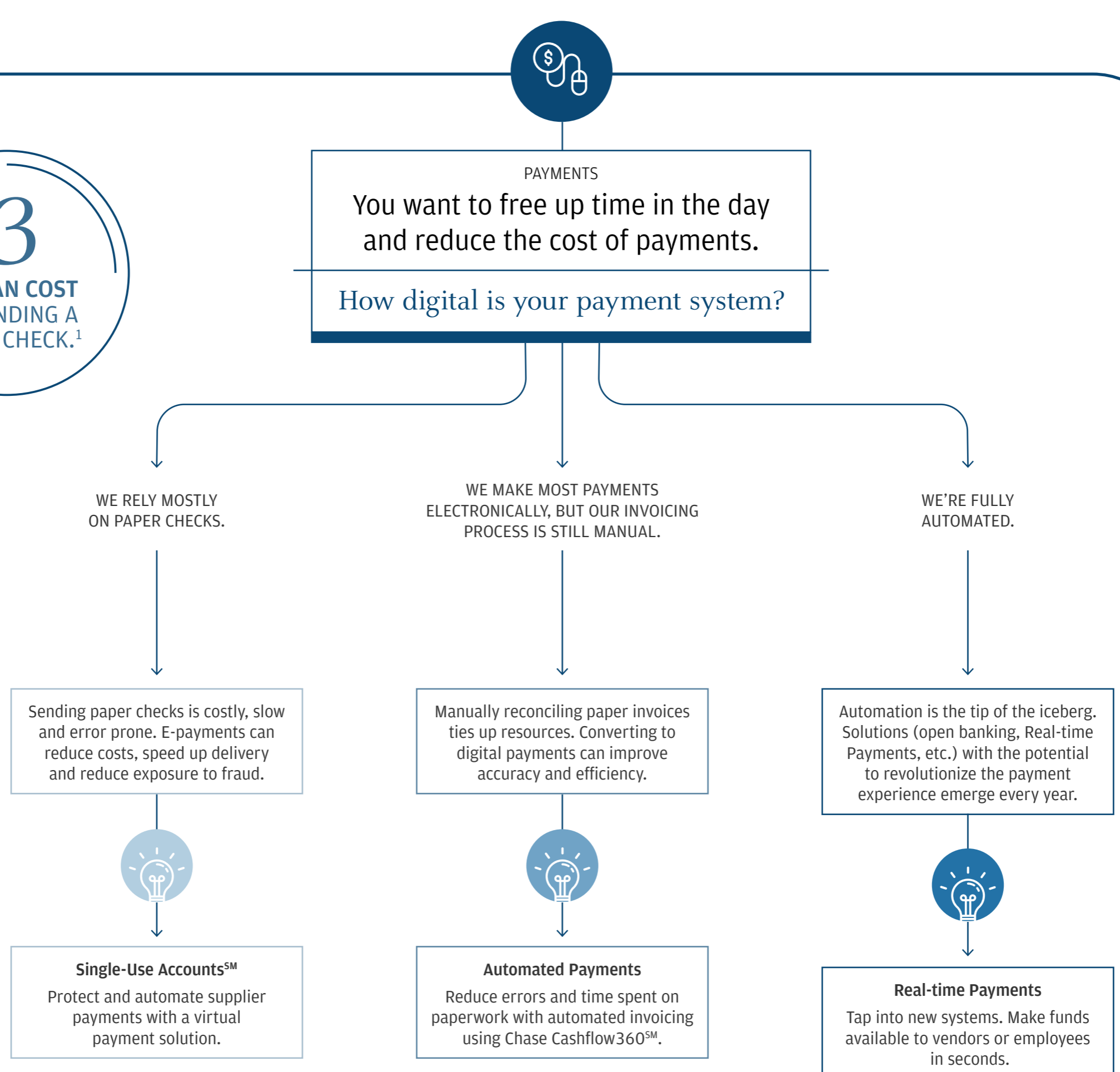


NOW VS. LATER

WHICH TECHNOLOGIES TO IMPLEMENT WHEN

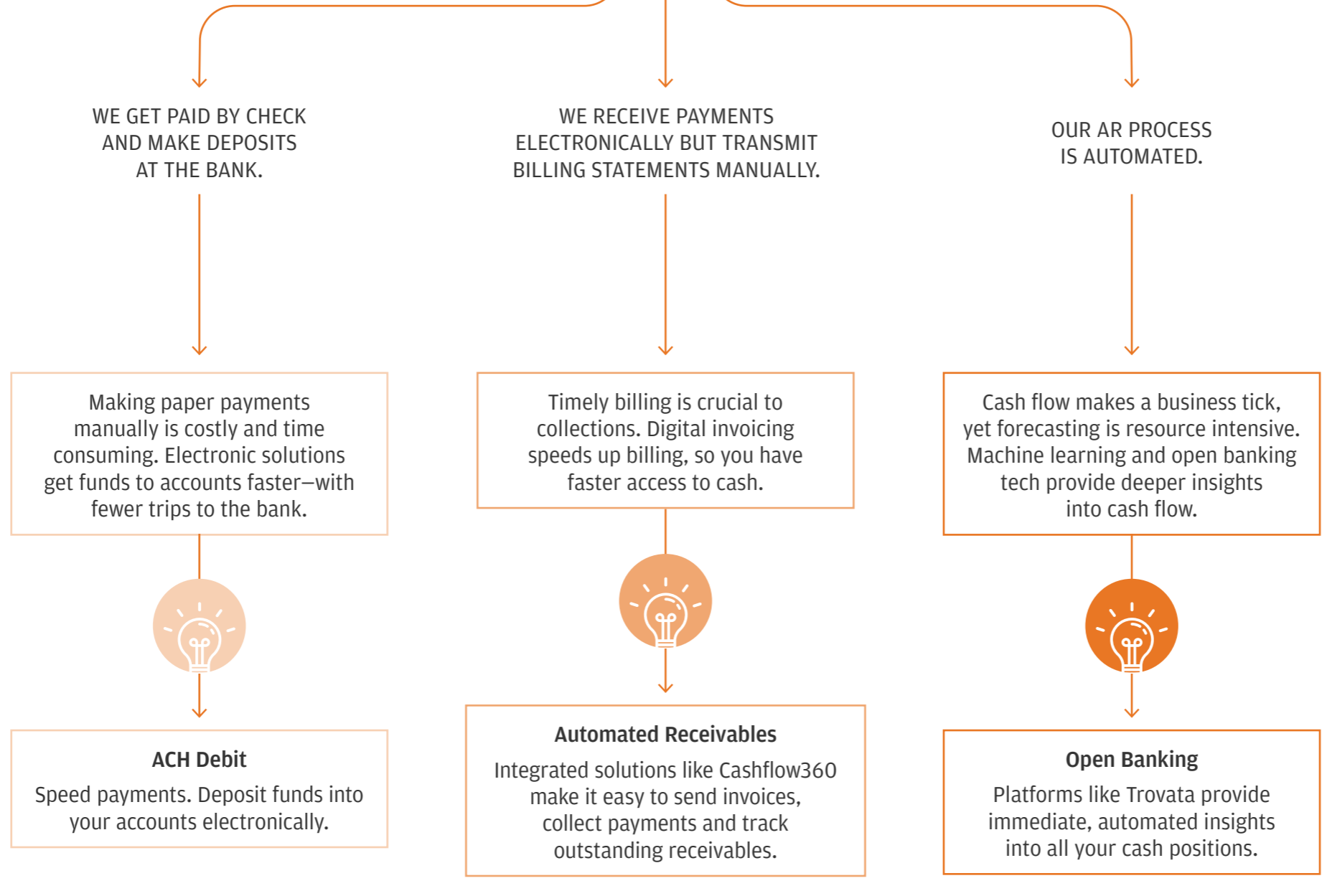
Whether you're a seasoned tech buyer or just dipping your toes, navigating new financial technologies can be overwhelming. Understanding the types of solutions you need and when you need them is a great place to start. Take a look at our rundown of digital banking solutions that can help you cut costs, save time and propel your business forward.

\$3
MEDIAN COST OF SENDING A PAPER CHECK.¹



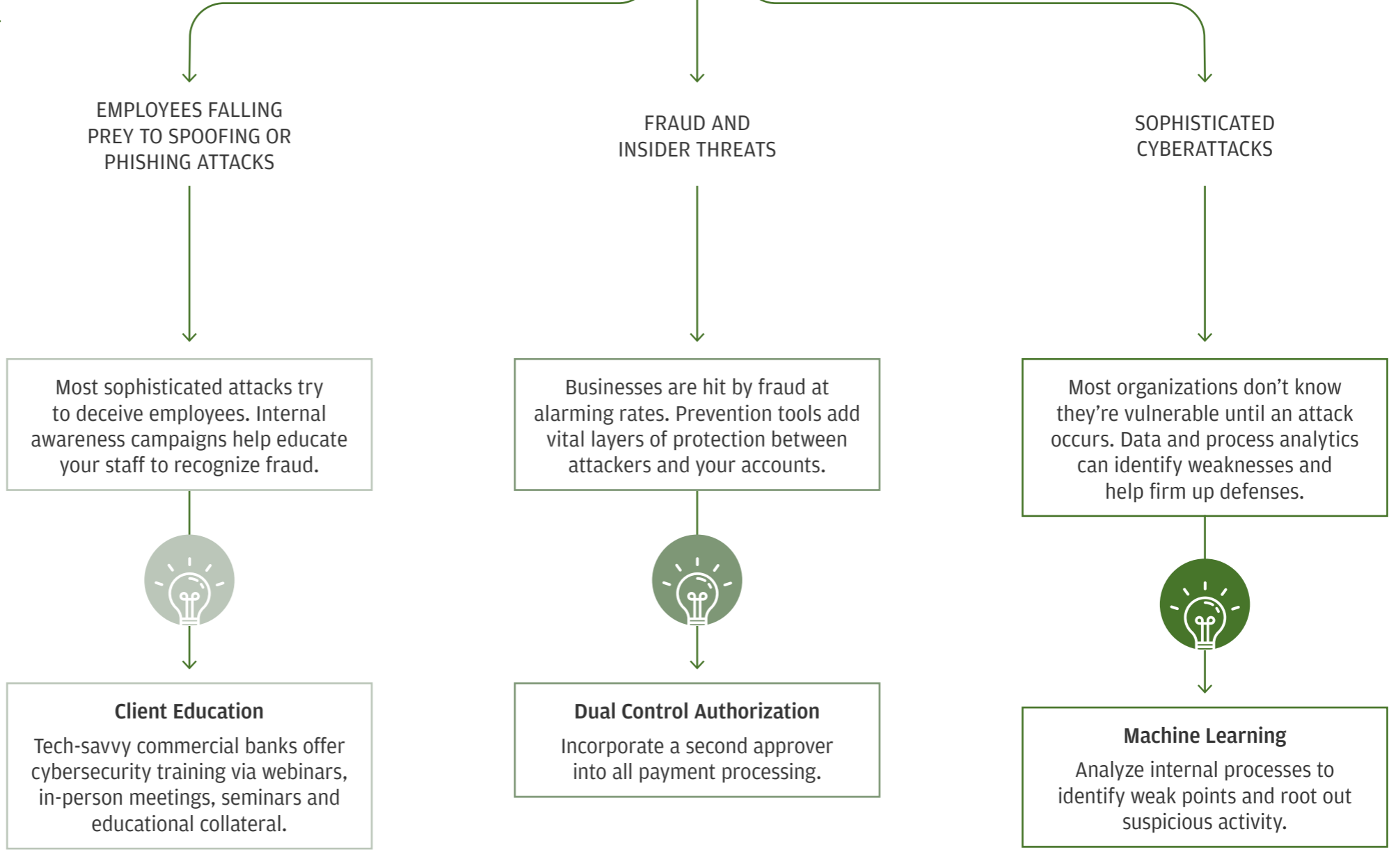
RECEIVABLES
You want to get paid faster and have more control over cash flow.
What best describes your receivables process?

COMPANIES COULD SAVE UP TO **5 HOURS/WEEK** IN PAPERWORK AND MANUAL RECONCILIATION WITH AN AUTOMATED INVOICING SOLUTION.²

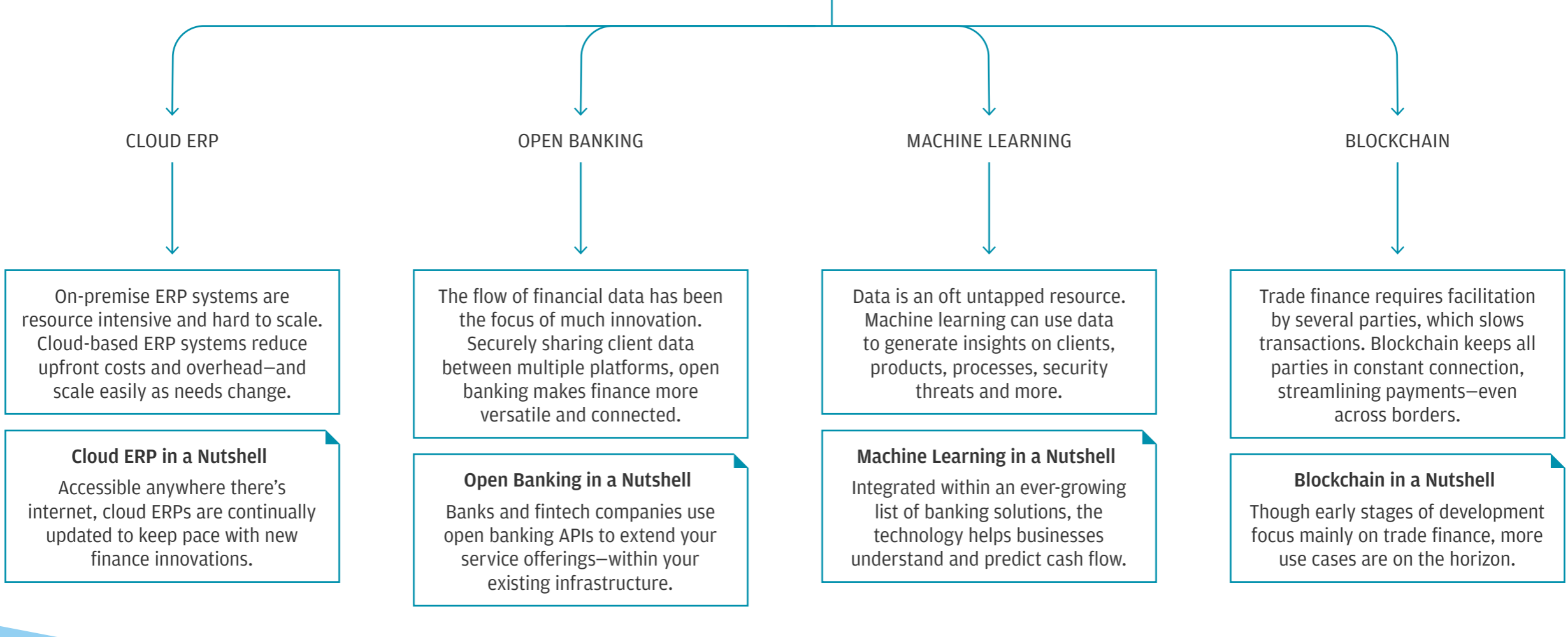


MORE THAN 80%
OF ORGANIZATIONS SAID THEY WERE VICTIMS OF PAYMENT FRAUD IN 2018.³

CYBERSECURITY & FRAUD PREVENTION
You want to protect against fraud and make sure your data is safe.
What is your biggest security concern?



EMERGING TECHNOLOGIES
You want to learn which emerging technologies you should embrace in the future.
Which technologies spark your interest?



1 <https://www.bottomline.com/application/files/fastecrypt/effective-afp-payments-cost-benchmark-survey-gen-us-srr-1510.pdf>.
2 Data based on May 2019 survey of current Bill.com users.
3 <https://www.jpmorgan.com/commercial-banking/insights/2019-3fp-payments-fraud-control-survey-report>.
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