

# Finexio

Less time on inefficient tasks. More time on the things that matter.  
**That's smart payments.**

*Paying suppliers is costing your business more time and money than you think.*

Over **17,000 trees** are cut down for the production of the 5.5 billion B2B checks.

Electronic Payment types cost **30 times less** than paper checks.

Paper checks are responsible for more than **10 times as much fraud** as electronic payments.

*All this time and money spent paying suppliers is time and money that can't be spent on the things that really matter to your business:*



Positive Environmental Impact



Improving competitive position



Driving bottom line results

## FINEXIO OFFERS BUSINESSES A SMARTER WAY TO PAY SUPPLIERS.

Finexio's intelligent electronic payments network creates efficiencies and provides superior control over cashflow and AP spend. The network automates the disbursement and settlement of payment to suppliers, enabled by best-in-class supplier enablement and support services.

### HOW IT WORKS

PAYMENTS APPROVED



**1** Buyer tells Finexio who, when, & how much to pay

PAYMENTS PROCESSED



**2** Finexio matches buyer instruction to aggregated network supplier data

PAYMENTS DISBURSED



**3** Finexio identifies and delivers best way to make payment

PAYMENTS SETTLED



**4** Finexio transmits remittance advice to supplier

All accomplished via single payment file, no changes to accounts payable processes, ERP applications, or existing bank relationships.

## SMARTER PAYMENTS. BIGGER BENEFITS.

Middle and Large Market Companies across any industry can benefit from Finexio's payments network.

*Finexio customers reduce their costs to pay suppliers by up to 75%*

## FREE YOUR STAFF TO FOCUS ON WHAT MATTERS.

No more printing, signing and mailing paper checks, improving sustainability efforts by cutting down on paper usage and associated environmental impacts. Finexio's intelligent payment network executes supplier payments on your behalf so your staff can focus on high-value activities. We also guarantee payment settlement. This means you will never have to chase down suppliers about outstanding payments.

**Pay suppliers the way they want to be paid.** Finexio's intelligent electronic payments network supports multiple payment methods, enabling you to meet supplier preferences.

**Improve Sustainability by Eliminating Paper Checks** Finexio's rich and expansive database of supplier information and advanced analytics identify suppliers willing to accept electronic payments.

**Eliminate the burden of convincing suppliers to accept electronic payments.** We call and e-mail all your suppliers using customized, automated communications, append enriched contact data to supplier data sets, and deploy customized workflows to continuously enable new suppliers.

**Avoid the time and expense of supporting suppliers.** Finexio's team and tech ensures that your suppliers receive exceptional care.

**Better control over your cash and spending.** Finexio takes the guesswork out of cash forecasting with speedy payment settlement and real-time visibility into supplier payments. Configurable dashboards put key metrics at your fingertips and advanced analytics identify spend opportunities while supporting working capital decisions.

## Now *that's* smart payments.

These are the reasons that businesses in a wide range of industries use Finexio's intelligent electronic payments network to pay more than 100,000 suppliers. Is your business ready for smarter payments?

	SMART PAYMENTS	NOT-SO-SMART-PAYMENTS
Opportunities Created	Driven by Advanced Analytics	Existing supplier data on file
Payment Methods	Multiple payment methods	Limited Options
Enablement	Continuous supplier enablement	Limited focus on strategic spend only
Payment Settlement	Managed payments as a service	Provides the tools, customer does the work
Carbon Footprint	Mitigates wasteful paper payments	More checks, more waste