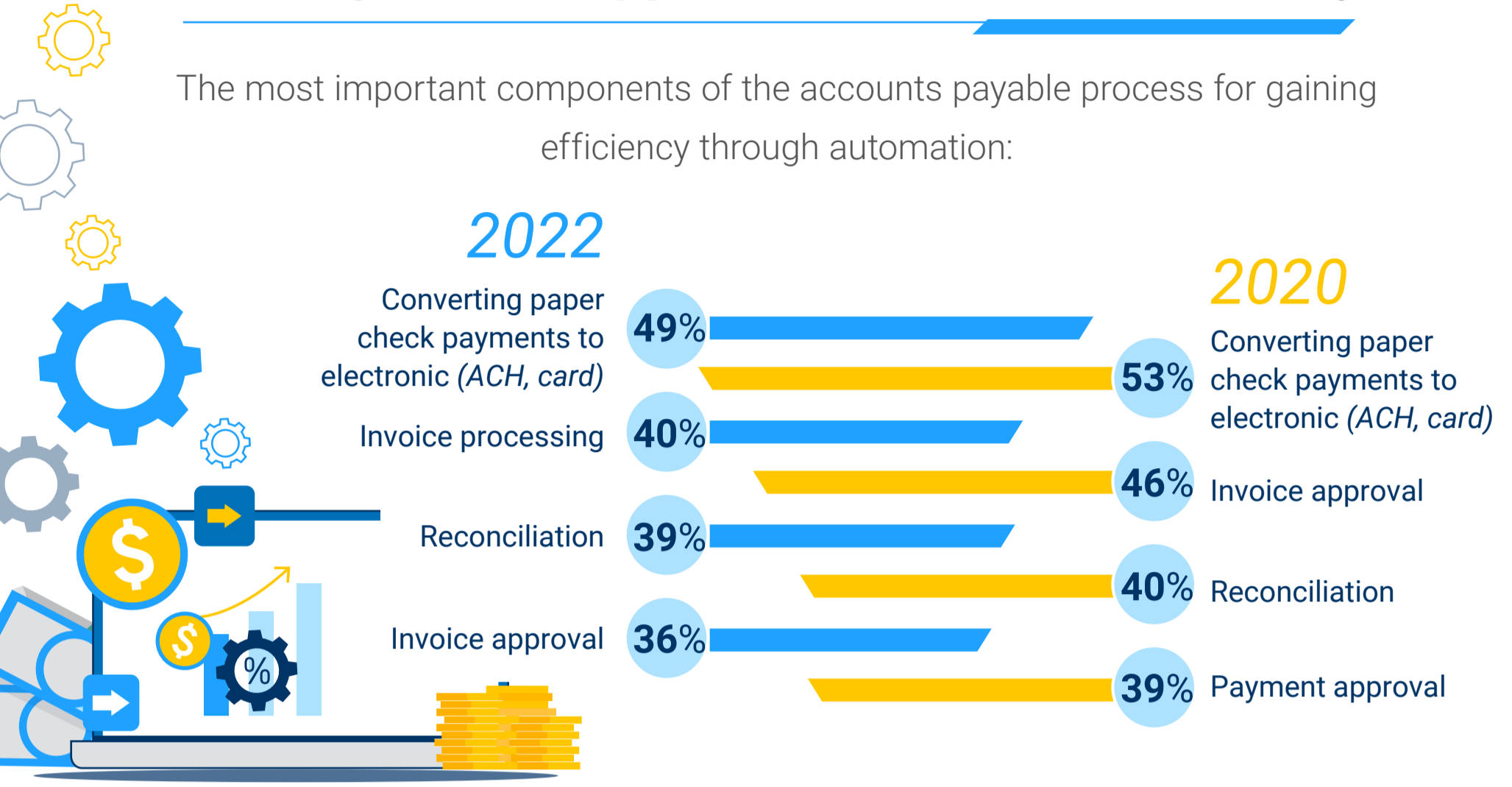


# Trends in B2B Payments

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

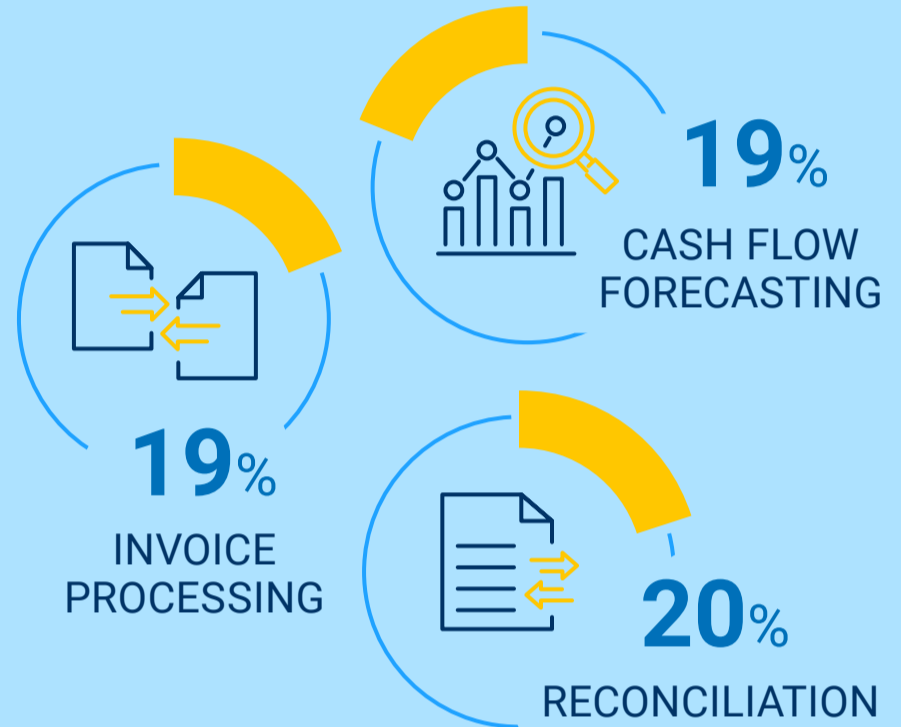
## Still Significant Opportunities to Gain Efficiency

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

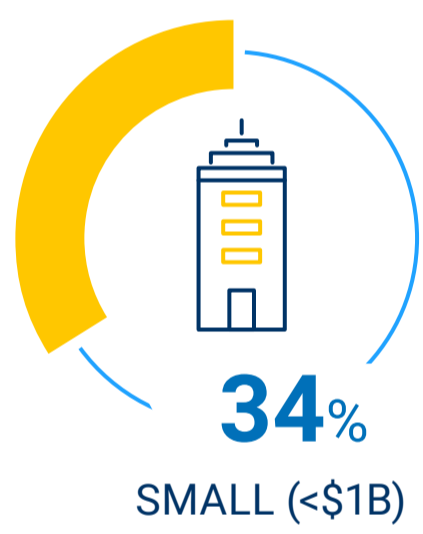


## Automation Sought to Reduce Manual Tasks

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



## Fraud an Area of Concern for All

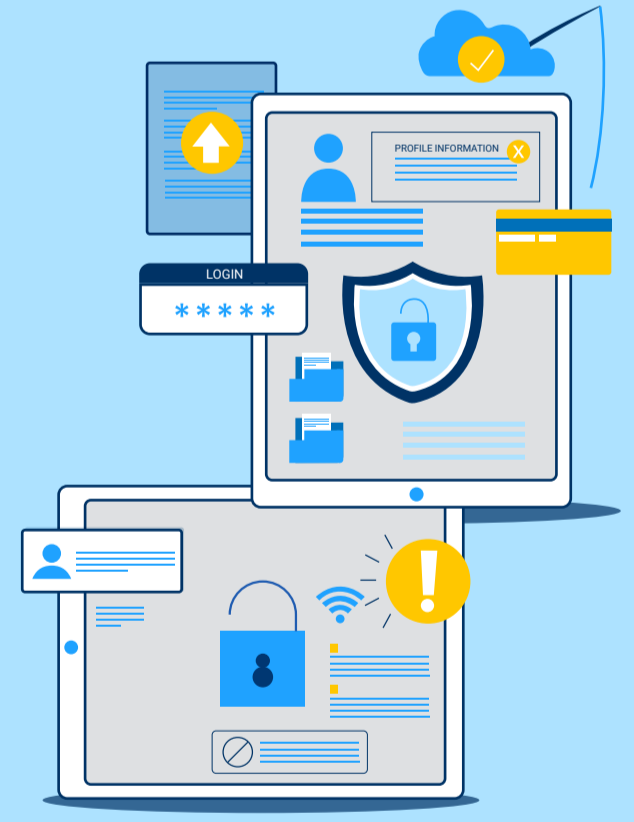


**1 in 3** large and small organizations indicate they **intend to invest significantly** in fraud detection/prevention in the next 12 months.



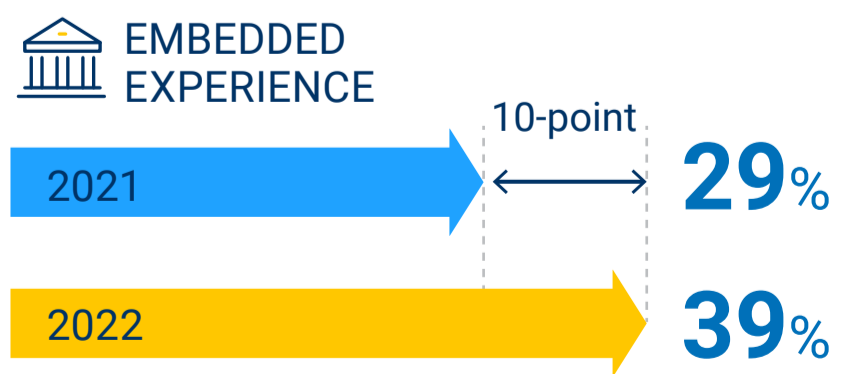
## Fraud Losses More Notable for North American and Larger Firms

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**.