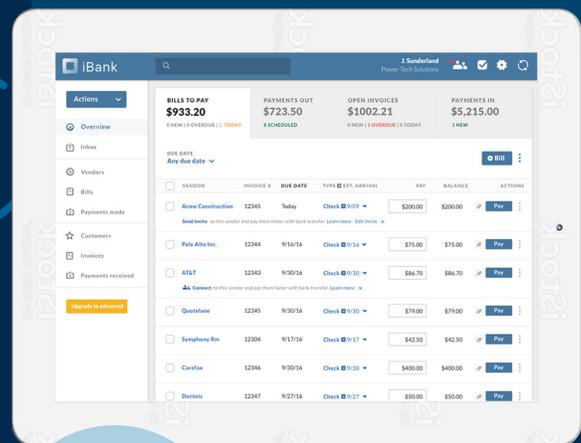




Five Ways the Cloud Helps Banks Transform Business Bill Pay.

When implemented effectively, the cloud can help your bank revolutionize business bill pay.

Your small and medium business customers are struggling with old, inefficient processes that make payables and receivables cumbersome and time-consuming. With cloud-based solutions such as Bill.com® Connect, you can offer innovative solutions that eliminate inefficiency and empower businesses to grow and thrive.



The cloud can help your bank transform the small and medium business banking experience in **five key ways**:

1

REDUCE OR ELIMINATE PAPERWORK

The bill payment process typically starts with a paper invoice that is copied and circulated around the office for approval. The invoice is then attached to the paper check for review and signature. By harnessing the power of the cloud, small and medium businesses can easily digitize documents and share them with key stakeholders. There is no need to send, receive, process or store paper bills and checks when everything can be accessed and organized from your online banking platform.

2

STREAMLINE & FACILITATE COLLABORATION

Accounting staff, vendors, and team members can collaborate and communicate in real-time thanks to the cloud. No more games of phone tag to get clarification on a bill or investigate why a payment was delayed. Instead, your online banking platform fosters business interactions and transactions among all kinds of colleagues, all over the place, quickly and efficiently, capturing the decision-making audit trail along the way.

3

ACHIEVE RAPID INNOVATION

The cloud also enables frequent UX and product feature updates allowing you to deliver the most up-to-date business payment solution. Implementing new technology for business customers has typically been resource-intensive and costly, but the cloud changes that. Bill.com Connect offers a streamlined implementation without a large up-front investment. It also provides frequent updates with minimal bank development, allowing you to continually improve the ways your customers pay bills and get paid.

4

ELIMINATE DATA ENTRY

With automatic syncing and updates of accounting software, the cloud makes data entry a thing of the past. Your small and medium business customers can forego an error-prone manual process in favor of automatic reconciliation between Bill.com Connect on your bank portal and the major accounting software systems.

5

STRENGTHEN RELATIONSHIPS

Cloud-based bill pay integrates the end-to-end payment process into your banking relationship because everything is handled on your bank's online portal. The end result? Your bank becomes an indispensable part of your customers' financial operations—anytime and anywhere they do business.

The time to transform business banking is now.

Find out more about using the cloud to change a low-adoption cost center like online bill pay into a high-adoption profit center with Bill.com® Connect.

Visit bill.com/banks.

For a custom demo or to speak with a Bank Business Development representative, call us at **650.621.7733**.