



# Corporate Payments Landscape

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# Challenges for Corporates in Payments

- Mismatch between retail and corporate payments
- Fragmented products and relationships
- Rising regulatory cost
- Challenges of cross-border payments
- Outdated non-digital methods
- Lack of visibility of payment flow
- Overdue for improvements

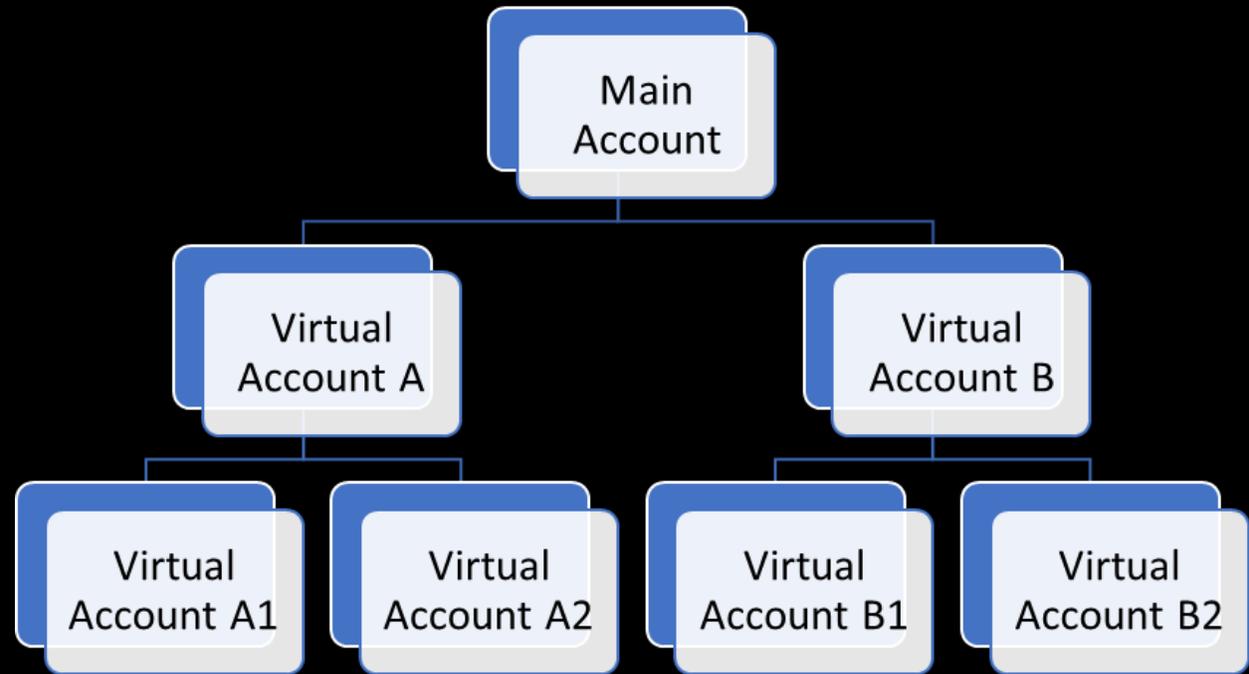
# Developments in Corporate Payments

- Higher expectations and consumerisation
- 24x7 payment, tracking, context
- Greater access to international markets
- Mobile
- Disruption from Fintechs
- APIs – open banking

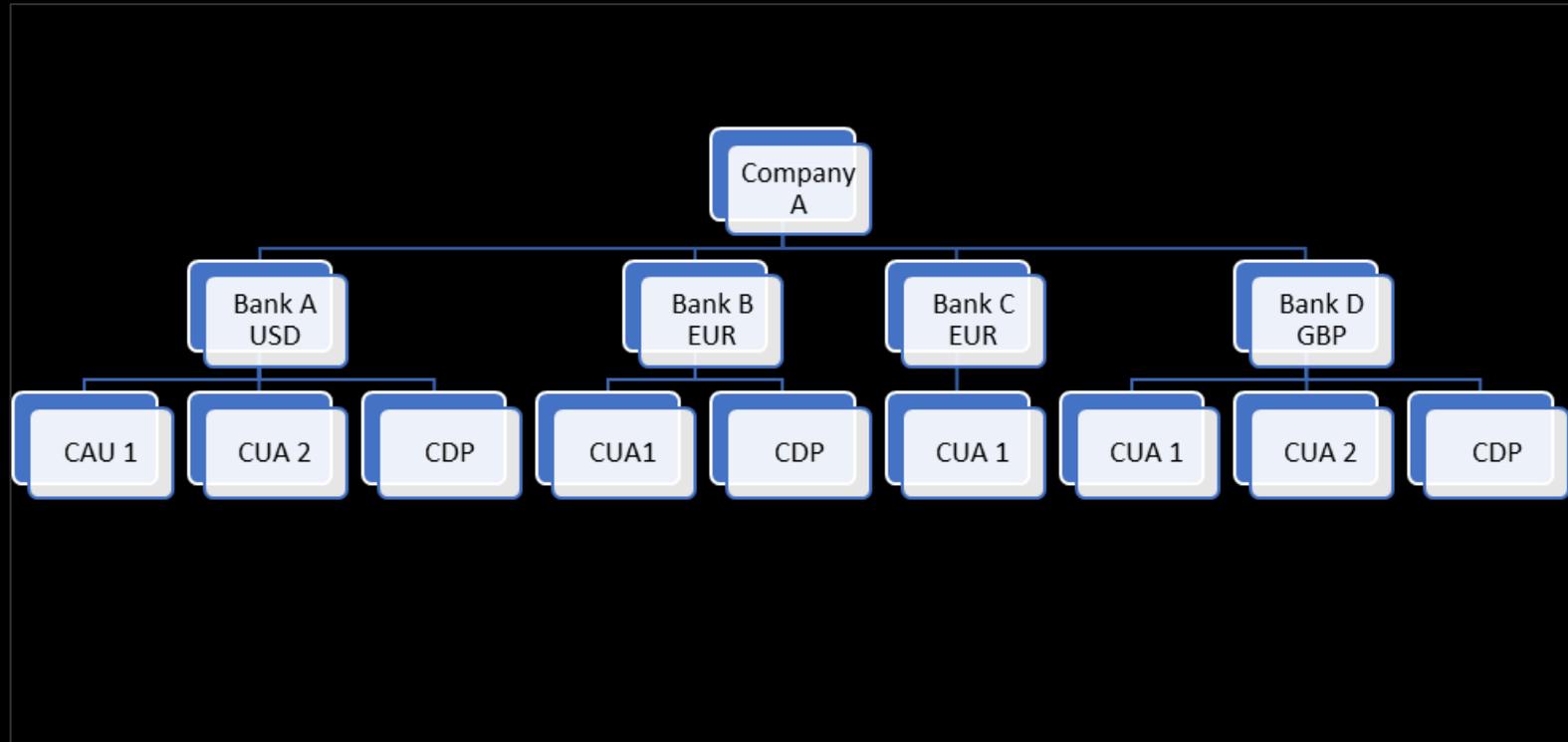
# Demand for Value-added Services

- E-invoicing
- Automated cash management
- Virtual accounts – auto-reconciliations & collections
- Multi-banking capability
- Real-time payments, balances and statuses
- Mobile solutions
- New Channels (SWIFT, H2H, Cloud ERP)
- APIs
- Blockchain / crypto / DCL

# Virtual Accounts



Multi-banked



# Deliver through a Portal

- “Always on”
- Aggregating all accounts
- Tiered view
- Operational / Informational / Authorisational

# Why now?

- Core Banking will not do it!
- Real-time tracking is already available – SWIFT GPI / Blockchain
- PSD2 is already happening – a new standard
- Real –time settlement is coming soon
- Payments Fraud & Cybercrime is rising – Biometrics
- Banks going digital – FinTech opportunities