ACCOUNTING PROFESSIONALS BILL PAYING HABITS

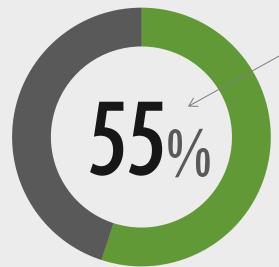
- MINERALTREE SURVEY RESULTS -

ACCOUNTING AND AP PROS OVERWHELMINGLY USE PAPER-CHECK BASED PAYMENTS AT WORK, BUT THEY'RE MUCH MORE ADVANCED IN USING ELECTRONIC PAYMENTS IN THEIR PERSONAL FINANCES. WITH ANTIQUATED METHODS OF PROCESSING AND PAYING INVOICES, MANY ORGANIZATIONS DEMONSTRATE SECURITY AND CASH FLOW CHALLENGES.

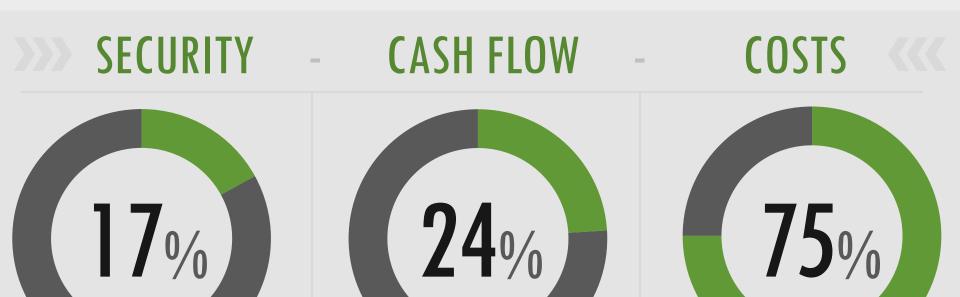
PAPER CHECKS - WORK VS. HOME



USE PAPER CHECKS FREQUENTLY OR EXCLUSIVELY AT WORK



RARELY OR NEVER USE PAPER CHECKS AT HOME, OPTING FOR FASTER **PAYMENT METHODS**

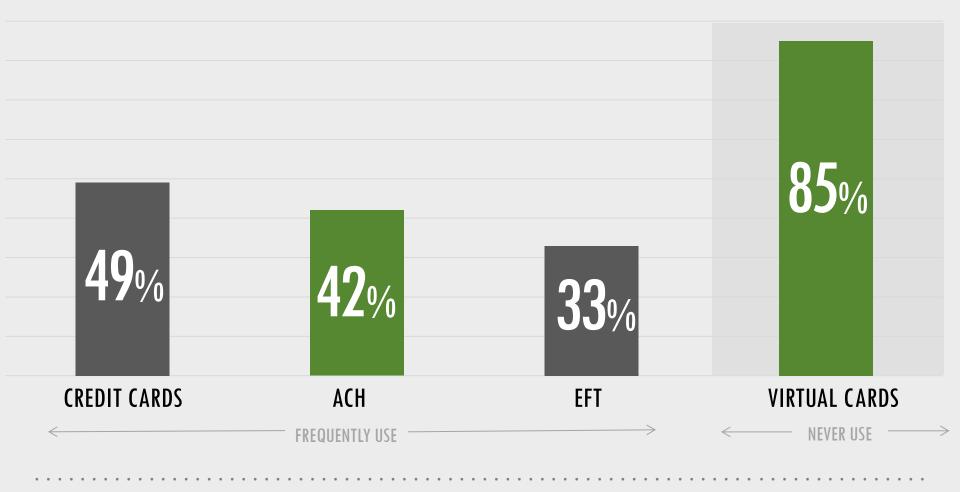


STORE BANK ACCOUNT NUMBERS OF THEIR BILLERS IN INSECURE PLACES LIKE SPREADSHEETS

HAVE EXPERIENCED CASH FLOW **PROBLEMS BECAUSE OF UNCLEAR** SETTLEMENT WINDOWS

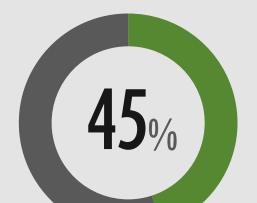
DON'T KNOW HOW MUCH IT COSTS **TO PROCESS AND PAY AN INVOICE**

ALTERNATIVE PAYMENT METHODS



UNDERESTIMATING THE COMPETITION

PERCEPTION

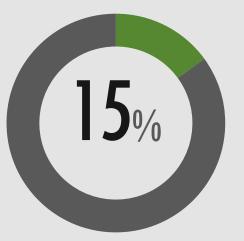


SAID IT WOULD TAKE **COMPETITORS 3+** YEARS TO ADOPT **PAPERLESS AP AND** PAYMENT AUTOMATION **REALITY** -

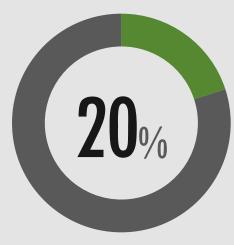


SAID IT WOULD TAKE **THEIR ORGANIZATION** 3+ YEARS TO ADOPT.





THOUGHT THEIR COMPETITORS HAD **ALREADY ADOPTED**



SAID THEIR **ORGANIZATION HAD ALREADY ADOPTED.**

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SOURCE: MINTERAL TREE SURVEY OF ACCOUNTING AND AP PROFESSIONALS

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