



Automated Payment Solutions

# Integrated Payables

## Reduce Operating Costs & Improve Cash Flow

Discover a less expensive, more efficient way to manage procurement expenses through the 3 Wins integrated payables solution.

Automate 100% of your accounts payable file with multiple forms of secure electronic payment, including Virtual Card, Buyer-Initiated Payments, Proxy Payments, Dynamic Discounting, ACH+, ACH, and Check. Get comprehensive visibility over supplier spend and the cost savings associated with transitioning manual/check payments to a streamlined electronic workflow.

Electronic payments continue to gain traction as a more efficient, secure, and economical means of paying suppliers over traditional check processing:



Electronic payment spend has **grown an average of 10.9% per year** between 2015-2018 and is expected to reach \$127B by 2022.<sup>1</sup>



Survey respondents reported they **paid 24% of their supplier base** electronically.<sup>1</sup>



**Respondents saved \$26 per transaction** when comparing the estimated cost of invoicing and payment by check against the average cost of an electronic payment.<sup>1</sup>

## The 3 Wins Advantage

3 Wins Payment Solutions is the premier partner to industry-leading institutions. Our innovative financial services provide sophisticated and customized solutions that encourage maximum supplier participation, increasing the effectiveness of an integrated payables strategy.



### Best Verticals

- Automotive
- Construction
- Education
- Energy
- Healthcare
- Media
- Real Estate
- Retail
- Non-Profit

### Good Verticals

- Finance
- Food & Beverage
- Government
- Insurance
- Legal
- Logistics
- Telecom

<sup>1</sup> The highest performing verticals within an integrated payables strategy tend to purchase a larger percentage of consumables and command some degree of purchase power within the market.

### Estimated Acceptance Rates

#### Best Verticals

- 30%-50% (Virtual Card)
- 10%-20% (ACH+)

#### Good Verticals

- 25%-40% (Virtual Card)
- 5% -10% (ACH+)

<sup>1</sup>As reported by RPMG Research Corporation's 2018 Electronic Accounts Payable Benchmark Survey Results analyzing survey responses from over 1,000 electronic accounts payable end-users. [https://rpmgresearch.net/Products-View/product\\_id=89](https://rpmgresearch.net/Products-View/product_id=89).