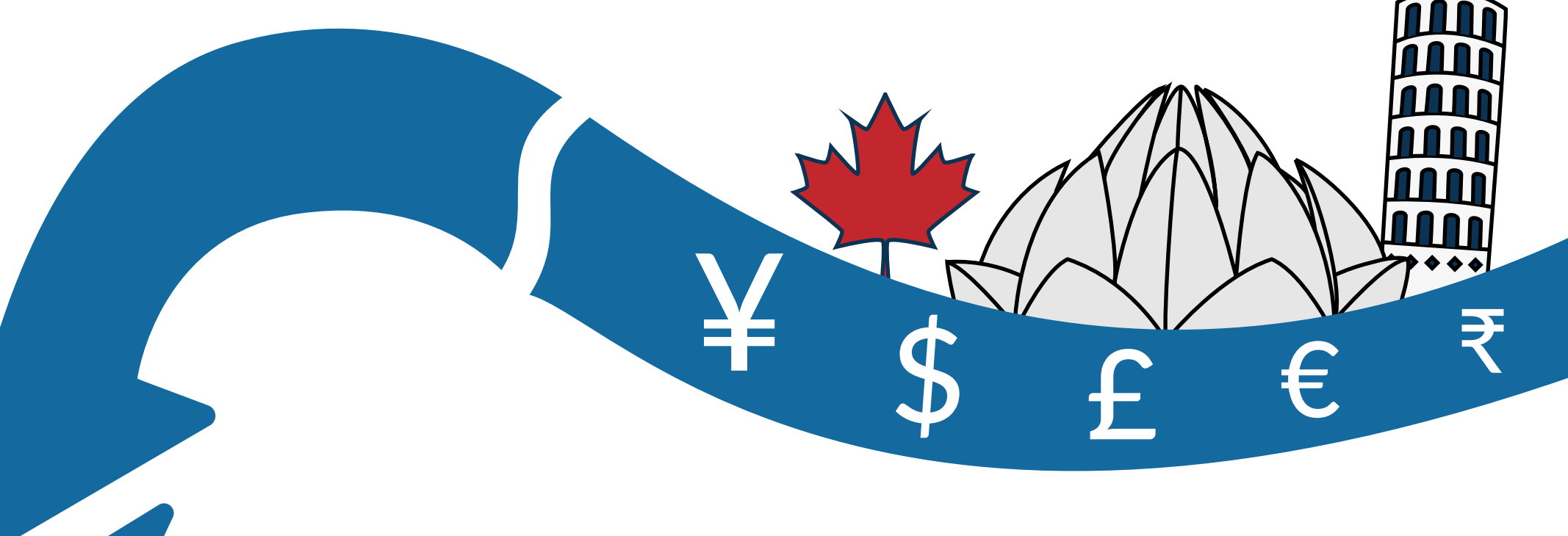




Get Smart with B2B International Payments

Sending cross-border payments through banks can greatly increase costs of accounts payable. *There is a better way!*



Going with the Cash Flow

B2B International Payments are growing exponentially as SMBs and Mid-Market companies are taking advantage of the lower cost of goods and services abroad.



Cross-border B2B payment volume:

2018: \$127 Trillion
2022: \$218 Trillion

— Goldman Sachs & Juniper Research

The House That Old Banks Built

Banks handle 95% of cross-border payments because businesses often think it's their only option, especially for large international transfers. Here's what you get and what you don't when paying through banks:

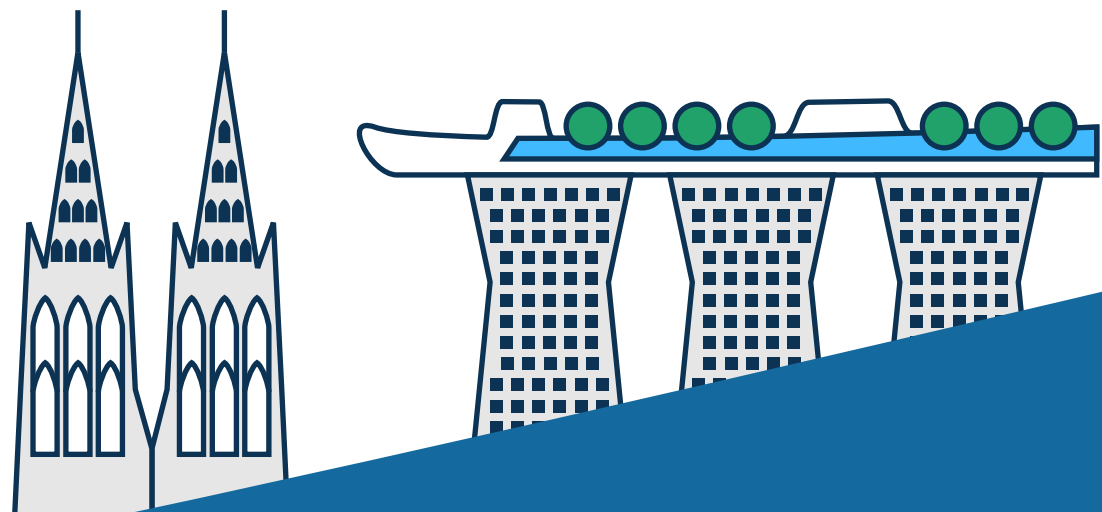
— Goldman Sachs

- Marked up exchange rates up to 5%

5%
- Hefty transaction fees: on average \$40-\$50

\$40
- Additional cuts taken by intermediary banks
- Extra costs placed on the receiver from their bank
- No bill or payment approval workflow
- No payment sync with accounting software
- Hard to track the payment status
- Difficult to calculate conversion rates
- No immediate acknowledgment of how much supplier receives
- Payments take too long to make

— FX and transfer fees for banks based on the 01/23/19 published amounts



A New, Smarter Way To Send Money

Get more with Bill.com B2B International Payments. Save more than 50% compared to banks and other payment platforms and make International Payments as easy as domestic ones.

- No wire transfer fee for payments in local currencies

\$0
- Lower costs
- Better spending analysis
- Greater control with real-time visibility to track payment status
- Efficiencies: save up to 75% of the time to make AP payments abroad
- Automated workflow approval process: built-in separation of duties
- Automatically sync multiple currencies and USD directly to your accounting software
- Pay in local currencies with easy-to-use multi-currency support
- Automated syncing between bank, accounting and Bill.com entries (only enter data once)

[Learn more](#)