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Personal

Banking

Banking

- Checking
- Savings
- <u>Time</u>

Deposit

Accounts

■ HSAs/

Flex

Accounts

- <u>Digital</u>
 - Banking
- Mobile Banking

Borrowing

Borrowing

- Credit
 - Cards
- Loans and Lines of Credit

- Mortgage
 - Loans
- Home
 - **Equity**
 - **Loans**
- Auto and
 - Recreational
 - **Loans**
- <u>Personal</u>
 - **Loans**

Planning & Investing

Planning & Investing

- Private
 - Wealth
 - **Management**
- Private
 - Banking
 - and Loans
- Estate
 - **Planning**
- Asset
 - **Management**
- Brokerage/
 - <u>Investment</u>
 - Advisor

Explore

Explore

- Financial
 - **Education**
- Calculators
- Online
 - **Banking**
 - <u>Help</u>
- All
 - **Products**
 - and
 - **Services**
- About UMB
- Our Blog

Business

Business Banking

Business Banking

- Checking
- Savings
- **■** Lending
- <u>Credit</u> Cards

Commercial Banking

Commercial Banking

- Cash
 - Flow
- **Management**
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- Credit
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- <u>Capital</u> Finance

Employee Benefits & Payroll

Employee Benefits & Payroll

- Payroll
 - and
 - **Benefits**
- HSAs/
 - Flex
 - **Accounts**

Treasury & Payments

Treasury & Payments

- **■** Treasury
 - Management
- Payment Services

Institutional

Solutions by Industry

Solutions by Industry

- Banks & Financial
 - **Services**
- **■** Corporations
- **■** Government

&

Education

Solution Suites

Solution Suites

- <u>Capital</u>
 - **Markets**
- **■** Corporate
 - **Trust**
- Fund
 - **Services**
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 - **Custody**
- Institutional
 - & Fintech
 - **Banking**
- HSAs/
 - Flex

Accounts

Explore

Explore

- <u>About</u>
 - **UMB**
- <u>UMB Blog</u>
- Why UMB

Integrated Payables

Reduce costs, streamline payments and drive revenue with an integrated payables solution

UMB, leveraging the capabilities of Paymode and Visa® Payables Solutions, provides you with an innovative, multi-payment type AP strategy that can help optimize revenue and maximize output.

SVG



Seamless

UMB Integrated Payables works seamlessly with your accounting system in a single, simplified process across systems, bank accounts and payment types.

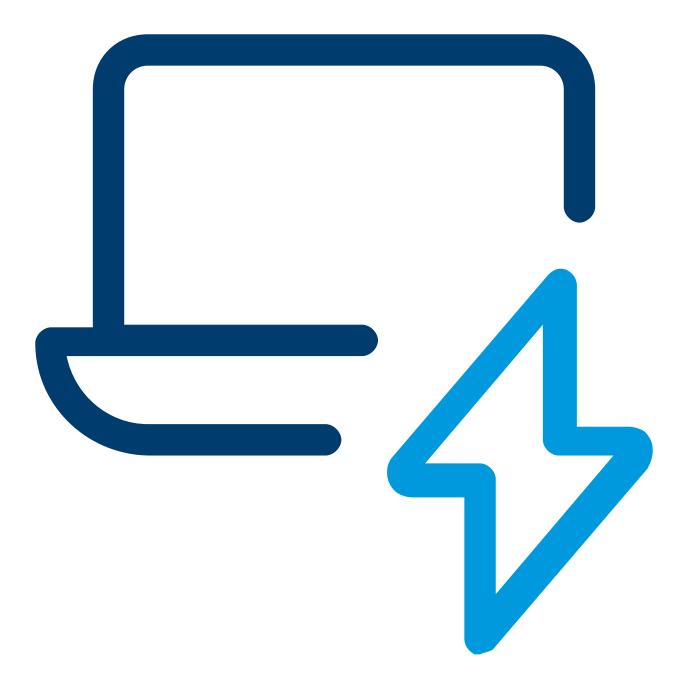
SVG



Secure

UMB Integrated Payables can help you significantly reduce the risk of payment fraud that results from account takeover, intercepted payments, business email compromise and other schemes.

SVG



Efficient

Improve control over payment timing to help your business manage your cash float each month and increase efficiency with single payment files and electronic processing.

Image

Paymode

Paymode's established network allows you to draw from the power of the 550,000 businesses already accepting electronic payments. Comprehensive vendor onboarding services help you manage and execute campaigns to your vendor community, including gathering and authenticating details and banking information.

Quick and easy payment automation

Effectively manage your team's productivity

Eliminate payment obstacles like manual processing

Increase accounts payable efficiency

Maximize your revenue share opportunities

Automate day-to-day functions

Improve your vendor experience with value-add tools

Accelerate payables optimization

Transform AP from a cost center to a revenue generator

FEATURED BLOGS

• Considerations efficient payables

Top considerations for building an efficient payables program

There is no doubt that paying by check is a comfortable and familiar payment method for many business owners and operators, with 75% of organizations still using checks for outgoing payments, according to the 2024 Association of Financial Professionals (AFP)...

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• BEC email

Business email compromise (BEC): How to identify red flags and reduce risk

Business email compromise (BEC) scams are online payment fraud that targets businesses and can result in significant financial loss. BEC involves gaining unauthorized access to a legitimate email, text message or social media account, or an attempt to spoof or...

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• Commercial card

How commercial credit cards can improve cash flow, efficiency and security for your business

In the business-to-business (B2B) world, checks have long been the preferred method of payment, but the rise of electronic options is changing the payables landscape. While checks still account for 40% of B2B payments ‡, the Association for Financial Professionals'...

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instant payments

Instant payments: The future of payments is here

Ask anyone in the payments industry what the future of payments is, and they'll likely have a very quick answer: instant payments. As businesses increasingly move operational systems online, instant payments are key to making payables more efficient, secure and...

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Tags (field_wp_tags)	
payables (831)	
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	Apply

BENEFITS OF UMB INTEGRATED PAYABLES

Improve Processes

UMB Integrated Payables is a critical solution for organizations using multiple payment types or that want to convert to electronic payments.

- Improve vendor relationships with a positive payables experience
- Optimize team productivity by reducing manual tasks
- Simplify processing with a single payment file

Reduce Payment Fraud Risk

Integrated payables solutions offer built-in protection against fraud to help you minimize the risk to your business.

- Vendor validation
- · User behavior and risk scoring

• Multi-factor authentication

ACCOUNT FEATURES

• SVG
Full service vendor enrollment
• SVG
Single payment file for all payment types
• SVG
Robust, active network of vendors
• SVG
Eliminate paper checks
• SVG
Electronic invoice delivery
• SVG
Secure storage of bank account information
• SVG
Enhanced remittance information
• SVG
Faster cash application for ACH and card payments
• SVG
Exchange business documents online

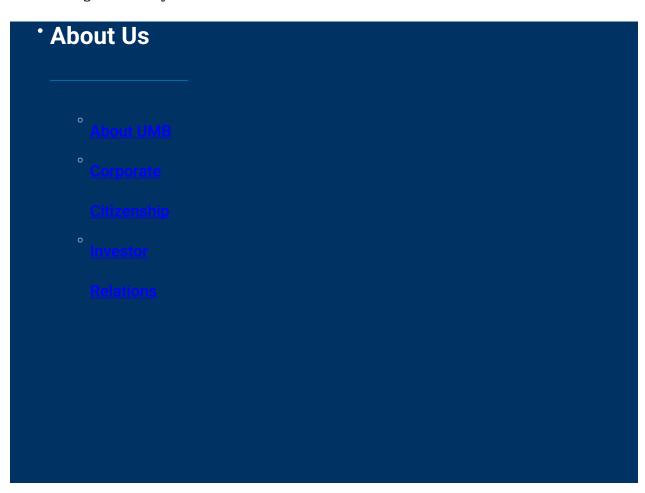


Track payment status

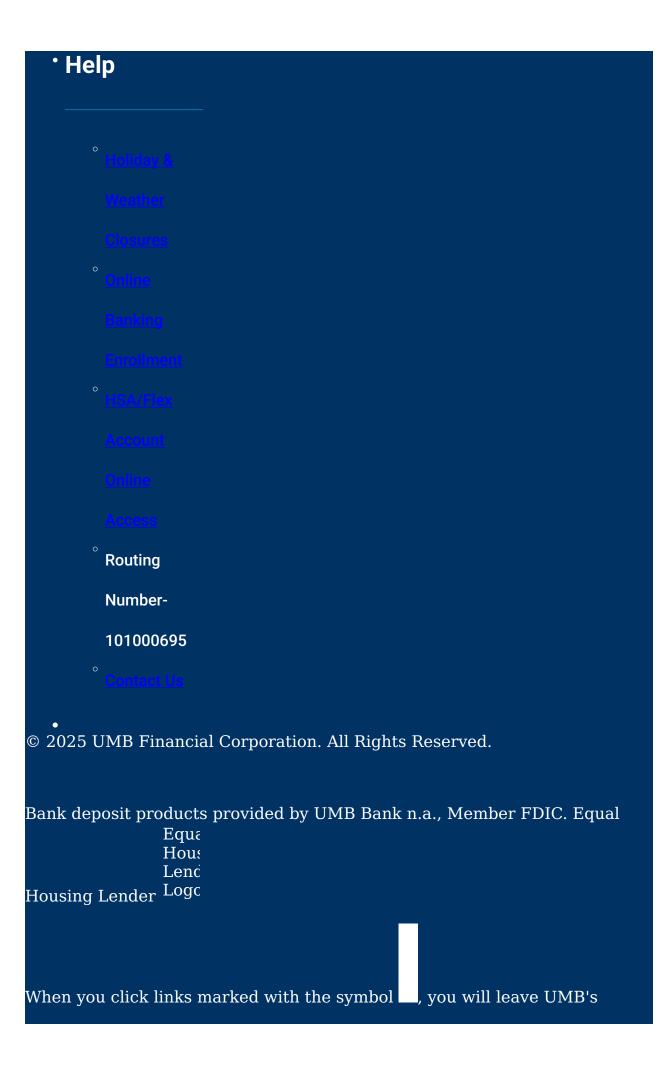
Other Products and Services

umb-icon-checking
Business Checking
umb-icon-credit-card
Business Credit Cards
business-deal-handshake
Small Business Banking
Saving Bank Cash
Treasury Management
office-file-text-graph-alternate
Payment Services
cash-bulb
Why UMB
View All

- Home
- Business Banking
- Treasury Management
- Accounts Payable
- Integrated Payables



· Careers * Resources



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