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# **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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## 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**

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Full service vendor enrollment

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Single payment file for all payment types

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Robust, active network of vendors

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Eliminate paper checks

- SVG



Electronic invoice delivery

- SVG



Secure storage of bank account information

- SVG



Enhanced remittance information

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Faster cash application for ACH and card payments

- SVG



Exchange business documents online

- SVG



Track payment status

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