



# Your Integrated Payments Value Calculator Results

Based on the information you entered, implementing Umpqua Bank's Integrated Payments solution should provide the following benefits...

INVOICE CAPTURE, ROUTE, APPROVE AND POST	CAPTURE EARLY PAYMENT DISCOUNTS	PAYMENT EXECUTION	EARN REBATES FROM CARD PAYMENTS
\$2,500	\$4,455	\$440	\$1,500

## Centralized Accounts Payable

Integrated Payments invoice and payment automation simplifies your current invoice processing workflows and controls while integrating with your accounting system. By centralizing the invoice to payment process into four easy steps, businesses have greater control and visibility into outgoing cashflow.

## Improve Security and Reduce Risk

Integrated Payments is part of Umpqua Bank's secure Business Online Banking service. Payments are well protected via multiple security controls including payment limits, integration with check positive pay and multi-layer payment approvals. This ensures the security of your payments and financial data. In addition, Umpqua Bank provides fraud loss protection up to \$100,000 per year.

## Increase Efficiency

By automating processes that are typically manual such as printing checks, entering invoice data, and acquiring approvals, efficiencies are improved by greater than 50%. Combine that with the ability to approve and authorize payments directly from your mobile device and AP has never been easier.

## Build Better Vendor Relationships

With Integrated Payments, your business can pay vendors via multiple payment rails including ACH, card, check, and wire. Having more payment options gives you the ability to ask your vendors "What is your preferred payment method?" Plus, automating and scheduling payments helps you ensure you are never late or miss a discount again.

## Ensure Consistency & Accurate Data

Manual processes are often prone to error. By adopting automation, you are ensuring accuracy with data capture technologies and advanced scheduling. Our service allows your company to automate invoice data extraction and allows invoices to be routed to the appropriate approver. Approved invoices may then be paid via automated payment workflows.

Umpqua Bank Integrated Payments provides the easiest to use Account Payable and Payment Automation solutions for finance professionals at growing organizations.

**If you are interested in learning more, [please contact us.](#)**