ACCOUNTING PROFESSIONALS' BILL PAYING HABITS

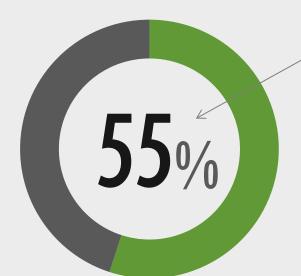
- MINERALTREE SURVEY RESULTS -

ACCOUNTING AND AP PROS OVERWHELMINGLY USE PAPER-CHECK BASED PAYMENTS AT WORK, BUT THEY'RE MUCH MORE ADVANCED IN USING ELECTRONIC PAYMENTS IN THEIR PERSONAL FINANCES. WITH ANTIQUATED METHODS OF PROCESSING AND PAYING INVOICES, MANY ORGANIZATIONS DEMONSTRATE SECURITY AND CASH FLOW CHALLENGES.

PAPER CHECKS - WORK VS. HOME



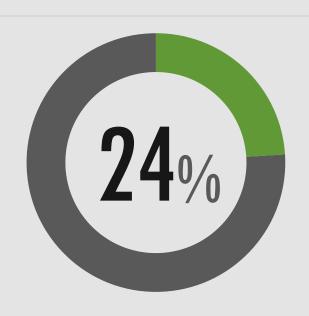
USE PAPER CHECKS FREQUENTLY OR **EXCLUSIVELY AT** WORK



RARELY OR NEVER **USE PAPER CHECKS** AT HOME, OPTING **FOR FASTER PAYMENT METHODS**



STORE BANK ACCOUNT NUMBERS OF THEIR BILLERS IN INSECURE **PLACES LIKE SPREADSHEETS**



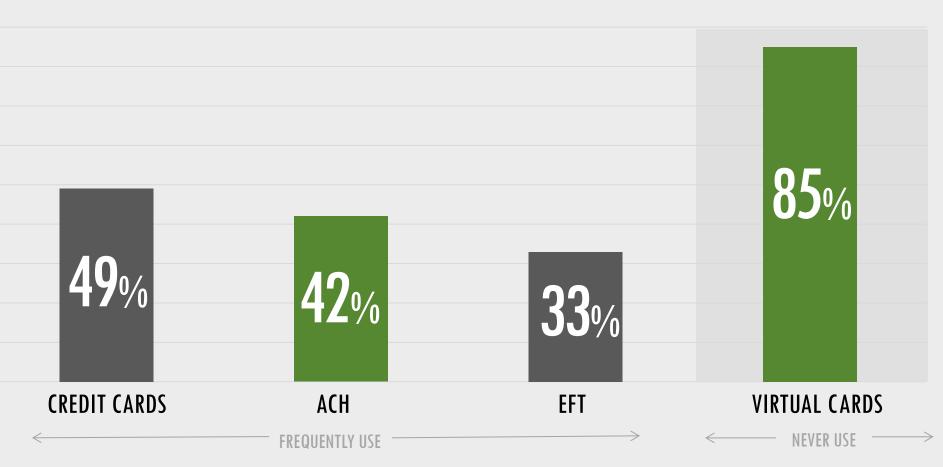
CASH FLOW

HAVE EXPERIENCED CASH FLOW PROBLEMS BECAUSE OF UNCLEAR SETTLEMENT WINDOWS



DON'T KNOW HOW MUCH IT COSTS TO PROCESS AND PAY AN INVOICE

ALTERNATIVE PAYMENT METHODS



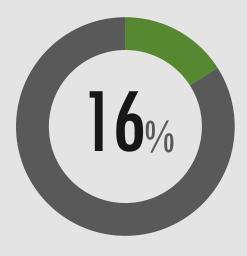
UNDERESTIMATING THE COMPETITION

PERCEPTION

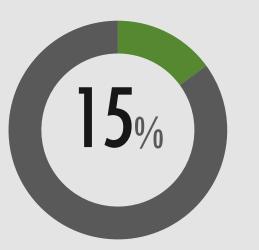


COMPETITORS 3+ YEARS TO ADOPT PAPERLESS AP AND PAYMENT AUTOMATION

REALITY -



SAID IT WOULD TAKE THEIR ORGANIZATION 3+ YEARS TO ADOPT.



THOUGHT THEIR COMPETITORS HAD **ALREADY ADOPTED** 20%

SAID THEIR ORGANIZATION HAD **ALREADY ADOPTED.**