The Road Ahead

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Welcome!

- I’m excited to showcase several of our new and upcoming TM solutions

- I will share the changes Fifth Third made to its TM roadmap based on changing client behaviors due to global health crisis
Fifth Third’s Approach to Treasury Management
Putting our clients at the center of everything we do

Fifth Third is committed to streamlining payment processing for our corporate clients by embracing technology and Fintech partnerships.
What our clients are saying…

• Electronic Payments are now part of clients’ business continuity planning

• The need for automation and straight-through processing has increased

• Payment speed and visibility are critical

• Fraudsters view clients’ remote work environments as an opportunity

We believe that these are permanent trends…
Recent Enhancements
Same Day ACH – Transaction Limit Increase

What is Same Day ACH?
• Enables companies to pay or collect funds on a same day basis

Same Day ACH Benefits:
• Faster settlement of payments
• Provides flexibility for late payments

Enhancement:
• Transaction limit increased to $100,000

Enhancement’s Value Add:
• Enables more payments to be sent on a same day basis
Recent Enhancements
Real Time Payments (RTP) – Transaction Limit Increase

What is RTP?
• Enables companies to send and receive payments instantly 24x7

RTP’s Benefits:
• Provides immediate availability of funds
• Improves control of payment timing

Enhancement:
• Transaction limit increased to $100,000

Enhancement’s Value Add:
• Enables more payments to be sent through the RTP network
Recent Enhancements
Digital Signatures

What is Digital Signatures?
• Enables Fifth Third and clients to electronically exchange and digitally sign documents

Digital Signatures' Benefits:
• Reduces reliance on paper and time
• Creates workflow visibility
• Provides authentication security
Upcoming Enhancements
Expert AR Statement Generation – Summer 2020

What’s Expert AR Statement Generation?

• Automates preparation and distribution of electronic and mailed billing statements

Benefits:

• Saves time and money
• Reduces risk and complexity
• Enhances customer service
Upcoming Enhancements
Currency Processing Solutions (CPS) - CPS6k New Hardware - Summer 2020

What is Currency Processing Solutions?
• Remote cash capture solutions helping automate the cash-handling process

Currency Processing Solutions Benefit’s:
• Provides clients with daily provisional credit
• Delivers faster access to funds, even while the cash is in the safe
• Reduces risk of fraud and theft

Enhancement:
• New smaller recycling device enabling new markets to leverage recycling technology

Enhancement Value Add:
• Enables smaller markets to use remote cash solution, e.g. convenience store
• Improves ROI for solutions that currently use smart safe or deposit only devices
• Begins to enable consumer facing cash acceptance
Upcoming Enhancements
Commercial Card – Pay on Behalf of – Summer 2020

What is Commercial Card?
- A credit card issued to employees to make purchases on behalf of a company

Commercial Card’s Benefits:
- Opportunity to earn rebates on purchases
- Better control of spend
- Reduces fraud risk

Enhancement:
- Fifth Third to apply card payments on behalf of our clients via online portals or phone

Enhancement’s Value Add:
- Increases client’s spend and rebate
Upcoming Enhancements
Paymode-X – Basic ACH – Summer 2020

What is Paymode-X?
• Payment network that helps businesses transition from paper to electronic payments

Paymode-X’s Benefits:
• Maximizes efficiency and cost savings
• Opportunity to earn rebate on ACH spend

Enhancement:  
• Leverage supplier network without cost to the Supplier

Enhancement’s Value Add:
• Maximizes A/P’s efficiency by transitioning as many checks to electronic payments
Upcoming Enhancements
Expert AR Receivables Matching – Bank Agnostic – Fall 2020

What is Receivables Matching?
- Leverages sophisticated algorithms, artificial intelligence and interactive online tool to match payment details to open invoices

Receivables Matching’s Benefits:
- Increases efficiency by reducing posting exceptions
- Reduces processing costs and improves cash position visibility

Enhancement:
- Support all of a company’s receivables regardless of processing point

Enhancement Value Add:
- Further reduces posting exceptions
- Holistic receivables processing
Upcoming Enhancements
Biller Direct – Text to Pay & Third-Party Fees – Fall 2020

What is Biller Direct?
• Enables businesses to securely present electronic bills and invoices and accept customer payments online, by phone and mobile device

Biller Direct’s Benefits:
• Reduces operational costs
• Improves cash flow

Enhancements:
• Text to Pay - Allow consumers to make a payment via text
• Third Party Fees - Enables clients to help offset the cost of the service

Enhancements’ Value Add:
• Increases electronic payment usage
• Improves customer experience
Upcoming Enhancements
Liquidity Manager – Cash Position – Fall 2020

What is Liquidity Manager?
• Provide holistic view of a company’s cash position

Liquidity Manager’s Benefit’s:
• Provides transparency of cash flow
• Delivers efficiency in activities
PAYMENTS
Drive payment process efficiency while mitigating risk

INNOVATION
Focused on driving your growth through product innovation

TAILORED SOLUTIONS
Dedicated to understanding your business & providing customized solutions

COLLABORATION
We help you identify the ideal "payment" mix to optimize your goals & objectives

Thank you!
Questions?