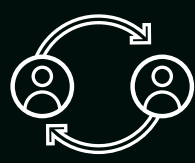


Automated Treasury Onboarding

Can you afford to wait?

In today's environment of speed, innovation and electronic efficiencies, it's no longer enough for banks to simply have the right treasury management products and services.

To win and maintain corporate customers, banks must move beyond a "status quo" approach and streamline the entire onboarding process.



REALITY 1:

Corporate customers are ready to switch.



REALITY 2:

Most banks are ill-equipped for onboarding success.



REALITY 3:

Corporate customers have more choices.

REALITY 1

Corporate customers are ready to switch



2/3

of corporate customers are dissatisfied with their bank's current onboarding process.

7 OUT OF 10

corporate customers would consider switching to a different bank for a better onboarding experience.¹



Top pain points for customers during treasury management onboarding¹

1. Inability to track implementation status
2. Bank communicates poorly
3. Too many paper forms
4. Implementation takes too long
5. Multiple requests for same information

REALITY 2

Most banks are ill-equipped for onboarding success

Few banks have adopted electronic forms, electronic signatures or automated workflow solutions that could reduce staff workload, improve information sharing, streamline project management or support reporting and audits.

Accuracy of bank information



Biggest driver of **customer satisfaction** during implementation.¹

Most banks use 5 or more systems to onboard a corporate customer

5+

45% of banks

10+

29% of banks

20+

13% of banks

Top onboarding frustration for banks²



DELAYS caused by use of paper

REALITY 3

Corporate customers have more choices

Alternate providers outperformed banks at:⁵



Ease of new account and product set-up

Resolving problems quickly and effectively

With FinTech startups and technology innovators making inroads into markets traditionally handled by banks, **corporate expectations are rising**. Banks must now measure up to competitors with swift, completely digital experiences that emphasize **speed, convenience and personalized service**.

4,000+

 active FinTech startups in the U.S.⁴


The Bottom Line



Improving onboarding can **accelerate bank revenue, increase sales, and delight customers.**

By eliminating paper and streamlining onboarding, banks can make a lasting, positive impression that demonstrates strategic value to corporate customers.

Automated Treasury Onboarding can yield:

20%

Less data entry



80%

Less time spent searching for information⁷



9 OUT OF 10

banks believe **FASTER** onboarding would accelerate revenue.⁶



7 OUT OF 10

banks would **free up** internal resources to generate more sales.⁶



Move beyond status quo:

Automate your onboarding today!

Deluxe customers report accelerating time to revenue up to 35%.

Call **800.937.0017** or visit **fi.deluxe.com**

1. Novantas, "Paperless Onboarding Corporate Survey Results," July 26, 2013

2. Novantas, "Paperless Onboarding Bank Survey Results," July 26, 2013

3. CEB, "Commercial Banking Onboarding Automation Survey," 2013 (as cited in CEB, "Digital Onboarding to Drive Customer Centricity" presentation, slide 15)

4. BNY Mellon, "Innovation in Payments: The Future is Fintech," October 2015

5. CEB, "Survey of Business Owners," 2016 (as cited in CEB, "Digital Onboarding to Drive Customer Centricity" presentation, slide 7)

6. Novantas, "Paperless Onboarding Bank Survey Results," July 26, 2013

7. Deluxe Treasury Management Solutions, "Building a Business Case for Paperless Treasury Solutions," 2014

About Deluxe

Deluxe, a Trusted Payments & Business Technology™ company, champions business so communities thrive. Our solutions help businesses pay, get paid, optimize and grow. For more than 100 years, Deluxe customers have relied on our solutions and platforms at all stages of their lifecycle, from start-up to maturity. Our powerful scale supports millions of small businesses, thousands of vital financial institutions and hundreds of the world's largest consumer brands, while processing more than \$2.8 trillion in annual payment volume. Our reach, scale and distribution channels position Deluxe to be our customers' most trusted business partner.

To learn how we can help your business, visit us at www.deluxe.com, www.facebook.com/deluxe, www.linkedin.com/company/deluxe, or www.twitter.com/deluxe