

# Accounts Receivable Trends for 2022 and Beyond

The Modernization of Check Acceptance, Proliferation of Electronic Payments, Automated Cash Application & What It All Means for Your A/R Operations

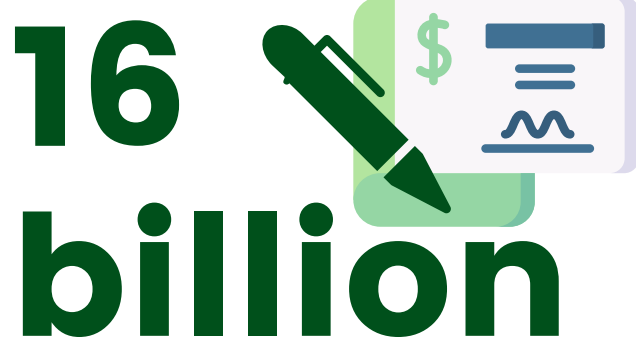


50% of B2B payments are still made via paper check.\*

Checks, despite calls for extinction, are the leading payment type and bedrock of B2B accounts receivable (A/R) operations.

According to a U.S. Federal Reserve Payments Study, 16 billion checks were written across businesses and consumers in 2018.\*\*

The paper check as a payment method, among businesses and consumers alike, is here to stay.



However...



Checks are Increasingly Changing Channels...

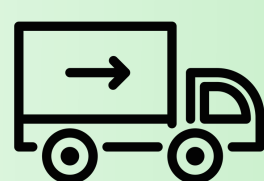


From the Back-Office...



To the Field.

Business Adoption of Mobile Remote Deposit Capture is Spreading Fast Across Numerous Industries



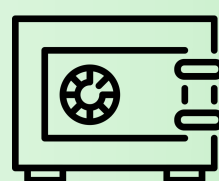
Distribution



Insurance



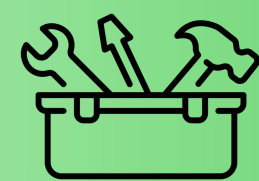
Real Estate



Securities

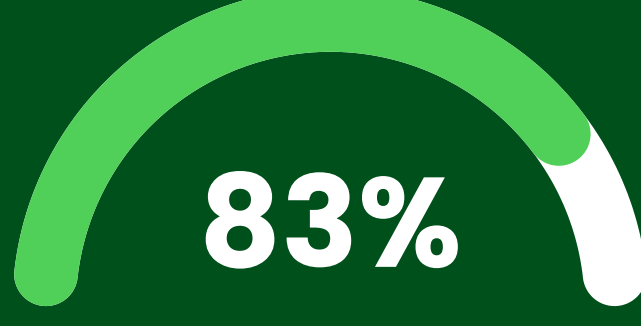


Financial Services



Field Services

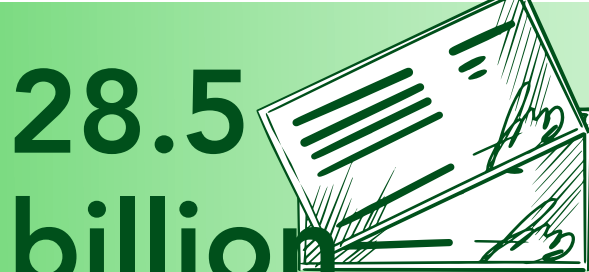
83% of businesses have changed their A/R processes since the start of the COVID-19 pandemic.\*\*\*



## Electronic Payment Solutions

66% of businesses have adopted electronic payment acceptance solutions since the start of the COVID-19 pandemic.\*\*\*

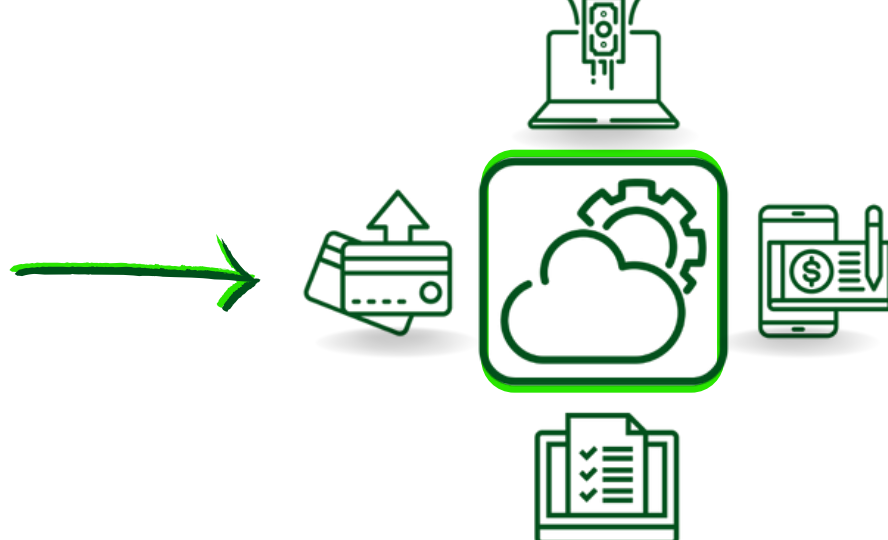
Delivering customers with convenient, contactless, and secure online payment options has become a natural evolution for safely expanding A/R operations.



Total ACH payments accepted across the B2B and consumer payment landscape, according to the U.S. Federal Reserve.



Total credit card payments across the B2B and consumer payment landscape, according to the U.S. Federal Reserve.



Modern A/R success starts with putting a 'stop' to siloed systems. Businesses need a solution that delivers the freedom to accept any payment method, from any payment channel; clear to any bank or merchant processor; and apply cash to any back-office system—all from a single platform.

## Bringing It All Together: Automated Cash Application



49%

49% of businesses cite straight through processing (automated cash application) as one of the top benefits of implementing an electronic payment acceptance and receivables processing solution. \*\*\*\*

## How Will Your Business Benefit from Truly Integrated Receivables Solutions?



Expand Customer Payment Options



Real-time Visibility of A/R Across Your Business



Improve Cash Flow (by Receiving Payments Sooner)



Reduce Risk of Loss



Improved Human Capital Management



Reduce Expenses



Automate Cash Application

Discover accounts receivable automation solutions to streamline and accelerate your A/R operations and processes on a single platform at [FTNI.com](https://FTNI.com).



\* Mastercard Business Payments 2022 Report, 2018  
 \*\* Federal Reserve Payment Study, 2019  
 \*\*\* PYMNTS.com | B2B Payments Innovation Readiness Report, 2020  
 \*\*\*\* Association for Financial Professionals' Survey, 2020