

# Integrated Payables

The digital solution for making your payments process easier.

Integrated Payables is a secure, digital payment platform that takes a payment file from your ERP/Accounting system and executes payments using the payment methods your vendors and suppliers prefer—ACH, Virtual Card, Check & Wire through a single online portal. You're informed at every step of the process for complete visibility. The result? Reduced costs, saved time, improved operations and potential increased revenue.



## SAVE TIME

Process payments across multiple systems in a single payment file by seamlessly connecting to your ERP/Accounting system.



## MITIGATE PAYMENT FRAUD RISK

Implement various controls to combat fraud, including the ability to monitor payments as they are submitted, approved, and released.



## REDUCE COSTS

Migrate away from paper checks to electronic payments which can help lower costs and reduce the amount of time spent by employees manually printing, signing, stuffing and mailing paper checks.



## INCREASE REVENUE

Cash rebates from qualified virtual card spend can turn your cost center into a revenue generator. Schedule payments to be posted on their due date and potentially take advantage of vendor discounts by extending payment terms or by paying early.

**48% of businesses are still using checks for B2B payments** due to limited resources, lack of vendor details, and poor remittance detail. **Integrated Payables overcomes these obstacles by providing you with a centralized system for payment processing.** It will increase cash flow and support the growth of the company.

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# YOUR AUTOMATED PAYMENT SOLUTION.

## FULTON BANK INTEGRATED PAYABLES

	File Formats Supported	IT Resources Provided	Payment Methods Available	File Transmission Method	Vendor Enrollment Team Provided	Vendor Portal Provided
Turnkey Solution	CSV	YES	ACH, Virtual Card, Check, Domestic Wire, International Wire (USD)	Automated & Manual	YES	YES
Robust Solution	CSV, NACHA, Fixed Width & ISO 20022	NO	Account Transfer, ACH, Same Day ACH, Virtual Card, Check, Domestic Wire, International Wire (USD)	Automated	NO	NO

## CONNECT WITH US TODAY

For more information on how to put Integrated Payables to work for you, contact your Relationship Manager or Cash Management Sales Officer to schedule a consultation.

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