

# I Pagamenti Corporate: Sfide per Banche e Aziende

SALONE DEI PAGAMENTI, 4 NOVEMBRE, 2020

*CORRADO SODA, DIRECTOR SME ACCOUNT SALES GLOBAL COMMERCIAL SERVICES  
AMERICAN EXPRESS*



**DON'T** *do business* **WITHOUT IT™**



# Corporate Payment Trends

**Go Digital!**



**Go Flexible!**



**Go Fast!**



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# Go Digital!

## Go Digital!



Digital Ad Spend

+6%\*

Cloud Spend

+39%\*\*

Online Long-tail Spend

ICT Spend for Digitalizing Business

\* IAB (Interactive Advertising Bureau) 2020/21 COVID Impact on Advertising; YoY Expected FY 2020

\*\* PWC- Can you meet customer demand for cloud-based computing? YoY 1Q 2020



# Go Flexible!

## Go Flexible!



## Global Supply Chains Crisis

Days Payable  
Outstanding

+2 DAYS\*

Default Risk

x2-3 Times\*\*

## Integration Accounting/ Treasury Systems

\* Cribis Italy May 2020 vs. December 2019; From 86,8 to 88,7

\*\* Cerved 2020 Italian Companies risking a default, From 4,9% to 15,5%



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# Go Fast!

## Go Fast!

Decreasing 2020 Financials

Cash Liquidity Need

Analytics



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# Backing our Clients

**Go Digital!**

**Go Flexible!**

**Go Fast!**



Digital Solution



Pay-per Use Solution



Closed Loop



Digital Spend Promo



Accounting Systems/  
Treasury Integration



Analytics



B2B Website



Working Capital  
Optimization



Open Banking



Partnerships



Process Efficiency



External Data  
Collection



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