

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



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Go Flexible!

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Global Supply Chains Crisis

Days Payable
Outstanding

+2 DAYS*

Default Risk

x2-3 Times**

Integration Accounting/ Treasury Systems

* Crisis 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!

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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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