



Get Smart with B2B International Payments

Sending cross-border payments through banks can greatly increase costs of accounts payable. *There is a better way!*



Going with the Cash Flow

B2B International Payments are growing exponentially as SMBs and Mid-Market companies are taking advantage of the lower cost of goods and services abroad.



Cross-border B2B payment volume:

2018: \$127 Trillion
2022: \$218 Trillion

— Goldman Sachs & Juniper Research

The House That Old Banks Built

Banks handle 95% of cross-border payments because businesses often think it's their only option, especially for large international transfers. Here's what you get and what you don't when paying through banks:

— Goldman Sachs

Marked up exchange rates up to 5%

5%

\$40

Hefty transaction fees: on average \$40–\$50

Additional cuts taken by intermediary banks



Extra costs placed on the receiver from their bank

No bill or payment approval workflow



No payment sync with accounting software

Hard to track the payment status



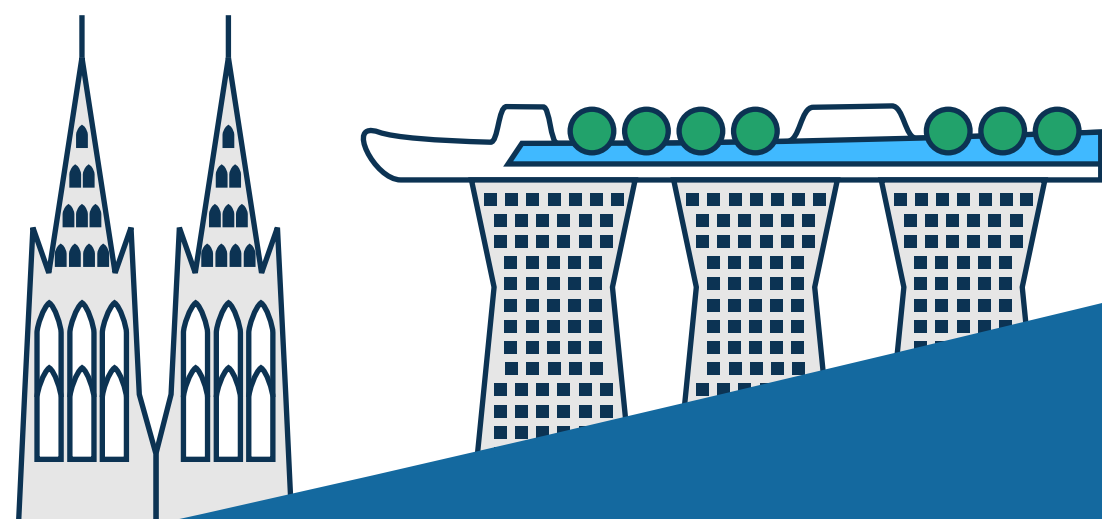
Difficult to calculate conversion rates

No immediate acknowledgment of how much supplier receives



Payments take too long to make

— FX and transfer fees for banks based on the 01/23/19 published amounts



A New, Smarter Way To Send Money

Get more with Bill.com B2B International Payments. Save more than 50% compared to banks and other payment platforms and make International Payments as easy as domestic ones.

\$0

Send international payments in foreign currencies with no wire transfer fees*

Lower costs

Better spending analysis



Greater control with real-time visibility to track payment status



Efficiencies: save up to 75% of the time to make AP payments abroad



Automated workflow approval process: built-in separation of duties



Automatically sync multiple currencies and USD directly to your accounting software



Pay in local currencies with easy-to-use multi-currency support



Automated syncing between bank, accounting and Bill.com entries (only enter data once)

[Learn more](#)

*Other fees may apply

Resources:
<http://transumo.com/send-money-international-bank-transfer/>
<https://blog.apruve.com/b2b-international-payment-solutions-simplified>
B2B, How the next payments frontier will unleash small business, The Goldman Sachs Group Inc., September 16, 2018

MC-1887-C