



Mobile Financial Management

Agenda

- Manual vs. Mobile
- Mobile Survey Results
- Bill.com



MANUAL VERSUS MOBILE

As Individuals, We Expect Connectivity

We're used to an interconnected world:

- ✓ Email
- ✓ Texts
- ✓ Facebook
- ✓ Online banking
- ✓ Photo sharing
- ✓ YouTube
- ✓ Document storage
- ✓ Online shopping
- ✓ Online gaming



We Arrive at Work to Find a Manual Process



The Drawbacks of a Manual Process

With a manual cash flow management process, companies miss out on valuable data and insights.

- Difficult to track payments made to vendors
- Incomplete or disorganized data on payments and invoices
- No mechanism for sharing data across multiple locations
- More vulnerable to fraud
- Increased errors
- No ability to automatically project cash flow
- No insight into when customers will pay
- Cannot conduct business transactions via mobile device

Automate your Payments Processes



Once You Automate, You Can Be Mobile



Access wherever you are via:

- Laptop
- Tablet
- Smartphone



MOBILE USAGE SURVEY RESULTS

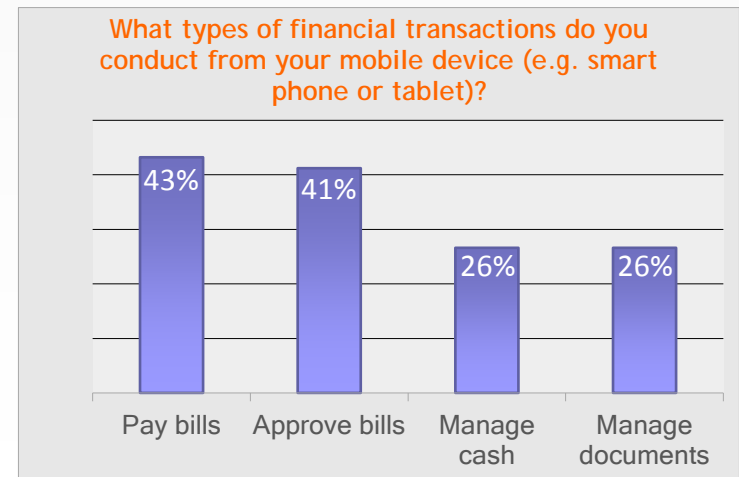
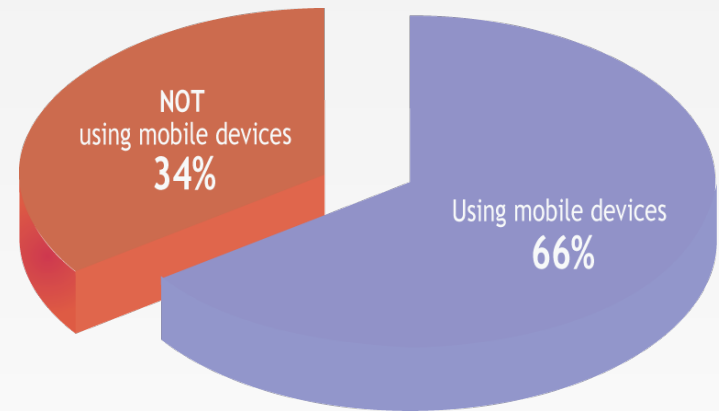
Overview

A recent study by Bill.com of CEOs and Finance Executives was conducted to understand the usage of mobile technology for business financial transactions

- 510 respondents
- 46% were CFOs, 36% were controllers, 18% were other financial executives
- Representing a variety of industries including finance, non profits, small businesses, franchises and more

Most Execs Embrace Mobile Functionality

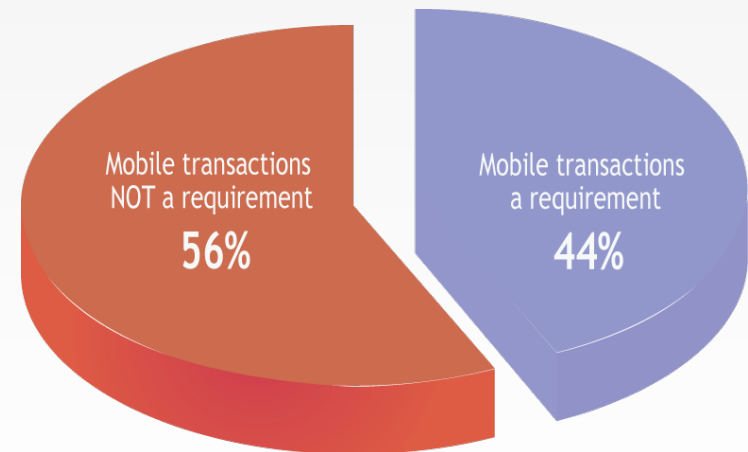
- 66% of financial executive are using mobile devices for financial transactions
- Tech-forward finance executives use mobile devices to:
 - Pay bills
 - Approve bills
 - Manage cash
 - Manage documents



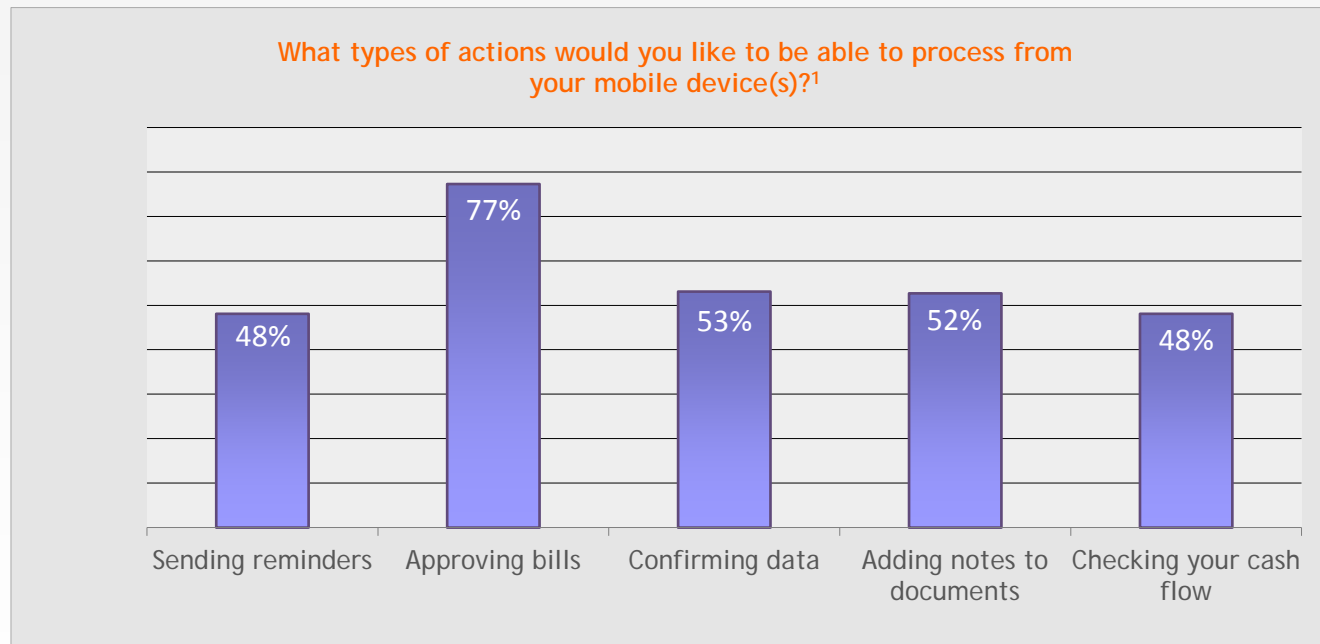
Mobile is a Must-Have

- 44% of respondents said mobile transactions is a business requirement

Is being able to process transactions from a mobile device (e.g. smart phone or tablet), a business requirement for you?



Finance professionals want more mobile functionality



1. Bill.com Mobile Usage Survey, January 2013

Early adopters have gone “all-in” ...

When asked what percentage of financial transactions conducted via mobile device, financial executives responded:

- 30% of mobile users are processing > 25% of their transaction on mobile devices
- 11% of mobile users are processing > 50% of their transaction on mobile devices

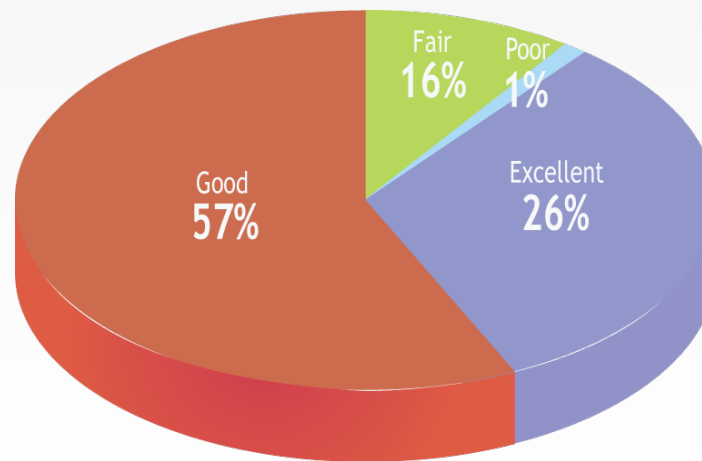
How would you rank the reliability of mobile finance transactions

- 70% of finance executives feel that mobile is reliable (either good or excellent)



How would you rank the security of mobile finance transactions

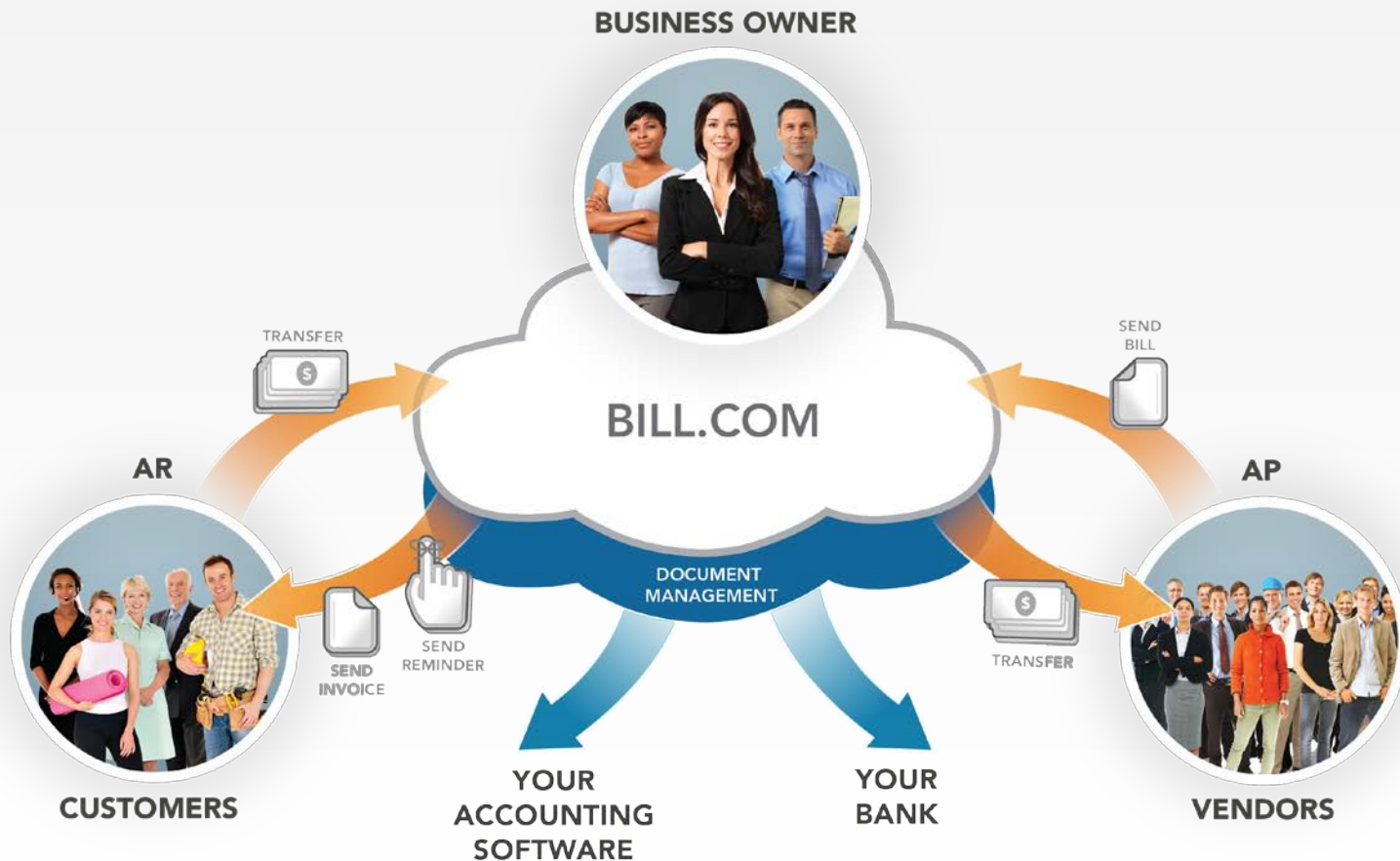
- A staggering 83% feel that mobile is secure





HOW BILL.COM CAN HELP

Bill.com's Business Cloud Payments



Access From Anywhere, Anytime



Access wherever you are via:

- Computer
- Tablet
- Smartphone