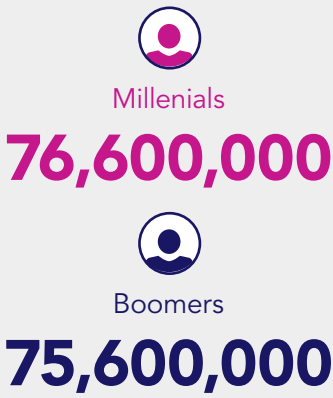


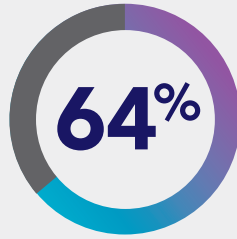
# Here's why an FI needs a bill pay alternative

Q2

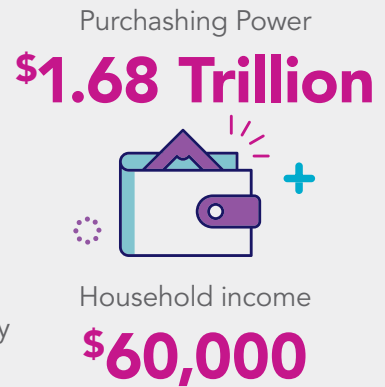
Millennials in the workplace create the need for a bill pay alternative. They're up and coming, account for **1/3 of all payments**, and they use their debit and credit cards to make those payments.



## A growth opportunity



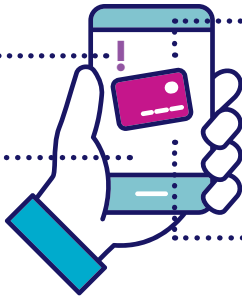
On average, the percentage of monthly income spent by Millennials



## What do millennials want?

They need help with cash flow **monitoring/alerts**

They want to **pay bills quickly** and conveniently – **Mobile-first** UX is critical

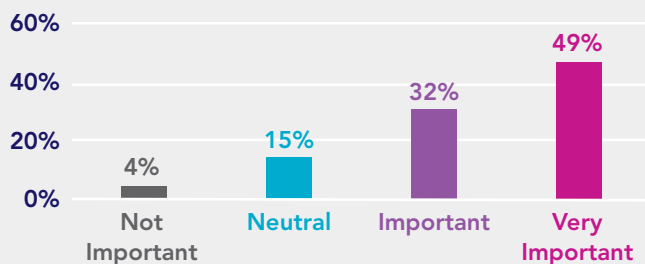


They prefer **card payments**

They want **mix-and-match** payment options

They like **expedited payments** – Powered by cards

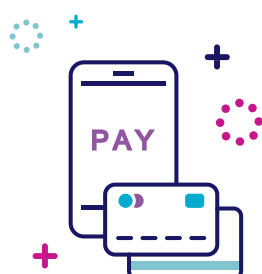
Real-time and same-day payment processing are important to millennials and other consumers.



## What's their ideal experience?



**INTEGRATED**



**FLEXIBLE**



**INTELLIGENT**



## Here's 1 Last Why: Interchange Revenue

In 2018, **\$40+ billion** per year was spent on interchange fees by merchants and consumers. Generate valuable interchange revenue if you're able to offer card payments for bill pay.

