

# 2019 Chicago Payments Symposium

## *Business Perspectives: Looking Around the Corner*



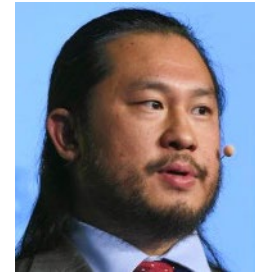
**Kevin Phalen**  
Head of Global Business  
Solutions



**Ryan Masters**  
Exec Dir.,  
Strategic Relationships



**Pat Thelen**  
VP, Global Account  
Management



**David Tao**  
Head of Payments  
& Treasury



**Erin McCune**  
Partner



# B2B is Different!

<i>Attribute</i>	<b>Consumer to Business</b>	<b>Business to Business</b>
<i>Familiarity</i>	Often Unknown	Typically Known
<i>Invoice</i>	Rare	Usual
<i>Timing</i>	Immediate	Delayed
<i>Execution</i>	One Time	Batch
<i>Data Delivery</i>	Minimal	Extensive
<i>Reconciliation</i>	Easy	Hard
<i>Cost</i>	Born by Seller	Born by Buyer