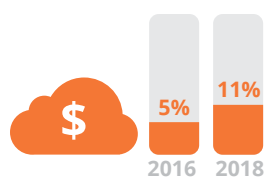


# Miria & IBM Your Trusted Advisors for DIGITAL TRANSFORMATION of Your Accounts Payable

## What is driving AP in Financial Services?

Low Operating Costs & Transparency



**CLOUD COMPUTING GROWTH** as a percentage of Enterprise IT Spending by Financial Services expected to go from **5% (2016)** to **11% (2018)**

(Goldmansachs.com)



Best in Class provider costs for Invoice Receipt to Pay processing are **\$3** vs. **\$17** for Laggards who **LACK AP AUTOMATION**

(Aberdeen Group Study)



Need to **CAPTURE THE RIGHT DATA** and **use that data** to reduce bottlenecks, accelerate procure-to-pay, improve vendor resolutions, and increase early pay discounts

(Deloitte US, Digital Transformation)

## What does Miria bring to Financial Services?

- Segregated duties; automated approvals
- Visibility of audit trails, limits, controls, & auto approvals
- Ability to monitor liabilities; managed cashflow
- Collaborative exception management
- Sales & use tax management and compliance standardization
- Dynamic discounting & payment optimization

## Trends in Accounts Payable Automation



Driven by Data



Cloud Computing



Go Mobile

(Business.com, Bring Home the Bacon: Trends in AP Automation)

## An Industry Leader



activeOps™

IBM Digital Business Automation

Miria's ActiveOps is built upon IBM's industry-leading Digital Business Automation Platform.

IBM is a recognized leader within Gartner's Magic Quadrant for Enterprise Content Management.

## Miria is More than Technology!

- Leveraging IBM's Digital Business Automation automation, **Miria's proprietary workflow system is configurable to your organization's processes, procedures, rules, and roles.**
- Miria brings **industry expertise and a pragmatic consultative approach** to your digital transformation.
- Proven technology solution available in **multiple deployment options; Cloud or In-House** with ease of integration to your existing ERP.
- Miria's **ActiveOps** technology platform and business process is agile, with average **automation and implementation within 12 weeks.**