

# PAYMENTS INDUSTRY SPLIT

— ABOUT POTENTIAL —  
ECONOMIC RECESSION

## Under Threat



of payments professionals are not concerned about a potential economic recession

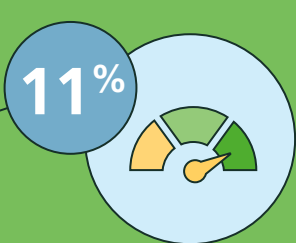
## The other half is in prep mode by:



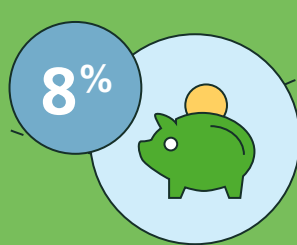
**Increasing Capital Reserves**



**Holding off on Large Capital Spending Projects**

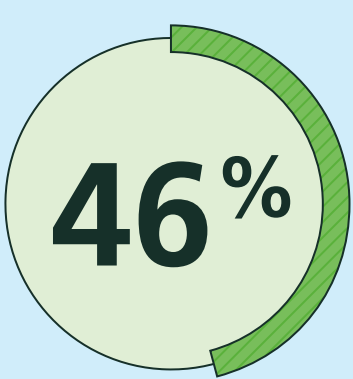


**Accelerating Debt Payoff**

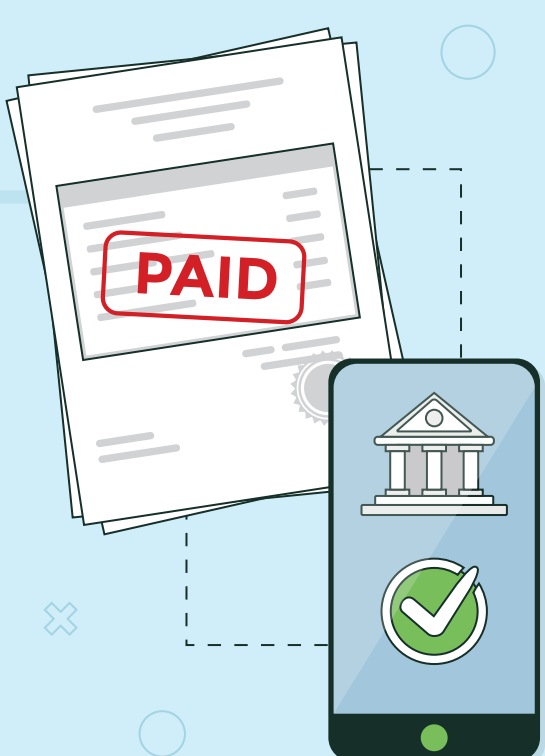


**Refinancing Debt to Save Cash**

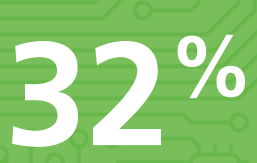
## Speed is Key



say the largest innovation in 2020 for corporate treasury will be faster/real-time payments



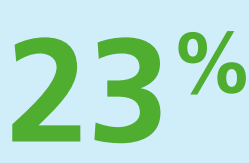
## But, Slow Adaptation a Challenge



say adjusting to faster/electronic payments or processing of payments is a key industry challenge



## Open Opportunities



say their top area of investment in 2020 will be data, analytics and reporting

