Client:	Sample Bank	**Date:**	July 1, 2025
Project:	SB486_BPS messaging	**Version:**	v1

Universal Value Proposition:

OPTION 1

[B2B Payment Service] is a universal solution that optimizes the value of electronic payments for the world's suppliers and buyers. Businesses of all types can connect to our service through the business networks and partners they already use, but with richer reconciliation data, greater efficiency and more control.

OPTION 2:

[B2B Payment Service] is a new type of global commercial payment service that optimizes the business value, efficiency and control of electronic payments between the world's suppliers and buyers. It aggregates multiple payment types and enables richer data exchanges through a single connection that costs less than using multiple platforms or services.

OPTION 3:

[B2B Payment Service] is the first global service that allows the world's suppliers and buyers to connect seamlessly through the intermediary partners and business networks they already use. A single connection to our service offers an interoperable environment that supports automation, an aggregated view of payment information and greater control over working capital.

OPTION 4:

[B2B Payment Service] is the glue in commercial transactions, connecting the world's suppliers and buyers through a global service that drives efficiencies, reduces costs and expands access to new partnerships. It works by standardizing and helping to automate payments, allowing a richer data exchange and optimizing operational flows.

OPTION 5:

[B2B Payment Service] is the first open loop commercial service built to simplify and automate payments between the world's suppliers and buyers. Common standards, unique payment identities and richer data exchanges create efficiencies and optimize operational flows while expanding access to business partners.

OPTION 6:

[B2B Payment Service] is an open loop commercial payment service that challenges the status quo in commercial payments. Common standards, unique payment identities, customizable payment preferences and access to multiple forms of electronic payments are unified through a single service to give the world's buyers and suppliers the tools they need to optimize transactions and take greater control over the flow of their working capital.

Target Audience 1: Value Proposition

OPTION 1:

[B2B Payment Service] helps [Audience 1] earn more by increasing customer payment volume and operational efficiencies through a single interoperable connection that cuts the expense and complexity of connecting to multiple networks, while allowing preference-based decisioning and richer data exchanges.

OPTION 2:

[B2B Payment Service] is a solution for [Audience 1] that gets customers paid sooner and with less manual effort, strengthening your existing business relationships and giving you access to new customers and revenue streams.

OPTION 3:

[B2B Payment Service] strengthens [Audience 1's] business relationships by providing a richer data exchange that optimizes reconciliations and can help suppliers get paid sooner, while cutting your operational costs and helping you earn more revenue on payment volume.

Target Audience 2: Value Proposition

OPTION 1:

[B2B Payment Service] helps [Audience 2] increase revenue on commercial payment volume by giving your customers access to more suppliers who accept electronic payments, while also helping your bottom line with efficiencies that lower your operational costs.

OPTION 2

[B2B Payment Service] increases electronic payment use between buyers and suppliers, helping [Audience 2] and your customers earn new revenues and increase operational efficiency, resulting in lower costs and stronger customer relationships.

OPTION 3

[B2B Payment Service] helps [Audience 2] strengthen business relationships by giving your customers access to more card-accepting suppliers and technology that automates accounts payable processes, creating efficiencies and more value to offer potential leads.