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EXCHANGE› 2025

It’s All About the Relationship:

Redefining the Next Generation of Banking Partnerships

Joe Proto
Finexio

Mandy Kirn
Arvest Bank

John Sciano
KeyBank

Rick Scholz
Deluxe

About Me

Rick Scholz

- Managing Director, Payment Advisory Services
- Decades of payment and treasury management experience

About Me

Joe Proto

- Chairman of The Board, Finexio
- 40+ years of financial technology and banking industry experience
- A serial entrepreneur responsible for Transactis, REMITCO, and co-founded Financial Telesis (CashFlex)

About Me

John Sciano

- VP, Team Leader – Checks & Cash Product Team
- 20+ years at KeyBank
- Manages the product team responsible for Lockbox, eLockbox, Integrated Receivables, Remote Deposit Capture and more.

About Me

Mandy Kirn

- VP and Receivables Senior Product Manager
- 10+ years of experiences in sales and client support, leadership and product management
- Helped launch Arvest Treasury Management Receivables

State of the industry

Banking partnerships today

67%

Of mid-market to large corporate businesses say:

Top reasons for business-fintech partnerships for payments:

- Better integration with internal systems
- Automated reconciliation
- Better functionality
- More payment options

Source: Datos Survey of mid-size and large corporate businesses.

68%

of mid-market to large corporate businesses:

» Rate these bank-fintech partnerships as **important** or **extremely important.**

Source: Datos Survey of mid-size and large corporate businesses.

76%

Of mid-market to large corporate businesses:

» See fintechs as their competition in AP and AR automation.

Source: Datos Survey of mid-size and large corporate businesses.

Bank Speed of Change

21%

Of mid-market to large corporate businesses “sufficiently meet” customer expectation of new capabilities.

68%

Of mid-market to large corporate businesses “meet some, but not all” expectations.

Can you meet your customer’s expectations in a timely manner?

Source: Datos Survey of mid-size and large corporate businesses.

Panel Discussion

Redefining the Next Generation of Banking Partnerships

Executive Summary

» In this session, you learned:

- How banking relationships are becoming more complex
- The need for banks and fintechs to work together to best address the needs of businesses
- The challenges of managing these partnerships