

EBOOK

# The ultimate guide to digital accounts receivable



# Contents

- 3 How to use this guide
- 4 Unleash your cash flow
- 6 Reduce costs
- 8 Work smarter, not harder
- 10 How Billtrust solutions aid digital transformation

## How to use this guide

The world of accounts receivable is changing fast. In order to keep up within your organization, and the broader job market, you need to know what's coming next.

Don't let change *happen* to you. **Be the change.**

Digital-first processes are the future. With this guidebook, you can bring that future to your business.

# Unleash your cash flow



## Unleash your cash flow

Cash is critical. Take these steps to accelerate the movement of cash through your AR process. When you realize cash faster, new possibilities will open at your business and within your career.

- **Open new payment channels**  
to incentivize your customers to pay faster and avoid lengthy terms
- **Invoice faster**  
with electronic invoicing and receive payment sooner
- **Apply cash more quickly**  
and accurately with cash application automation
- **Use smart credit management tools**  
to make better and faster credit decisions in order to speed the sales cycle while reducing delinquency
- **Use smart collections tools**  
that help you collect faster

# Reduce costs



## Reduce costs

Saving your company money should be a top priority. Unfortunately, many finance leaders still see AR as a cost center. Take these steps to show them the strategic value of your work.

- **Leverage payments networks and accounts receivable automation** to reduce interchange fees on credit card payments
- **Save resources** dedicated to keying into AP portals with accounts receivable automation
- **Increase cash flow** with more efficient processes in order to reduce the costs of financing working capital
- **Reduce printing and mailing costs** with electronic invoicing

# Work smarter, not harder





## Work smarter, not harder

Get the most out of your work day. With these steps, you can become a more productive team member without working more hours.

- **Grow electronic invoicing**  
to reduce reliance on in-office printing
- **Promote electronic payments**  
to reduce slow-to-process paper checks
- **Automate credit application forms**  
in order to quickly collect all necessary information in one place and to make collaboration easier
- **Leverage smart collections tools**  
that use automated email contacts to reduce call volume
- **Host self-service portals**  
to reduce the need to answer incoming invoicing and payments calls
- **Launch robust web stores and mobile web store apps**  
to allow customers to order remotely and reduce call pressure on staff

# How Billtrust solutions aid digital transformation



## Credit

Enable customers to quickly buy more while reducing your overall credit risk through multiple data sources, AI-powered recommendations and an automated credit application process.



## Invoicing

Deliver invoices the way your customers want them while lowering costs, driving electronic invoice acceptance and accelerating the path to payment.



## Business Payments Network

Business Payments Network (BPN) makes accepting electronic payments easy. Remittance is automatically gathered, consolidated and delivered to your ERP.



## Collections

Nurture your entire receivables portfolio with automated contacts, best-in-class policies and smart daily task lists that guide efficient collections management activities.



## eCommerce

Meet your customers in the B2B eCommerce marketplace with a highly configurable webstore and mobile app.



## Payments

Easily accept your customers' preferred payment methods, leveraging our technology to save on interchange fees and other costs.



## Cash Application

Realize higher match-rate accuracy through a configurable, secure and automated approach to customer payment application.



## Services

Optimize the performance of your Billtrust solutions through superior software implementation and best-in-class customer support.



## Learn more

Would you like to learn more about how Billtrust can help you advocate for accounts receivable digitization at your company? [Contact us.](#)

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### ABOUT BILLTRUST

Billtrust is a leading provider of cloud-based software and integrated payment processing solutions that simplify and automate B2B commerce. Accounts receivable is broken and relies on conventional processes that are outdated, inefficient, manual and largely paper based. Billtrust is at the forefront of the digital transformation of AR, providing mission-critical solutions that span credit decisioning and monitoring, online ordering, invoice delivery, payments and remittance capture, invoicing, cash application and collections.



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