# Weathering the perfect storm

How distributors can master complexity, beat disruption and protect margins by digitizing financial processes.

STATE OF THE INDUSTRY	MISSED OPPORTUNITY
<b>INCREASING COMPLEXITY</b> Distribution is commercially and operationally complex, and transaction volumes are rising	<b>INTEGRATED DIGITIZATION</b> As firms digitize operations, they must also digitize their financial processes
<b>DIVERSE DISRUPTION</b> Manufacturers and retailers are setting up their own networks, bypassing the distributor, aggravating the Amazon effect	AUTOMATED EFFICIENCY Automating the order-to-cash cycle boosts productivity and protects margins
MARGIN PRESSURE Costs are rising while prices are being held down, squeezing profit margins	ACCELERATE CASH Financial digitization improves invoicing accuracy, reduces payment delays and releases cash to the business faster
DIGITAL DIVIDE	DIGITAL DISTRIBUTION

45% of the industry is putting in	
eCommerce systems, yet only 11% is	
improving finance software	

Modernizing financial processes is critical to succeed as a digital distributor

# How to digitize order-to-cash



#### CREDIT

**Digitize by putting credit applications online to** improve risk management and reduce friction between sales and finance.

**Billtrust helps you** process credit applications quickly and automatically, monitor your whole portfolio and combine internal and external data.



#### ORDER

**Digitize by letting customers order online** to speed up purchasing, improve customer satisfaction and get data right from the start.

**Billtrust helps you** build your own web store, add your branding and link data across the lifecycle.

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#### INVOICING

**Automating invoicing** cuts out manual work, makes invoices more accurate, reduces queries and disputes, and speeds up payment and reconciliation.

**Billtrust helps you** offer your customers every billing format: print, mail, fax, email, EIPP and even directly into their accounts payable portal.



#### PAYMENTS

**Digitizing payments** lets you offer credit card payments without prohibitive costs, reduces labor through automation and means payments are secure and compliant.

**Billtrust helps you** capture virtual card numbers and apply cash automatically, integrate with ERP systems and encourage electronic payment methods.



#### **CASH APPLICATION**

**Digitizing cash application** improves accuracy and speed of reconciliation, allowing faster access to cash.

**Billtrust helps you** cut data entry costs, perform smart matching, investigate exceptions and post to an ERP system.



#### **COLLECTIONS**

**Replacing spreadsheets** helps you prioritize accounts, automate customer contact and improve success rates.

**Billtrust helps you** prioritize accounts strategically, reduce the average age of debt and give customers a good experience.

67%

increase in rate of virtual card transaction and card processing rate cut from

# 15min

reduction in payment application time for Behler-Young with improved customer

2.9% to 2.1% with \$110,000 in overall savings when Anda implemented our solutions.

Read the full case study >

satisfaction and automated invoice printing.

<u>Read the full case study ></u>

It's critical to digitize the entire order-to-cash cycle as an integrated process. With Billtrust you will get the scalability you need, mitigate rising cost and secure competitive advantage.

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