



Unlock tools for accepting credit cards – and grow your transportation business



Growth is good for business — but accounts receivable (AR) processes need to scale, too. That way, your AR team can provide their customers with self-service billing and payments to increase customer satisfaction and improve operational efficiency.

Your customers need solutions that make it **easier to do business with you** by offering an online portal to access invoices and make payments as they prefer (ACH or credit card) — with 24/7 convenience.

The goal? Give them an **utterly positive payment experience** that empowers your customers to schedule payments easily, view payment history, modify or dispute a charge and export these files for their own use. **The result?** You get paid faster.



B2B credit card acceptance is increasing as more suppliers look to improve cash flow and give buyers a way to settle invoices quickly.

Billtrust works with over 75 transportation companies with over \$225B in total revenue

9 of the top 15 OTR companies

3 of the top railroads

18 of the top 25 LTL companies

4 of the top 10 TL companies

8 of the top 15 brokers





Billtrust Invoicing: Flexible online invoicing

With capabilities ranging from self-service portals to AP provider integrations, Billtrust Invoicing has **a solution for all of your invoicing challenges.**

By ingesting data from multiple ERPs, it presents invoices across various channels based on customer preferences. That helps your accounts receivable (AR) team efficiently manage the varied invoicing demands of different customers.

It's also a win-win scenario if you're looking to cut costs **and** carbon footprint by reducing the paper and emissions associated with printing and transporting.

- U.S. businesses **spend up to 3% of revenue** annually on printing, filing, and maintaining paper instruments.
- The average office worker uses **10,000 sheets of paper per year.**
- **29g of CO₂ are released per envelope** for creating and delivering an invoice or check via USPS.



Billtrust Payments: Automate the payment choices your buyers demand

We operate the premier holistic, end-to-end payments engine, supporting all payment channels via technology that automatically enforces your accounts receivable policy across all user experiences.

Billtrust Payments enables AR teams to automate all primary payment methods, including digital channels like ACH and credit cards. That streamlines payments, giving you fast access to cash and greater automation, transparency and control over your receivables.

In 2021,

\$1.579B

in payments were
made through Billtrust
Invoicing & Payments

Billtrust's commitment: To get your customers to go paperless

By moving customers onto electronic invoicing and payment, you'll accelerate cash flow. Yet we know changing buyer behavior takes dedicated resources, time and work.

That's why **Billtrust is committed to helping you convert your customers** to using electronic billing and payments. We supply expert support and robust best practices that will accelerate your success.

DIGITAL ADOPTION EXPERTS

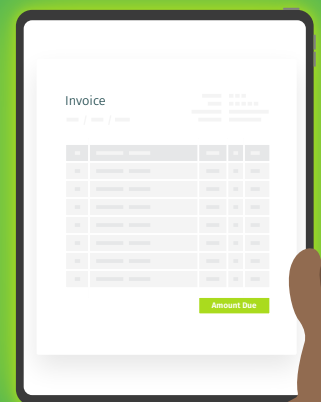
Our dedicated team conducts an in-depth consultation with you to develop a strategy specific to your customer base and to educate your team on best practices.

TARGETING ANALYTICS

We leverage proprietary data to determine which of your customers are most likely to convert to e-billing and payments and generate the most business impact – and use these insights to drive faster, more effective campaigns.

MANAGED EMAIL AND PHONE CAMPAIGNS

We'll design highly effective emails, inserts and calling campaigns that match your company's brand identity. Then we'll run the campaigns for you, engaging your customers with targeted language driving home the advantages of converting to e-billing and payments.



IN 2021 ALONE, COMPANIES WORKING WITH OUR TEAM SUCCEEDED AT:

- Replacing **301 million** paper invoices and **22 million** paper checks through digitization.
- Increasing e-invoicing rates by **97%**.
- Improving e-payment rates by **37%**.

Make smart choices about surcharging

One way to manage the growing costs of accepting credit card payments is by surcharging – adding a fee to a transaction to cover your cost of credit card processing. Data shows that customers pay more quickly with credit cards versus ACH or check payments. But surcharging might adversely affect your relationship with customers if not done carefully.



HERE ARE KEY CONSIDERATIONS TO WEIGH IN YOUR APPROACH TO SURCHARGING:

- How will this impact customer buying behavior?
- What downstream operational impacts can you expect by shifting buyers to non-card forms of payment?
- How will this impact DSO?
- What forms of payment do competitors accept?
- Are you appropriately managing risk?
- Is your new policy compliant with card brand and government surcharging regulations?

Tools for managing credit card acceptance costs

Take a holistic approach to managing your payment acceptance policies in a way that promotes flexibility and a good customer experience. Some of the tools you can use?

- ✓ **Establish a payments portal** enabling you to enforce payment rules while lowering administrative costs and ensuring PCI compliance.
- ✓ **Set special interchange rates** to lower the cost of credit card acceptance for certain buyers.
- ✓ **Daily interchange qualification monitoring** to ensure consistent capture of advantageous Level 2, Level 3 and Large Ticket interchange rates.
- ✓ **A time-based payments acceptance policy** where buyers can make credit card payments within a window that makes sense for you.
- ✓ **“Split” the credit card processing costs** with buyers by imposing a surcharge that’s less than the fees you’re paying.
- ✓ **Restrict credit card usage** for invoices over a certain threshold.
- ✓ **Offer early pay discounts** for ACH payments to entice buyers away from cards.

Want to continue the conversation?

Our mission? To provide transportation companies with modern accounts receivable (AR) solutions that make getting paid radically simpler. We’re the leader in B2B payments, with the expertise and tools to help you get paid faster while improving your customers’ experiences.

Just reach out to sales@billtrust.com, and let’s start talking.

