



CASE STUDY

Law firm

Automates virtual credit card processing to offer secure customer payments and drive interchange savings

\$82M in payments automated through business payments network (BPN)

\$1M+ saved in annual fees

Six-figure PCI compliance fines avoided

Payments team headcount reallocated



The Challenge

This organization is a leading labor law firm with offices across the Continental U.S. They work with a wide variety of employers of all sizes and industries.

Before automating their payments processes, the firm was handling about 200-300 virtual card payments a month. At the time, this was an entirely manual process that required data entry from emailed virtual credit card payments. Their bank conducted an audit and found their card policies to be unstable and unsafe. As a result, they were facing six-figure PCI compliance fines, and there was the added risk of losing customers due to their non-compliant process. They decided it was time to automate their payments.

The Solution

The firm partnered with Billtrust for their Business Payments Network (BPN) which helps streamline online payments by presenting invoices directly into AP portals. More importantly, Billtrust's BPN also automates virtual credit card capture and processing for emailed credit card payments. This is not only PCI compliant but also helps user organizations save money by reducing interchange, leveraging Level 2 and 3 rates. This was a key move, as their volume has increased to 800-plus customer virtual card payments a month and is expected to continue to build along with their savings.

The Results

With Billtrust and the implementation of BPN, the firm was able to avoid a six-figure fine for being out of PCI compliance and retain their customers by offering them a safe and secure process for them to pay. Since implementing, they have automated over \$82 million in customer virtual card payments, and they were able to achieve a \$1 million-plus in interchange savings. Because of automation, they were also able to reallocate one full-time employee to focus on other strategic initiatives within the business.



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