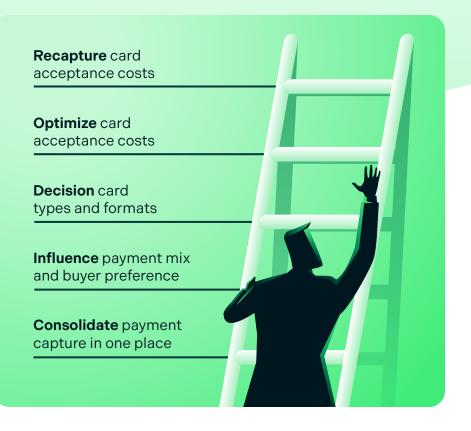# billtrust

Climbing the payments optimization ladder

Our goal is to get you paid faster while optimizing the costs associated with accepting those payments. The tools of payment optimization are not created equal. Some are easy to access and simple to implement. These are the ones you'll go to first. Other tools are powerful, but harder to access and implement.

We like to think of the journey to optimize payments acceptance as climbing a ladder. You start at the bottom rung and work your way up. The tools at the top can be challenging, so they're not for everyone right away. Each of these tools are critical to building a successful payment acceptance policy that optimizes costs by providing you more ways to control desired outcomes including delighting buyers, DSO, card cost reduction and more.

Let's take a look at each step.

Recapture card acceptance costs

Optimize card acceptance costs

Decision card types and formats

Influence payment mix and buyer preference

Consolidate payment capture in one place

THE BOTTOM RUNG:
Consolidate payment capture in one place

The easiest way to improve your payments process is by consolidating your buyer interactions within a single place. Now you're not only streamlining how you do business, but you are delighting buyers with a unified AR experience.

And you gain compounded value when you digitize engagement and capture payment in that single Billtrust environment.

THE SECOND RUNG:
Influence payment mix and buyer preference

Accepting credit card payments can have a positive impact on your buyer engagement - which can translate directly into lower DSO.

But while accepting credit card payments may be worth it for some of your buyers, they do come with costs. You may prefer some of your buyer groups to pay with ACH. Billtrust Payments allows you to set different payment rules for buyer segments.

THE THIRD RUNG:
Decision card types and formats

Billtrust has tools that allow you to choose acceptance criteria and tailor credit card modality to your specific business needs.

And our Digital Lockbox technology allows you to automate the acceptance and processing of virtual card payments sent through email and buyer's portals.

THE FOURTH RUNG:
Optimize card acceptance costs

Billtrust technology allows you to process credit card payments using higher levels of data (level 2 + level 3 processing) which, in turn, unlocks lower interchange fees from the credit card issuers.

We can even help you access issuer-specific custom rates.

THE TOP RUNG:
Recapture card acceptance costs

Surcharging is a powerful tool that allows you to accept credit cards at no cost to you, but it comes with many challenges. State and national laws differ on how surcharging can be applied, and certain card types have their own rules about surcharging.

Billtrust makes compliant surcharging easy. We consider state & national laws and card rules in order to apply the correct and compliant surcharge amount at check out.

But it will still be hard for you to gain acceptance from some of your buyer segments. Many buyers who prefer the ease and points of credit card payments will balk at surcharge fees. You'll need to consider the customer relationship ramifications of a surcharging program.

If you can get your customers to agree to it, you'll have the best of both worlds: the low cost of acceptance you'll find in ACH and the fast payments and attached remittance of credit cards. But it's best to gain efficiencies from the other activities listed first.

Billtrust has the tools to help you get paid faster while delighting buyers and at the optimal cost.

No matter how ambitious you are in your payments optimization journey, Billtrust has the tools that you'll need and the expertise to "hold the ladder for you" as you create the optimal payment acceptance policy for your business.

Connect with a Billtrust expert today. Happy climbing!

Learn more at billtrust.com.   Contact sales | Our locations