

CREDIT AND COLLECTIONS

Holistic risk management and opportunity discovery



Transform your collections and credit centers into revenue-generators

Billtrust's Collections and Credit solutions automate traditionally manual processes like credit application workflows, payment collections, and dispute resolutions to help organizations modernize their operations and improve cash flow.

Unlike fragmented or less customizable solutions, Billtrust offers a fully integrated platform that empowers Credit and Collections Managers to streamline operations, mitigate risk, and intelligently allocate credit. With features like automated credit assignment and decisioning, predictive analytics, and real-time payment tracking, companies can reduce Days Sales Outstanding (DSO), enhance recovery rates, and ensure accurate records across workflows.

Empower your team to focus on strategic priorities by modernizing your credit and collections processes with Billtrust—turning these functions into revenue-generating opportunities.

"Our debtor management process used to be an endless mountain that had to be conquered twice a month. But with Billtrust Collections, it's now a continuous process with a few easily digestible chunks every day."

Finance Manager, Alertis

Make faster, data-driven credit decisions

with automated workflows and AI-powered insights.

Personalize collections policies

using AI-powered segmentation to reduce DSO and improve recovery rates.

Proactively mitigate risk

with intelligent forecasting tools and comprehensive account and buyer views

망

Automate credit and collections workflows

- Streamline approvals from days to minutes with auto-assignment and auto-decisioning.
- Assess risk, both upfront and ongoing, with credit agency integrations.



Personalized collections strategies at scale

- Identify high-risk buyers with automated segmentation for focused recovery efforts.
- Fine-tune actions based on payment behavior analytics to adapt to buyer segments.



Integrated payment tracking and analytics

- $\bullet \quad \hbox{Anticipate trends and proactively manage activities with AI cash forecasting.}$
- Gain visibility into aging balances, trends, and critical KPI's (including CEI and ADD).

Visit billtrust.com/collections and billtrust.com/credit to learn more

© 2025 BTRS Holdings Inc. dba Billtrust.All rights reserved. Billtrust and the Billtrust Logo are registered trademarks of Billtrust.

PM-COL-OP13-v1.1