



# Achieve industry-leading match rates powered by unparalleled machine learning

With Billtrust Cash Application, you'll automate matching payments with remittances from disparate sources more accurately than with other solutions. Our custom machine learning model learns from your unique ERP, your customers' unique remittances and your buyer patterns.

Cash application departments are drowning in payments that are growing more complex and labor-intensive to process. Teams lose time because:

- ✘ **Payment types** continue to diversify, and checks remain the staple of B2B commerce.
- ✘ **Decoupled remittances** are growing with the adoption of electronic payments.
- ✘ **Bank lockbox data** is expensive and error-prone, and unauthorized deductions bury staff in manual work.
- ✘ **Credit remains tied up** until cash can be applied and business slows down.

## Achieve more with Billtrust

### MAXIMIZE STRAIGHT-THROUGH PROCESSING

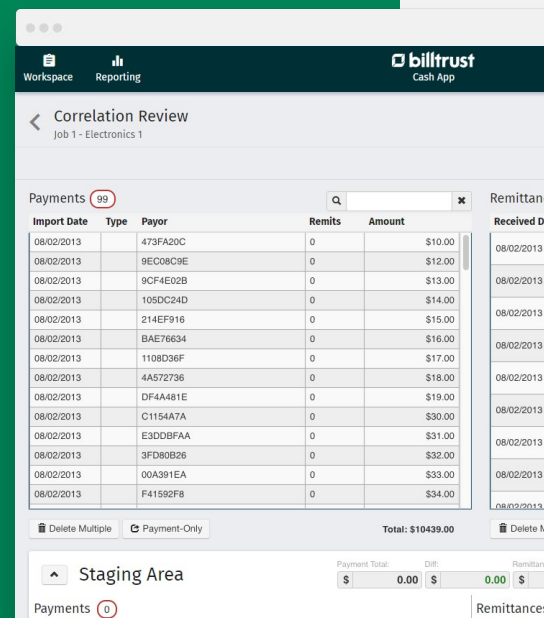
Billtrust's first-to-market cash application solution, powered by machine learning, learns from your unique invoice structure, your buyers' nonstandard remits and your ERP system to **maximize match rates without human intervention**. When exceptions are processed, the system automatically improves and learns how to handle new exceptions **without custom programming**, producing the highest possible straight-through processing rates.

### MANAGE DIGITAL PAYMENTS EASILY

Accelerate converting paper check buyers to pay digitally with Billtrust's electronic adoption managers. Our managers are equipped with **business analytics and proven marketing tactics** to help you onboard more of your customers to electronic invoicing and payments. We do the heavy lifting and run digital adoption email campaigns for you, driving an average of **84% improvement** in the number of electronic payors.

### ENHANCE TEAM EFFICIENCY

Empower cash application staff to process exceptions **twice as fast** as other solutions with an intuitive match review user interface, which your staff can learn in one day to accelerate onboarding. In addition, Billtrust's local customer support provides **same-day resolution time** for most cases. Our level of cash application automation enables your staff to improve straight-through processing, sustain cash flow and ensure business continuity.



# Revolutionize cash application with Billtrust

## ✓ Flexible payment matching

Match customer payments in any scenario including parent-child relationships, installment payments, pre-payments, complex deductions or inaccurate data.

## ✓ Automated invoice matching

No data? No problem. Our automated engine analyzes customer information and payment amounts to make accurate matches — even when zero payment remittance data is detected.

## ✓ Machine learning models tailored for you

Our machine learning algorithms are trained with your open balance data, leading to industry-leading straight-through processing rates that improve over time as they learn from your behavior.

## ✓ Efficient exception handling

Billtrust Cash Application suggests smart solutions to the user. Additionally, an intuitive user interface provides all relevant data, images, and documents on one screen to help solve exceptions in a matter of seconds, not minutes.

## ✓ Bank & ERP integration

Our solution integrates seamlessly with leading banks, electronic lockboxes and ERPs. Any way you can accept payments, we can apply them.

## ✓ Complex deduction mapping

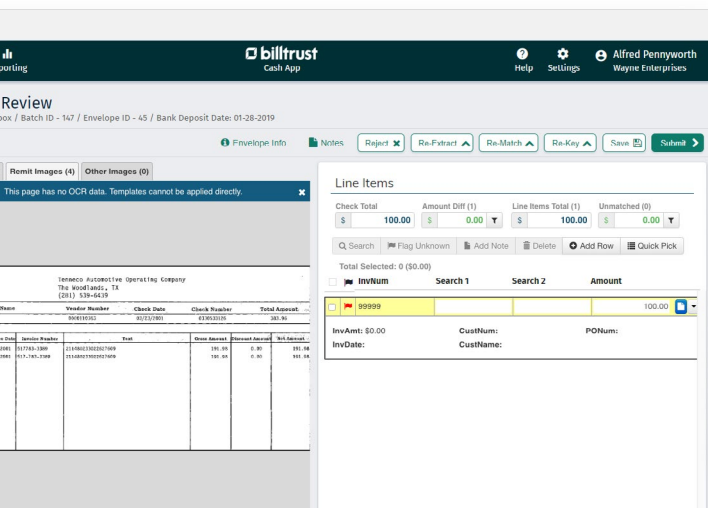
Easily manage and code deductions before the data enters your ERP.

## ✓ Reporting & dashboards

Gain seamless visibility of reconciliation, team performance, and cash application system performance with a variety of out-of-the-box reports and dashboards for your team's daily needs.

## ✓ Remote check deposit & mobile app

Whether in the office or in the field with our mobile app, you can scan check payments and capture remittance data from anywhere, and we'll deposit the cash on the same day.



“We’ve been able to grow our receivables from \$0 to \$30 million in the last couple of years. We’ve also opened up 12 store locations and we’re still able to process payments and apply cash [without adding additional headcount].”

TERRY LUDZENSKI  
DIRECTOR OF FINANCIAL SERVICES, HOLT CAT

To learn more about Billtrust Cash Application,  
email us at [sales@billtrust.com](mailto:sales@billtrust.com).

