

Faster funds and fewer exceptions with touchless customer transactions

Introducing Business Payments Network –
The world's first supplier-driven B2B payments platform



The B2B payment challenge

Business payments should be simple. After all, your buyers want to replenish their credit to gain ongoing access to the goods and services you offer and they rely on. So what makes getting paid so painful?

Businesses are diverse in how they pay – whether they're small, medium or large buyers. There are multiple payment channels from checks to wires, all within a multi-staged process with much room for inefficiencies at every step: reconciling funds, applying payments to invoices, following up on deductions and of course, tracking your own bank fees. Is it any surprise that B2B payments cause your business such a headache?

Adding to this challenge is the fact that many of the market solutions your large buyers resort to – such as accounts payable (AP) software, or outsourced payment delivered through third parties – are buyer-centric. And these solutions are actually causing even more hassle for your accounts receivable (AR) team. Not to mention the large volume of checks still being sent because, well frankly, they're the easiest to send.

All these things can have a huge impact on your organization, creating:

- Loads of exceptions and high keying fees from your lockbox provider
- Time-consuming procedures to log in and retrieve remittance from customer portals
- Cluttered inboxes with endless virtual card payments your team has to manually process
- High degree of exceptions from large customers sending payments in varied formats
- Increase in over-the-phone payments from third parties representing customers

At Billtrust, we wanted to end the payment pain for suppliers with the first B2B payment solution built for, and driven by, organizations just like yours.

The solution: Business Payments Network (BPN)

BPN is here to revolutionize the way that B2B payments flow between you and your customers.

Powered by Billtrust, in collaboration with Visa, BPN is a B2B payments network providing a simple and secure environment for receiving electronic payments from your customers. By matching your preferences around how you like to get paid, it transforms what have been complex B2B transactions into touchless, automated and fast payments.

BPN has many benefits for your organization such as:

- **Accelerated payments**
Payments are processed the same day they are initiated by your buyer and reconciled and posted on your preferred ERP or accounting system
- **Consolidated remittance**
BPN bundles the remittance data with the settlement details across all third-party payables platforms and buyers
- **More control**
Broadcast payment preferences to third-party payables providers via BPN
- **Improved buyer satisfaction**
Accept payments from your customers' existing platforms without asking them to change a thing
- **Fewer calls**
Deflect the calls from third-party payables providers and commercial card issuers to the BPN Directory
- **Zero IT**
BPN works with your ERP and doesn't require IT changes

How BPN works

IT'S FAST

BPN automatically connects you to the many third-party platforms that your customers use. As soon as a customer invoice is approved, BPN will capture the payment instruction, move you the money and grab you the remittance. It's that simple.

IT'S FAMILIAR

The added bonus for existing Billtrust suppliers is that everything happens within a system you're used to. So, you'll get your reports and payments in the ways you're used to within the Billtrust platform.



BPN is where B2B payments are becoming digital

Automate payments from your largest customers, replenish credit lines faster and do more business with Billtrust's BPN.

Learn more at billtrust.com. [Contact sales](#) | [Our locations](#)