

NOW IS THE BEST TIME TO SOLVE YOUR DIGITAL DILEMMAS WITH ACCOUNTS RECEIVABLE

As a supplier, you're facing "digital dilemmas" with accounts receivable (AR). Digital transformation pressures are escalating, and your company and finance team are feeling the pressure. Take the journey to digitize accounts receivable this year. Slash invoicing costs, get closer to customers, and move ahead of their invoicing mandates.



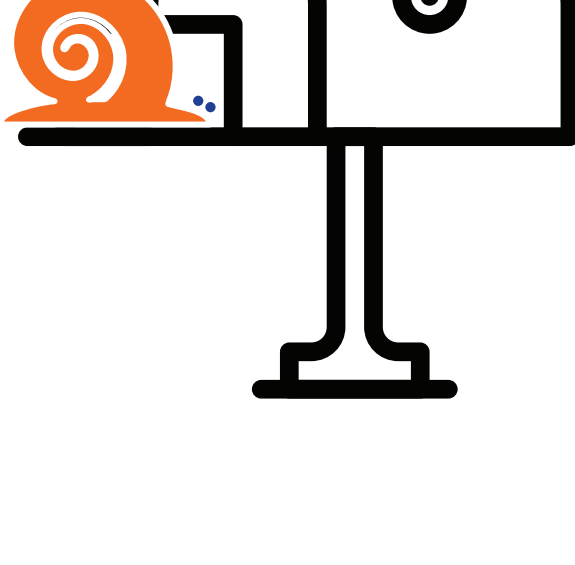
Pro Tip: Jump to Digital Delivery to see how you can solve your AR challenges with our Order2Cash solution that integrates with all your customers and ERP systems via APIs. Reap value in months, not years.

order2cash®

DIGITAL DILEMMA #1:

YOU CAN MEASURE ALMOST EVERYTHING WITH BUSINESS—EXCEPT WHEN YOU'LL GET PAID.

We live in a world of instant credit checks, same-day business deals, and online customer behavior analysis. However, accounts receivable (AR) is a manual, paper-based process with low to no transparency.



83%
of suppliers

send at least some invoices via snail mail.¹



No ability to track paper invoice receipt or payment.

SOLUTION:



Easily implement an order-to-cash portal that moves key AR processes online.

- Know if customers have received and opened invoices.
- Receive and follow up on customer questions immediately.
- Manage customer relationships digitally, from credit checks, purchase orders, and contracts to invoicing, payments, and collections.

DIGITAL DILEMMA #2:

CASHFLOW IS KING FOR FINANCIAL HEALTH, YET YOU LACK THE TOOLS TO OPTIMIZE IT.



10-15%

of invoices require payment reminders.²



61 DAYS

Your average terms are 27 days, but you're paid at 61 days.³



\$700M

You spend up to 2% or \$700M each year to resolve payment exceptions.⁴

SOLUTION:



Use your order-to-cash platform to gain transparency, accelerate processes, and remove any roadblocks to payment.

- Empower staff with integrated e-invoicing, exception management, payments, and collections.
- Get digital alerts on process, policy, and performance exceptions for instant action.
- Trim day sales outstanding by at least 4 days.⁵
- Clear payments the same day, not the 8 days required with paper checks.⁶

DIGITAL DILEMMA #3:

YOUR CUSTOMERS' DIGITAL INITIATIVES ARE MAKING YOUR COMPANY'S AR PROCESSES MORE MANUAL.

Customers are standing up accounts payable (AP) portals to increase efficiency and cut costs. If you don't have a portal of your own, your team must enter invoicing data manually.

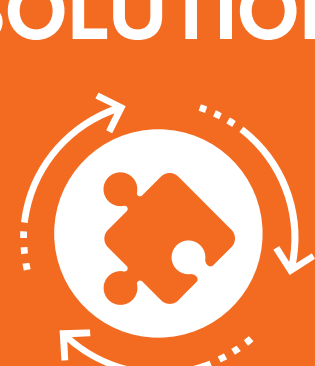


Suppliers entered data into an average of **12 portals** in 2017,⁷ and the number is growing.



Average invoice costs can soar to \$29.21, with AR processing costs of \$13.50⁸ and customer manual data entry fees of \$15.71.⁹

SOLUTION:



Use your own order-to-cash portal to:

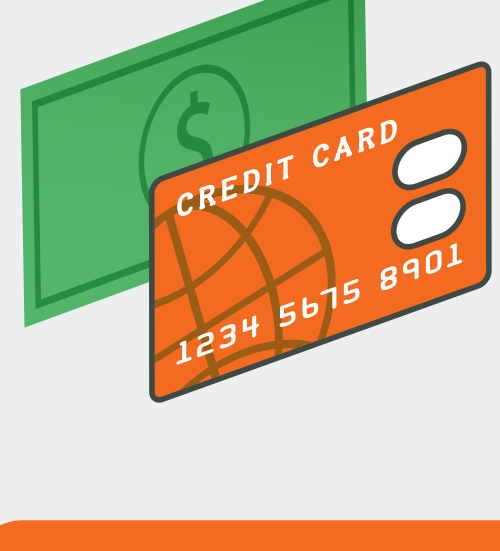
- Connect to any and all customer AP portals, B2B/B2G networks, and payment platforms.
- Eliminate the grunt labor of manual invoicing with straight-through-processing.
- Slash costs down to \$5.50 per invoice by using digital processes and eliminating customer fees.¹⁰

DIGITAL DILEMMA #4:

YOU MEASURE CUSTOMER RISK UPFRONT, BUT IT CHANGES CONSTANTLY.

Companies typically measure customer risk before agreeing to do business. However, customer financial health can change rapidly for many different reasons.

Think Equifax, Toys"R"Us, and Yahoo.



1 IN 2
of all B2B sales is made on credit terms.¹¹



2.1% of all B2B receivables are uncollectible in the Americas due to customer bankruptcy, age of debt, or collection failures.¹²

SOLUTION:



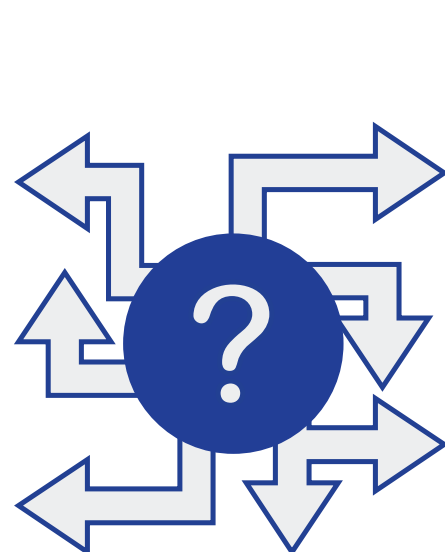
Use integrated credit management tools to match customer risk in real-time. Match credit terms to customer risk profiles. Proactively manage exceptions. Increase the speed of collections to reduce bad debt.

- 2 in 3 digital AR leaders regularly score their entire AR portfolio.¹³
- Reduce past-due accounts by 1%.¹⁴
- Decrease valid disputes by 6%.¹⁵

DIGITAL DILEMMA #5:

YOUR COMPANY'S ERP SYSTEMS OFFER INVOICING. SHOULD YOU CUSTOMIZE OR CONNECT?

Your ERP system is entrenched with your business processes and offers electronic invoicing. However, using this functionality requires customization, when you can get a best-of-breed solution that's more flexible and agile.



Many companies use multiple ERP systems, because they have decentralized operations.¹⁶



Older ERP systems may have up to 75% customized code, which may impede your ability to update software, implement new modules, or migrate to the cloud.¹⁷

SOLUTION:



An order-to-cash platform integrates into all of your ERP solutions, enabling you to create a global AR function.

- Enable digital transformation by adopting a best-of-breed solution that simplifies and accelerates business.
- Use our standard APIs to integrate into SAP, Oracle, Microsoft Dynamics, and more.
- Achieve ROI in 1 to 3 months, not years.

THE PATH FORWARD:

Get Digital Delivery from Your AR Dilemmas

Want to move AR into the digital transformation era with automated processes? Companies like yours are implementing Order2Cash to gain:

- One global solution for all their order-to-cash needs
- Easy connections with customers, government agencies, and ERP systems
- The ability to invoice and receive payments in multiple languages and currencies



25%

Hertz has saved 25% on invoicing costs.



\$1M+

KONE is saving more than \$1M annually credit card processing fees by enriching transaction data.

About Order2Cash

Order2Cash offers B2B companies flawless integration of the entire AR process, across the enterprise and around the globe. We have the world's only true end-to-end solution for credit scoring, online contract and document signing, e-invoicing, payment processing, credit management and document warehousing. **All processes. One platform.**

For more information, visit www.order2cash.com.

¹ The Missing Link Between Accounts Receivable and Better Cash Flow, Accounts Receivable Network and Bottomline Technologies, 2016, page 1, <https://www.bottomline.com/au/resources/missing-link-between-accounts-receivable-and-better-cash-flow>.

² 2017 Business Case E-Invoicing / E-Billing, eBillentis, page 12, <http://www.billentis.com/e-invoicing-businesscase.pdf>.

³ Payment Practices Barometer Americas 2017, Atradius Collections, <https://atradius.us/reports/payment-practices-barometer-americas-2017.html>.

⁴ The Missing Link, page 3, *ibid*.

⁵ "eInvoicing Basics," *eInvoicingBasics Website*, www.einvoicingbasics.co.uk/benefits-of-e-invoicing/supplier-benefits.

⁶ Keir Walker, *The Benefits of Automated Accounts Receivable Solutions in 2017*, Aberdeen, June 2017, page 7, <http://www.aberdeen.com/research/16509/16509-RR-AR-2017-Automation.aspx/content.aspx>.

⁷ David Schmidt, "Credit Today Benchmarking Survey on AP Invoice Portals," November 29, 2017, <https://www.credittoday.net/members/login.cfm?hp=Credit-Today-Benchmarking-Survey-on-AP-Invoice-Portals.cfm>.

⁸ 2017 Business Case E-Invoicing / E-Billing, eBillentis, page 15, *ibid*. Invoicing costs were computed by translating Euros to US dollars.

⁹ "Credit Today Benchmarking Survey," *ibid*.

¹⁰ E-Invoicing / E-Billing, page 15, *ibid*. Assumes 60% to 80% customer adoption of e-invoicing processes. Euros converted to US dollars.

¹¹ Payment Practices Barometer Americas 2017, Atradius Collections, *ibid*.

¹² *ibid*.

¹³ Keir Walker, *The Benefits of Automated Accounts Receivable Solutions in 2017*, *ibid*, page 4.

¹⁴ *ibid*, page 7.

¹⁵ *ibid*.

¹⁶ E-Invoicing / E-Billing, page 9.

¹⁷ "Why You Might Not Need to Customize Your ERP Software," Workwise Software, undated, <https://www.workwise.co.uk/shouldnt-customize-erp-software>.