4 Steps to Streamlined AR
Simplify Payments. Strengthen Cash Flow. Reduce Risk.

Presented by:

Cheryl Bluth, Director Strategic Suppliers

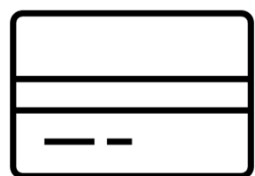**Edenred Pay**

Mark Brousseau

Brousseau & Associates

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What You'll Learn

Your roadmap to better receivables starts here.

The biggest AR challenges media companies face.

Strategies to make it easier for buyers to pay on time.

How to gain centralized access to payment data.

Key considerations when automating receivables.

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Edenred Pay

Trusted by some of the most prominent agencies and media companies.

Experienced

- 30+ years in business
- 15+ years expertise in payments & invoice automation
- PCI, SOC 2 & HIPAA compliant
- Major U.S. bank partners
- In-house issuing & processing capabilities
- Certified Mastercard & Visa processor

Reliable

- More than 9,000 corporate customers and Largest Advertising Agencies and Media Companies
- $100b+ spend in invoices processed
- $9B+ virtual card processed annually
- 1M supplier relationships
- 20K platform users
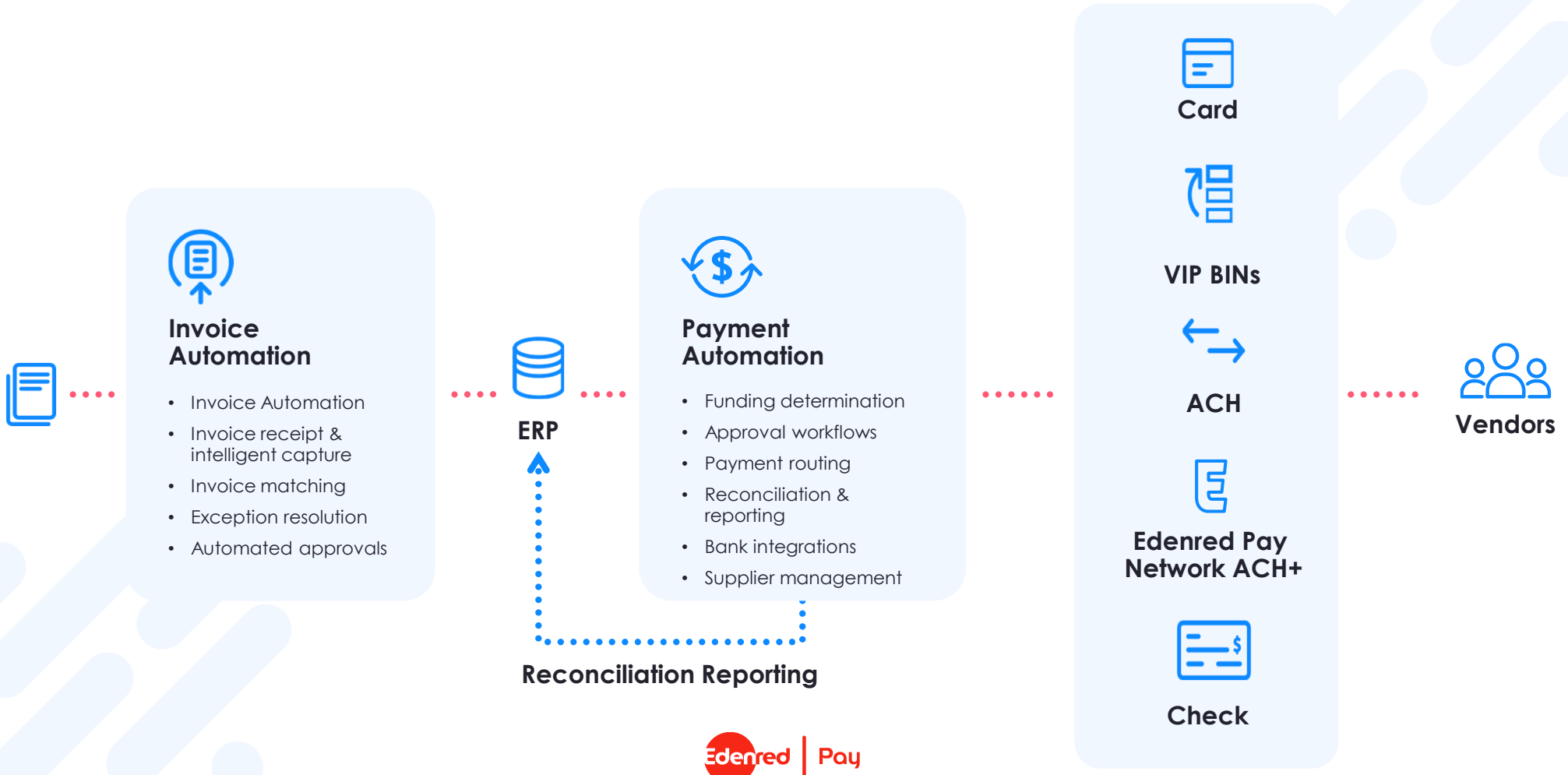- Largest customers with programs over $1BN

Innovative

- 22-40%+ vendor virtual card participation in accounts payable program
- Proprietary supplier database in Media and Advertising
- Complete Invoice-to-Pay AP Automation Solutions
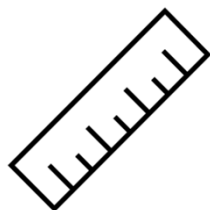- Innovative card delivery methods: Straight-to- Processing, RPA on vendor portals

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Integrated Invoice-to-Pay Platform

Invoice Automation

- Invoice Automation
- Invoice receipt & intelligent capture
- Invoice matching
- Exception resolution
- Automated approvals

ERP

Payment Automation

- Funding determination
- Approval workflows
- Payment routing
- Reconciliation & reporting
- Bank integrations
- Supplier management

Reconciliation Reporting

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Card

VIP BINs

ACH

Edenred Pay Network ACH+

Check

Vendors

Cash Flow Challenges Aren't New

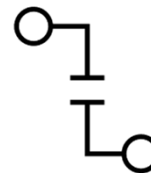But the pressure to solve them is growing.
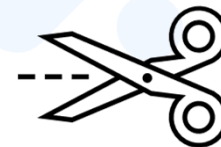
Local TV ad revenues are declining.

Margins are tighter than ever.

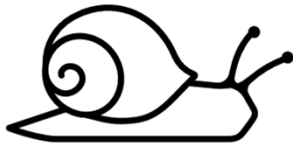Slow agency payments and discrepancies are common.

Fragmented systems slow things down.

Finance teams are under pressure to do more with less.

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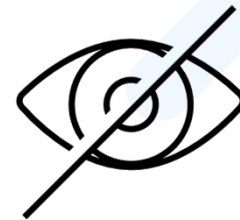# Traditional AR Approaches are Holding You Back

Legacy workflows are no match for today's demands.

Manual reconciliation and collections slow cash flow.

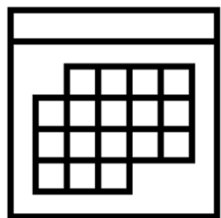Siloed systems lead to missing data and payment delays.

Spreadsheets dominate instead of strategic AR insights.

Manual processes lead to delayed payments, high error rates, and increased operational costs.

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Paper Checks: The Biggest AR Bottleneck

Checks delay cash flow and increase risk.

Slow delivery and deposit timeline push out DSO.

Processing checks increases costs and error rates.

65% of companies experienced check fraud in 2024.

Checks are a relic. Digital payment methods accelerate AR and reduce fraud.

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Step 1: Make it Easy to Pay

Make payments seamless. Make cash flow predictable.

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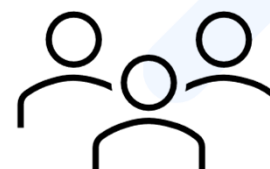# Gen Z is Redefining B2B Payment Expectations

A digital native generation is shaping the future of B2B payments.

92% of Gen Z prefer mobile wallets or cards.

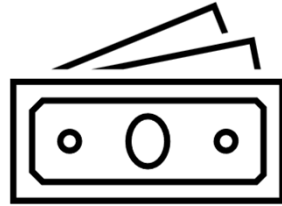67% say payment flexibility is critical to relationships.

Gen Z expects B2B payments to mirror their consumer experiences.

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Virtual Cards: A Smart Working Capital Strategy

Don't underestimate the financial power of virtual cards.

Accelerate payments without borrowing.
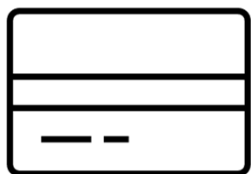
Reduce DSO and free up cash for reinvestment.

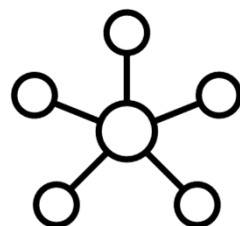Offset fees with early pay benefits.

"Virtual cards unlock efficiency, trust, and better cash flow." – Spend Matters

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Give Customers Payment Flexibility

When buyers can pay how they want, you get paid faster.

Accept cards – including virtual cards.

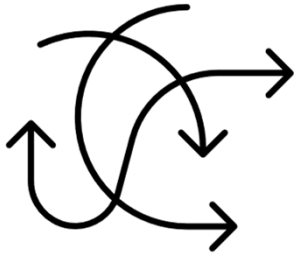Consider ACH+ or network payments, when virtual cards aren't an option.

Provide self-service portals for invoice access and digital payments.

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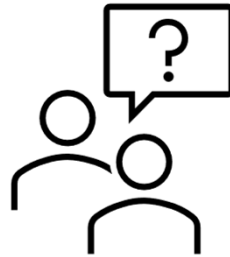# Step 2: Centralize AR Visibility

Data transparency is the foundation of streamlined receivables.

End the Data Chase

Chasing remits and reconciling manually wastes time.

Teams toggle between systems to gather details.

Missing or incomplete remittance data delays cash application.

No single source of truth leads to internal confusion and buyer frustration.

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Centralized Access Changes Everything

One place for every invoice, payment and remittance.

(1) Real-time visibility into payment status and exceptions.

(2) Faster issue resolution.

(3) Stronger cash forecasting and reporting.

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Step 3: Automate for Speed and Accuracy

Remove friction. Reduce errors. Free up your team.

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Automation Improves Efficiency and Resilience

AR automation delivers results where it matters.

(1) Match payments and remits automatically.

(2) Digitize collections and deductions resolution.
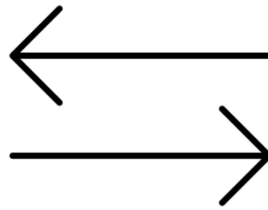
(3) Improve cash flow predictability and reduce fraud.

Automation boosts flexibility and resilience – it's not just about saving time.

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Solving the Reconciliation Headache

If you're using Excel to match payments – you are falling behind.

Manual reconciliation causes delays, errors, and write-offs.

Missing remits increase back-and-forth with buyers.

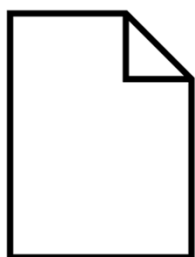Automation enables same-day cash application and real-time reporting.

Automation turns reconciliation from a bottleneck into a business accelerator.

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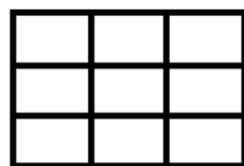# Step 4: Prepare for the Future of AR

Modernize today. Thrive tomorrow.
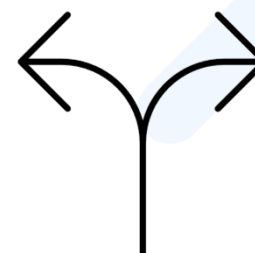
Cash Flow Demands Agility

You can't forecast with outdated tools.

Manual data gathering wastes hours and risks accuracy.

Spreadsheets lack visibility and real-time insights.

Delays in forecasting disrupt liquidity decisions.

Better AR = Better Forecasting = Better Decisions

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Automation Improves Cash Forecasting

Share of finance leaders who say they have "difficulty forecasting cash flow"

Not Automated — 31%

Automated — 17%

Source: Cash Management Leadership Institute (CMLI)

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Manual Processes Make Fraud Risk Worse

Cybercriminals target outdated systems

- 96% of companies experienced fraud in 2024
- BEC scams and vendor fraud are growing
- Check fraud is still #1
- WFH has disrupted policies and procedures
- Human error is the #1 fraud risk

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AR automation reduces fraud risk

- Electronic payments
- Systematic workflows and other built-in controls
- Real-time reconciliation and reporting
- Rigorous verifications during enrollment
- AI-powered fraud monitoring

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What to Look for in an AR Automation Partner

1. Accepts cards and other digital payment methods.

2. Unifies access to invoice, payment, and remittance data.

3. Provides built-in fraud prevention controls.

4. Supports working capital improvements

5. Offers real-time reporting and legacy system integration.

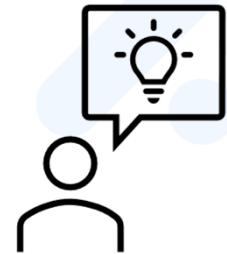Edenred | Pay

Simplify AR
Get paid faster.

Digitize receivables from payment to reconciliation.

Make payments simple and secure for buyers.
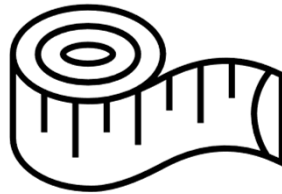
Gain full visibility into cash flow.

Eliminate tedious manual work.
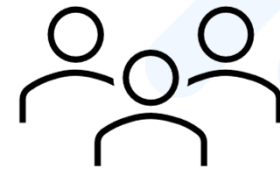
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KPIs for defining Success

Insights into Effectiveness

DSO and Collection
Effectiveness Index

AR Turnover Ratio and
Bad Debt Ration

Customer Satisfaction

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Q&A

Thank You

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