

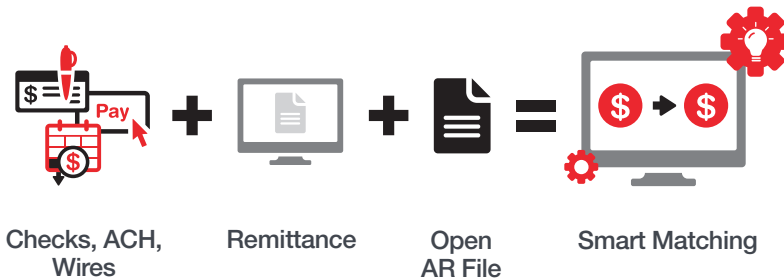
Expedite and simplify cash application

KeyTotal AR,® powered by Billtrust Quantum,® reduces the amount of time and money spent on manual cash application. You cannot realize cash until payments are properly matched and applied – a traditionally time-consuming, labor-intensive process. KeyTotal AR’s Cash Application module combines probability-based matching with supervised machine learning – giving you automated cash application with speed and accuracy. You remain in control every step of the way – your cash application process is always configurable, never outsourced, so your data is secure, organized and searchable.

How it works

KeyTotal AR Cash Application removes guesswork and costly errors from your cash application process. The system learns and adapts to the variety of ways your customers pay. Once matched, and exceptions are corrected, the data is posted to your enterprise resource planning (ERP) system on the same day.

1. Information is automatically imported and extracted from multiple sources – check, ACH, wires, even emailed remittances – without needing to change your customers’ behavior.
2. The system analyzes and matches the payments, remittances and open AR items from your ERP system.
3. Any exceptions are displayed in your receivables workspace, along with associated data and images, to help you resolve exceptions quickly.
4. A clean posting file, including identified deductions, is automatically sent to your ERP system.



Key takeaways



Save FTE time by reducing overall exceptions **and** exception handling time.



Reduce data entry manual processes and fees.



Reduce DSO by applying cash same day.

Features & benefits

- Apply more payments automatically – our probability-based matching technology completes up to 90% (based off Billtrust data analytics) of repeatable work for you so you can focus on exceptions.
- Adaptive learning – supervised machine learning and probability-based matching enables performance to continuously improve over time and adapt to changes in customer behavior.
- Speed deduction processing – automatically identify anticipated deductions and easily code unidentified short payments for clean posting to your ERP system.
- Research and reporting – easily view or grant access to payment information for audit and collection research at an individual or aggregate level.
- Integrate easily with your ERP system – by being ERP-agnostic, implementation and maintenance require limited IT involvement.

More than a cash application system

Cash Application can be used individually or combined with the rest of the KeyTotal AR suite to streamline your end-to-end receivables processes – reducing costs and helping to lower days sales outstanding (DSO). Gain visibility into your invoice-to-cash processes and optimize your processes based on industry best practices. Watch the efficiency of your accounts receivable improve while providing your clients the diverse mix of electronic invoicing and payment options they want.

Why choose Key?

Key is a top U.S. financial services provider. Commercial Payments offers a set of integrated solutions that includes treasury management, international trade, foreign exchange, merchant services and commercial cards. We help you collect funds faster, reduce fraud, optimize payables and processes, and improve your bottom line through effective funds management. Coupled with our extensive resources and expertise, we are a strategic advisor to your business, with a commitment to helping you run your business better every day.

Let's start the conversation.

Ready to bring state-of-the-art invoicing and cash application to your company?
KeyTotal AR simplifies the process while saving you money.

To set up a consultation, please contact your Payments Advisor.

Billtrust Quantum provides payment cycle management solutions to automate the invoice-to-cash process. By integrating invoice delivery, invoice payment and cash application, Billtrust delivers a flexible, cloud-based solution to accelerate cash flow and drive higher operational efficiency.

Billtrust and Billtrust Quantum are registered trademarks of Billtrust. All rights reserved.

©2018 KeyCorp. **KeyBank is Member FDIC.** All credit products are subject to credit approval. Merchant services subject to credit approval. 181009-459866