

# KeyTotal AR<sup>®</sup> Payments

## Flexible B2B Payments

Customer payment preferences have a major impact on your business. Allowing customers to pay the way they prefer can shorten the payment process. KeyTotal AR<sup>®</sup> Payments, powered by Billtrust Quantum<sup>®</sup>, can allow you to easily give your customers multiple payment options — all while gaining faster access to cash and greater control over your receivables.

### Features and benefits

- Improve customer experience with a branded, self-service portal with 24/7/365 access to view and pay invoices multiple ways, including auto-pay.
- Control credit card payments with set parameters such as payment date, amount, etc.
- Increase visibility into your customers' invoices, payment history, deductions, etc.
- Allow short payment at invoice and/or line-item level to increase the likelihood of receiving payment (optional); require customizable reason codes.
- Ease compliance burden by using Key's PCI-compliant portal.
- Accept card payments while minimizing costs with features such as:
  - The option of reduced interchange fees with Level II/Level III data\*.
  - Automated controls to select when, and under what circumstances, you want to accept online card payments from your customers.

### How it works

- Using eInvoice Connect, a secure, branded, and fully managed online portal, your customers can easily interact with invoices including:
  - Research invoices by important criteria such as date, amount, and PO number.
  - Download invoices as PDFs or in a variety of standard accounting system file formats. Integration with QuickBooks<sup>®</sup> Online is also available for a seamless payment experience.
  - View and pay one or multiple invoices at a time via ACH and/or credit card.
  - Make quick, one-time payments without creating an account.
  - Schedule automatic payments.
- Using Client Connect, an internal customer service portal, your staff can:
  - Accept payments on the fly — whether in person or by phone.
  - Manage customer preferences.
  - Run reports on electronic payment adoption.
  - Easily track mailed and emailed invoices and resend to customers.







**Timing of inbound payments**

Initiated electronic payments received sooner than paper checks

**Manage disputes and short payments**

Faster visibility into disputes allows for faster reconciliation

**Customer self-service**

The more buyers have 24/7 access to the invoicing process, the more they can do for themselves

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## More than a payments system

KeyTotal AR can enable you to facilitate 100% of invoices and streamline your receivables processes — reducing costs and helping lower days sales outstanding (DSO). You'll also gain visibility into your invoice-to-cash processes, allowing you to 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.



\* Optional add-on available upon request.

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.

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Merchant services subject to credit approval. All credit products are subject to credit approval.

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