Payliance™

Paydit

Optimizing Accounts Receivable Management

with Paydit-Payliance Integration

Streamline your collections with Payliance's ACH and Debit solutions for cost-effective, reliable payments.

Accounts Receivable (AR) departments are crucial for maintaining cash flow by ensuring timely payment collections. However, they often face challenges like delayed payments, high costs, and inefficient reconciliation. To address these, Paydit has integrated with Payliance to offer ACH and Debit Card processing solutions that streamline collections and improve AR management, empowering consumers to resolve past-due balances.

The Challenges

AR departments face several challenges:

Payment Delays: Traditional payment methods often result in delays, leading to cash flow constraints and increased Days Sales Outstanding (DSO).

High Processing Costs: Handling checks, wire transfers, and other manual payment methods can incur significant processing costs.

Reconciliation Issues: Manual reconciliation of payments with outstanding balance history is time-consuming and prone to errors, leading to discrepancies and inefficiencies.

Security Concerns: Handling sensitive payment data requires robust security measures, which can be resource-intensive and complex to manage.

Solution Overview

The integration of Paydit with Payliance introduces a seamless, automated payment processing solution that allows AR departments to accept ACH and Debit Card payments efficiently. This integration addresses the core challenges faced by AR management by providing a faster, cost-effective, and secure payment processing method.

Key Benefits:

Faster Payment Processing:

- **ACH Payments:** ACH payments allow for quicker fund transfers compared to checks and other traditional methods. This reduces the time between invoicing and payment receipt, improving cash flow.
- **Debit Card Payments:** Debit card transactions offer instant payment confirmations, reducing payment delays and enhancing liquidity.

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Cost-Effective Transactions:

- **Reduced Processing Costs:** ACH payments are generally more cost-effective than wire transfers and credit card payments, helping AR departments save on transaction fees.
- **Automated Workflows:** The integration automates payment collection and reconciliation, reducing the need for manual intervention and associated labor costs.
- **Debt Repayment Interchange Discount Program:** Significant fee savings passed directly back to lenders on debit card debt repayments, allowing for immediate cost reductions from Day 1.

Improved Reconciliation and Reporting:

- **Automatic Matching:** Payments are automatically matched with customer's outstanding balances, minimizing reconciliation errors and discrepancies.
- **Real-Time Reporting:** The integration provides real-time insights into payment statuses, enabling AR teams to monitor and manage receivables more effectively.

Enhanced Security and Compliance:

- **Data Security:** Payliance's robust security measures ensure that sensitive payment data is handled securely, reducing the risk of fraud.
- **Compliance:** The integration adheres to industry standards and regulatory requirements, ensuring that all transactions are compliant with relevant laws.

Customer Convenience:

- **Multiple Payment Options:** By offering both ACH and Debit Card payment options, customers have the flexibility to choose their preferred payment method, leading to faster payment cycles and improved customer satisfaction.

How It Works:

1	**Integration Setup:**		Paydit's system seamlessly integrates with Payliance's payment processing platform, requiring minimal setup and configuration.
2	**Payment Collection:**		Once integrated, Paydit enables AR departments to initiate ACH and Debit Card payments directly from customers 24/7.
3	**Automated Reconciliation:**		Payments are automatically reconciled with outstanding balances, updating the AR system in real-time.
4	**Reporting and Monitoring:**		AR teams can access real-time reports and dashboards to monitor payment statuses, track outstanding receivables, and manage exceptions.

Get Started Today

Improve your collections and financial stability with Payliance. Our solutions streamline your accounts receivable, cut costs, and enhance customer satisfaction. Ready to see the difference? Scan the QR code to book a demo.

To learn more, scan the QR code and complete a brief form to get started.

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 203 million transactions annually worth $92 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.

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