

May 12, 2026



The Complicated Truth About A/R — And What It's Costing Your Team



CONNECT
Driving results

Preferred Provider +28 years

Payments Made Simple, Business Made Better.

With over 30 years of experience, UTA delivers a comprehensive suite of scalable payment solutions across the United States and Canada — backed by the **Certainty** of secure, compliant, and reliable transactions.

#1

Ranked Nation's Largest Payment
Guarantee Provider

Nilson Report

97%

Customer
Retention Rate

30+

Years of
Industry Experience

Industry leaders coast to coast rely on UTA to obtain payments faster, increase sales, reduce risk, and save money.

Certainty is Our Guarantee™

Decades of experience. One powerful promise.

Certainty through Promise



The Certainty of Savings

We guarantee to reduce your costs and improve your bottom line.



The Certainty of Faster Payments

Customers can pay instantly from any device, accelerating your cash flow 24/7 — backed by 30+ years of experience.



The Certainty of Customer Satisfaction

A modern, convenient, and hassle-free payment experience for you and your customers.



The Certainty of Increased Security

UTA's secure platform ensures all sensitive data is safe and compliant.



Business Challenges Facing Credit & Collections Professionals

- Manual, fragmented AR workflows consuming team capacity

- Slower collections and extended Days Sales Outstanding (DSO)

- Rising credit card processing costs cutting into margins

- Increased exposure to NSF, fraud, and chargebacks

- Growing compliance and regulatory complexity

THE NUMBERS BEHIND THE PROBLEMS

The Hidden Cost of Manual A/R

Behind every sticky note is a measurable drain on your team.

35%

of work time spent
searching for information

Forrester Research

16 hrs

per day consumed by
manual cash posting

Forrester

94%

of spreadsheets used in A/R
contain errors

Tuck School of Business

This isn't a people problem. It's a process problem.

NACM MEMBERSHIP PACKAGE SOLUTION

End-to-End A/R Automation

A/R Automation Best Practices

OVERVIEW

● Clean Customer Data

Ensure customer info is accurate & invoice templates are consistent.

● Standardize Billing & Collections Workflow

Define when invoices are generated & when reminders go out.

● Offer Multiple Digital Payment Options

E-Check/ACH, card payments, customer portal, payment links, & auto-pay.

● Use AI-Driven Cash Application

Auto-matching payments to invoices and OCR to read remittance.

● Monitor Key Metrics

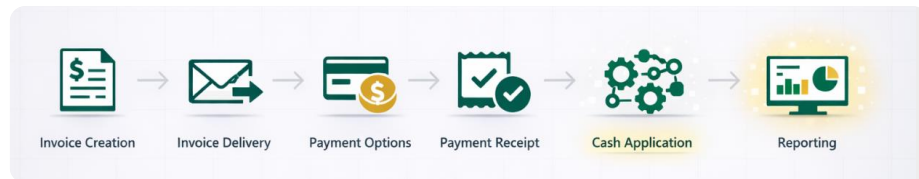
Provide your team with DSO, aging buckets, collection effectiveness.

● Build Strong Internal Controls

Approval process for credit limits, segregation of duties, audit trails

● Get the Data to Your ERP/CRM

Sync customer data, sales orders, subscriptions, payments, general ledger entries.



From invoicing to cash application — automate your entire A/R cycle.

End-to-End A/R Automation + Payments

OVERVIEW

Automated Process

Automates invoicing, reminders, and statements.

DSO Reduction

Cuts DSO and frees up A/R team capacity.

Next-Day Deposits

Accelerates funding with next-day deposits through UTA.

Cash Application

Streamlines cash application with automation.

Lower Processing Costs

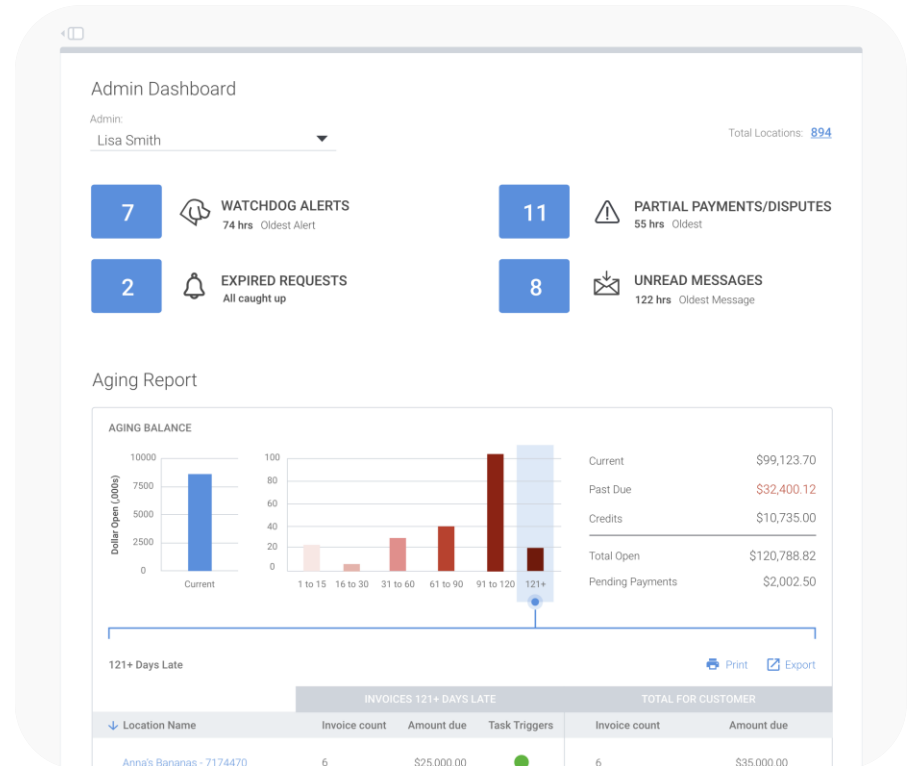
Lowers processing costs and recovers credit card fees.

Branded Payment Portal

Provides a branded, self-service payment portal.

Speed, Accuracy & Visibility

Increases speed, accuracy, and visibility across the A/R cycle.



From invoicing to cash application — automate your entire A/R cycle.

Common Pitfalls of A/R Automation



OVERVIEW

● Automating Bad Customer Data

Incorrect invoices sent and failed matches in cash application.

● Trying to Automate Broken Workflows

Collections rules don't reflect customer behavior and rely on manual workarounds.

● Relying on Automation Without Oversight

Wrong reminders get sent, duplicate invoices, misapplied payments.

● Not Involving Key Stakeholders within Your Company

Collections Team, A/R, Sales, Customer Service, Leadership.

● Inadequate Testing Before Go-Live

Ensure clean data, proper transmission, and trained teams.

● Lack of Post-Launch Monitoring & Continuous Improvement

Monitor KPIs and review exceptions monthly.

● Weak/Broken Interactions with Your ERP/CRM

Payments not syncing, invoices not posting, remittance data lost between systems.



From invoicing to cash application — automate your entire A/R cycle.

Meet Susan — Your Credit & Collections Manager



ABOUT SUSAN

● Highly Motivated

Challenged by managing her company's second largest asset — accounts receivable.

● Growth-Oriented

Attends NACM Connect continuing education programs to grow her value to the organization.

● Results-Focused

Believes she can maintain a work/life balance while still exceeding her goals.

"She's the one holding the company's cash flow together — and she knows it."

A (Small) Sample of Susan's Typical A/R Problems

THE A/R REALITY



Sales is blaming me again for a stop ship

Digging up old emails and notes for a two-hour credit meeting

Ten minutes of prep for a two-minute call

My boss doesn't even know why I'm here past 6 every day

Another 15 minutes gone while briefing the sales guy on his customer

Did I resolve all of yesterday's short pays?

How do I have Steve cover for Bridget while she's out?

Have to manually post yesterday's payments...missing lunch again

Am I collecting from the customers that actually move the needle?

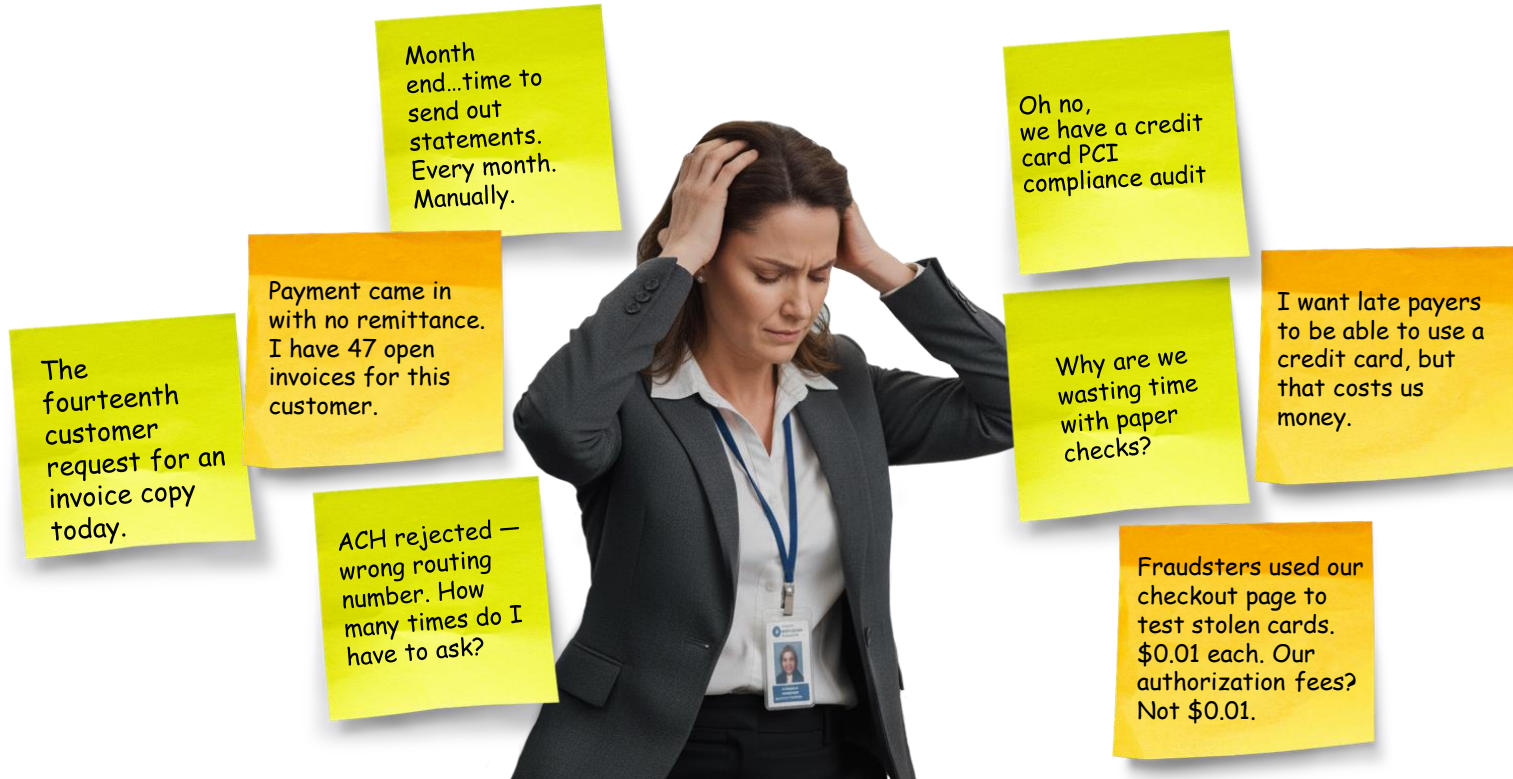
I assume my team's working as hard as i am... are they?

Did Statewide say they'd pay today or Monday?

Why do I have to use so many systems to track everything?

A (Small) Sample of Susan's Typical Payments Problems

THE A/R REALITY



REALITY KICKS IN

From Optimism to Overwhelmed

- Long hours and never caught up
- Struggling to meet leadership's goals despite her best efforts
- Feeling overlooked and underappreciated



Stress + Inefficiency + Constant Firefighting →

BURN OUT

A/R Problems Susan Would Fix with a Magic Wand

THE WISH LIST



Deploy invoices and statements instantly.

View her team's activities and results.

Being able to quickly and easily update her team.

Finding time to focus on strategy—not just survival.

Reconcile payments instantly.

Automatic alerts catch problems before they escalate.

Identify which clients are the most past due.

Every activity and detail—reportable on demand.

Seamless updates keep sales informed with key customer status.

One system. One view. Total clarity.

Payments Problems Susan Would Fix with a Magic Wand

THE WISH LIST



Reconcile payments instantly.

Deliver invoice copies in one click.

Accept payments online—no waiting for checks.

Securely store customer payment data on file.

Compliance certainty.

Have statement delivery be automated.

Offer credit card payments without losing margin.

Visual insight into payment dates.

Have a secure client portal allowing 24/7 payments.

One system. One view. Total clarity.

There is a Solution Available for NACM Members!



Share The Story

CROSS-DEPT
COLLABORATION

- **Transparent Timeline**

Keep A/R, credit, sales, and service aligned with a real-time activity timeline.

- **Open Reports**

Real-time visibility into open invoices and account status — no more chasing updates.

- **Threaded Messaging**

Collaborate directly inside the platform, tied to specific accounts and invoices.

- **Automated Recording**

Every event logged automatically for accountability and compliance.



Keep different departments in sync, using one platform.

Share The Story

CROSS-DEPT
COLLABORATION

The screenshot displays the VALET360 software interface. At the top left is the VALET360 logo. The top right shows the user 'Acme' with a settings gear and a profile icon 'MH'. A navigation bar contains 'ADMIN' and 'LOCATION' tabs. Below 'LOCATION' is a search bar for 'Customer Location Name or ID'. A sidebar on the left lists 'DASHBOARD', 'REPORTS', 'AGING', and 'LOCATION PROFILE'. The main content area shows the location 'Lewis Center HVAC Supply - 9988' and 'Assigned To: Matthew Hacker'. A section titled 'Open Tasks' contains a task card with a red warning icon and the text 'Click2Pay Request Expired' dated '4/13/26'. The card includes details: 'Request Sent 4/8/26', 'Request Total \$1,800.00', 'Recipient Name Matthew Hacker', and 'Recipient Contact mhacker@unitedtranzactions.com'. Below this is a table of 'Open Invoices' with columns for Invoice, Invoice Date, Due, and Open Amount.

VALET360

Acme MH

ADMIN LOCATION

Lewis Center HVAC Supply - 9988 Edit Assigned To: Matthew Hacker

Search Customer Location Name or ID

DASHBOARD

REPORTS

AGING

LOCATION PROFILE

Open Tasks

Mark Complete

Click2Pay Request Expired 4/13/26

Request Sent 4/8/26 Recipient Name Matthew Hacker

Request Total \$1,800.00 Recipient Contact mhacker@unitedtranzactions.com

Invoice	Invoice Date	Due	Open Amount
10001	-	4/6/26	\$1,800.00
Total			\$1,800.00

Open Invoices

Keep different departments in sync, using one platform.

Share The Story

● Transparent Timeline

Keep A/R, credit, sales, and service aligned with a real-time activity timeline.

● Open Reports

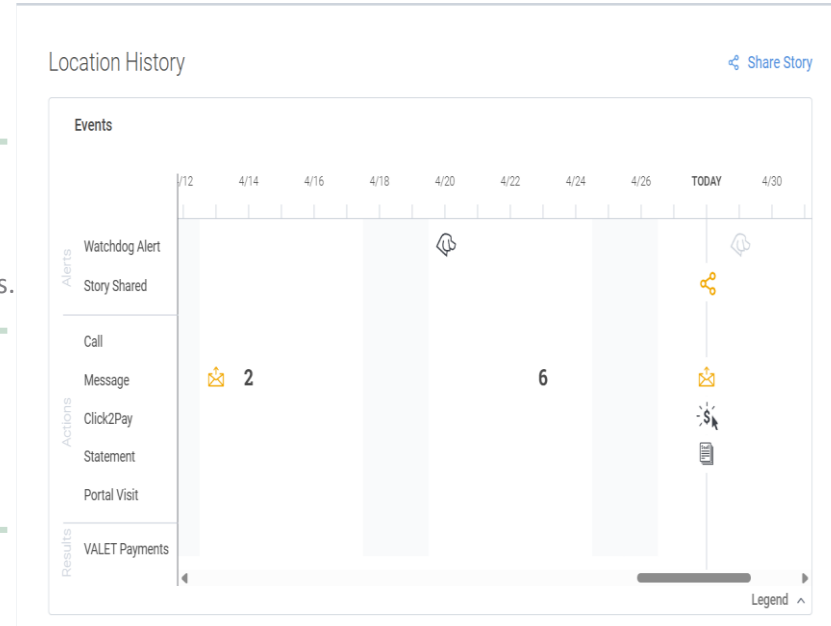
Real-time visibility into open invoices and account status — no more chasing updates.

● Threaded Messaging

Collaborate directly inside the platform, tied to specific accounts and invoices.

● Automated Recording

Every event logged automatically for accountability and compliance.



Smarter Collections & Credit Control

COLLECTIONS
INTELLIGENCE

● Workflow Automation

Resolve short pays, disputes, and credit alerts with collaborative digital workflows.

● Interactive Event Charts

Visualize every customer touchpoint for faster insight and smarter prioritization.

● AI-Enhanced Calling

Transcribe, summarize, and analyze every call — tied directly to invoices.

● Automated Watchdog Alerts

Get notified of risk signals before they escalate — stay ahead of late payments.



AI-powered workflows catch collection issues before they become cash flow problems.

Smarter Collections & Credit Control

COLLECTIONS
INTELLIGENCE

Acme

Atlanta Building Supply - 3223 [Edit](#) Assigned To: Matthew Hacker

Open Tasks

This customer location has no open tasks.

Open Invoices

[+ Add Invoice or Credit](#)

<input type="checkbox"/>	Invoice	Invoice Date	↑ Due	PO/REF Number	Open	Action
<input type="checkbox"/>	2004		4/30/26		\$8,000.00	Edit Close
<input type="checkbox"/>	2005		5/8/26		\$1,000.00	Edit Close
<input type="checkbox"/>	2006		5/15/26		\$2,500.00	Edit Close

AI-powered workflows catch collection issues before they become cash flow problems.

Team Management & Credit Visibility

TEAM PERFORMANCE

● Interactive Summaries

Portfolio aging views with last action and automation coverage at a glance.

● Workload Sharing

Any team member can instantly pick up where another left off — no dropped balls.

● Comprehensive Audit Log

Every action captured, down to the exact words spoken on each call.

● Dynamic Messaging

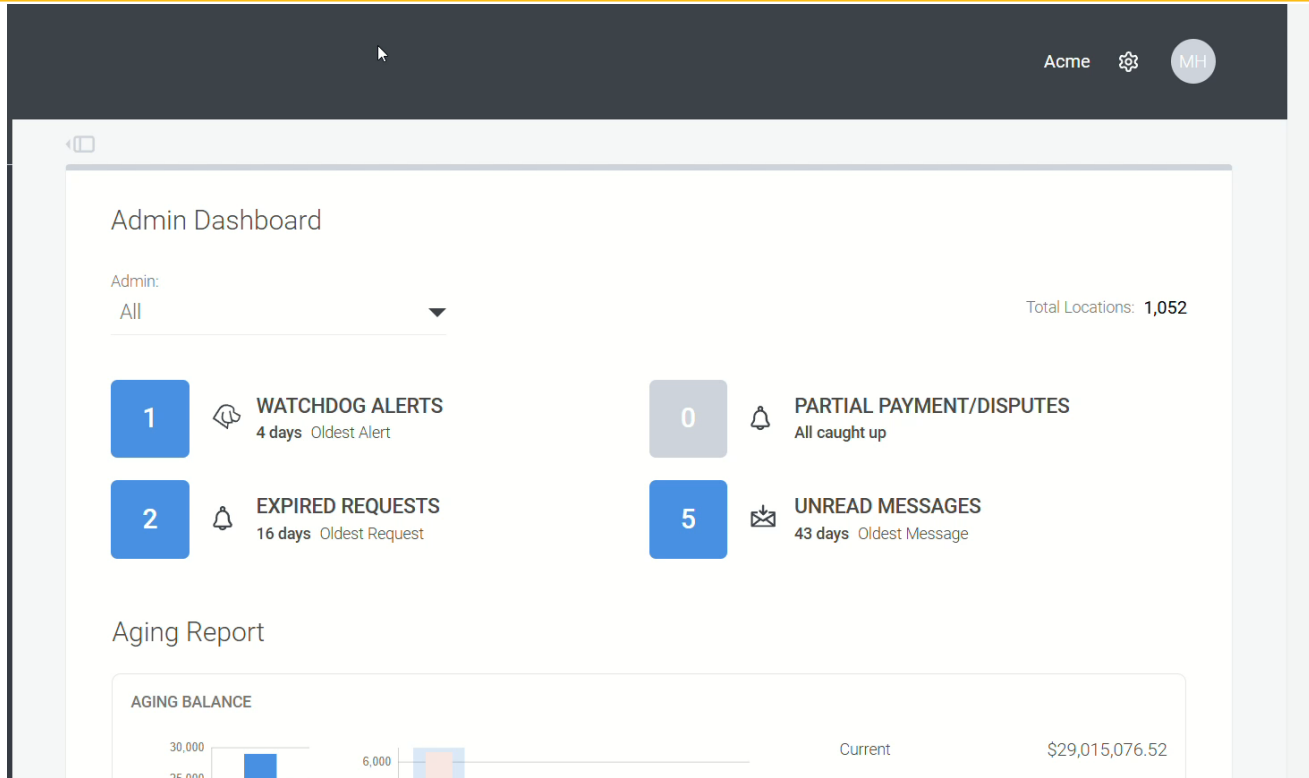
Track when messages are opened and viewed — know exactly who's engaged.



Complete visibility means any team member can pick up where another left off — instantly.

Team Management & Credit Visibility

TEAM PERFORMANCE



Complete visibility means any team member can pick up where another left off — instantly.

A/R Automation + Smarter Payment Methods

Electronic Invoice Distribution

(EBPP)

Secure customer-accessed portal to facilitate credit card, debit card, or ACH/Electronic Check payments.

Payment Request Links

(PRL)

Embedded invoice-specific payment link sent by email or text — customers pay instantly via credit card or ACH/Electronic Check payments.

Streamline Payments

PAYMENT EXPERIENCE

● Portal Access

Centralized, secure, and always-on payment portal branded to your company.

● Text & Email Push Notifications

Instantly deliver payable links where customers are most responsive.

● Interactive Statements

Eliminate confusion with click-to-pay clarity — no more invoice disputes.

● Automated Notifications

Keep customers on track with automated reminders and payment updates.



Customers pay faster when payment is just one click away — on any device, any time.

Streamline Payments

PAYMENT EXPERIENCE

The screenshot displays the VALET360 software interface. At the top left is the VALET360 logo. The top right shows the user 'Acme' and a profile icon for 'MH'. A navigation sidebar on the left includes 'ADMIN', 'LOCATION', 'DASHBOARD', 'REPORTS', 'AGING', and 'LOCATION PROFILE'. The main content area shows a task for 'Lewis Center HVAC Supply - 9988' assigned to 'Matthew Hacker'. Under the 'Open Tasks' section, there is a task titled 'Click2Pay Request Expired' with a red warning icon. The task details include: Request Sent 4/8/26, Request Total \$1,800.00, Recipient Name Matthew Hacker, and Recipient Contact mhacker@unitedtranzactions.com. Below this is a table of open invoices.

Invoice	Invoice Date	Due	Open Amount
10001	--	4/6/26	\$1,800.00
Total			\$1,800.00

Customers pay faster when payment is just one click away — on any device, any time.

Streamline Payments

PAYMENT EXPERIENCE



Tue 4/28/2026 12:08 PM
BV Billfire VALET <no-reply@valet.billfire.com>
Click2Pay request for Lewis Center HVAC Supply - 9988 from Acme

To: Matthew Hacker

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.



\$9,200.00
Click2Pay Requested
[Review and Pay](#)

Hi
Steve

Please click the button above to review and pay this request for Lewis Center HVAC Supply - 9988.

The Click2Pay link will expire 5 days after it was sent.

Customers pay faster when payment is just one click away — on any device, any time.

Streamline Payments

PAYMENT EXPERIENCE

● Portal Access

Centralized, secure, and always-on payment portal branded to your company.

● Text & Email Push Notifications

Instantly deliver payable links where customers are most responsive.

● Interactive Statements

Eliminate confusion with click-to-pay clarity — no more invoice disputes.

● Automated Notifications

Keep customers on track with automated reminders and payment updates.



Customers pay faster when payment is just one click away — on any device, any time.

Automated Statement Delivery

PAYMENT EXPERIENCE

Acme

Atlanta Building Supply - 3223 [Edit](#) Assigned To: **Unassigned**

Open Tasks

This customer location has no open tasks.

Open Invoices

[+ Add Invoice or Credit](#)

<input type="checkbox"/>	Invoice	Invoice Date	↑ Due	PO/REF Number	Open	Action
<input type="checkbox"/>	2004		4/30/26		\$8,000.00	Edit Close
<input type="checkbox"/>	2005		5/8/26		\$1,000.00	Edit Close
<input type="checkbox"/>	2006		5/15/26		\$2,500.00	Edit Close

[Send Message](#) [Call](#) [Send Click2Pay](#) [Set Watchdog](#)

Actions

Customers pay faster when payment is just one click away — on any device, any time.

Automated Statement Delivery

PAYMENT EXPERIENCE



Fri 4/10/2026 4:48 PM

Billfire VALET <no-reply@valet.billfire.com>

See your real-time statement for Atlanta Building Supply - 3223 with Acme

To: Matthew Hacker

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.



Your Real-Time Statement for Atlanta Building Supply - 3223 is Ready

[See your real-time statement](#)

Hi
Steve

Please click the button above to see a real-time statement of all of the open invoices and credits for Atlanta Building Supply - 3223.

The link will expire in 30 days or when we next send you a statement.

Customers pay faster when payment is just one click away — on any device, any time.

What Does This Mean For You & Your Team?

Faster Cash Flow

Shorter invoice-to-cash timelines and higher digital payment adoption — directly improving DSO.

Less Manual Work

Less manual reconciliation, fewer collection calls, and less administrative overhead across the team.

Better Alignment

Credit, sales, customer service, and leadership all working from the same real-time data.

Lower Risk

Automated follow-ups and clear invoice histories reduce late or lost payments.

Fast to Deploy

Our solution is cloud-based — no downloads, no installs, minimal IT involvement required.
Estimated implementation time: 2-3 weeks.

Before & After

WITHOUT UTA & BILLFIRE

- Manual A/R workflows eating team capacity
- Extended DSO and slow cash conversion
- Rising credit card processing fees
- Compliance complexity and fraud risk
- No visibility across departments



WITH UTA & BILLFIRE

- Automated invoicing, reminders, and cash application
- Next-day funding and shorter invoice-to-cash cycles
- Level 3 rates, surcharging, and ACH at 70–85% less
- Built-in compliance — card networks and state laws
- One platform connecting A/R, credit, sales, and leadership



Love being able to export our team's largest past due balances in seconds!

It takes my excel report 20 mins to load, then all the manual sorting, pivot tables, etc. to be added was a nightmare!

This is so easy to hit the big dollars quickly and often!



Credit Collections Manager

FreshEdge[®]

The Numbers Speak for Themselves

79%

of Payment Request
Links result in payment

United TranzActions

13 Day

Reduction in DSO for
Louisville Ladder

Billfire

49%

of CFOs want to automate
processes to free employees
for higher-value work

Deloitte

"The companies winning on collections aren't working harder. They're working smarter."

Goals & Results of the UTA-Billfire Payment Processing

PAYMENT STRATEGY

Reduce Credit Card Processing Fees

Through optimal interchange qualifications and lower rates — Level 3 data processing maximizes savings.

Recover Credit Card Processing Fees

Through Card Network and State Law compliant SURCHARGE technology — offset acceptance costs entirely.

Provide Alternative Payment Options

Through Electronic Check / ACH payments — without or with a guaranteed settlement and expedited funding.

Interchange Rate Reductions

PURCHASING, CORPORATE & FLEET CARDS



✗ NO LEVEL 3 DATA	
Visa Product 1 - CNP	2.70% + \$0.10
Visa Product 1 - CNP	2.70% + \$0.10
MC Data Rate I	2.70% + \$0.10
MC Data Rate I	2.70% + \$0.10

✓ LEVEL 3 RATES	
Visa Purchasing Level 3	1.75% + \$0.10
Visa Large Ticket	1.30% + \$35.00
MC Level 3	1.90% + \$0.10
MC Large Ticket	1.45% + \$35.00

Surcharge Decisioning

Non-compliant merchants may face monthly fines of \$5,000 (Visa) to \$25,000 (MasterCard).

THE UTA-BILLFIRE SOLUTION ANSWERS YES TO ALL OF THE FOLLOWING:

- ✓ Does the solution recognize the card type?
- ✓ Does the solution only surcharge credit cards and not debit cards?
- ✓ Does the solution pass the surcharge amount as a separate field within the transaction authorization and settlement?
- ✓ Is the surcharge amount added automatically?
- ✓ Does the receipt reflect the surcharge amount in the same font size and font style as the rest of the receipt?
- ✓ Is the surcharge amount reflected after the subtotal (allowing for any discounts) and before the final transaction amount?
- ✓ Does the solution incorporate State Surcharging Laws?
- ✓ Does the solution pass Level 3 data?

Electronic Check / ACH Processing

Without a Guarantee

- **No Credit Card Required**

Collect the customer's banking routing # and account # instead of credit card details.

- **Ideal for Known Customers**

Perfect for A/R or Terms customer payments where you have an established relationship.

- **Protect Your Banking Info**

No need to provide your own bank account information to your customers.

- **Substantially Lower Costs**

Processing costs are dramatically lower compared to accepting credit card payments.



Why UTA + Billfire?

The combined power of A/R automation and payment certainty — built for credit professionals.

Faster Cash Flow

Shorter DSO. Next-day ACH funding.
79% PRL payment rate.

Lower Processing Costs

Level 3 rates, surcharge recovery, and ACH
at 70-85% less than credit cards.

Compliance Certainty

Surcharge rules, state laws, and Level 3 data
handled automatically.

A/R Automation

Invoicing, reminders, collections, and cash
application — fully automated.

Full Team Visibility

A/R, credit, sales, and leadership aligned
through one transparent platform.

Reduced Risk

No NSF's. Automated follow-ups reduce late
and lost payments.





ASK ABOUT: **NEXTGEN**

ONE PLATFORM. ZERO WORRIES. 100% CERTAINTY.



CREDIT CARD PROCESSING. Maximize your savings. Minimize your hassles.

SURCHARGING. Recover up to 100% of credit card processing fees.

ACH PROCESSING. Save up to 75% compared to credit card acceptance.

PAYMENT GUARANTEE. It's like cash in the bank. Safe and secure.

REMOTE DEPOSIT CAPTURE. Deposit checks effortlessly. Eliminate fraud.

ONLINE BILL PAY. Accept customer-initiated payments seamlessly.

VIRTUAL TERMINAL. Optimize employee productivity on one platform.

MOBILE DEPOSIT. Funds at your fingertips. Anytime. Anywhere.

PAYMENT REQUEST LINKS. Text or email to pay securely and instantly.

A/R AUTOMATION. Streamline invoicing, reminders, and payment collection.



Payments Made Simple. Business Made Better.

LEARN MORE OR SCHEDULE A FREE EVALUATION

📞 877-889-5024 🌐 [unitedtranzactions.com](https://www.unitedtranzactions.com)



Q & A

Thank you for attending today's session!

Matthew Hacker

National Sales Executive

513.515.7204 · mhacker@unitedtranzactions.com