

# Smart Payments

Optimising payments across your entire business



For all organisations taking payments is a critical step in an end-to-end customer journey. FinancialForce, GoCardless and Asperato have combined to provide a pre-built Smart Payments solution that enables companies to more effectively control, and automate their payment collection processes.

An increasing number of companies are now offering subscription services and other alternative billing models. Whilst these are attractive to customers and provide stable revenue models for businesses, they can add considerable administrative burden to the business.

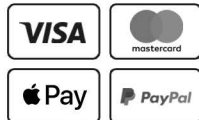
FinancialForce, Asperato & GoCardless have created a flexible, agile, one stop solution that can effectively manage one-off payments and also effortlessly handle the complexities of regular recurring payments. It enables users to automatically collect invoice and subscription payments by pulling payments from the bank accounts of their customers around the world – without ever leaving their core finance applications.

## From offline payment methods and retrofits...



### Offline

- Late payments
- Labour intensive
- Slow to process



### Cards & Wallets

- Expensive fees
- High failure rate

## .. to integrated online bank payments



### Streamlined Bank Payments

- Manage payments directly in FinancialForce
- Automate collections & reconciliations
- Full transaction visibility/predictability
- Decrease costs and payment failures

An integrated online payments solution provides customers with a number of significant benefits:



### Reduce the total cost of payments by 56%

On average, the total cost of payment collection processes account for around 3% of your revenue. Nearly two-thirds of this cost is due to human costs associated with reconciliation, chasing late payments and managing integrations that can be removed.



### Achieve first time payment success of 97.3%

Improved data validation which in turn means reduced payment failure rates. These can be increased further by enhancing recovered payments by 70%, resulting in overall payment success rates >99%.



### Improve cash flow and team efficiency

A common source of all payment information across multiple providers and automatic cash collection on invoice due date. This results in tighter cash flow, reduced late payments and significant improvements in DSO.



### Reduce complexity with a comprehensive solution

A single, global payments platform that is simple to implement, easy to manage and reduces business risk



FinancialForce elevates business growth through a complete Services-as-a-Business solution spanning services delivery, finance, and customer success. Native to the leading cloud platform, Salesforce, FinancialForce enables organisations to run a connected business, deliver with intelligence, and achieve agility at scale.

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Salesforce platform leaders in global payment collections. FinancialForce's strategic partner and 10+ years a Salesforce ISV. Enable payment collection when and where you need it — without complexity. Save payment methods from your customers, adding pay now buttons to invoices, or allowing self-serve payment portals, Asperato has you covered.

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The global leader in bank-to-bank payments and the world's largest global bank debit network. Take the pain out of getting paid by leveraging bank debit schemes in over 30 countries, and instantly connecting to 20+ of the world's leading payment service providers.

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