



Improve your cash flow with 100% digital invoice settlements

WL Bill Pay & Match

Overdue

57% 72 days

of SMEs do not pay on time

is the average DSO for companies

Recovery

8.5% 15%

of arrears value is spent on recovery

of invoices remain blocked

B2B invoice settlements. How to improve your cash flow



Reconciliation

20-25%

of invoice payments cannot be reconciled due to lack of information

Litigation

52% 48 days

of companies send invoices back to suppliers in case of a dispute

average dispute resolution time

For the financial direction, automation and digitization of processes constitute the main challenges for the coming years. Thanks to new European regulations (PSD2, Request-to-Pay, and Instant Transfer), an innovative framework is available to improve Invoice settlement processes (Order-to-Cash), reduce DSO and operational costs impacting Working Capital Requirement (WCR).

Source: "Médiateur des entreprises / Sidetrade" May 2018, Altares Observatory 2017

Better control over your receivables thanks to an improved settlement process

INVOICE SETTLEMENTS, A MAJOR ISSUE FOR THE ENTIRE COMPANY

A Finance department that requires tools geared to improve its cash flow

Complex and lengthy settlement processes can have a significant impact on your cash flow due to several factors:

- lack of visibility on the dates of receipt of funds
- cash recovery and treasury refinancing costs for the treasury department

A Sales department that wished to strengthen customer relationships

Thanks to the digitization of the invoice settlement journey, your salespeople will benefit from an improved client communication to:

- defuse potential disputes
- avoid any payment issues by allowing requests for new payment terms

WL Bill, Pay & Match is a digital platform designed to manage a seamless invoice settlements pathway, allowing you to:

MANAGE COLLECTIONS

- Automated imports of invoice data
- Notifications and management of automated reminders
- Invoice and credit note presentment with history of payments and PDF download of the invoice
- Validation of invoices allowing quick disputes resolution
- Easier payments due to facilitation mechanisms integrated into the digital journey (partial, free, bundled payment, payment)

ACCEPT PAYMENTS

- Credit transfer or instant transfer by PIS* player allowing direct payment initiation on behalf of the payer without access to his online banking portal
- Bank card
- SEPA Direct Debit
- Payment Initiation Service

AUTOMATE RECONCILIATIONS

- Pre-reconciliation between invoices and payments
- Reconciliation between invoices and funds received - thanks to the AISP (Account Information Service Providers) which collects data from the creditor's account
- Reconciliation report



Invoice



Invoice presentment



Notification and reminder



Collection (payment)
PIS SDD Card



Reconciliation (AIS)



Reconciliation reports

Worldline supports you in the deployment of a complete solution, which, based on a digital invoice from your information system, allows it to be presented to your customers or their representatives (e.g. accounting firms) on the **WL Bill, Pay & Match** portal. Thus, one or more invoice and payment validations can be grouped together. As a supplier, you have a wide choice of methods and innovative means of payment in order to optimize payment delays & automate reconciliations.

This seamless digital journey will make exchanges with your customers more fluid allowing you to achieve your objectives: accelerating invoice settlement, while also strengthening your customer relationship.

WL Bill, Pay & Match: Improve your financial performance

An effective way to monitor the state of your company's cashflow

- Access to invoices is made easier by a web portal which is always accessible
- The DSO is improved thanks to tools which facilitate the payment and settlement of outstanding payments

A significant operational cost reduction

100% electronic and online payments to end with check processing costs

- The new mechanisms proposed by the PSD2 allow automated reconciliation

An improved customer relationship and an enriched customer experience

- The customer-supplier relationship is increasingly personalized and improved
- Dispute resolution is simpler and faster
- Interactions are smoother thanks to future deadline notification service
- An interactive digital interface, allowing the consultation and payment of invoices with value-added services: schedule requesting, export for easy integration into the ERP, forecast, delegation of payment to a third party (chartered accountants), etc.

About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2020 Worldline generated a proforma revenue of 4.8 billion euros.

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