

**AUTOMATION ALONE SOLVES
HALF THE PROBLEM.**



**BENCHMARKING ALONE
SOLVES THE OTHER HALF,
YOU NEED BOTH.**

Speed without cost control still
leaves money on the table.



THE STRONGEST PAYMENT ECOSYSTEMS OPTIMISE BOTH COLLECTION SPEED AND PROCESSING COSTS.




Automation only: faster cash collection, but you may still be paying too much to collect it.

Benchmarking only: identifies cost issues, but won't fix delays in your collection process.

The double benefit only comes when speed optimisation and cost optimisation work together. That's when you have a genuinely good payment ecosystem.

THE DISCONNECT MOST FINANCE TEAMS DON'T SEE



AR wants cash in the door, quickly, by any method. Treasury cares about the cost of collecting it. These two goals are rarely aligned.

AR's priority:

- Lower DSO.
- Reduce overdue balances.
- Get cash in regardless of method.

Treasury's priority:


- Minimise cost of collection.
- Right payment method not just fast.
- Long-term fee efficiency.

Getting paid quickly is lovely. But is the cost of getting paid too high? That question only gets answered when both functions are in the same conversation.



WHAT EACH LEVER ACTUALLY FIXES, AND WHAT IT DOESN'T

Automation: speeds up invoicing, reminders, and dispute resolution. Reduces manual error. Frees up teams chasing payments to do higher-value work.




Benchmarking: reveals whether your fees are competitive. Gives you data to negotiate better terms with your existing provider, without switching.

Both together: cash collected faster and retained in full. Lower DSO and lower cost of collection. The only combination that improves both sides of the equation.

THE RISK OF DOING ONLY ONE

£14M saved by one food & beverage company within 6 months - through automation of payment processes alone, before any fee benchmarking.



Significant gains are possible from automation alone. But those gains are incomplete if you're still paying uncompetitive processing fees on every transaction. The ceiling on your savings rises when both are in place.

High volume industries, food & beverage, pharma, manufacturing, feel this most acutely. Every basis point on fees multiplied across millions of transactions is material.

WHERE TO START THIS QUARTER



1. Map your current collection process end-to-end. Identify where manual steps and delays actually sit, not where you assume they sit.
2. Run a fee review in parallel - compare your merchant processing costs against current market benchmarks for your sector and transaction volume.
3. Get AR and Treasury in the same room - align on what "getting paid well" actually means before deciding which lever to pull first.

Understand the value of things, not just the price. That applies to your payment process just as much as your products.



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