



Paystand

**Ben Bassett**  
**Channel Partner Manager**  
**bbassett@paystand.com**  
**612-423-2515**



# Expectations are changing

# ...and the playing field has shifted.

Consumer

amazon

Square

Uber

venmo

Enterprise

workday.

HubSpot

salesforce

zendesk

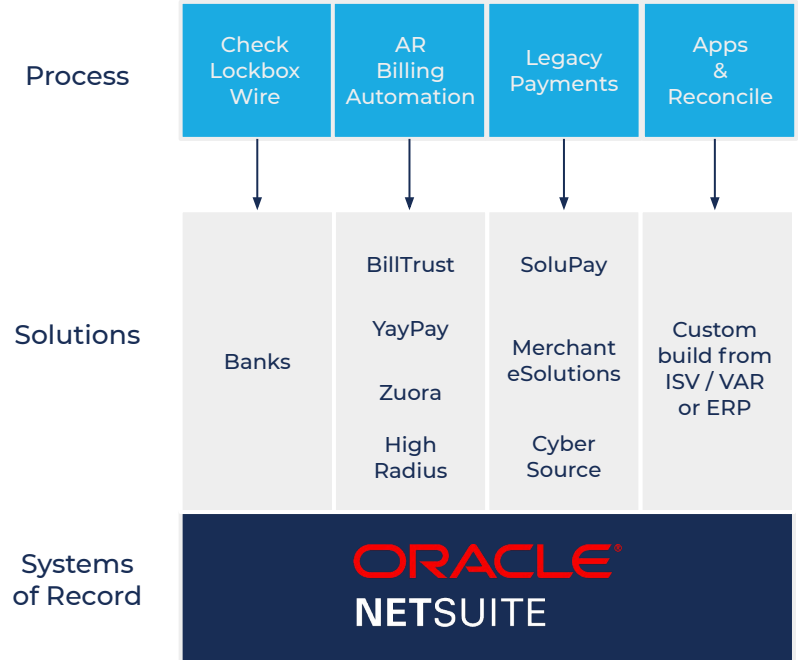
The new DNA of  
enterprise is digital.\*

\*except Finance.

# Buyers option today = Frankenmix of solutions



CFOs and Controllers face a patchwork, outdated system of legacy solutions and siloed technology



# Outdated Model

Credit Cards

1900's- to establish lines of credit

Business

Business

Bank

Bank

1700's- the check is invented

Clearing House

Automated Clearing House



# Modern Alternative

ERP

ERP

Business

Business

Bank

Bank



2000's, Cloud and digital transformation enable a new way of thinking:

#NoFees - AR is a profit center rather than a cost center,

#NoPaper - Full cash-lifecycle automation

#OpenIndustry - API's, Blockchain

# Commercial financial infrastructure is broken

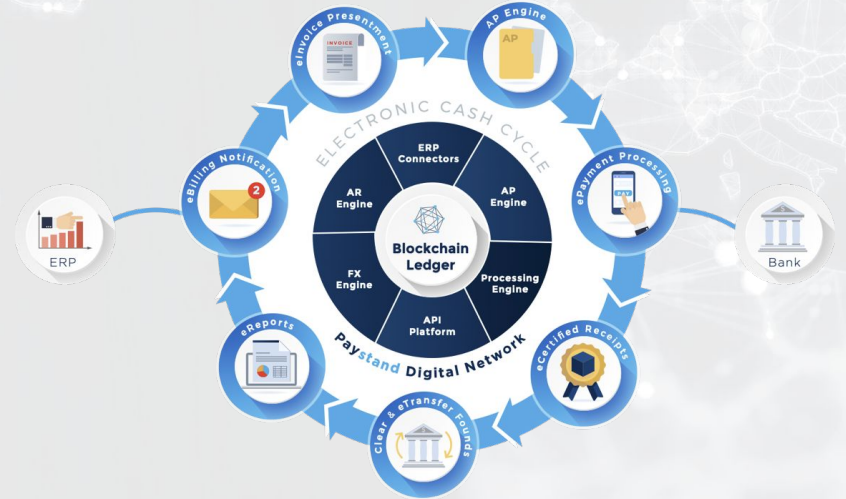
$$\begin{array}{l} \$18 \\ \text{trillion in} \\ \text{paper check} \end{array} + \begin{array}{l} \text{Manual,} \\ \text{error-prone,} \\ \text{tedious} \\ \text{processes} \end{array} = \begin{array}{l} \$550 \\ \text{billion in} \\ \text{lost profit}^1 \end{array}$$

<sup>1</sup> Source: Goldman Sachs - Future of Payments

# Taking the enterprise cash cycle to the cloud

## The Journey to Zero

- “Unlimited consumption” lets companies #BingeOnReceivables
- SaaS platform + model rewards companies for growth #NoFees
- Creates stickiness by moving payers to seamless payment experience



# ROI for Paystand customers

**~50%**

**savings** in cost  
of realizing  
receivables

**Speed up** time to  
cash

**62%**

decrease DSO

**Automate** manual  
processes

**\$90K**

labor savings

**Eliminate**  
transaction fees

**\$850K**

fee savings

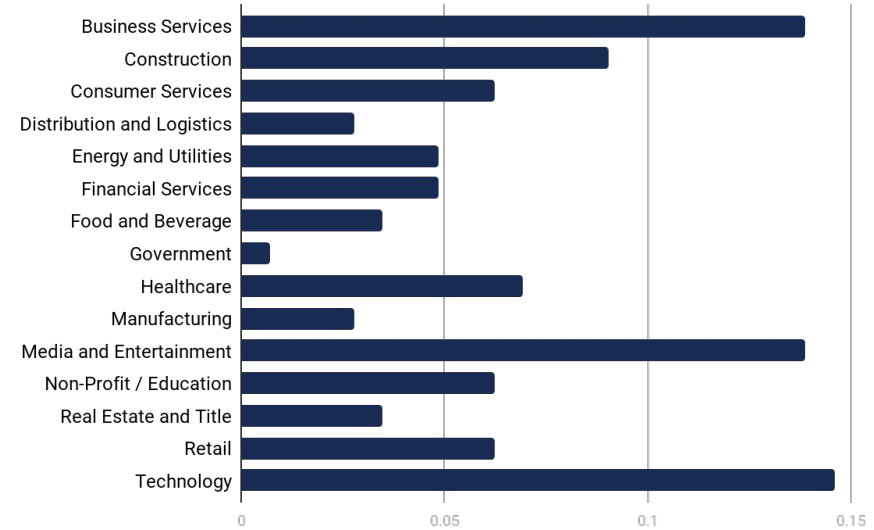
**Savings on**  
receivables

**\$1.2M**

over 3 years

Based on average customer processing \$50MM in volume over 3 years: 40% credit card, 30% ACH, 30% paper check.

# Trusted by hundreds of iconic brands for A/R



...across virtually every industry

# Paystand SuiteApp Walkthrough

# Payments to Sales Orders

## Enabling sales orders

Paystand allows you to embed payments within Sales Orders with ease

The screenshot displays the Oracle NetSuite interface for a Sales Order. The order is identified as '10 12 lindy netfees co' and is in a 'PENDING APPROVAL' state. The interface includes a navigation bar with tabs for Activities, PayStand, Transactions, Lists, Reports, Documents, Setup, Customization, and Support. Below the navigation bar, there are buttons for Edit, Back, Approve, Cancel Order, Create Deposit, Pay with PayStand, and PayStand Email. The 'Pay with PayStand' and 'PayStand Email' buttons are highlighted with red arrows. The main content area is divided into sections: Primary Information, Sales Information, and Classification. The Primary Information section includes fields for ORDER # (10), END DATE, CUSTOMER (12 lindy netfees co), PO #, DATE (3/20/2019), and MEMO. The Sales Information section includes fields for SALES REP, SALES EFFECTIVE DATE (3/20/2019), PARTNER, and an option to EXCLUDE COMMISSIONS. The Classification section includes fields for SUBSIDIARY (Parent Company) and CLASS. A Summary table is also visible, showing SUBTOTAL (100.00), DISCOUNT ITEM, TAX (0.00), and TOTAL (100.00). At the bottom, there is a navigation bar with tabs for Items, Shipping, Billing, Accounting, Relationships, Communication, Related Records, System Information, and Custom.

# Payments to Open Invoices

## Virtual terminal

Open the virtual terminal to allow your team to make payment on behalf of customers when authorized

The screenshot displays the Oracle NetSuite interface for an invoice. The top navigation bar includes 'ORACLE NETSUITE', a search bar, and user information for 'Tim Demetres'. The main header shows 'Invoice 28 7 Fritz Harrier Consulting' with an 'OPEN' status. A row of action buttons includes 'Edit', 'Back', 'Authorize Return', 'Accept Payment', 'Credit', 'Renew', 'Pay with PayStand', and 'PayStand Email'. The 'Pay with PayStand' button is highlighted in blue and has a red arrow pointing to it from the text on the left. Below the buttons, the invoice details are organized into sections: 'Primary Information', 'Sales Information', and 'Classification'. A 'Summary' table is also present on the right side of the primary information section.

Primary Information	
INVOICE #	POSTING PERIOD
28	Jan 2018
CUSTOMER	DUE DATE
7 Fritz Harrier Consulting	
DATE	PO #
1/9/2019	
START DATE	MEMO
END DATE	

Summary	
SUBTOTAL	3,500.00
DISCOUNT ITEM	
TAX	0.00
TOTAL	3,500.00
AMOUNT DUE	3,500.00

Sales Information		
SALES REP	SALES EFFECTIVE DATE	PARTNER
	1/9/2019	
OPPORTUNITY	<input type="checkbox"/> EXCLUDE COMMISSIONS	

Classification	
SUBSIDIARY	CLASS
Parent Company	

# Virtual Terminal: Enter New Card Info

## Virtual terminal

Easily enter credit card information for any customer

The screenshot shows the Oracle NetSuite interface with an 'Add Card' modal window open. The modal has two tabs: 'Card' (selected) and 'ACH'. The 'Card' tab contains the following fields:

- Name on Card:
- Card Expiry:
- Card Number:
- Security Code:
- Card Street:
- Card City:
- Card Postal:
- Card Country:
- Card State:

At the bottom of the modal is a button labeled 'Add a Card'. An orange arrow points from the text 'Easily enter credit card information for any customer' to the 'Name on Card' field.

The background shows an invoice for '28 7 Fritz Harrier Consulting' with a total amount due of 3,500.00. The invoice details include:

Summary	
SUBTOTAL	3,500.00
DISCOUNT ITEM	
TAX	0.00
TOTAL	3,500.00
AMOUNT DUE	3,500.00

# Virtual Terminal: Enter New ACH Info

## Virtual terminal

Leverage the ACH rail if your customers prefer this method

The screenshot displays the Oracle NetSuite interface for an invoice. The 'Add Bank' dialog box is open, showing the 'ACH' tab selected. The form fields include:

- Name on Account:
- Account Holder Type:
- Routing Number:
- Bank Name:
- Account Number:
- Confirm Account:
- Bank Street:
- Bank City:
- Bank Postal:
- Bank Country:
- Bank State:

The 'Add Bank' button is at the bottom of the dialog. The background shows invoice details for '32 7 Fritz Harrier Consulting' with a total amount due of 4,750.00.

# Virtual Terminal: Access Funds On File

## Built-in security

- Access any payment methods the customer has previously used
- Tokenize payment information
- PCI Level 1 DSS Compliant

The screenshot displays the Oracle NetSuite Virtual Terminal interface. On the left, an invoice for '47 11 Taco Bell (franchise id 187332)' is visible, with primary information including invoice number 47, customer name, date (4/16/2019), and start/end dates. The main area shows a payment screen for a charge of \$2,510.00 to McDonald's LOCID 187332 using a Visa card ending in 4242. A 'Fund Selector' dropdown menu is open, listing available payment methods: Visa (4242), Visa (0077), PayStand Test Bank (6789), and JPMORGAN CHASE (6789). The interface includes navigation buttons like 'Edit', 'Back', and 'Authorize Return', and a search bar at the top.

# Invoices: Open Invoice

Flexible and powerful

Will operate with automated invoice workflows and individual invoices

The screenshot shows the Oracle NetSuite interface for an 'Open Invoice'. The top navigation bar includes 'ORACLE NETSUITE', a search bar, and user information for 'Tim Demetres'. The main navigation menu has tabs for 'Activities', 'Transactions', 'Lists', 'Reports', 'Documents', 'Setup', 'Customization', and 'Support'. The page title is 'Invoice 28 7 Fritz Harrier Consulting' with a status of 'OPEN'. Below the title are several action buttons: 'Edit', 'Back', 'Authorize Return', 'Accept Payment', 'Credit', 'Renew', 'Pay with PayStand', and 'PayStand Email'. The 'Pay with PayStand' button is highlighted with a red arrow pointing to the 'PayStand Email' button. The 'Primary Information' section contains fields for 'INVOICE # 28', 'POSTING PERIOD Jan 2018', 'CUSTOMER 7 Fritz Harrier Consulting', 'DATE 1/9/2019', 'START DATE', and 'END DATE'. The 'Sales Information' section includes 'SALES REP', 'SALES EFFECTIVE DATE 1/9/2019', 'PARTNER', and an 'EXCLUDE COMMISSIONS' checkbox. The 'Classification' section shows 'SUBSIDIARY Parent Company' and 'CLASS'. A 'Summary' table on the right lists 'SUBTOTAL 3,500.00', 'DISCOUNT ITEM', 'TAX 0.00', 'TOTAL 3,500.00', and 'AMOUNT DUE 3,500.00'. The bottom navigation bar includes 'Items', 'Shipping', 'Billing', 'Accounting', 'Relationships', 'Communication', 'Related Records', 'System Information', and 'Custom'.

# Invoices: Email an Invoice w/ Custom Messaging Templates

Flexible and powerful

Easily send invoices with embedded payment options directly from your NetSuite

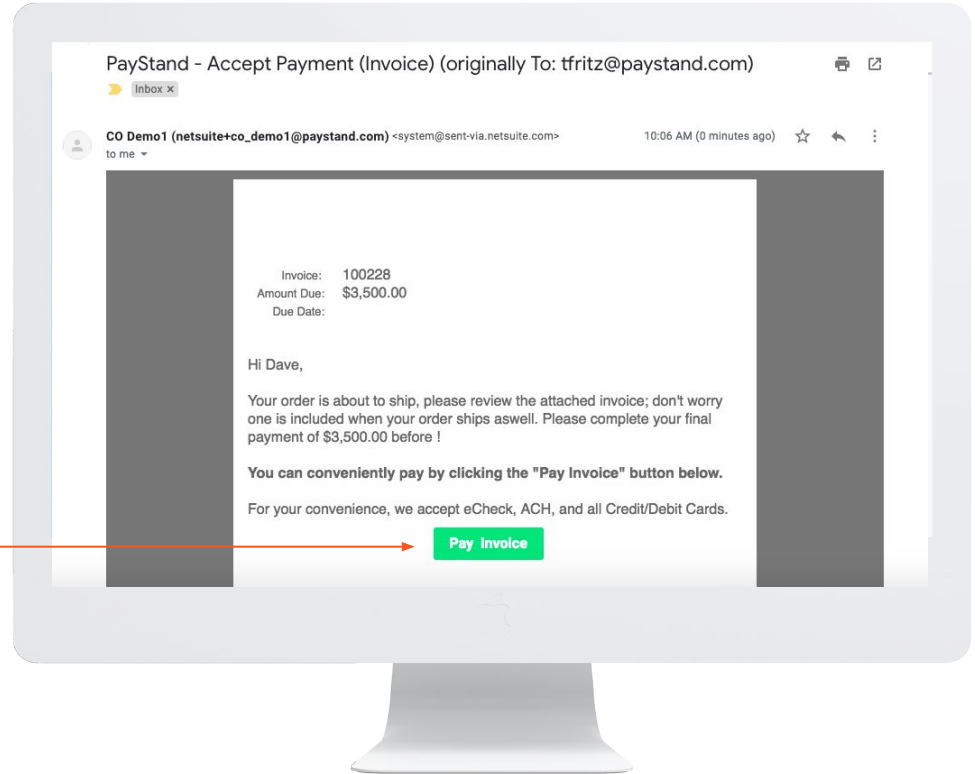
The screenshot displays the Oracle NetSuite interface. On the left, an invoice for '28 7 Fritz Harrier Consulting' is visible, showing details like invoice number, customer name, date, and sales information. Overlaid on this is a 'Email Message' dialog box. The dialog has a 'Merge & Send' button and a 'Template' dropdown menu. The dropdown is open, showing options: 'PayStand - Accept Payment (Invoice)', '- New -', 'PayStand - Accept Deposit (Sales Order)', and 'PayStand - Accept Payment (Invoice)'. Below the dropdown is a rich text editor with various formatting tools like bold, italic, underline, and font size. On the right side of the background interface, a 'Summary' table is visible.

Summary	
SUBTOTAL	3,500.00
DISCOUNT ITEM	
TAX	0.00
TOTAL	3,500.00
AMOUNT DUE	3,500.00

# Invoices: Invoice Emailed to Payer

## Embed payment directly

Send emails to customers with embedded payment link directly within the email itself.





\$2,500.00 USD

Cotopaxi Pay

Enter billing account email address:

Bank

Card

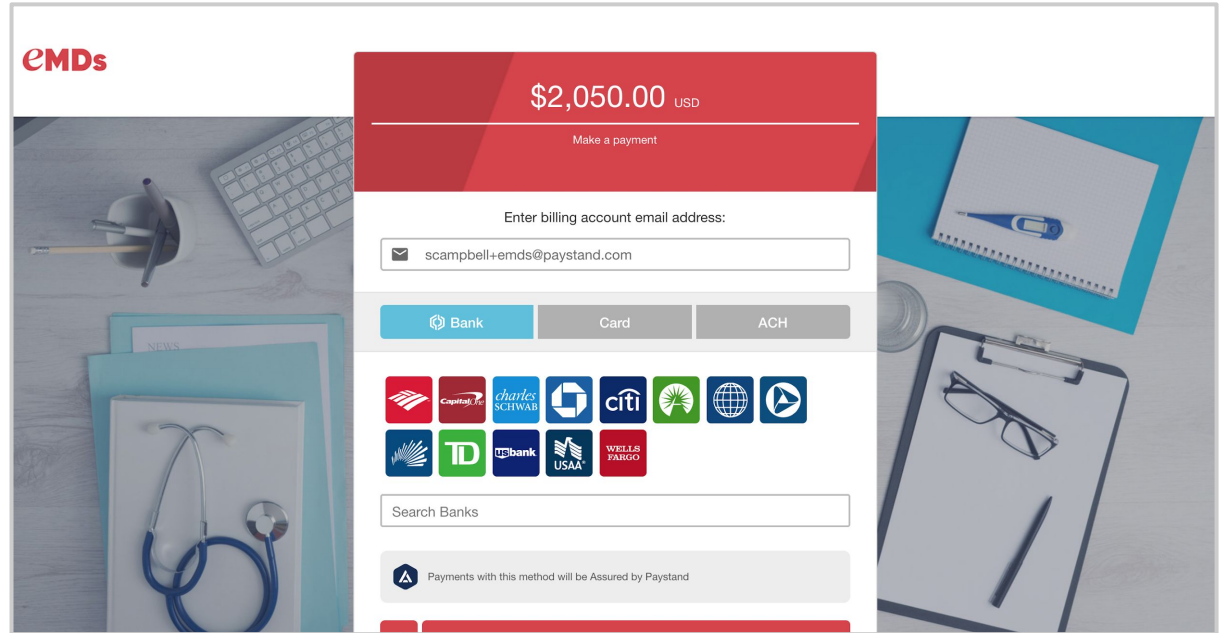
ACH



# Invoices: Billing Portal - Custom Branding

Unlimited, custom-branded, payment portals

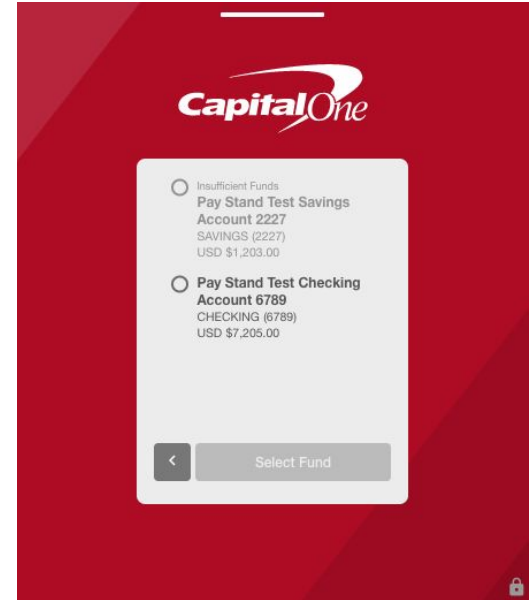
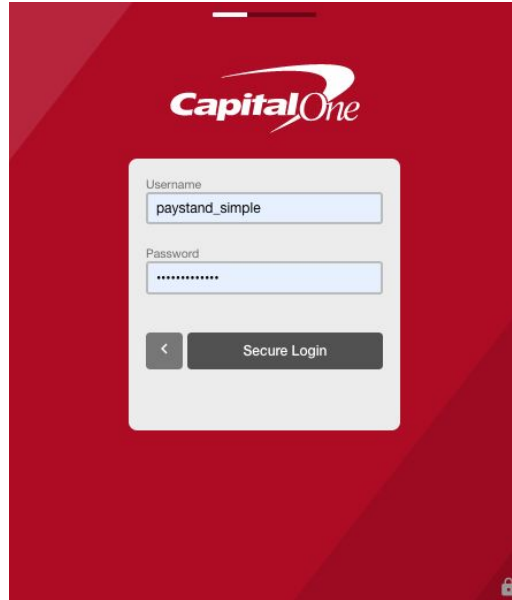
Direct your customers to a [payment experience](#) that feels seamless and accommodates all the ways they like to pay.



# Billing Portal: Paystand Bank Network

Leverage Paystand's  
propriety, cost-free Bank  
Network rail

- User-friendly alternative to paper checks or ACH options
- Customers can use their online bank login (without being redirected)
- Real-time fund verification



# Invoices: Paid in Full

## Real-time reconciliation

Our SuiteApp allows for real-time cash application and reconciliation directly within NetSuite.

We also close the loop for Payer-Pays-Fees transactions - automatically!

The screenshot displays the NetSuite interface for an invoice. The top navigation bar includes 'Activities', 'Transactions', 'Lists', 'Reports', 'Documents', 'Setup', 'Customization', and 'Support'. The user is identified as 'Tim Demetres' with the role of 'Administrator'. The invoice is for 'Consulting' and is marked as 'PAID IN FULL'. The interface shows various fields for the invoice, including 'POSTING PERIOD', 'DUE DATE', 'PO #', and 'MEMO'. A summary table is visible on the right side of the invoice details.

Summary	
SUBTOTAL	3,500.00
DISCOUNT ITEM	
TAX	0.00
TOTAL	3,500.00
AMOUNT DUE	0.00

# Invoices: Communication Tab

## Communications

Paystand automatically logs any email and communication sent through our system directly within your NetSuite environment

Classification

SUBSIDIARY Parent Company CLASS

Items Shipping Billing Accounting Relationships **Communication** Related Records System Information Custom

Messages • Activities Files User Notes

TO BE PRINTED CUSTOMER MESSAGE

TO BE E-MAILED tfritz@paystand.com

TO BE FAXED

VIEW

Default

Email Attach Letter PDF Fax Refresh View History Customize View

#	VIEW	DATE	AUTHOR	PRIMARY RECIPIENT	SUBJECT	TYPE
1	View	1/22/2019 10:06 am	CO Demo1	7 Fritz Harrier Consulting	PayStand - Accept Payment (Invoice)	Email

Edit Back Authorize Return Credit Renew Actions

# Invoices: Related Records Tab

When Paystand deposits the funds to your account, the Status will automatically update to Deposited

The screenshot displays the 'Related Records' tab in the Paystand interface. At the top, there is a 'Classification' section with 'SUBSIDIARY' set to 'Parent Company' and a 'CLASS' field. Below this is a navigation bar with tabs for 'Items', 'Shipping', 'Billing', 'Accounting', 'Relationships', 'Communication', 'Related Records' (which is active), 'System Information', and 'Custom'. Under the 'Related Records' tab, there is a 'Payments' section with a 'Print' button. A table below shows a payment record for 1/22/2019, with a 'Payment' type, 'NUMBER' 46, and a 'STATUS' of 'Not Deposited'. The 'AMOUNT' is 3,500.00. A 'Total' row at the bottom of the table also shows an amount of 3,500.00. At the bottom of the interface, there are buttons for 'Edit', 'Back', 'Authorize Return', 'Credit', 'Renew', and an 'Actions' dropdown menu.

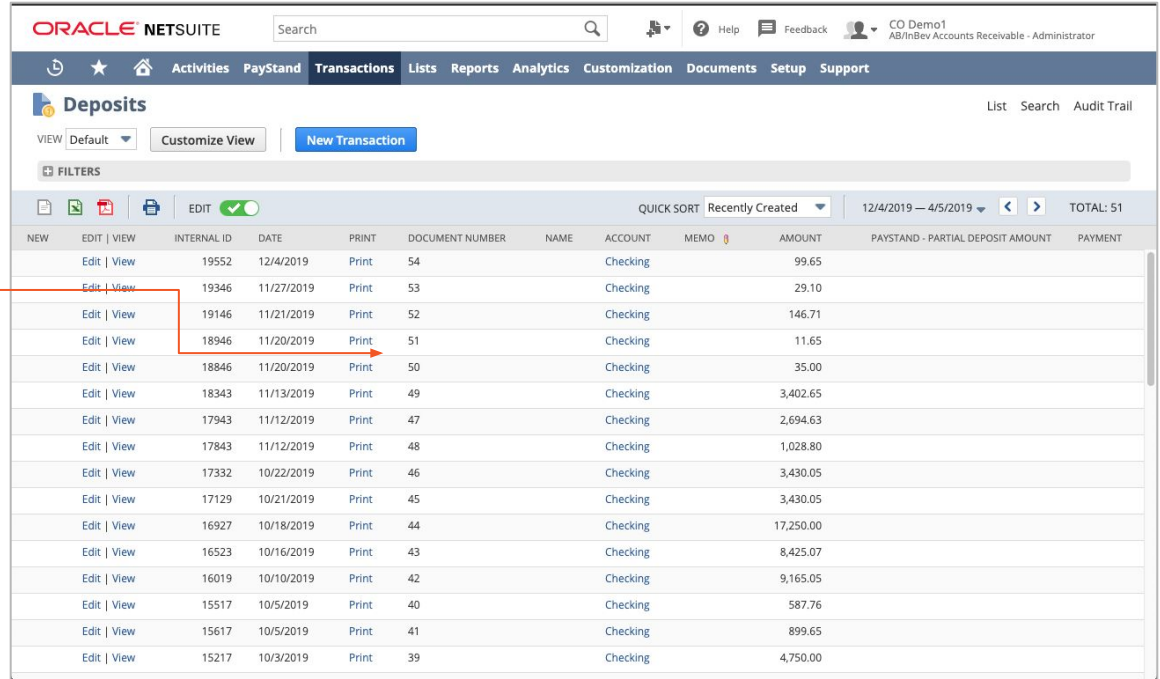
DATE	TYPE	NUMBER	STATUS	AMOUNT
1/22/2019	Payment	46	Not Deposited	3,500.00
Total				3,500.00

# Reconciliation: Deposit Reports

## Fund & Transaction Deposit Reports

Paystand automatically uploads deposit reports when funds are sent to the business bank account.

See every transaction that lands in the account and access all of its associated data.



ORACLE NETSUITE

Search

Help Feedback CO Demo1 AB/InBev Accounts Receivable - Administrator

Activites PayStand Transactions Lists Reports Analytics Customization Documents Setup Support

### Deposits

VIEW Default Customize View New Transaction

FILTERS

EDIT

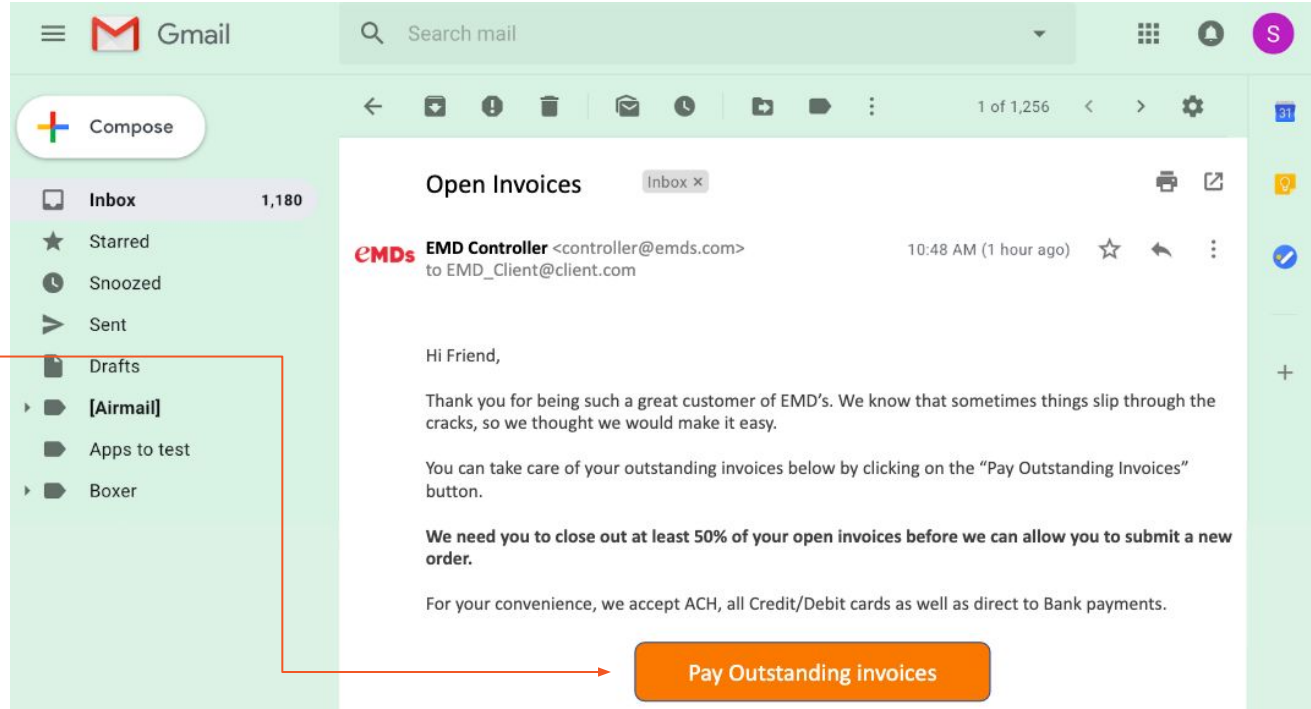
QUICK SORT Recently Created 12/4/2019 — 4/5/2019 TOTAL: 51

NEW	EDIT   VIEW	INTERNAL ID	DATE	PRINT	DOCUMENT NUMBER	NAME	ACCOUNT	MEMO	AMOUNT	PAYSTAND - PARTIAL DEPOSIT AMOUNT	PAYMENT
	Edit   View	19552	12/4/2019	Print	54	Checking			99.65		
	Edit   View	19346	11/27/2019	Print	53	Checking			29.10		
	Edit   View	19146	11/21/2019	Print	52	Checking			146.71		
	Edit   View	18946	11/20/2019	Print	51	Checking			11.65		
	Edit   View	18846	11/20/2019	Print	50	Checking			35.00		
	Edit   View	18343	11/13/2019	Print	49	Checking			3,402.65		
	Edit   View	17943	11/12/2019	Print	47	Checking			2,694.63		
	Edit   View	17843	11/12/2019	Print	48	Checking			1,028.80		
	Edit   View	17332	10/22/2019	Print	46	Checking			3,430.05		
	Edit   View	17129	10/21/2019	Print	45	Checking			3,430.05		
	Edit   View	16927	10/18/2019	Print	44	Checking			17,250.00		
	Edit   View	16523	10/16/2019	Print	43	Checking			8,425.07		
	Edit   View	16019	10/10/2019	Print	42	Checking			9,165.05		
	Edit   View	15517	10/5/2019	Print	40	Checking			587.76		
	Edit   View	15617	10/5/2019	Print	41	Checking			899.65		
	Edit   View	15217	10/3/2019	Print	39	Checking			4,750.00		

# Customer Statements: Close Multiple Invoices

## Multiple invoices

From a Customer Record, merge all open invoices to enable customers to pay multiple invoices simultaneously

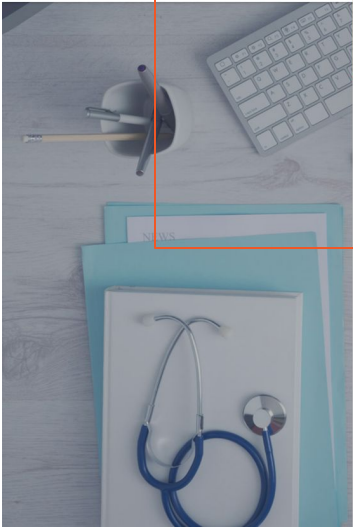


# Customer Statements: Close Multiple Invoices

## Auto-reconciliation

Each payment is auto-reconciled to its respective invoice

**EMDs**



**\$0.00** USD

Make a payment

Select the invoices to include in this payment.

<input type="checkbox"/>	Select All (4)	
<input checked="" type="checkbox"/>	Invoice #62	\$1,770.00
<input type="checkbox"/>	Invoice #63	\$3,000.00
<input type="checkbox"/>	Invoice #69	\$3,500.00
<input checked="" type="checkbox"/>	Invoice #70	\$4,750.00

Continue



# Customer Statements - Close Multiple Invoices

## Partial payments on statements

Customer can choose to pay partial amounts on invoices, with that amount being applied to the corresponding invoice.



## \$274.38 USD

[Make a payment](#)

The following invoices will be included in this payment. Modify the payment amount if you want to do a partial payment on one of the invoices.

Invoice	Amount Due	Payment Amount
Invoice #INV10000366 <i>Due: 7/23/2020</i>	\$62.38	<input type="text" value="\$ 62.38"/>
Invoice #INV10000367 <i>Due: 7/23/2020</i>	\$112.38	<input type="text" value="\$ 12.00"/>
Invoice #INV10000369 <i>Due: 7/23/2020</i>	\$122.38	<input type="text" value="\$ 100.00"/>
Invoice #INV10000370 <i>Due: 7/23/2020</i>	\$132.38	<input type="text" value="\$ 100.00"/>

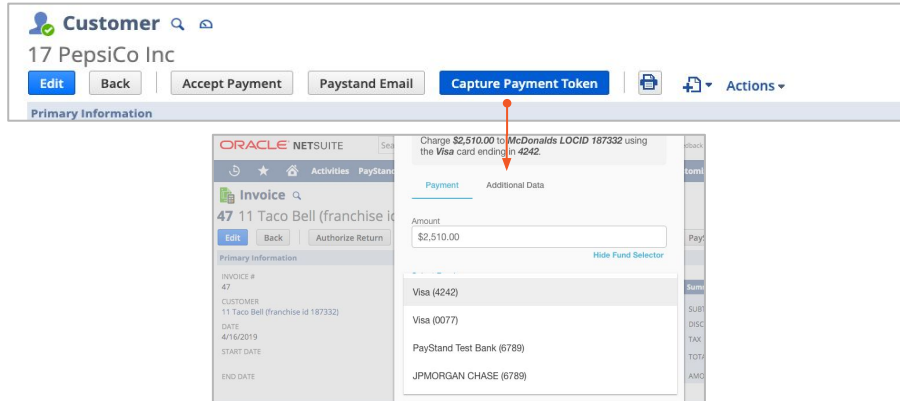
[Continue](#)



# Autopay: Set Collections on Autopilot

## Tokenize a Payment Method

There are two ways in which you can tokenize a payment method within Netsuite: either use the “Capture Payment Token” button or send an email with a template using a Checkout configuration for AutoPay Tokenization.



Customer 17 PepsiCo Inc

Buttons: Edit, Back, Accept Payment, Paystand Email, Capture Payment Token, Actions

Primary Information

ORACLE NETSUITE

Charge \$2,510.00 to McDonalds LOCID 187332 using the Visa card ending in 4242.

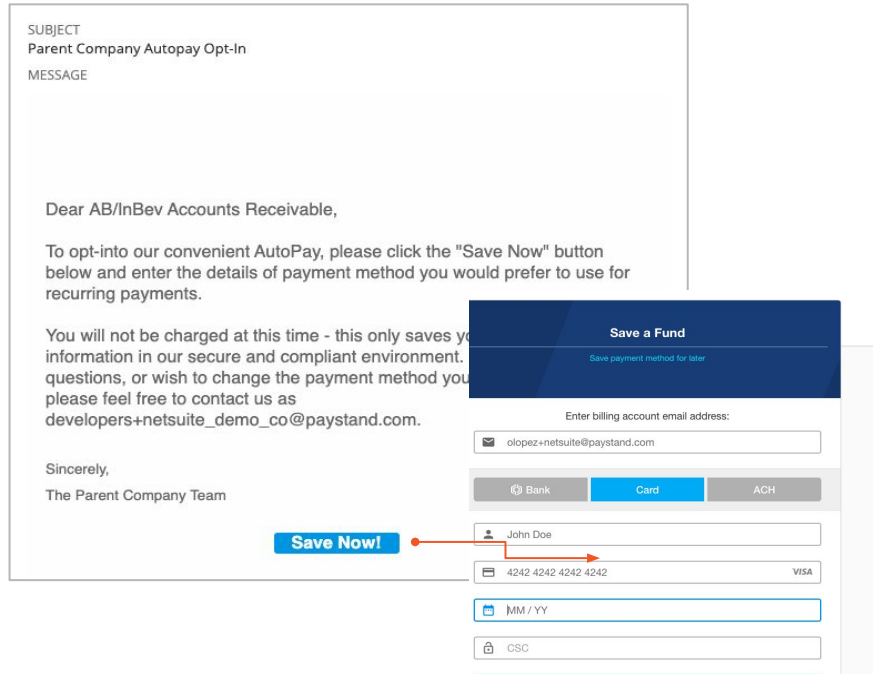
Payment Amount: \$2,510.00

Additional Data

Hide Fund Selector

Payment Methods:

- Visa (4242)
- Visa (0077)
- PayStand Test Bank (6789)
- JPMORGAN CHASE (6789)



SUBJECT: Parent Company Autopay Opt-In

MESSAGE

Dear AB/InBev Accounts Receivable,

To opt-into our convenient AutoPay, please click the "Save Now" button below and enter the details of payment method you would prefer to use for recurring payments.

You will not be charged at this time - this only saves your information in our secure and compliant environment. If you have questions, or wish to change the payment method you use, please feel free to contact us as developers+netsuite\_demo\_co@paystand.com.

Sincerely,  
The Parent Company Team

**Save Now!**

**Save a Fund**  
Save payment method for later

Enter billing account email address:  
olopez+netsuite@paystand.com

Payment Method: Bank, Card, ACH

Cardholder Name: John Doe

Card Number: 4242 4242 4242 4242 VISA

MM / YY

CSC

# What to Listen For

Pain points to listen for:

- Transaction fees
- Automate AR
- Growth Pains
- Payment portals
- Inbound Payment reconciliation within NetSuite
- DSO

# How to generate NetSuite business

How to start the conversation

- are you invoicing out of netsuite?
- are invoices automated?
- how are payments applied to your open invoices?
- are you manually reconciling payments to invoices?
- how many invoices are being sent monthly?
- how are your customers paying you (checks, credit cards, paper checks...)? and what is the breakdown?
- are you bearing the cost of credit card processing fees from your customer's payments?
- What is your average DSO?

"Ok based on what I'm hearing, it sounds like if we could help to eliminate the manual reconciliation efforts in your accounts receivable process, drastically reduce your DSO, and get away from transaction fees, we would have a major impact on your business is that accurate?"

We actually typically see a cost savings of 50% in the cost to realize your accounts receivable by focusing on these 3 components so I'd love to take some time to do a deeper dive on that with our Paystand Accounts Receivable module."

# Paystand for NetSuite *SuiteApp*

**Ben Bassett**

**Channel Partner Manager**

**bbassett@paystand.com**

**612-423-2515**