elan™
Corporate Payment Systems | PaperTrl

# Integrated Payables and AP Automation

## Save time on payment disbursement

Simplify your payment disbursement processes with Integrated Payables and AP Automation with Elan Financial Services and PaperTrl. This easy-to-use service consolidates check, ACH and virtual card payment instructions into a single file. Integrated Payables saves time, reduces costs and risk while improving rebate revenue opportunity.

### Make faster payments
Embedded banking with PaperTrl removes the intermediary so payment instructions are sent directly to your bank, allowing you to retain your cash longer while still ensuring on-time payments.

### Streamline payment disbursement
Transmit a single payment instruction file to PaperTrl for check, ACH, and virtual card payments and save time.

### Save money
Migrate more spend to ACH and virtual card and reduce check printing and mailing costs.

### Earn money
Increase the use of rebate-earning virtual card payments and build card program revenue-share opportunity.

### Reduce fraud risk and errors
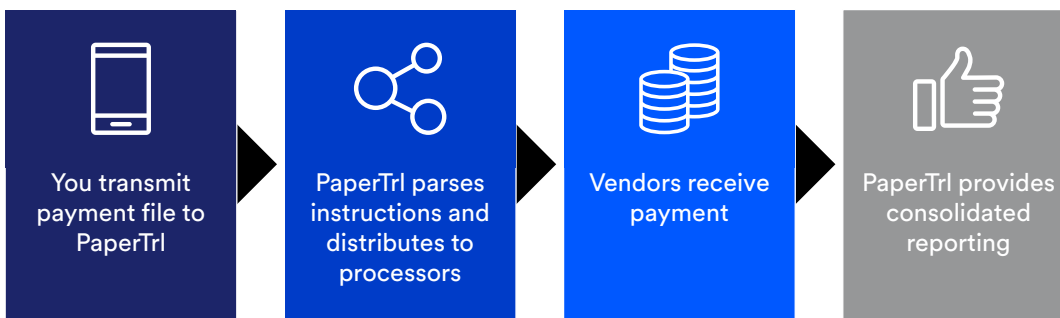Consolidate multiple payment files into one and reduce fraud risk and errors.

### Simplify vendor enrollment
Outsource virtual card vendor enrollment campaign design and management to Elan and PaperTrl to increase acceptance and save staff time.

### Retain existing bank relationships
Continue your existing bank relationships for ACH processing without disruption. PaperTrl relays payment instructions to your current ACH providers, facilitates check printing and directs virtual card payments to Elan.

### How it works

| You transmit payment file to PaperTrl | → | PaperTrl parses instructions and distributes to processors | → | Vendors receive payment | → | PaperTrl provides consolidated reporting |

**Delivering real-time, 24/7 access, visibility and control**

PaperTrl also allows you to configure an AP automation process that meets your exact specifications and business requirements, giving you the ability to:

- Eliminate manual tasks and data entry throughout the procure-to-pay process.

- Create, approve, and track purchases by vendor or project.

- Enable an end-to-end automated invoice processing flow, including approvals and three-way match.

- Make payments more efficiently while gaining visibility and control over cash flow.

- Improve accuracy by minimizing human error and integrating with your existing accounting software.

- Generate reports that provide insight to make smarter, more informed business decisions.

**PaperTrl gives you the ability to execute payments and reconciliations—automatically integrating into your established accounting system**

| Streamline payments and simplify reconciliation | Pay everyone in one place | Accommodate all payment types |
|---|---|---|
| Pay vendor invoices and reimburse employee expenses on a single screen, providing you:<br>• More control<br>• Greater efficiency<br>• Better visibility | PaperTrl provides for everyone you need to pay:<br>• Employees<br>• 1099 Contractors<br>• Vendors | PaperTrl facilitates all major payment types:<br>• Physical credit cards<br>• Virtual cards<br>• ACH<br>• Check |

**About Elan Financial Services**

Elan provides financial institution partners with commercial credit card programs and payment solutions that help their clients manage AP spend and travel expenses. Our partnership with PaperTrl creates new opportunities to help organizations streamline their AP processes and simplify their migration to more efficient electronic payments. Elan is an affiliate of a leading global issuer of commercial cards, with staff located throughout North America.

**About PaperTrl**

PaperTrl is a fully integrated, integrated payables and AP automation software solution that helps organizations streamline and automate the entire process from procurement to payment. PaperTrl empowers AP professionals and vendors to manage purchase orders, material receipts, invoices and payments by automating the most labor-intensive steps – invoice entry, three-way match, approvals and reconciliation.

# Getting started

Contact us at [elanpaymentsolutions.com](elanpaymentsolutions.com) or reach out to your Elan banking representative today.

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