

SMART CARDLESS PAYMENTS

Optimising payments across your entire business

For all organisations, taking payments is a critical step in an end-to-end customer journey. GoCardless, Certinia and Asperato have combined to provide a pre-built Smart Payments to help you automate the entire process and take back control of your payments.

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.

GoCardless, Certinia and Asperato have created a flexible, agile, one-stop solution that can effectively manage one-off payments and effortlessly handle the complexities of regular recurring payments. It means you can automate invoice and subscription payment collection and pull payments directly from your customers' bank accounts around the world – without ever leaving your core finance applications.

From offline payment methods and retrofits...

Offline

- Late payments
- Labour intensive
- Slow to process

Cards and wallets

- Expensive fees
- High failure rate

...to integrated online bank payments

Streamlined bank payments

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

GoCardless asperato
certinia

SMART PAYMENTS

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.

Talk to an expert

GoCardless

A global bank payment network
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 **FINANCIALFORCE**

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