



Cash Velocity as an Antidote for Inflation

Navigating Economic Uncertainty
with Paystand and Sage Intacct



Table of Contents

Introduction

- Fully integrated for speed, efficiency, and convenience

What is cash velocity?

Cognitive Biases in Financial Decision-Making

- How Do We Do It?
 - Paystand B2B network
 - Smart lockbox
 - Payer portal
 - “Pay Now” button
 - Funds-on-File
 - Assurety
 - Early payment discount
 - AR process automation

Eliminate credit card fees and increase ROI

Paystand + Sage Intacct = painless AR

3

5

6

13

14

Cash Velocity as an Antidote for Inflation

The current economic climate, characterized by inflation woes, recession concerns, a business slowdown, and unpredictability, has created uncertainty for finance professionals using Sage Intacct. This uncertainty makes predicting customer demand, revenue, inbound payments, cash flow, and profit margins challenging, leading to increased stress among AR professionals.

Cash access is vital in today's competitive business environment, but delayed payments are common. Long DSOs are frustrating as businesses lack tools to speed up cash conversion.

Paystand offers modern, blockchain-enabled B2B payment technology that helps:

- **Increase cash velocity**
- **Speed up time-to-cash**
- **Eliminate unnecessary credit card fees**
- **Put AR on auto-pilot**
- **Fully integrated for speed, efficiency, and convenience**

Paystand integrates with Sage Intacct, providing CFOs and AR leaders with a real-time view of cash flow. It automatically imports necessary information from Sage Intacct within seconds.

Paystand offers zero-fee B2B payments for Sage Intacct, helping clients eliminate revenue-related fees. Our technology automates finance and AR tasks, enabling businesses to adapt to economic changes by recognizing revenue sooner at a lower cost.

AR leaders need solutions to reduce revenue costs and improve ROI. Learn how Paystand can boost cash flow, cut AR costs and tasks, and shorten DSO by 80% within your Sage Intacct dashboard.

"Cash velocity is a reliable indicator of future cash flow, enabling businesses to plan effectively. "

— PAYSTAND

What is Cash Velocity?

01

Before delving into the details, let's establish some fundamental concepts.

Cash velocity refers to the rate at which a business generates revenue. It is calculated by dividing cash flow by time. For instance, if a company has a positive cash flow of \$12,000,000 over 12 months, its average cash velocity would be:

\$1,000,000 per month
\$4,000,000 per quarter
\$12,000,000 per year

Cash velocity is a reliable indicator of future cash flow, enabling businesses to plan effectively. By comprehending and enhancing cash flow velocity, organizations can set realistic goals and achieve sustainable growth.



Paystand Can Help Speed Up Payments

02

Our mission is to revolutionize the financial system, starting with B2B payments, by making it more open, equitable, and profitable. Our automated payments solution for Sage Intacct helps customers increase their cash velocity and significantly reduce manual reconciliation and processing costs.

We aim to:

- Accelerate time to cash and end-to-end cycle time by up to 80%
- Automate billing, payments, and reconciliation, reducing AR labor costs by 50%
- Eliminate or minimize credit card processing fees

Our solution offers several benefits:

- Speeds up time-to-cash by 20-80%
- Reduces manual intervention by 50%
- Eliminates credit card fees
- Scales up to handle double invoice and payment volumes

Paystand provides businesses with fast, efficient, and profitable blockchain-enabled payments. It enables companies to scale their revenue and business without fees and effortlessly scales up AR tasks.

HOW WE DO IT

Paystand B2B Network

02

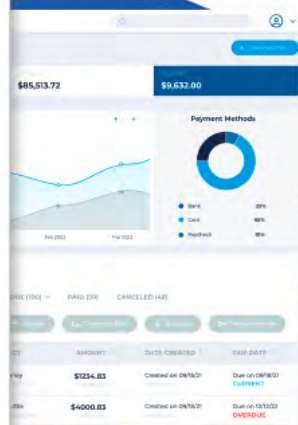
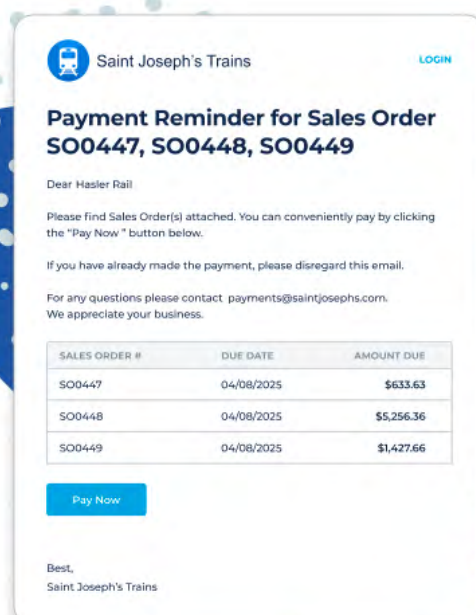
Paystand offers an automated B2B payment network that enhances business efficiency and profitability.

It reduces manual intervention, eliminates credit card fees, and scales up to handle increased invoice and payment volumes.

By partnering with Paystand, businesses can achieve up to 80% faster time-to-cash, a 50% reduction in manual intervention, and lower per-payment transaction costs.

The Sage Intacct integration offers various features:

- **Multi-entity support**
- **Automated collections**
- **Multiple invoices**
- **Virtual terminal**
- **Autopay**
- **Payments in Canadian Dollars**



HOW WE DO IT

Smart Lockbox

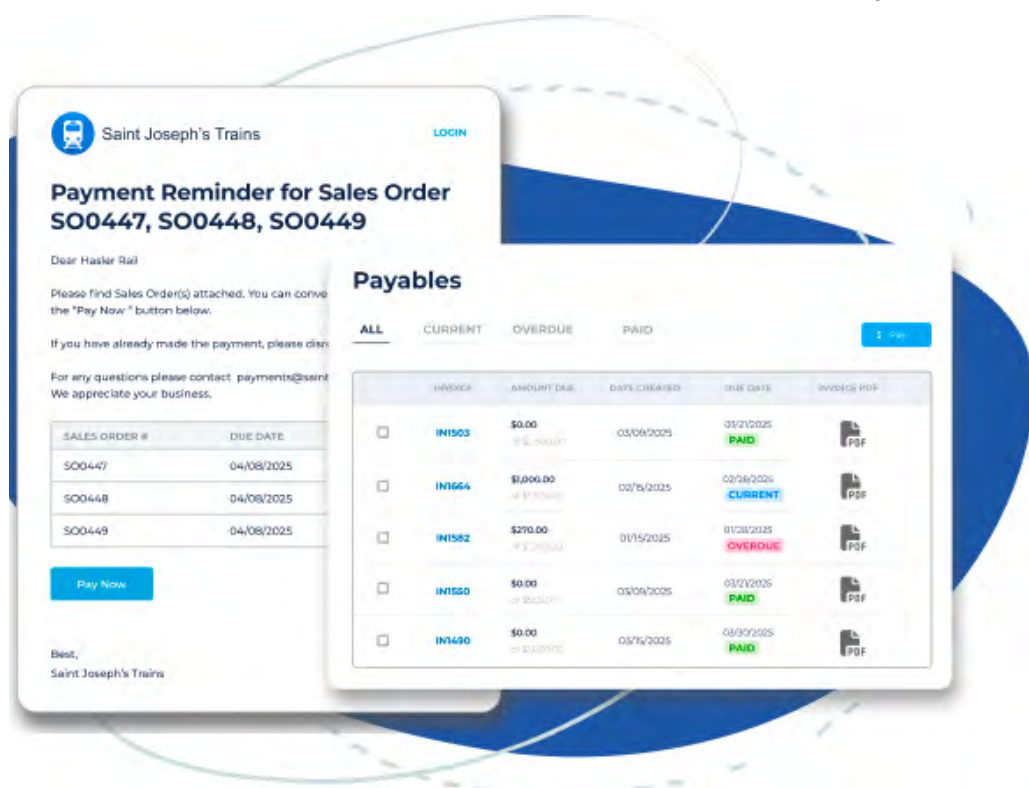
02

The Smart Lockbox feature offers a digital alternative to traditional lockbox services, streamlining the cash cycle and eliminating check-related inefficiencies for businesses by:

- Automating check payments
- Enabling email-embedded invoices with online payment options
- Centralizing collections
- Reducing receivables risk with 24/7 payment tracking
- Eliminating physical check handling

Integrating with Sage Intacct reduces setup times and reconciliation efforts, enhancing efficiency and security. The solution automatically processes deposits and reconciles paper check payments, encouraging payers to adopt digital alternatives.

By moving incoming paper checks to a digital workflow, the feature increases financial control, transparency, and payment speed. Automated reconciliation and cash application minimize friction, human resources, and overhead, enabling businesses to scale more effectively.



HOW WE DO IT

Payer Portal

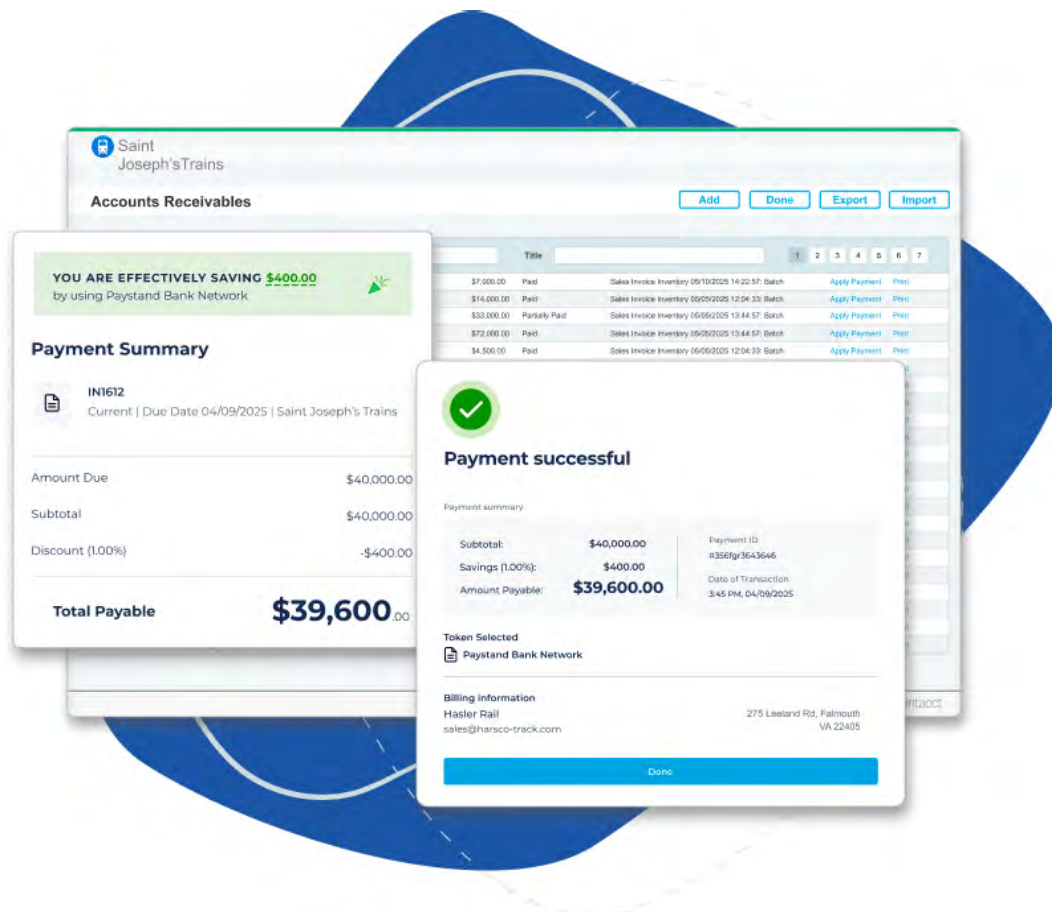
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The new Payer Portal, an upgrade to the original Sage Intacct integration, gives merchants enhanced visibility into their end-customer payers.

AR teams with a high volume of invoices can use the Payer Portal to track all past and outstanding invoices in a centralized location, eliminating the need to search through email inboxes manually.

Key features of the Payer Portal include:

- Reference to all invoices for reconciliation
- Instant payment options
- Increased payment process visibility
- Individual PayNow requests via email



HOW WE DO IT

“Pay Now” Button 02

Paystand simplifies the payment experience for both payers and payees. It lets you send customers a payment request via email or an automated email workflow from Sage Intacct. The embedded payment link in the invoice enables quick and easy payments.

The “Pay Now” button carries over the merchant’s bank information, streamlining invoice workflows and individual invoices.

Funds-on-File

Funds-on-file tokens for B2B payments offer a simplified payment process, eliminating the need for phone calls and follow-up emails. Customers can make payments with a single click via the “Pay Now” or “One-Click” buttons, enhancing convenience. The system is cost-effective, customer-centric, and secure.

This simplifies authorizing, charging, and reusing payment methods without compromising privacy. Tokens reference stored funds on file, allowing platforms to save payment methods securely. Tokens can be managed through the dashboard or API.

HOW WE DO IT

Early Payment Discounts

02

Early payment discounts encourage buyers to pay sooner, giving businesses easier access to cash and reducing DSO. Early access to cash is crucial for business survival in today's inflationary environment. Traditionally, static early payment terms are buried in contracts and have limited AR teams' ability to leverage them for faster cash flow.

AR-centric dynamic discounting solutions empower suppliers to control discount terms, enabling flexible and time-sensitive discounts between invoice creation and due date. The Fees & Incentives Model enhances cash velocity with minimal manual effort, creating capital efficiency and a seamless customer payment experience.

Assurety

Paystand's Assurety Blockchain allows you to easily take and make payments by auto-verifying bank accounts, funds, and transaction accuracy. **You can rest assured that your and your customer's private information is safeguarded from unauthorized access and bad actors.**

HOW WE DO IT

AR Process Automation

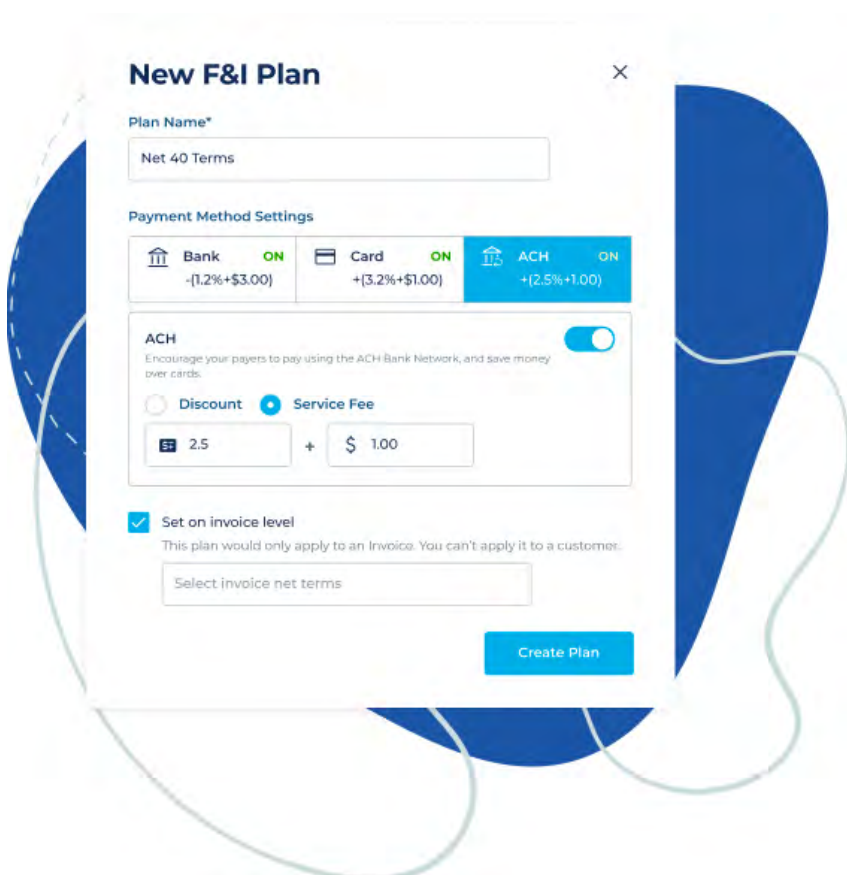
02

Paystand's integrated payments platform automates various accounts receivable (AR) and reconciliation tasks, leading to significant business cost savings. The platform offers features like:

- Automated payment reminders
- Auto-pay for recurring payments
- Automatic cash application and reconciliation with Sage Intacct ERP

This automation frees up AR staff from time-consuming manual activities, allowing them to focus on more strategic tasks like revenue recognition and capturing new business.

Paystand also provides merchants with a centralized dashboard, allowing them to easily access all transactions and associated data and streamlining the AR process.



Eliminate Credit Card Fees and Increase ROI

03

By shifting your payment mix toward zero-fee methods like the Paystand B2B Network, using tools like payer incentives, passing on convenience fees, and paying a fixed monthly cost to process an unlimited number of payments, you can break free from processing and interchange fees that cut into your hard-earned revenue.

Reduce spend and increase customer retention by moving away from manual workflows, inefficient operations, and non-digital payment options. By utilizing Paystand's next-gen B2B payment technology, you can:

- Cut costs by 50% (or more!) simply by eliminating antiquated payment methods
- Decrease DSO by 60%, gaining greater control over your cash flow
- Improve your margins with our 0% Payment Network and fixed-cost approach

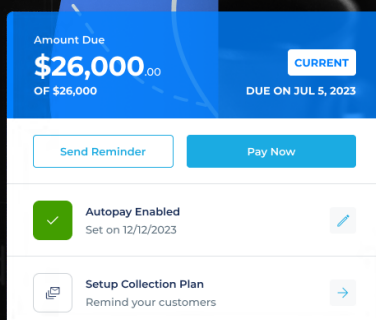
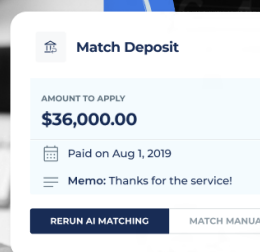
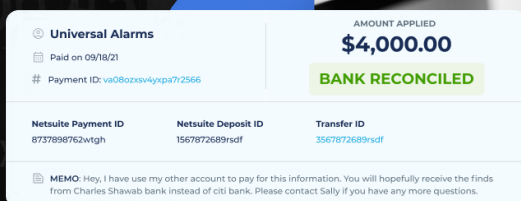
Our integrated AR app and B2B payment network streamline B2B payments, saving businesses time and money. **Automation eliminates manual tasks, increases remittance, and allows quick and efficient payment acceptance.**

Paystand + Sage Intacct = Painless AR

04

Paystand's Sage Intacct integration provides a self-driving AR solution, enabling customers to make fast, efficient, and profitable payments.

With Paystand and Sage Intacct on your side, you can stand firm in a turbulent economic environment and scale your business without your fees and manual tasks scaling too.





Invoices that
propel your
business
forward



Zero Fees
Zero Touch
Zero Time

Get Started

Companies that use Paystand

Eliminate

51%

of transaction fees

Automate

70%

of their AR process

Reduce DSO by

62%