



The Cash Generation Platform

A CONVERSATION ABOUT THE CASH TRAPPED IN YOUR
RECEIVABLES — AND HOW TO RELEASE IT

What the industry calls receivables, we call Trapped Cash.

THE CASH IS THERE. YOU EARNED IT.
IT'S JUST STUCK SOMEWHERE BETWEEN YOUR BUYER AND YOUR BANK.

The Size of the Problem

TRAPPED CASH BY THE NUMBERS

\$1.7T

Trapped cash across
U.S. receivables

Source: Hackett Group, Working Capital Survey, 2025

~7%

Cost of financing working
capital in today's conditions

11%

Avg. company revenue
trapped in receivables

55%

Of all B2B invoices are
overdue, and by 13 days

Why AR Automation Didn't Fix It

AR Automation

WHERE WE WERE

Back-office.

Defined by what it processes.

Built for a different era.

Run the back office cheaply.

Digitized the paperwork.

Left the cash exactly where it was.



Cash Generation

WHERE WE'RE GOING

Strategic.

Defined by what it produces.

Built for this era.

Convert earned revenue into deployable cash.

Makes cash arrive faster,
on economics you can predict and defend.

A Vital Cog in the B2B Machine

The Business Payments Network
— 24 years compounding

260+
AP Portals

200+
Issuing Banks

13M
Buyers

20+
Countries

2,600
B2B Suppliers

10%
of Annual B2B Invoiced
Commerce

BILLTRUST BUSINESS DIRECTORY

AI-powered insights from
behavioral intelligence

BUYER PROFILE

 **Acme Manufacturing Co.**
Mid-Market Manufacturer
Customer since 2021

 Payment Behavior 

 Invoice Delivery Preferences 

 Peer & DTP Benchmarks 

 Credit Risk Signals 

RECOMMENDATION

Target this buyer for
digital payment adoption.

- ✓ High digital payment propensity
- ✓ Strong invoice engagement
- ✓ Lower credit risk
- ✓ Industry benchmark advantage

Take action



One Platform, Two Purpose-Built Bundles

ONE CONNECTED SYSTEM. FIVE PRODUCTS.

Cash Engine

Delivers every invoice via the buyer's preferred channel, paid on the right rail, at the right economics. The countdown to cash starts the moment the invoice is issued.



INVOICING



PAYMENTS

Payment Recommendations Next 5 Days Next Week

Time-Sensitive Actions
Apr 20, 2026 – Apr 24, 2026

- ☐ 2 documents with discounts expiring **Estimated savings 50.00 USD**
- ☐ 1 document entering surcharge period **Avoid 44.82 USD surcharge**
- ☐ 1 document losing credit card eligibility **Credit card option expiring**
- ☐ 2 documents about to become more past due **Pay now to avoid further aging**

Cash Accelerator

Approves qualified buyers fast. Matches payments automatically above 95%. Prioritizes the accounts that actually move the cash forecast.



CREDIT



CASH APP



COLLECTIONS

Line Item Auto Match Rate

89.3% +0.3%

Billtrust 92.2% +0.1%

External 87.3% -0.8%

Credit Review Data

Segment		Last updated
Outstanding Balance	\$7,985 USD	11/7/2024
Overdue Balance	\$3,985 USD	11/7/2024
Credit Utilization	108.2%	10/12/2023
Average Payment Behavior	28	10/08/2023
Open disputes	3	10/08/2023

Autopilot

Email summary

This customer is waiting on payment and is promising to pay \$3,000 by Monday, March 31, 2026.

Related Documents
[Document #637](#), [Document #823...](#) (3 total)

To-do

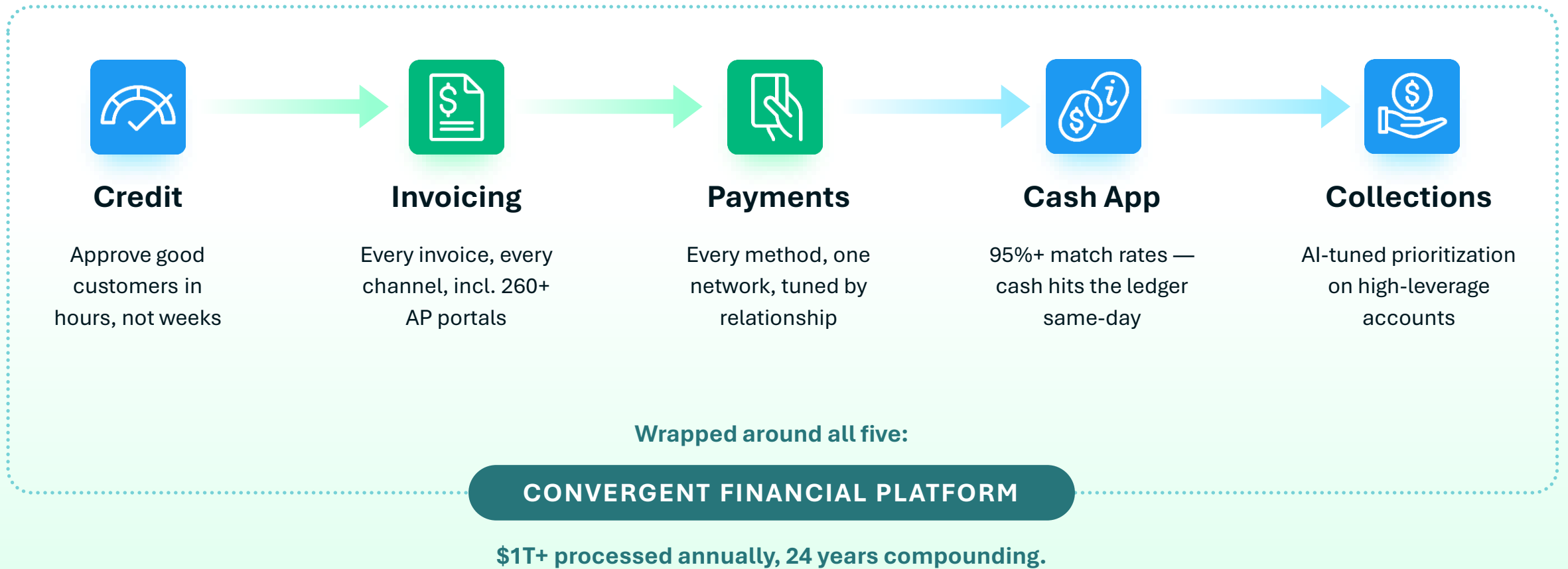
- ☐ Record a payment promise
- ☐ Draft & send reply

Edit Record

Draft reply with AI

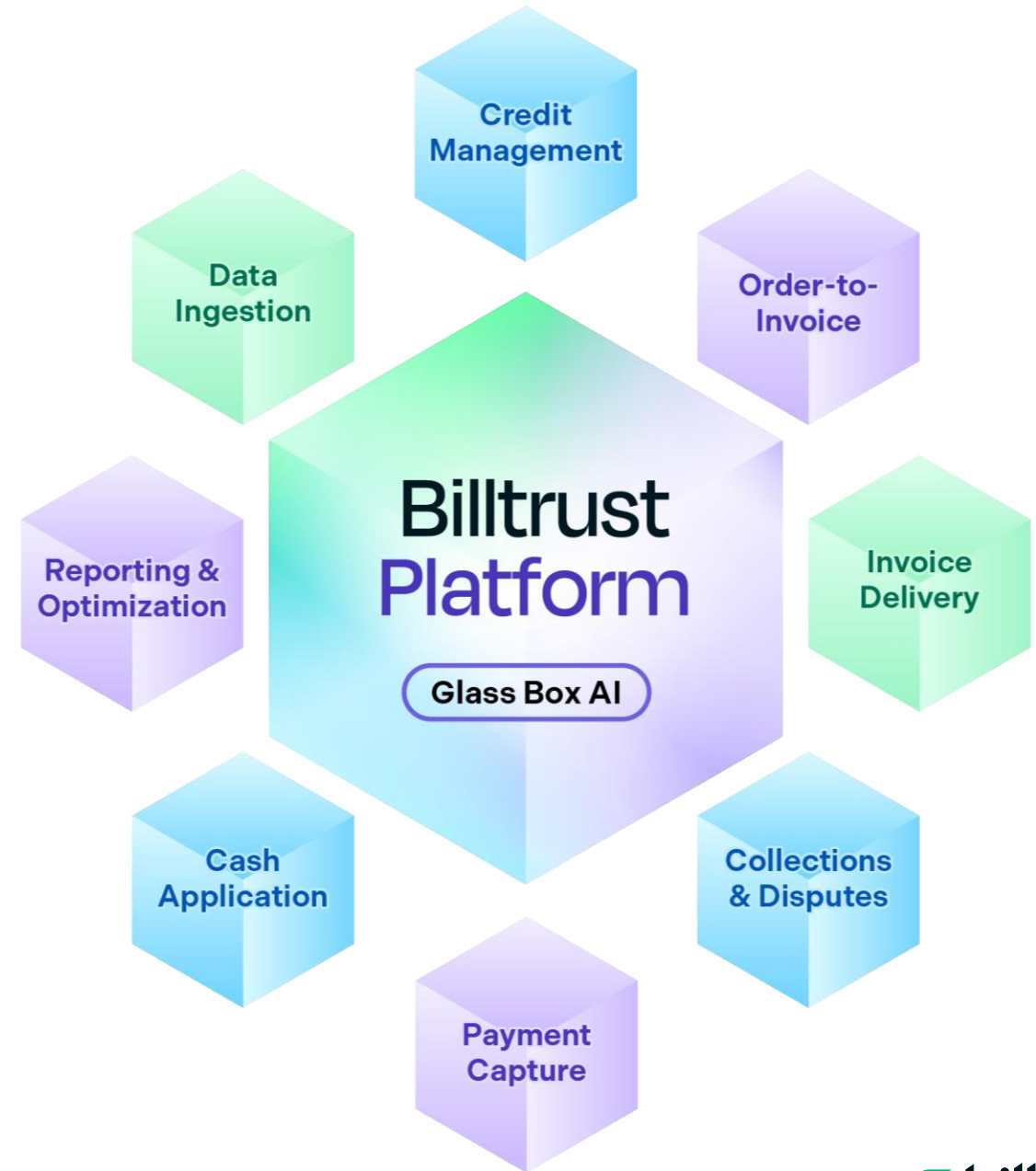
Credit to Cash, on One Set of Data

NOT FIVE MODULES — ONE ENGINE, FIVE FORCES



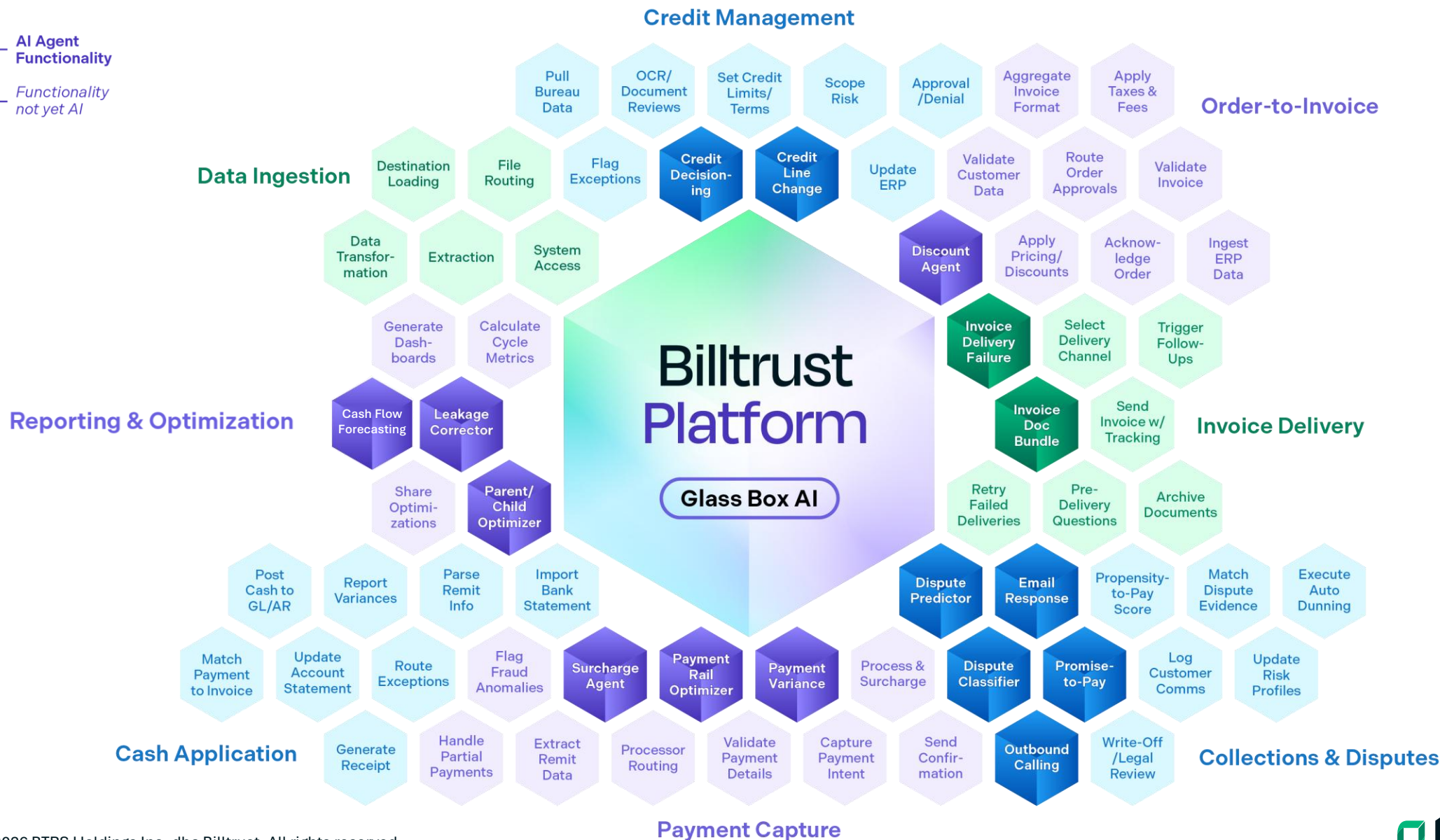
Product Roadmap and AI Vision

We're building a **fully autonomous Cash Generation platform** that leverages our vast, proprietary data and domain expertise



Billtrust's path to fully autonomous AR is mapped and in motion

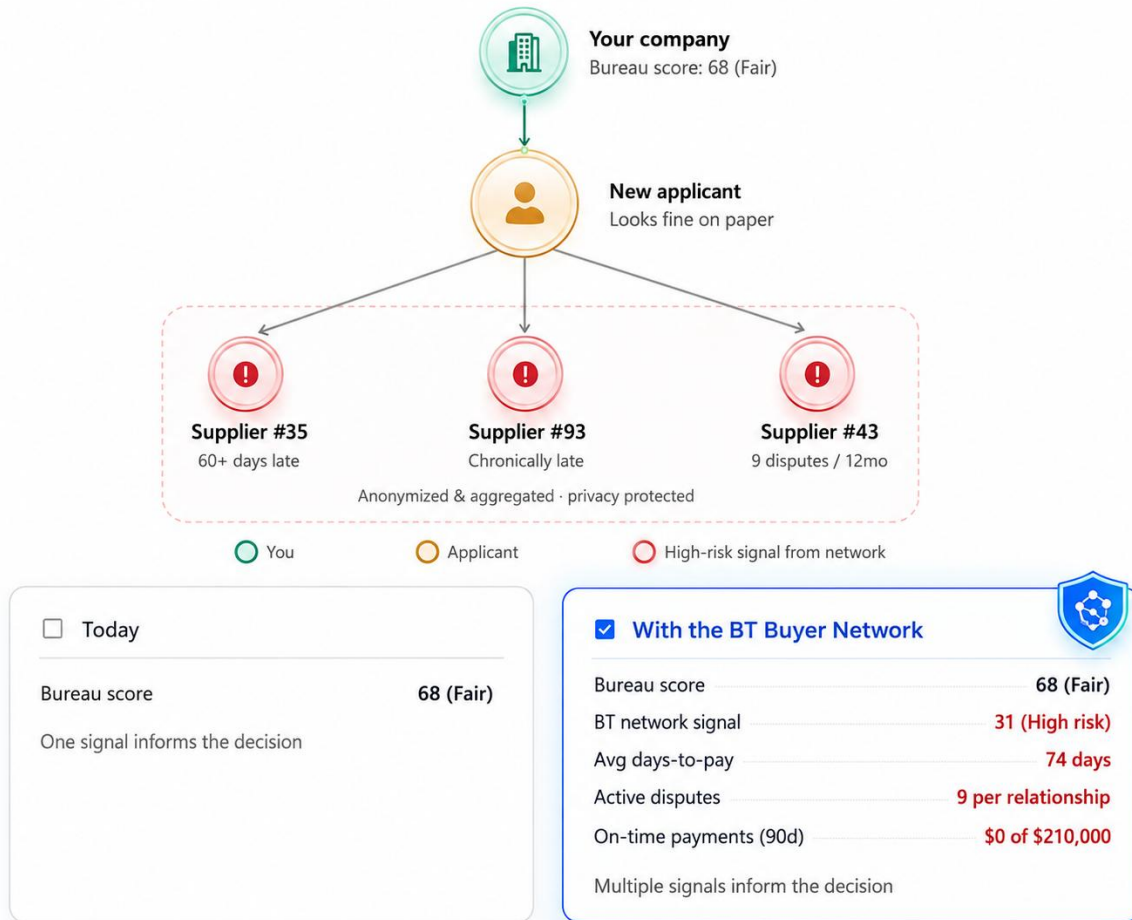
- AI Agent Functionality
- Functionality not yet AI



AI adoption in finance is a trust journey and a governance decision



The Future of Credit | AR intelligence that marries AI with proprietary network data to automate credit decisioning end-to-end



2,600+

suppliers in the Billtrust Buyer Network

A cross-network score to assist in risk assessment no standalone org can replicate.

THREE PILLARS OF THE AI FUTURE: CREDIT

AI Scoring

A complete credit score built from BT network, bureau and application - fewer bad debts, faster decisions

AI Decisioning

Decision Automation frees analysts to work on more complex use cases - less workload, lower cost

Governance & Configurability

Configure every agent to your own automation needs with full visibility into decisioning process

Collections as a CRM | Collections stops being a worklist and becomes the system of record for every buyer relationship

THREE PILLARS OF THE AI FUTURE: COLLECTIONS

Portfolio Wide Prioritization

Ranks every buyer in your book against every other — not just who's overdue, who actually needs your attention right now.

Next Best Action

For that buyer specifically, decides the right move — a call, an email, or nothing yet — built from their real history, not a static playbook

Trust, built in

Every action shows a confidence score before it sends, every draft matched to the right tone, every approval reversible, one click pauses all of it

BUYER

Pinnacle Group

Active · Enterprise West · Assigned to Sarah Mitchell

Send Email

Log Call

Record Promise

Add Note

Start Playbook

Overview

Activity

Invoices

Contacts

Disputes

Notes

CALL — POST-CALL SUMMARY (AI)

DURATION 4M 32S · TODAY 9:42 AM

Spoke with **David Park, CFO**. He acknowledged the overdue balance of **\$67,400** and committed to paying by **this Friday, June 27th**. He mentioned cash flow issues from a delayed client payment on their end. **No dispute — full payment expected.**

DETECTED PROMISE AI

AMOUNT

\$67,400

DUE DATE

Fri, Jun 27

CONTACT

David Park

Confirm Promise

Dismiss

CALL

Today 9:42 AM

AI — Post-Call Summary AI

4m 32s call with David Park (CFO). Acknowledged \$67,400 balance, committed to full payment by Fri Jun 27. Cited delayed inbound client payment. No dispute.

PROMISE

Jun 18, 2026

Sarah Mitchell

Credit & Collections Demo



In one word, what will define the future of the credit profession?