

#### **KeyTotal AR® - Virtual Card Capture**

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KeyTotal AR, powered by Billtrust Quantum®, reduces the amount of time and money spent on manual credit card payment processing. Your organization is under increased pressure to accept credit card payments – but these card payments often result in more work for your staff. With KeyTotal AR Virtual Card Capture, you can leverage a single system to not only automatically accept virtual card payments, but also eliminate manual keying and reduce processing time.



### More than a Card Processing System

Virtual Card Capture is used with the rest of the KeyTotal AR suite to streamline your end-to-end receivables processes—reducing costs and lowering days sales outstanding. Gain visibility into your invoice-to-cash processes and optimize your processes based on industry best practices. Watch the efficiency of your accounts receivable improve while providing your clients the diverse mix of electronic invoicing and payment options they want.



## **Features & Benefits**

- Automate the acceptance of virtual card payments to eliminate manual keying and speed payment application
- Collect and consolidate remittances
- Reduce interchange fees and increase data per transaction by optimizing all card payments for Level II & III card processing
- Support PCI compliance Your payment information is secured in a PCI compliant environment, reducing the risk of credit card fraud and data breaches

# **Key Takeaways**



Eliminate the cost of manual processing and reallocate FTE time to more strategic tasks



Reduce interchange fees and chargeback risk with Level II and III processing



Support PCI Compliance



Whether you call them stored cards, ghost cards, virtual accounts, single use accounts or any of their other names—they are all virtual cards. A form of electronic payment, virtual cards are sent as an email from your customers' banks, ERP systems, and accounts payable platforms. KeyTotal AR Virtual Card Capture automatically captures and processes these card payments for you.



Emailed credit card payments are re-routed to KeyBank.



Credit card information is securely stored in a PCI compliant environment.



Card payments are processed with optimized Level II & III data.



A consolidated remittance file is delivered to your ERP system daily.



# Why choose Key?

Key is a top U.S. financial services provider. Commercial Payments offers a set of integrated solutions that includes treasury management, international trade, foreign exchange, merchant services and commercial cards. We help you collect funds faster, reduce fraud, optimize payables and processes, and improve your bottom line through effective funds management. Coupled with our extensive resources and expertise, we are a strategic advisor to your business, with a commitment to helping you run your business better every day.

#### Let's start the conversation

To learn more about how KeyTotal AR - Virtual Card Capture can help you run your business better every day, contact your Payments Advisor.

Billtrust Quantum provides payment cycle management solutions to automate the invoice-to-cash process. By integrating invoice delivery, invoice payment and cash application, Billtrust delivers a flexible, cloud-based solution to accelerate cash flow and drive higher operational efficiency.

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