



# Sick & Tired of Paper Checks?

**CLIENTPAY**<sup>®</sup>  
AN AFFINIPAY SOLUTION

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We've all envisioned the paperless office of the future. In spite of many digitized processes and tech tools to clean the clutter and streamline operations, there's one piece of paper that we can't seem to shake off: the paper check.

The use of paper checks comes with many pitfalls—costly processing, increased labor, delayed access to funds, and many headaches including double billing, overdrafts, and even fraud.

Many other countries have drastically reduced their dependence on paper checks and some, like Germany, have left paper checks behind for good. In the U.S., an estimated 82 percent of Americans are using digital payments, [according to a recent study](#).

There is affordable, available technology to settle bills with credit cards and online payment processing. Here's a look at some of the proven benefits of taking your accounts receivable paperless.

**Upcoming Topics:**

- [1. Get Paid Quickly](#)
- [2. Improve Cash Flow](#)
- [3. Reduce Write-offs](#)
- [4. Increase Customer Satisfaction](#)
- [5. Increased Ease with Automation](#)



## 1. Get Paid Quickly

Payments by check have one certain effect on your business: delayed payment. From start to finish, a check is a multistep effort that adds considerable time and labor to billing and collecting. The process of printing, stuffing, stamping, addressing, mailing, receiving, logging, and banking involved in this effort can easily push a business's access to working capital by several days.

Even worse is that these time-intensive processes can cause delays until the next billing cycle. On average, it takes two to five business days for a check to clear. Several factors can affect when the check is released, including the amount in the payer's checking account, the recipient's relationship with the bank, and the amount of money the check is issued for.





## 2. Improve Cash Flow

Cash flow is the engine that keeps every business running. By simply accepting credit cards, you can improve your business's cash flow in these two ways:



**Better Forecasting:** Even all of your clients mail their checks by the due date, the truth of the matter is funds are still locked in that check for days before the firm has access to the money. Credit card payments give your firm access to funding faster, making monthly forecasts more accurate and reliable.



**Fewer Expenses:** When you tally it up, it is astounding how much the paper check system costs a business in the long run. Between the hidden costs of waiting and concrete costs of processing a check, the expense to your bottom line is significant. When businesses choose the right payment technology, they can spend less on credit card fees and reduce the time they spend on collections by half.



**Processing a paper check can cost 10x as much as processing an electronic payment.**



## 3. Reduce Write-offs

One reality of being in business is a certain percentage of accounts receivable are uncollected and have to be written off. At ClientPay, we want to make sure that you keep as much of your hard-earned money as possible.

Updating your billing practices to be more modern and client-centric is one way to improve your accounts receivable and decrease bad debts. Using an online payment solution like ours can help recapture a significant portion of your business's write-offs by making it more convenient for your clients to pay.

### ClientPay's Recapture Campaign

Don't just write it off; recapture your collections with ClientPay's online payment campaign.



#### 1. Payment Links

Provide a professional and convenient payment experience by including personalized, secure payment links in your invoices, emails, and on your website.



#### 2. Quick Bill

With Quick Bill, you can collect faster payments by sending clients a customized payment request with pre-filled information and a direct link to your secure payment page.



#### 3. Scheduled Payments

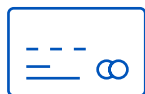
Ensure on-time payments by scheduling charges in advance. Scheduled Payments allow you to quickly set up one-time future charges or establish automatic recurring payments so your clients never miss a bill.



## 4. Increase Customer Satisfaction

Today's clients have higher expectations and a stronger voice. Businesses that are slow to respond to these demands will see clients vote with their feet.

Eliminating paper checks and opting for online payments saves time, not only for your business but for your clients, as well. With online payments, clients can make their payment in seconds with payment options they already have in their back pocket.



**Eighty percent of consumers prefer spending with a card over cash.**





## 5. Increased Ease with Automation

The best part about online payments is the efficiencies it creates for both your business and your client.

ClientPay's secure online payment solution ensures that your business won't have to take payments by phone or wait for a check to arrive by mail. Clients simply enter their credit, debit, or bank account details on your secure payment page and click Submit.

One of our newest features, Card Vault, safely stores client payment information so you don't have to worry about securing it yourself. When your clients return to make another payment, they can pay their bills in seconds.

Scheduled Payments make it easy to set recurring billing and manage payment plans so your client never misses a payment.

## Conclusion

You don't need to put up with a payment option that is hurting your business. Getting rid of paper checks and adopting an online collections process can help your business get paid faster, reduce costs, write off fewer debts, win over customers, and create operational efficiencies.

ClientPay is a simple, secure solution that allows building and design professionals to easily accept payments anytime, from anywhere.

PAYMENT  
RECEIVED



# Save Time and Money With ClientPay

**62% of businesses** that use ClientPay to send invoices  
get paid the same day they are sent!

Get started today at [clientpay.com](https://clientpay.com).