HEAVY-DUTY ERP / SMART PAYMENTS INTEGRATION

AUTOPOWER AND AMERICAN PAYMENTS GROUP TRANSFORM PAYMENT PROCESSING INTO A STRATEGIC BENEFIT.

How uniting smart payment processing with purpose-built ERP accelerates cash flow, reduces costs and improves customer satisfaction for HD aftermarket companies.

For heavy-duty aftermarket parts distributors, service centers and remanufacturers, getting paid is far more complicated than simply accepting a credit card. Companies must deal with a wide range of customer payment preferences, including credit cards, ACH, checks and cash--all while managing transactions across multiple branches, sales channels and service operations.

The challenge is not just accepting payments. It is also accommodating customer-specific terms, controlling processing costs, ensuring payments are accurately posted and reconciled, accelerating cash flow and delivering a convenient experience to customers.

That is why the strategic partnership between AutoPower Corporation and American Payments Group (APG) is such a significant industry development—one that offers a considerable operational and financial advantage.

AutoPower already integrates credit card processing with order entry and point-of-sale functions. Its HD-focused ERP environment connects sales transactions with accounting and other operational functions, creating a foundation for a more streamlined payment workflow. APG adds advanced payment processing strategies and capabilities that specifically serve B2B businesses, including truck parts and truck repair companies.

Together, their platforms can help HD aftermarket companies move payment processing from a fragmented administrative function to a fully integrated operation that helps businesses succeed by:

- ***Reducing or eliminating credit card processing fees***
- ***Streamlining payment administration and reporting***
- ***Increasing cash flow with faster payments***
- ***Improving customer experience***

Reducing or eliminating credit card processing fees

Credit card fees can represent a significant and often overlooked operating expense for HD aftermarket companies. Parts distributors and service organizations frequently process substantial transaction volumes, making any reduction in processing costs potentially meaningful to the bottom line.

APG's B2B-focused payment approach offers cost analyses and solutions intended to lower or, in certain circumstances, eliminate credit card processing fees. Integrated with the AutoPower ERP platform, this can occur in three ways:

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1. Lowering fees through B2B interchange transactions

- Card networks such as Visa and Mastercard have specific interchange categories for business-to-business (B2B) and level-two/level-three data transactions. APG's platform facilitates these enhanced transactions, which includes such additional details as invoice numbers, customer codes, tax amounts, and line-item data. This allows businesses to qualify for lower interchange rates designed for commercial spending.
- For example, a standard commercial card transaction might clear at 2.8%, while the same transaction submitted with full B2B data could qualify at 2.1%. For businesses moving high-ticket items or large volumes that 30% reduction in the interest rate translates to thousands of dollars a month in savings.

2. Offering a range of zero-fee payment options

- An integrated AutoPower/APG solution can facilitate multiple payment methods, including ACH and other electronic payment options, directly within the company's accounts receivable and payment workflow. By encouraging customers to select payment methods that don't carry traditional credit card interchange fees, HD parts and service companies can reduce their reliance on costly card transactions.
- The key is convenience at both ends of the transaction. When alternative payment options are integrated into existing invoicing and accounts receivable processes, customers can have a straightforward way to pay by their preferred methods while HD aftermarket companies reduce payment processing expenses.

3. Facilitating pass-through of applicable card fees

- The integrated AutoPower/APG payment solution can help companies recover some or all credit card fees by enabling them to pass an appropriately disclosed credit card surcharge through to customers.
- Because AutoPower's credit card processing is integrated directly with order entry and point-of-sale operations, the payment process can be incorporated into the company's existing sales and invoicing workflow rather than handled through a separate system.
- With an appropriate APG surcharge program, an eligible credit card transaction can automatically calculate and apply a separately identified processing fee when the customer chooses to pay by credit card. The fee is collected as part of the transaction, helping offset the company's processing expense rather than absorbing the entire cost. Surcharging programs must comply with applicable state laws, card-network rules, disclosure requirements and applicable limits.
- The unified system also helps streamline accounting and administration by connecting the payment transaction to the underlying customer order and invoice--supporting more efficient posting, settlement reconciliation and transaction reporting.

For HD aftermarket businesses processing substantial credit card volume, this approach can therefore turn payment processing from a pure expense into a more manageable cost-recovery strategy—while preserving the convenience of credit card payments for customers.

Streamlining payment administration and reporting

Payment administration, including posting, reconciliation and reporting can consume substantial accounting resources, particularly for companies processing thousands of transactions across multiple locations.

Manual payment posting creates opportunities for errors. Reconciling payments against invoices can be time-consuming. Producing management reports may require combining information from multiple systems.

This is where integration can deliver some of its greatest benefits:

- AutoPower's ERP platform is designed around integration. Its accounting capabilities connect financial information with sales, inventory, warehouse and service operations, while its Accounts Receivable functionality provides customer profiles, aging information and invoice tracking.
- APG's payment ecosystem adds B2B payment processing, ACH capabilities and reporting designed to improve visibility and simplify reconciliation. APG's payment platform is designed to provide lower processing costs, simplified reconciliation and greater cash-flow visibility.
- When payment processing and ERP accounting work together, accounting personnel can spend less time moving information between systems and more time managing exceptions and analyzing financial performance.
- Automated posting and reconciliation can also help reduce errors associated with manually matching payments to invoices. Management gains a clearer view of payment activity, outstanding receivables and cash coming into the business.

Increasing cash flow with faster payments

Cash flow is particularly important in the HD aftermarket because companies often have significant amounts of capital tied up in inventory, equipment, cores and work-in-process. Getting paid faster means that more working capital becomes available for purchasing inventory, meeting payroll, funding operations and pursuing growth opportunities.

- APG offers next-day funding and cash-flow optimization capabilities specifically designed for B2B businesses. When those capabilities are integrated with AutoPower's financial and operational processes, businesses can create a more efficient path from sale, to payment, to available cash.
- AutoPower's integrated accounting environment already helps companies reduce billing delays by connecting financial processes with sales and service transactions. Its AR capabilities also provide tools for monitoring customer accounts, invoice activity and aging.
- The combination can help attack cash-flow problems from both sides: faster payment processing and better management of receivables.

For HD aftermarket companies, it means fewer days sales outstanding, improved liquidity and less working capital tied up in accounts receivable.

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Improving customer experience

Payment processing is also a critical customer service issue.

Fleet operators, repair customers and commercial accounts value speed, convenience and accuracy. They want transactions processed efficiently, invoices to be accurate and payment options to match their established business practices.

A fragmented payment environment can work against those expectations. Customers may experience delays, repeated requests for payment information or inconsistent processes between locations.

The unified AutoPower-APG environment overcomes these issues in multiple ways:

- Because transactions are streamlined across multiple payment methods, including credit cards, ACH and other electronic payment options, customers can choose the payment method that best fits their needs without needing to manage disconnected systems or manually re-enter payment information. The result is reduced transaction errors, shortened checkout times and a more seamless purchasing experience.
- The integrated solution can also improve payment convenience by supporting efficient processing of card-not-present, in-person and other transactions. Faster authorization and automated posting of payments can help customers receive quicker confirmation that their transactions have been completed, while reducing unnecessary delays in order fulfillment and account updates.
- Integration ensures payments are posted to the correct customer accounts and invoices, providing more accurate account information and reducing the potential for billing discrepancies and payment-related inquiries.
- Automated payment posting, reconciliation and reporting can also give customer-service personnel more immediate access to current payment and account information. This enables employees to respond to customer questions more quickly and resolve issues more efficiently.
- APG adds to AutoPower's customer-first support approach, providing a dedicated relationship manager to provide assistance and support for payment technology integration, processing issues, account management, and ongoing optimization of payment solutions.

The result is a more convenient, responsive and reliable payment experience—helping HD aftermarket companies strengthen customer satisfaction, build loyalty and differentiate themselves through superior service.

Seamless deployment, rapid time to benefit

It is not unusual for HD aftermarket companies to be reluctant to introduce payments processing into their critical business systems due to concerns over integration complexities and potential business disruption. Fortunately, the AutoPower-APG partnership provides a unified business solution fully formed. Most importantly, in addition to this seamless integration, both organizations and their platforms are sharply tuned and committed to the specific needs and expectations of the heavy-duty aftermarket.

So, instead of trying to cobble together generic and disparate systems, companies can now depend on the integration of American Payments Group's B2B payment capabilities and AutoPower's purpose-built ERP platform to deliver a deep set of benefits, including:

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- Faster customer checkout and payment acceptance
- Reduced manual entry and reconciliation errors
- Improved cash flow through accelerated payment processing
- Enhanced PCI-compliant payment security
- Support for credit cards, debit cards, and other electronic payment methods
- Simplified accounting with automatic transaction posting
- Improved reporting and financial visibility
- Better customer service through accelerated transaction processing
- Reduced administrative workload for accounting staff

"I've been in the heavy-duty aftermarket for a long time, and I know how important it is to have partners who truly understand our business. We've been a longtime AutoPower user, and I've also known the team behind American Payments Group for many years. AutoPower understands how heavy-duty distributors operate, and American Payments Group understands the payments side of our industry. This is exactly the type of partnership our industry needs."

Edward Neeley
President, Truck Supply Companies

Getting started:

Companies interested in learning how to transform payments processing into a business advantage can reach out to one of the contacts below to request a complimentary consultation and evaluation of their current payment processes, as well as a demonstration of AutoPower's capabilities.

Contacts:

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803-629-2910

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About AutoPower Corporation
AutoPower Corporation develops enterprise software solutions designed specifically for heavy-duty aftermarket parts distributors, warehouse distributors, remanufacturers, and service organizations. Its comprehensive ERP platform integrates accounting, inventory management, warehouse management, sales, purchasing, pricing, customer relationship management, business intelligence, and operational reporting into a single, unified business system.

About American Payments Group
American Payments Group (APG) is a specialized B2B payments and financial technology company with deep experience serving the heavy-duty truck parts, truck repair, construction materials, and distribution industries. APG helps businesses reduce payment acceptance costs, streamline accounts receivable, and modernize the way they accept and manage payments through credit card, ACH, and integrated payment solutions. With a focus on transparency, technology, and relationship-driven service, APG delivers payment solutions built around the unique needs of B2B businesses.