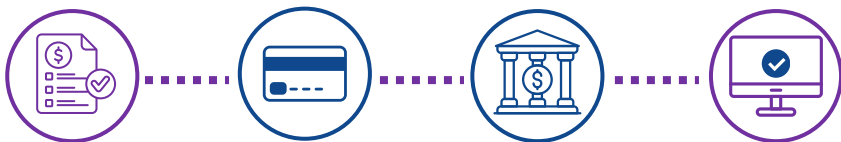
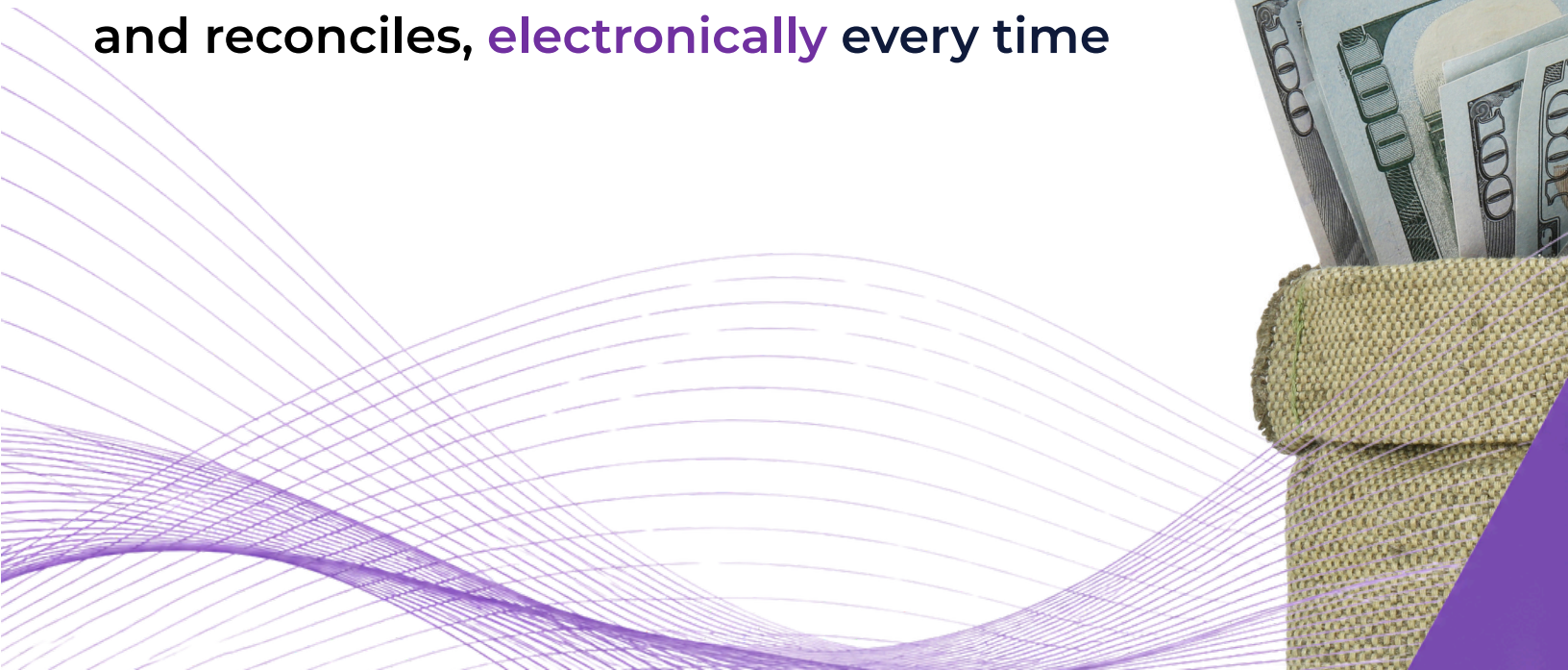


MAKE ELECTRONIC PAYMENT STANDARD

THE OPERATIONAL PLAYBOOK



How our station invoices, collects,
and reconciles, **electronically** every time





**Electronic payment
is not a feature
we offer, it is a policy
we enforce.**



THE FOUR NON-NEGOTIABLE PRINCIPLES

01



Default to electronic:

every new advertiser onboarded to Paynow from day one.

02



No new check accounts:

new accounts set up for ACH card only.

03



Invoice same day:

traffic system pushes electronically. No manual steps.

04



Track and report DSO:

Business Manager reviews weekly; DSO goal is 40, 65, or 50 days.



Policy Statement

It is the policy of this station that all advertising invoices are delivered, paid, and reconciled electronically through the PayNow ecosystem. We do not accept checks for new accounts. Our goal is to streamline cash flow, reduce days sales outstanding (DSO), and strengthen working capital through consistent, electronic-first practices.



PayNow



What PayNow is and why it is the right platform for broadcasters

PayNow is a consolidated electronic payment solution built specifically for the media industry, handling the full cycle from invoice to payment to funding to reconciliation within one integrated system.

PORTAL MAP: WHO USES WHAT



PayNow Traffic Portal

WHO: Station Staff manage, review, and send invoices, payments, and pre-payment requests in real time



PayNow Merchant Portal

WHO: Business Manager access the integrated merchant processor to streamline workflow between invoicing, payment, and funding



PayNow Advertising Portal

WHO: Advertisers and Agencies view invoices and pay electronically using ACH, credit, and debit cards.



Guest Checkout

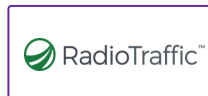
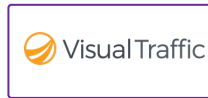
WHO: Any Advertisers pay directly from an email link or QR Code with no login, no account, and no setup required



INTEGRATION OVERVIEW

How PayNow connects to Marketron Traffic:

invoices are pushed automatically from the traffic system to the payment portal, and payments flow back into AR with no manual steps required



THE PAYNOW PAYMENT FLOW

1



Traffic system automatically pushes invoice or pre-payment request to the PayNow portal

no manual export or data entry needed

2



Invoice arrives in the advertiser's inbox with a direct payment link

3



Advertiser pays via guest checkout or the advertising portal, using ACH or credit card

no account required for guest checkout

4



Payment is confirmed, and next-day funding is initiated through PayNow's integrated merchant processing

X

WHAT THIS ELIMINATES



manual invoice preparation



physical mailing



manual AR data entry



reconciliation labor

✓

WHAT THIS REQUIRES



a one-time platform setup completed by Marketron and Business Manager (covered in Section 5)



Email Addresses for all advertisers in Traffic System



AE familiarity with Advertiser Portal, guest checkout and the Collections Tool (covered in Section 4)



PRE-PAYMENTS



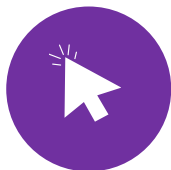
What it is:

a payment request sent before a campaign runs



When to use it:

new clients, large buys, any account with a history of slow payment customers without sufficient credit



How to send:

walkthrough of the three-click process



What happens next:

automated notification when payment completes



What it replaces:

manual Excel or Word invoice sent by email



COLLECTIONS TOOL



What it is:

AE-facing view of real-time outstanding balances



What AEs can do from it:

- ✓ view balance
- ✓ send payment reminder with a guest checkout link
- ✓ send pre-payment requests
- ✓ send email



What AEs cannot do:

access anything beyond their assigned accounts (permissions-based)



Why it matters:

bridges sales and finance without requiring AEs to know accounting or request account information



PAYMENT REMINDERS



What it is:

one-click email to past-due advertisers from within the platform



When to use it:

any account 15+ days past due



What it replaces:

manual phone calls, individual emails, spreadsheet follow-up tracking



ACH (BANK TRANSFER)



RECOMMENDED FIRST CHOICE
for every conversation



Processing time:

next business day funding



Cost:

Lowest processing fee of any available option



Surcharge:

None, advertisers pay no additional fee



Best for:

All advertisers, position this as the default first choice in every conversation



DEBIT CARD



Processing time:

next business day funding



Cost:

slightly higher processing fee than ACH



Surcharge:

optional, applies only if the station has activated its surcharging policy, credit only



Best for:

agencies, new accounts, and advertisers who prefer paying by card for rewards or convenience



SURCHARGING (CREDIT CARD FEE PASS-THROUGH)



What it is:

a compliant program that passes the credit card processing fee to the payer, driving the station's net cost toward zero



Rate Options:

0.01 to 3.00% , the station selects the rate that fits its business model



Legal Compliance

the surcharging program is fully compliant with all applicable state and federal surcharging regulations, proper disclosures and receipt notations are handled by the platform



Debit Cards:

automatically detected at checkout, the surcharge is never applied to debit card payments



ACH always available

advertisers can avoid any surcharge entirely by simply choosing ACH at checkout, this eliminates the fee objection in most conversations



PHASE 1 — NEW ACCOUNTS (IMMEDIATE)



Emails are collected and all new advertisers onboarded to PayNow from day one, no exceptions



AE shares customer guide and walks through guest checkout or portal setup on first billing call



One-sheet distributed at first invoice:
“PayNow Advertising Portal: Getting Started”



PHASE 2 — ACTIVE ELECTRONIC PAYERS (ONGOING)



Confirm preferred payment method is set and active



Confirm emails and provide customer invoice and payment guide



Use payment reminders for any account that falls behind



PHASE 3 — LEGACY CHECK PAYERS (TARGETED OUTREACH)



AE identifies top 20 check accounts for personal outreach



Guest checkout link and “Pay the Easy Way: ACH” one-sheet sent with call follow-up



Email gathered from all customers and entered into traffic. Business changes invoice option to e-invoicing.



Business Manager escalate holdouts to GM after 60 days to develop a plan



DSO: MEASURE WHAT MATTERS

Drive cash flow. Reduce days outstanding. Strengthen your business.



WHAT DSO IS

Days Sales Outstanding (SSO) is the average number of days it takes to collect payment after a sale has been made on credit.

A lower DSO means faster collections and stronger cash flow.

HOW TO CALCULATE IT

$$\text{DSO} = \frac{\text{AR (Accounts Receivable)}}{\text{Net Credit Sales}} \times \text{Number of Days}$$

Where:

- AR (Accounts Receivable) = total outstanding balances
- Net Credit Sales = total credit sales minus returns/allowances
- Number of Days = typically 365 (or 90 for quarterly periods)



SEGMENT

Local Direct
Agency
Mixed



DSO GOAL

40 days
65 days
50 days

REPORTING CADENCE



WEEKLY REPORT

Business Manager pulls every Monday, reviews with GM.



MONTHLY REPORT

Trend line, % electronic invoicing and electronic payments



QUARTERLY REVIEW

Full ROI review using DSO/Cash Flow slides as template.



WHY IT MATTERS

Improves cash flow

Reduces bad debt risk

Strengthens working capital

Drives long-term profitability