Electronic Payments Myths and Talking Points for Radio Stations

Advertiser Confidence. Payment Modernization. ACH Adoption.

Executive Summary

Radio AR teams and sellers hear recurring objections about paying invoices electronically. Most stem from outdated assumptions about cost, control over cash flow, and security. This guide consolidates the proven talking points and process changes that reduce friction, shift high-value invoices to ACH, and improve days sales outstanding (DSO). It includes myth-versus-reality explanations, on-the-spot language your teams can use, and an adoption playbook you can execute today.

Why Electronic Payments Matter

- Faster cash flow: e-invoices with click-to-pay links consistently accelerate remittance versus paper checks
- Lower total effort: self-service options reduce manual card handling and deposits.
- Better security posture: moving away from taking cards by phone or email reduces PCI exposure.
- Payer choice without added workload: combine ACH and debit with cards so advertisers pick the rail that fits their needs.

Advertiser and Agency Myths (with What to Say)

Myth: "Electronic payment means we must use a credit card and pay fees."

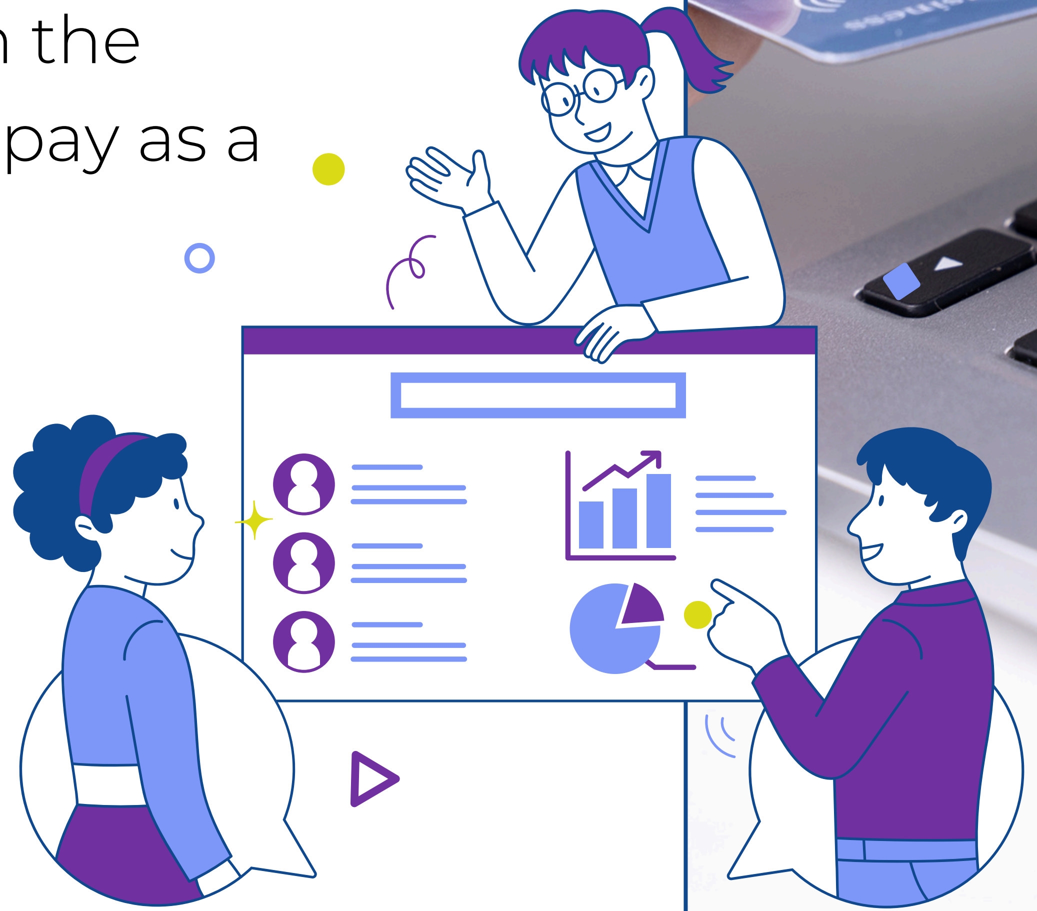
Reality: ACH is the lowest-cost rail and debit cannot be surcharged. Stations can offer ACH and debit alongside cards so payers have a no-fee path. What to say:

- "You can pay by ACH at low or no cost. Use the link in the email, choose ACH, and you can even schedule the date that works for your cash flow."

Myth: "Your portal forces us to create an account and it is too much friction."

Reality: Guest checkout allows payment without creating an account. Click-to-pay links open the exact invoices selected. What to say:

- "No login is required. Click the link in the invoice email, pick the invoices, and pay as a guest in under a minute."



Myth: “Online payments are riskier than mailing a check.”

Reality: Using a Level 1 PCI-compliant processor with encryption and tokenization reduces risk compared to handling cards manually or sending checks. What to say:

- “We do not store your card data. Payments are processed by a certified provider and the transaction is encrypted end-to-end.”

Myth: “If we pay online, funds pull immediately and we lose float.”

Reality: Scheduled payments allow selecting a future processing date so finance teams retain control over timing. What to say:

- “Choose ‘Schedule payment’ during checkout and select a future date that aligns with your pay cycle.”

Myth: “We cannot do partials, installments, or prepayments electronically.”

Reality: The portal supports partial payments and prepayments so agencies can match their internal approval and billing cycles.
What to say:

- “You can split payments across invoices or make a prepayment toward upcoming activity right in the portal.”

Myth: “Fees are unavoidable if we pay online.”

Reality: Stations often provide ACH as a no-fee option and reserve card fees for those who prefer points or float. Clear options remove surprises. What to say:

- “If you want to avoid card fees, select ACH. If you prefer a card for rewards, the checkout screen will show any applicable fee before you confirm.”

Myth: “Electronic invoicing emails are confusing and require too many steps.”

Reality: Email-based e-invoicing with direct links and guest checkout keeps the process to a few clicks. What to say:

- “Open the email, click ‘View and pay,’ and you are at the payment screen. No codes or setup required.”

Common Station Myths (and Why They Are Wrong)

Myth: "Our clients will not use electronic payments unless we process them by phone."

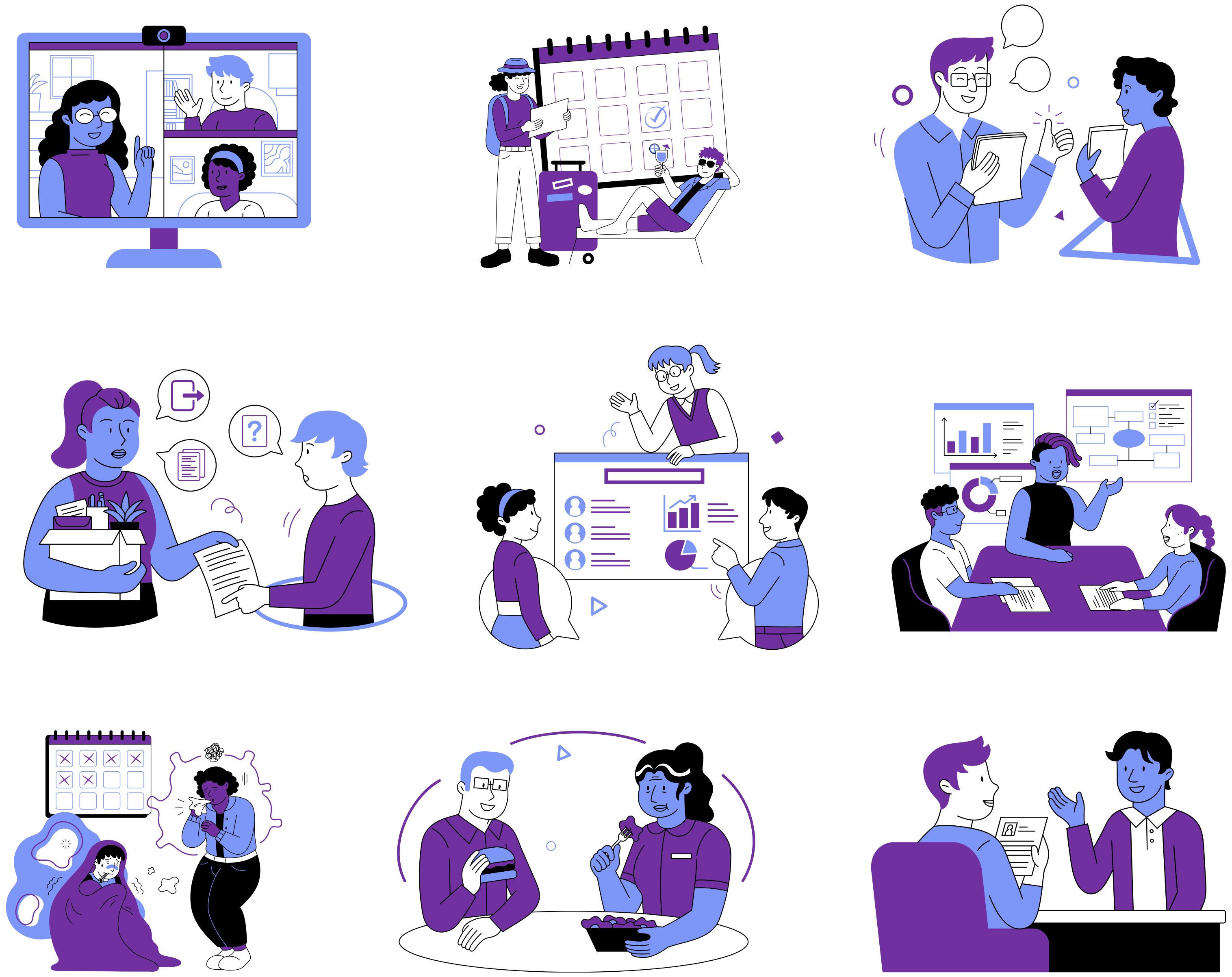
Why this thinking is wrong: When teams stop taking cards by phone and always direct payers to the portal, adoption rises. Guest checkout removes the login hurdle and scheduled payments address timing concerns.

What to do instead:

- Set policy to stop phone card payments and include the click-to-pay link in every invoice. Coach AEs to reinforce the self-service path.

Myth: “Electronic payments are too expensive.”

Why this thinking is wrong: You control cost by promoting ACH for large invoices and reserving cards for payers who value points. ACH rates are typically a fraction of card rates. Surcharging allows you to offset most of you credit card processing fees.



What to do instead:

- Default your scripts and invoice messaging to ACH for high-value payments. Use clear language about costs at checkout. Set up Surcharging for credit cards.

Myth: “Security and compliance will create more back-office work.”

Why this thinking is wrong: A certified processor handles PCI obligations and reduces risk compared to manual card handling. Eliminating phone and email card capture simplifies audits.

What to do instead:

- Route all payments through the portal and use the processor’s PCI toolkit for annual compliance tasks.

Myth: "Adding fees will crater card usage and slow collections, so we should avoid e-pay altogether."

Why this thinking is wrong: Fee strategies can affect card mix, but you can preserve speed by keeping a free ACH path and communicating options up front. The goal is not "no e-pay," it is the right rail for the right payment.

What to do instead:

- Offer ACH prominently and be transparent about any card fee before confirmation. Monitor mix and DSO, then adjust.

Myth: “The portal is hard to reconcile with Traffic and AR.”

Why this thinking is wrong: Payment import and reconciliation are supported. Recent releases addressed known issues and improved reliability.

What to do instead:

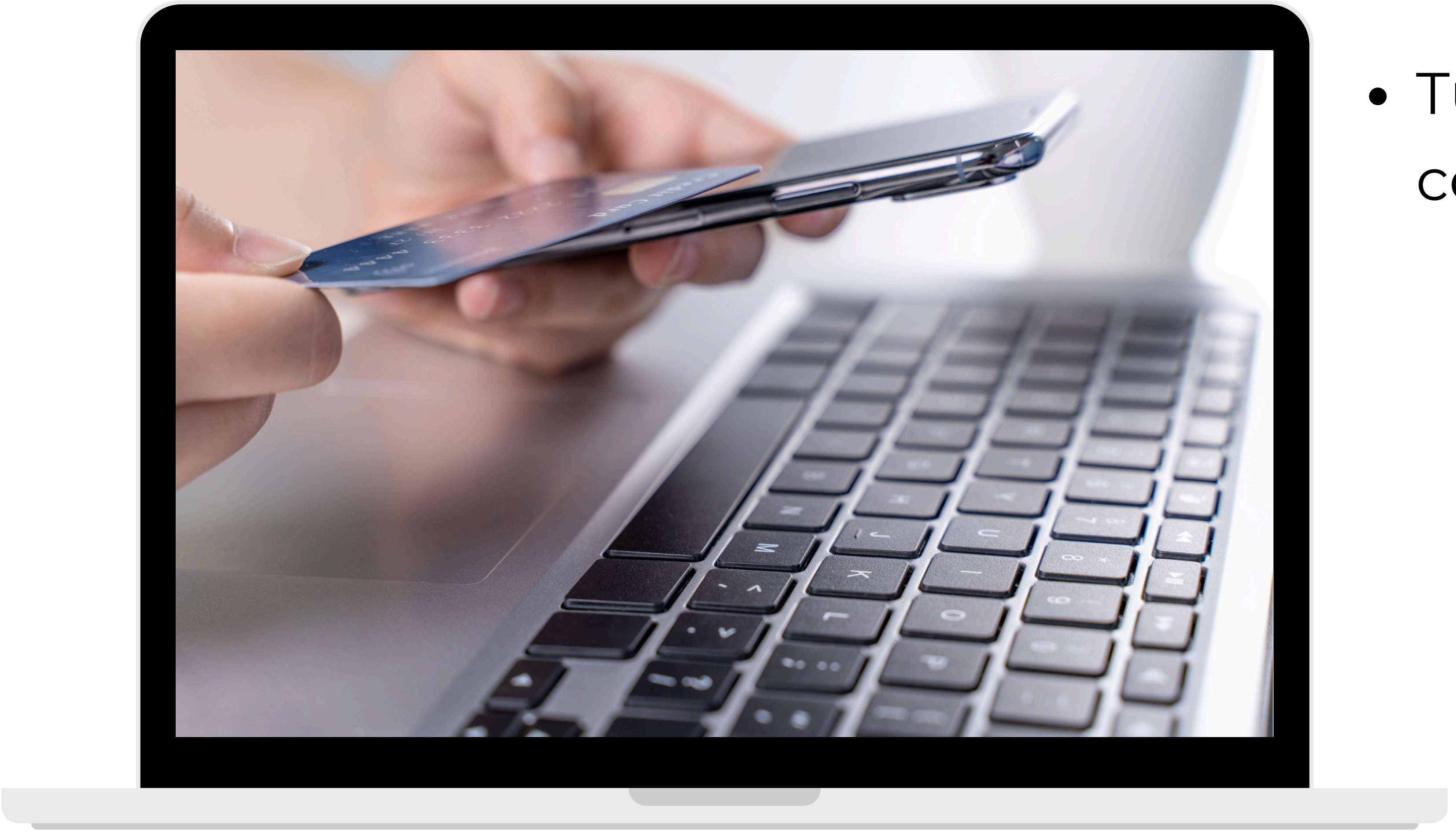
- Ensure your system is on current versions and that AR uses the import workflow instead of manual entry.

Myth: “Account creation is required, so we will get pushback.”

Why this thinking is wrong: Guest checkout eliminates the account requirement while still allowing payers to log in later if they prefer self-service.

What to do instead:

- Turn on guest checkout and feature it in all customer communications.



Adoption Playbook You Can Run This Month

1. Email your customers announcing online payment with a simple “how to pay” and an FAQ link. Include the click-to-pay link in every invoice.
2. Enable guest checkout and move to email-based e-invoicing so payers can act without credentials.
3. Make ACH the default ask for large invoices. Add one sentence in the invoice email about ACH being the no-fee option.
4. Turn on scheduled payments and mention it in your outreach to address float concerns.
5. Stop taking cards by phone. Train staff to guide every payer to the portal.
6. Measure EI opens, guest checkout usage, ACH vs card mix, and DSO every month. Iterate messaging based on segments.

Ready-to-Use Scripts

Script: Steering to ACH (for high-value invoices)

"You can pay this electronically today. If you want to avoid any card expense, choose ACH at checkout. You can also schedule the payment for the exact date you prefer so it clears when you expect."

Script: Overcoming "No Account" Objection

"No account is required. Click the link in the invoice email and select 'Pay as guest.' It takes about a minute. If you'd like ongoing access to past invoices, you can create a login later."

Script: Security Reassurance

"We do not store your card information. Transactions run through a certified, PCI-compliant processor with encrypted transfer. It is safer than reading a card over the phone or sending a check."

Key Takeaway

Do not argue about payment rails.

Offer clear choices, remove friction, and make ACH the easiest path for large invoices. That combination improves cash flow, cuts costs, and reduces operational risk for both you and your advertisers.