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 only.

03 — **Invoice same day:**
traffic system pushes electronically.

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.

PN 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

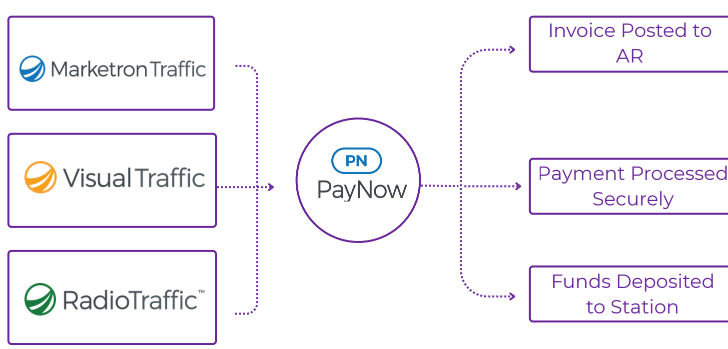
WHO: Advertisers and Agencies
view invoices and pay electronically using ACH, credit, and debit cards.

Guest Checkout

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

Advertising Portal

How PayNow connects to Marketron Traffic:
invoices are pushed automatically from the traffic system to the payment portal, and payments flow back into AR.



THE PAYNOW PAYMENT FLOW

1. **Traffic system pushes invoices, pre-payment requests, and eStatements 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

WHAT THIS ELIMINATES

- manual invoice preparation
- physical mailing
- 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 designed to support compliance with applicable state and federal surcharging requirements, including required disclosures and receipt notations. Customers should consult their own legal team to confirm compliance with applicable laws and regulations.
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 or debit 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 (DSO) 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

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

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	DSO GOAL
Local Direct	40 days
Agency	65 days
Mixed	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

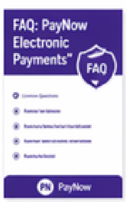
Full ROI review using DSO/Cash Flow slides as template.

WHY IT MATTERS

- Improves cash flow
- Reduces bad debt risk
- Strengthens working capital
- Drives long-term profitability

WHERE TO DOWNLOAD

All one-sheets are available in the Marketron Learning Center:
learn.marketron.com

ONE-SHEET	BEST FOR ADVERTISER SEGMENT	ADDRESSES THIS OBJECTION	USE IN THIS PHASE
 What PCI Compliance Means (and Why It Matters)	**All advertisers** Use with any advertiser especially those new to electronic payments or who value security and control.	**"Is it secure?"** Addresses concerns about security, fraud, and the safety of bank and payment information.	**Phase 1** **New accounts (immediate)** Ideal for first introductions and onboarding.
 FAQ: Paynow Electronic Payments	**Agencies & frequent payers** Great for advertisers who have questions, want details, or need approval from stakeholders.	**"I have questions."** Answers common questions about costs, timing, surcharging, ACH, credit cards, and portal use.	**Phase 1 & Phase 2** Use early in conversations and again at renewal check-ins.
 "Pay the Easy Way: ACH Electronic Payments"	**Price-sensitive & check payers** Perfect for advertisers who want to avoid fees and prefer direct bank transfer.	**"I don't want extra fees."** Highlights the benefits of ACH no surcharges, lower fees, and reliable on-time payments.	**Phase 3** **Legacy check payers (targeted outreach)** Use to convert check payers to ACH payments.
 PayNow Advertising Portal: Electronic Invoicing and Payments for Advertisers and Agencies"	**All advertisers & agencies** Use with everyone setting up or using the PayNow portal for invoicing and payments.	**"How do I use the portal?"** Shows how the portal works for invoices, payments, history, autopay, and document management.	**All phases** Reference throughout the relationship onboarding, renewals, and conversions.

BEST PRACTICES:

Always sent the most relevant one-sheet to match the advertiser's need and objections. Personalize your outreach, solve the objection, and close the payment gap.