elan™
Corporate Payment Systems

PaperTrl

Integrated Payables



Simplify payments, strengthen control and turn payables into a value driver

Integrated Payables brings ACH, virtual card and check payments into a single, streamlined workflow – so you can pay confidently, scale efficiently, and unlock new value from your payables operation.

Control cash without slowing payments: Execute payments on time while maintaining strong control over cash flow timing – no prefunding required and greater visibility into when money leaves the business.

Eliminate operational complexity: Replace fragmented payables processes across payment types, banks, and systems with one streamlined workflow, reducing manual effort for lean teams.

Reduce risk and fraud exposure: Lower reliance on paper checks and strengthen controls by shifting more spend to secure electronic and virtual card payments.

Modernize without bank disruption: Improve how payments are initiated and managed without changing existing bank relationships or disrupting established ACH providers.

Scale efficiently and unlock value: Support growth without adding headcount – outsource vendor enrollment campaigns to Elan and PaperTrl to increase rebate revenue with more virtual card spend.

Strengthen vendor relationships: Offer flexible payment options without penalties or delays for ACH or check payments. Vendors can receive each payment without logging in to a portal.

How it works

Embedded banking enables PaperTrl to send payment instructions on behalf of businesses, eliminating intermediaries that require pre-funding, improving speed, control, and visibility.

PaperTrl securely orchestrates the end-to-end payments workflow:

- Sends payment instructions to your existing bank relationships for ACH
- Facilitates check printing and processing
- Routes virtual card payments to Elan

At the same time, payment status and remittance details are designed to integrate into established accounting/ERP processes, streamlining reconciliation, and reducing manual posting.

- **One workflow** for ACH, virtual card and check
- **Consolidated payment files** instead of multiple portals and uploads
- **Faster, more predictable payments** (including same-day options where applicable)
- **Reduced manual reconciliation** and fewer errors

Getting started

Once you're ready to get started, Elan and PaperTrl will work together to guide your implementation, which typically takes about 8–12 weeks depending on your needs and readiness.

Contact us or reach out to your Elan banking representative today.

About Elan Financial Services and PaperTrl

Bringing payments together – so finance teams can move faster, reduce risk and do more with payables.

Elan Financial Services and PaperTrl partner to deliver a modern, integrated approach to accounts payable and electronic payments. Together, the solution helps organizations streamline AP workflows – from procurement through payment – while simplifying the transition away from manual, paper-based processes. The partnership combines trusted payment programs with end-to-end Integrated Payables to help organizations operate more efficiently and with greater control.

©2026 Elan Financial Services. All trademarks are the property of their respective owners.
07-0247-01 (10/26) CAT-OOS