

## Automating reconciliation for J-Express through HSBC DART

### About J-Express

PT Jaya Ekspres Transindo (J-Express) is a dedicated logistics company, providing solutions for online sellers and corporate clients in Indonesia.

J-Express offers unique services for B2B deliveries, including cash on delivery, card swipe on delivery and extensive tracking apps which make online business more efficient and effective.

### The Challenge

To support its growth, J-Express needed:

- A scalable, fully digitised collection and reconciliation solution
- A reliable cash management bank with proven strong track record
- Integration with its enterprise resource planning (ERP) platform

### The Solution

- J-Express implemented HSBC's Digital Accounts Receivables Tool (DART), a digital platform that connects buyers and sellers online
- DART automates settlement and reconciliation of invoices, with full ERP integration





“By automating collection processes, our finance team has become more efficient, and we are able to provide the best service to our customers.”

**Leonard Johanes Pontoh,**  
Chief Financial Officer,  
PT Jaya Ekspres Transindo





### The Outcome

HSBC-DART benefits both J-Express and its customers

#### For J-Express:

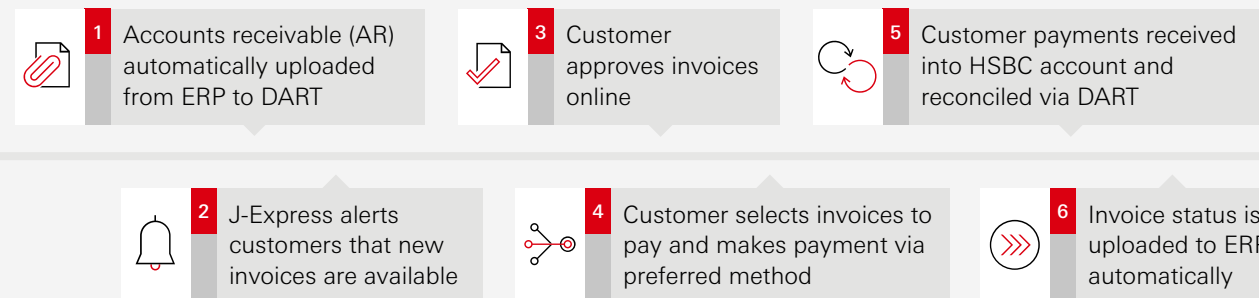
-  Straight-through reconciliation rates increased from 40% to 100%
-  Up to 50% reduction in reconciliation time
-  Faster deployment of working capital
-  An easy, scalable digital solution

#### Customers of J-Express can:

-  Receive invoices digitally
-  Select invoices to pay online
-  Pay simply via their preferred payment method
-  Unlock credit lines more quickly to enable more business

**Contact your HSBC Relationship Manager for more information on HSBC's DART solution**

### Customer payments and reconciliation at J-Express



“We are committed to strengthen our digital proposition to enable our clients to reconcile customer payments automatically.”

**Eri Budiono,** Commercial Banking Director, PT Bank HSBC Indonesia