
CASE STUDY



The Ironclad Payment Toolbox Approach

How Ironclad uses custom tools, personalized support and the right partner to provide the keys to B2B payment success

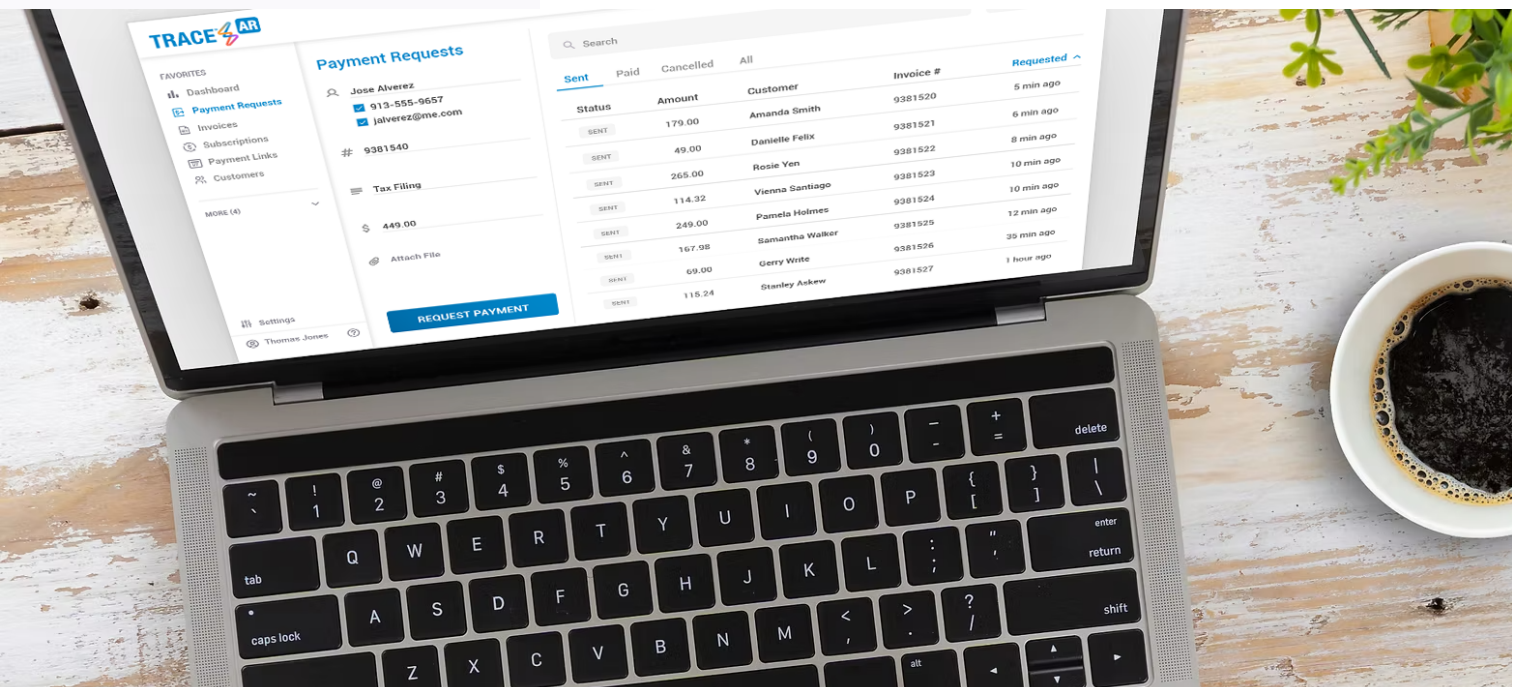


About Ironclad

Ironclad is a specialized consultant and technical architect that focuses on business-to-business (B2B) and e-commerce companies, providing a one-stop shop for software, integrations, and processing solutions. Founded by Steve Reich, a retired mechanical engineer, Ironclad started out setting up point-of-sale systems for restaurants—running cables and installing cash drawers.

But in 2014, Steve saw a massive opportunity in the B2B niche, as he recognized the unique challenges that many B2B companies face, such as complex data requirements and high-ticket items. A self-proclaimed “toolbox guy,” Steve pivoted to providing B2B companies with the tools necessary to reduce their costs and simplify their processes. He partnered with PayTrace early on to leverage PayTrace’s expertise in Level 2 and Level 3 credit card processing interchange optimization, and started building out his B2B toolbox.

Today, Ironclad focuses on clients throughout the manufacturing, wholesale, and distribution industries, providing the specific software, integrations, and high-touch support his B2B clients need to automate payments and scale their business.





The Challenge

Feeling Abandoned in a Complex Market

The B2B market is a complex one. From lengthy and manual payment processes, to outdated and disconnected systems, B2B companies face a variety of challenges that their B2C counterparts do not.

But many of the B2B companies that come to Ironclad share a common, and perhaps more worrisome, frustration: they feel abandoned. In the world of B2B payments, many businesses can get stuck in a “customer service merry-go-round,” dealing with multiple system providers, confusing jargon, and long support hold times.

When you add to that abandonment the complexities of evolving beyond traditional credit card terminals or trying to integrate payments with sophisticated ERP systems—Microsoft Dynamics Business Central or Acumatica, for instance—the need to find a partner who truly understands B2B workflows becomes a priority.

Beyond the technical hurdles, there is also the financial impact that comes with the B2B market. Companies often process large transactions on corporate or government credit cards. Without providing the right data (Level 2 and Level 3 product-level data), B2B companies end up paying much higher interchange rates than necessary, essentially hurting their bottom line on every transaction.



The Solution

Combine Personalized Support with “Magic Under the Hood”



What really sets Ironclad apart from other providers is their consultative approach and personal touch. Steve runs his own customer-focused demos and training, ensuring that he tailors every demo to the company’s actual needs. Clients can count on being asked specific questions about invoicing processes, accounting software, and more, long before being offered a suggested solution.

But more importantly, Ironclad relies on stocking its toolbox with only the best and most effective tools. The approach is simple: provide the tools that best handle the technical “magic” so clients can focus on their business.

The partnership with PayTrace, which initially solved those Level 2 and 3 cost savings requirements, has grown to include tools for the latest solutions that B2B companies need to succeed, such as accounts receivable automation and embedded payments in industry-leading ERP systems.



Interchange Optimization

The PayTrace platform optimizes and submits the required enhanced data fields, providing access to reduced B2B credit card processing rates, which helps save money as well as comply with Visa’s CEDP requirements.



Trace AR™

For businesses that need more than simple payment processing, Trace AR automates invoicing, provides a client portal where customers can manage and pay outstanding invoices, and simplifies the collections and reconciliation processes.



ERP Integration

When a company uses complex systems like Business Central or Acumatica, Ironclad works closely with the PayTrace team to implement Trace AR to ensure payments flow directly into the company’s accounting software or other business systems without manual data entry.



“PayTrace’s support has always exceeded my expectations... I can speak with someone within minutes for 90% of my requests. I’m the first line of support for my business, but PayTrace always has my back.”

-STEVE REICH
CEO, Ironclad



The Results

Scalable Growth and Better Support

The partnership between Ironclad and PayTrace has delivered noteworthy results for hundreds of companies.

One such success involved a manufacturer in California using Microsoft Dynamics 365 Business Central. They needed a direct payment solution for bulk orders and website sales. By working with PayTrace, Ironclad implemented a solution that allowed the company to reconcile and edit transactions directly within Business Central, avoiding a “downgrade” to manual processes involving multiple systems.

In another case, a local contractor supply company moved from a dated, traditional card swipe terminal to Trace AR. Despite initial hesitation about moving to an online payment system, the owner called Steve two months later to say the software was a “game changer.” With Trace AR, they are now able to enjoy the benefits of digital payments, including storing multiple payment methods for their customers and emailing receipts automatically. Plus, they have significantly reduced their costs through interchange optimization.

For Ironclad, the biggest win is the reliability of the partnership. “PayTrace’s support has always exceeded my expectations,” Steve says. “I can speak with someone within minutes for 90% of my requests. I’m the first line of support for my business, but PayTrace always has my back.”



A solution within the Trace Platform from PayTrace, Trace AR™ helps businesses modernize accounts receivable processes through automated invoicing, payment collection, and reconciliation. By adding secure payment capabilities to e-invoices, organizations can reduce manual processes, lower costs, and accelerate cash flow. Built to integrate with accounting and ERP systems, Trace AR centralizes AR operations in a single hub, providing greater efficiency, visibility, and control over the payment process.



The B2B payment experts, PayTrace specializes in payment automation and credit card processing, making accepting secure payments affordable and easy. They provide solutions for accounts receivable, interchange optimization, surcharging, and more, all built on the solid foundation of a B2B payment gateway that's trusted by 40,000 merchant businesses. With 20 years of experience, PayTrace helps you provide your customers with the payment experience that works best for them. You can accept payments online, within ERP systems, through integrated solutions, in person or on the go.

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