

Stop Chasing. Start Collecting.

A Smarter Approach to Collections in the Age of Automation

The Receivable Is the Other Pipeline

Cash collected is the cheapest capital available. Every dollar sitting in aging AR is a dollar that cannot fund product development, operational scale-up, or the next strategic hire, and replacing it through equity or debt carries a real cost.

The numbers make the issue hard to ignore. Atradius research on U.S. payment practices finds that roughly [half of B2B invoiced sales are overdue](#). For a company managing burn rate against runway, every day of DSO represents working capital financed at the company's own cost of capital, which can be expensive and dilutive.

Yet many collections teams still run on spreadsheets, inboxes, and institutional memory. The teams that collect best are rarely the largest. They are the ones that intervene early, see the full account context, and route each receivable through a path specifically designed for it. *CloudCollect* is a collections automation platform built around that operating model. This paper lays out what it looks like in practice.

Why Collections Are Structurally Difficult

Many collections challenges stem from friction between organizations that pay in fundamentally different ways. Consider what a collections team faces every day. A customer invoice travels through AP shared services and procurement portals with their own matching rules, while an enterprise or public-sector account moves at the speed of procurement policy. Subscription balances are tangled in usage charges, credits, and contract changes that must be validated line by line. Services and implementation invoices wait for reissued documentation after a billing contact leaves, or for milestone evidence a contract requires. Every receivable arrives with its own payment pattern.

The customer-mix problem can concentrate risk. A company serving large enterprise accounts may hold a significant share of its receivables in only a few customers. A single pricing dispute, contract discrepancy, or delayed payment run can block a meaningful share of total AR and move the whole month's forecast. These accounts need documented dispute workflows, validated adjustments, and escalation paths that treat each relationship as the portfolio-level exposure it is.

Against this complexity, collectors need to find ways to work with disconnected systems. The ERP holds the invoice. CRM has the activity history. Emails contain the last customer response. A spreadsheet stores the call notes. A collector may spend the first ten minutes of every account review reconstructing what happened before any productive work begins. Multiply that across hundreds of open invoices and the cost

accumulates fast. Collector time is spent on basic research instead of problem resolution. Cash conversion slows and customers receive inconsistent outreach because no one can see the full picture.

The First Ten Days After an Invoice Ages

Most companies treat collections as a late-stage activity. An invoice crosses 30 or 60 days past due and only then receives attention. This timing is backward because most delays begin as small, fixable process issues. Industry data on accounts payable suggests that nearly four in ten invoices contain an error of some kind, and the usual suspects are familiar. A purchase order is missing. Pricing does not match the customer master. A portal rejects the submission. A milestone invoice sits with the wrong approver.

Caught in the first week, each of these is a five-minute fix. Left to age, the same issue becomes a cold case. [Upflow's analysis of B2B payment behavior](#) found that invoices not resolved within the first 30 days of becoming overdue have a high probability of still being outstanding past 90 days. [Atradius reports](#) that roughly 5 percent of long-overdue invoices are eventually written off entirely.

Automation changes the economics of early intervention. Outreach in the first ten days should never depend on a collector remembering to call. Follow-up sequences can trigger on invoice age, balance, account type, or missing documentation. Internal tasks are created the moment a response needs human review. Escalation rules promote an account to a collector when the balance or aging justifies attention. The impact is measurable. Industry surveys find that companies automating their AR processes [cut DSO by as much as 23 days](#). The principle is simple. The system manages the follow-up, and the collector handles judgment, negotiation, and coordination. *CloudCollect* was built around this tiered approach, with automated reminders for early-stage receivables, configurable escalation rules, and real-time collector queues.

Collections is a Workflow Discipline

A generic collections process assumes every overdue invoice should follow the same dunning sequence. Your customer mix can make that assumption costly.

The right first move will differ by account. A rejected enterprise invoice calls for portal resubmission and PO validation, while a subscription adjustment has to be validated against contract terms before anyone sends a reminder. Services teams billing against milestones expect contract evidence assembled up front. With strategic customers, escalation must be in lockstep with the account team, because a clumsy collections email can cost more in relationship damage than the invoice is worth.

CloudCollect lets teams define treatment strategies by account type, invoice type, aging stage, and customer segment, then guides each collector down the right path. Reminders, dispute handling, documentation requests, escalations, and payment promises are structured around how your company actually sells and bills.

A Single Screen With Full Context

Collectors make better decisions when the entire customer picture is in one place. That means open invoices, payment history, prior follow-up, disputes, promise-to-pay history, and notes, alongside the commercial context that determines how an account should be handled, including strategic status, sales ownership, and contract terms.

When that information lives across five systems, every interaction starts with reconstruction. Collectors contact the wrong person, repeat a request the customer already answered, or escalate without knowing Sales is mid-negotiation on a renewal. A unified view changes what a collector can achieve in one session. Open the account, see that an enterprise customer has three open invoices, two rejected for PO mismatch, and a contact who responded last Thursday, then act with context and solve issues.

Instead of starting the day in an aging report and guessing where to focus, the collector can open *CloudCollect* and see all accounts that need action now. A rejected enterprise invoice is waiting for portal resubmission. Backup documentation is ready to send to AP. Tomorrow's payment promise is already flagged. The work is no longer buried across systems, it is organized, assigned, and moving.

The payoff is throughput. The same collector can cover more accounts with better outcomes per touch because the research overhead has been removed. Here, tasks, notes, calls, emails, and escalation status stay attached to the account, visible to the collector working it and the team leader reviewing it.

Disputes and Deductions Deserve Their Own Workflow

A large share of delayed cash in this industry is an exception-management problem disguised as a collections activity. A customer disputes pricing. A customer takes a credit. A shipment needs proof of delivery. Each needs a root cause, an owner, a process, and confirmed resolution. The aging report may show the invoice as overdue but cannot highlight why the cash is stuck or who owns the next step.

CloudCollect turns exceptions into managed workflows. Disputes, deductions, missing documentation, and billing corrections can be categorized, assigned, tracked, and reported, so leadership can see how much cash is blocked by preventable issues and whether that number is shrinking. Required fields, approval steps, and automatic activity history give the team auditability as a byproduct of doing the work rather than a separate documentation chore.

Dashboards That Answer Your CFO's Questions

Which customers drive the largest overdue balances? How much cash is blocked by documentation issues versus genuine disputes? Which promises to pay are holding and which are falling apart? How much has been recovered this month and by whom?

In most organizations, answering these questions means exporting data and reconciling spreadsheets, and the analysis is stale before the meeting starts. The downstream cost lands on the CFO. Unreliable collections visibility means unreliable cash forecasting, larger cash buffers, and harder runway conversations with the board. *CloudCollect* provides real-time dashboards built for collections, tracking performance by collector,

customer type, aging bucket, dispute reason, and follow-up stage. It lets leaders walk into the room with evidence, not anecdotes.

The Cash Is There. Give Your Team the Tools to Get It

Every month collections runs through spreadsheets and inboxes, cash stays on customer balance sheets longer than it should, and your company funds the gap from its own operating runway. The path forward is practical. Automate early outreach. Build distinct workflows for enterprise, subscription, services, and strategic accounts. Give your collectors one screen with complete context. Manage exceptions as owned workflows. Provide your leadership dashboards that show where cash is stuck and what is being done about it.

West Coast Consulting Group built *CloudCollect* for exactly this scenario, giving your collections team the automation, visibility, and integration they need to recover more without adding headcount. If you are still managing follow-up through spreadsheets, inboxes, and aging reports, we can show you what a cleaner process looks like using your own collection scenarios.

Request a personalized [CloudCollect walkthrough](#) or contact us at (415) 626-3493 or info@westcoastconsulting.com.

Learn more at westcoastconsulting.com/cloudcollect

