



# Mitigate risk using accounts receivable software

Reduce days-to-pay and collect on more overdue invoices



## Unpaid invoices can amount to bankruptcy.

B2B invoices are overdue 55-60% of the time and 8% turn into bad debt. With uncollectable bills triggering 25% of bankruptcies, the risk is real. But it can be managed. Tracking Days Sales Outstanding (DSO) can help you get paid in 30 days or less. Billtrust clients reduce their DSO by up to 50% and reduce risk by keeping cash flowing.



### Reduce financial risk with Billtrust

**31%**

Reduction in DSO

[Kinopolis](#)

**31%**

Decrease in delinquency

[Blazer Electric](#)

**166%**

More invoices with same headcount

[Daylight Transport](#)

## Don't just respond to risk, outpace it



### Foresee risk and predict financial health

Billtrust's AI intelligence is a powerful engine for proactive financial analysis, including risk alerts, fraud detection, credit risk management, and advanced cash flow forecasting.



### Automate compliance and governance

With checkpoints and safeguards built into your AR platform, regulatory compliance becomes engrained into daily operations, so you can breathe easy.



### Use AI to recognize and mitigate risk

Deep visibility into buyer behavior informs AI analysis, giving leaders financial trends, risk reports, and personalized recommendations to drive AR performance.



### Get paid faster

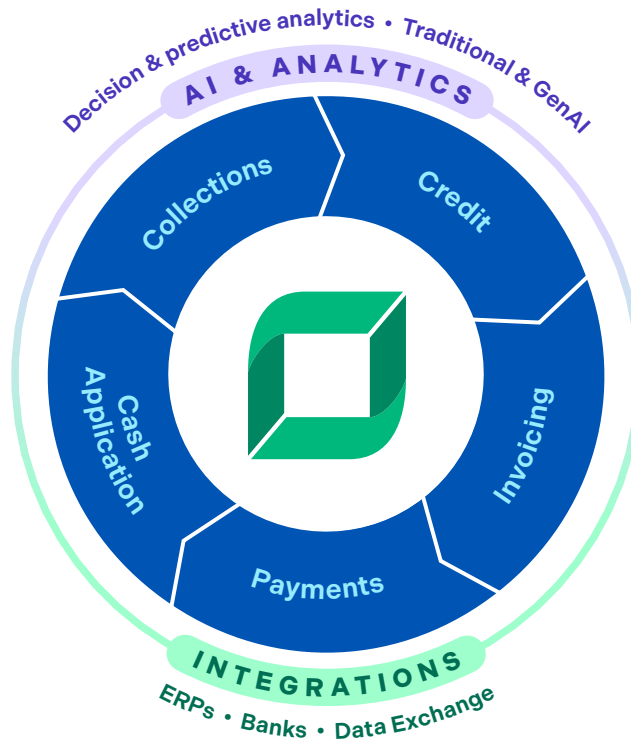
Optimize your cash flow. Billtrust's AI automation platform is designed to accelerate every phase of the AR lifecycle with autonomous workflows, Generative AI, and Agentic AI.

## Early warning signs

Real-time data analysis enables dynamic risk assessments. Agentic AI detects risk by monitoring credit scores and buyer payment behaviors to predict defaults and alert to risk.

## Mitigation guidance

Understand the context of risk signals and know how to respond. Billtrust's Autopilot anticipates late payments, identifies cash flow disruptions, and prescribes solutions.



## Credit risk controls

Use broader data sources for credit evaluations and tailor credit decisioning rules according to your financial risk tolerance, so credit allocations are made on your terms.

## Error elimination

Data errors are risk. Machine learning powers Billtrust's data validation, giving you sharper accuracy in invoicing, payment tracking, cash applications, and collections.

## AR efficiency offsets risk

Financial liquidity offsets risk. Leverage Billtrust's comprehensive AR automation platform to drive order-to-cash conversion cycles and improvements in your cash flow.

"Billtrust allows us to get invoices into customers' hands faster, process them sooner, and achieve a quicker turnaround for payments."

Vicki DeFazio  
Credit Manager  
Ohio CAT

"With Billtrust, payments are posted within one day, which significantly improved our performance."

Sean Smith  
Senior Manager  
Genuine Parts Company

"Billtrust has given us more time to focus on other areas of our growing business."

Adam Aune  
Credit Manager  
Butler Machinery

# Ready to get started?

Let our accounts receivable experts run a model to show you the potential outcomes with Billtrust.

