

VERSAPAY

Cash flow confidence scorecard: a framework for measuring the strength of your forecasts

Take this 2-minute interactive self-assessment to diagnose how confident you are in your cash flow forecasts — and how close your forecast reliability is to deteriorating.

Based on data from Versapay's 2026 Cash Flow Clarity Report, conducted with Wakefield Research across 400 financial executives at U.S. and Canadian companies with \$100M - \$1B in annual revenue

Are you at risk of falling from the confidence cliff?

69% of finance leaders say late customer payments have increased in the past year. 78% say unexpected accounts receivable (AR) issues are already forcing adjustments to strategic decisions. And for nearly four-fifths, confidence in their cash flow forecasts collapses after 60-days.

Multiple breakdowns across the AR process are driving cash flow instability, with finance leaders saying friction is distributed throughout nearly every stage of the invoice-to-cash lifecycle.

There are no isolated points of failure: Invoicing, customer communications, payment application, and dispute resolution all contribute to payment delays, creating a compounding effect that increases uncertainty and collection costs.

Pair those points of friction with shifting payment behaviors — 55% of finance leaders have seen an increase in requests for longer payment terms, while 53% say customers are more frequently asking for payment plans — and you've got the makings of a storm that has teams losing trust in their forecasts faster than ever.

But that data describes a population. **This assessment is about you.**

In under five minutes, answer seven questions across three areas — 1) payment predictability, 2) forecast confidence, and 3) accounts receivable process maturity — and receive a personalized profile that tells you where you stand on the confidence cliff, and what it means for your organization.



The confidence cliff

Reflects the precise inflection point(s) where finance leaders' confidence in their cash flow forecasts weaken, and forecast reliability begins deteriorating. As payments extend beyond these expected timelines, conviction in their ability to collect what they're owed wavers.

There are no wrong answers.

In return, you'll get clarity, and next steps for navigating the confidence cliff as payments move through aging buckets and beyond their anticipated timelines.

Payment predictability

Strategic decision-making depends on knowing when cash is coming in.

Q1 — Compared to last year, has your frequency of late customer payments changed?

Response	Selection	Scoring model (if scoring manually)
1. Late payments have increased noticeably	☐	1
2. Things have roughly remained the same	☐	2
3. We've seen a decrease in late customer payments	☐	3

Q2 — When a payment goes past-due, how quickly / clearly do you understand why?

Response	Selection	Scoring model (if scoring manually)
1. We're often in-the-dark until a payment is significantly overdue	☐	1
2. We find out eventually, but it takes manual follow-up	☐	2
3. We have great visibility and usually know whether its because of a dispute, approval delay, or customer-side issue	☐	3

Q3 — How often do unexpected accounts receivable issues force your leadership team to revisit strategic decisions like hiring, investments, or borrowing?

Response	Selection	Scoring model (if scoring manually)
1. Often or all-the-time: leadership regularly adjusts plans based on accounts receivable	☐	1
2. Sometimes: it happens and it's disruptive when it does	☐	2
3. Rarely or never: AR surprises don't tend to ripple upward	☐	3

Forecast confidence

Cash flow forecasts are only as good as the payment data behind them.

Q4 — When does your confidence in forecasting cash collections start to erode?

Response	Selection	Scoring model (if scoring manually)
1. Within 30-days: even near-term forecasting feels unreliable	☐	1
2. Around 60-days: here's where the picture gets blurry	☐	1
3. Around 90-days: we start losing conviction further out	☐	2
4. Beyond 90-days: we maintain confidence well into the future	☐	3

Q5 — How would you describe your cash flow forecasting process today?

Response	Selection	Scoring model (if scoring manually)
1. Largely reactive: we're working with incomplete data	☐	1
2. Reasonable: but there's a lot of manual gap-filling	☐	2
3. Structured and data-driven: we trust the numbers	☐	3

Q6 — How much time does your team spend chasing late payments weekly?

Response	Selection	Scoring model (if scoring manually)
1. A significant amount: it consistently delays higher-value work	☐	1
2. A moderate amount: it's a recurring drain, but manageable	☐	2
3. A small amount: collections mostly runs itself	☐	3

Accounts receivable process maturity

Behind every confident forecast is a reliable process.

Q7 — How would you describe your organization's current accounts receivable automation maturity?

Response	Selection	Scoring model (if scoring manually)
1. Most of our AR processes are manual	☐	1
2. We've automated some invoice-to-cash activities, but significant manual work remains	☐	2
3. We've integrated with our ERP and automated several key areas including payment matching and electronic invoicing	☐	3

Your result

Results	Scoring model	What it means	
High risk	7-11	Payment unpredictability is a present challenge, forcing reactive decision-making and undermining confidence in cash flow forecasts earlier than it should.	Learn more
Medium risk	12-16	While things are broadly under control today, growing inefficiencies and forecast blind spots signal that confidence could erode quickly without proactive intervention.	Learn more
Low risk	17-21	You're operating from a position of strength, payment predictability is holding, collections are manageable, and you have confidence in your forecasts further out than most.	Learn more

**Learn where your accounts receivable process
is losing ground, and what a realistic path
forward looks like**

Talk with an expert

If you are at **high-risk** of falling from the confidence cliff...

The good news: you're not alone, and navigating the cliff is doable.

79% of finance leaders lose confidence in their teams' ability to forecast cash collection beyond 30 to 60 days, and **21% lose confidence** at 90 days.

2026 Cash Flow Clarity Report

Based on your answers, payment unpredictability isn't a looming risk, it's a present one. Late payments are increasing, and your team is spending too much time collecting. Accounts receivable surprises are already reaching the CFO's desk, altering strategic plans, and your confidence in cash flow forecasts is eroding too soon.

This is the confidence cliff in its most acute form: speculative forecasts, defensive financial planning, and teams turned reactive out of necessity.

Our research found that companies share a common thread: inefficient accounts receivable processes, limited real-time visibility, and manual workflows that take up time and don't deliver clarity. And, as the data shows, confidence erosion is cumulative. There are no isolated points of failure. Small challenges compound, behavioral changes add up, and collectively, they send finance leaders tumbling down the side of the cliff.

But the data also shows something else.

63% of finance leaders who invested in accounts receivable automation saw a meaningful decrease in payment delinquency. The path from slippery slope to firm footing runs through anticipating risk earlier in the receivables cycle: before payments age into uncertainty, and before forecasts become guesswork.

**Not ready for a conversation?
Get the full research behind this assessment.**

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If you are at **medium-risk** of falling from the confidence cliff...

Your confidence is wavering. Luckily, the window to shore it up is now.

79% of finance leaders lose confidence in their teams' ability to forecast cash collection beyond 30 to 60 days, and **21% lose confidence** at 90 days.

2026 Cash Flow Clarity Report

Your answers paint a familiar picture for finance leaders: that things are broadly under control, but cracks are forming. Late payments are up, or holding steady while the broader collections environment gets less forgiving, and collections is consuming more of your team's time than it should.

Your forecast confidence likely softens around 60-days, which is in-line with where our research shows most finance leaders begin to feel the ground shift beneath them. You haven't fallen off the confidence cliff.

But you can see the drop from where you're standing.

What separates organizations at this stage from those at higher-risk is a handful of compounding inefficiencies: manual workflows that delay payments, limited visibility into invoice statuses, and a reconciliation process that lags. None of these feel catastrophic in isolation, but collectively, they create forecast blind spots that widen over time.

Those that take targeted, proactive steps now — before the next wave of payment delays, and before receivables surprises force another strategic pivot — can turn AR into a stabilizing force. A set of deliberate, well-sequenced decisions can enable this.

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[Download report](#)

If you are at **low-risk** of falling from the confidence cliff...

You're ahead of the curve! Now build the infrastructure that keeps you there.

79% of finance leaders lose confidence in their teams' ability to forecast cash collection beyond 30 to 60 days, and **21% lose confidence** at 90 days.

2026 Cash Flow Clarity Report

Based on your answers, your organization is operating from a position of relative strength. Payment predictability is holding, collections aren't overwhelming your team, and you have confidence in your forecasts further out than most.

When 69% of finance leaders are experiencing rising late payments and 78% are adjusting strategic plans based on accounts receivable surprises, that's no small feat.

That's a genuine competitive advantage.

You have an opportunity to reinforce your position. Finance leaders who stay ahead of the confidence cliff are managing accounts receivable well today and building the infrastructure that sustains that advantage as payment behaviors continue to shift. They're leaning on AR to predict, inform, and enable.

This means thinking of accounts receivable as both a process to manage and a strategic function: one that delivers real-time visibility, drives accurate forecasting, and gives leadership the cash flow clarity needed to make confident decision-making.

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