


**VERSAPAY**

**7 accounts receivable  
automation moves to help  
your team collect faster  
and with less friction**



Collections has always been a necessary part of accounts receivable (AR). But it's also an important piece of your end-to-end customer experience. And with over half of customers saying they would switch to a competitor after just one bad experience with a business, conflict in the collections process puts your customer relationship at risk.

Yet, with half of all B2B invoices overdue and businesses spending an average of 73 days a year chasing payments, conflict is hard for collectors to avoid.

The **Frictionless Cash Flow Framework** helps solve that, removing friction from every customer touchpoint, saving time, and eliminating collections delays. Built around a “Know, Set, Send, Resolve” methodology, it has already empowered companies like Highspring and Johnny's Selected Seeds.

This playbook will show how you can use the framework to empower your own collections processes.



## Know

# Risk intelligence and customer segmentation

A customer-first approach starts by connecting data from across your ERP, financial management system, and payment platform. Tools like predictive modeling can use that data to empower your collections team—predicting future customer actions and letting you segment your customers based on risk and value.



**AUTOMATION MOVE 1**

**Start tracking customer payment behavior, not just invoice status**

When you can't identify the customers representing the biggest risks to late payment, you limit your access to working capital. But today's accounts receivable teams have boundless opportunities to leverage data for greater visibility into customer behavior. In addition to invoice status, AR dashboards give you real-time insights into your customers, allowing you to monitor payment timing and frequency, as well as anomalies in customer actions compared to past behaviors. By tracking all of those customer touch points, you can identify the customers who represent the biggest risks of late payment.

“When you start looking deeper into your customer experience model, you start to see who your healthy customers are—and you see that **they're predicted, based on their historical payments, to pay on a certain day.**”

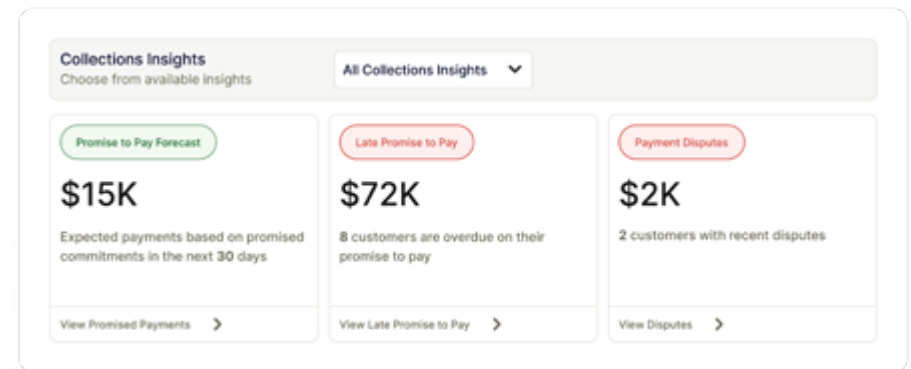
**Christy Johnson**  
Chief Product Officer, Versapay

**Put it in action**

Traditionally, reporting will identify your most delinquent or overdue customers, which your collections team will then prioritize for calls. But these aren't always the best customers to target first if you want to maintain predictable cash flow.

Instead, one way of effectively using your collections team's time is to configure your dashboards to surface your most *current* customer data instead, highlighting customers more likely to pay when faced with a collector's intervention. For example, customers with a tendency to forget to make payments who have been responsive to outreach in the past.

To accomplish this in Versapay, look at your cash flow efficiency, what invoices are being held in dispute, and which customers have shown intent to pay either through historical patterns or a promise. This helps collectors identify who to prioritize or send an invoice reminder to, ahead of delinquency.



## AUTOMATION MOVE 2

### Score customers for risk and communication needs

With a clearer view of past customer behavior, accounts receivable teams can begin to predict *future* behavior with more confidence using predictability models.

This allows you to segment each customer based on their risk level, then use that information to personalize payment terms and better understand what types of communication they require.

AI-driven scoring models will help you achieve this, assessing customers' risk of non-payment and preferred engagement style. This lets you create personalized messaging and communication cadences for each customer segment.

**“If you know a customer is likely to pay late based on their past behavior, **initiate an omnichannel outreach strategy** with escalation paths you know they’ll be receptive to.”**

**Christy Johnson**

Chief Product Officer, Versapay

### Put it in action

Many finance teams, when introducing automation, apply generalized rules such as “send an invoice reminder when an invoice is X days overdue.” But this doesn’t account for the needs of every customer.

If “X” days overdue falls on a weekend, for instance, many customers won’t give it the attention it needs. For others, though, the weekend could be the ideal time to reach out.

In Versapay, once you segment customers based on payment reliability and preferred engagement style, you can automate the timing of your communications according to their payment history. If historical patterns show a customer is more likely to pay on a certain date and at a specific time, schedule your invoice reminders accordingly.

This way, you’re more likely to reach your customer in a context where they’re able to pay—in a place without distractions, for example, or when they’re at their desk already.

Customer behavior data can also help you determine the ideal cadence for communication and payment reminders—then prepare for any objections with a more informed approach.

## Set Align your payment terms

A one-size-fits-all approach to pricing and payment terms neglects the fact that customers have unique payment behaviors. By customizing your terms strategically according to your customer behavior, you set high-risk customers up for success while rewarding those who consistently pay promptly.



**AUTOMATION MOVE 3**

**Align formal credit and payment terms with segments**

Once you understand how each customer actually pays, you can stop treating everyone the same and start aligning payment terms to real behavior.

That might mean customer segments with a history of on-time payments receive discounted rates or extended payment terms, while consistently late payers could require larger upfront deposits or be expected to prepay the entire amount.

That’s the route North Atlantic International Logistics (NAI) took. The Canadian transportation logistics business unlocked about \$2.5 million in new revenue by identifying customers with poor or no credit, then leaning into pre-payments to gain their business. “We’re able to open up our view of who we can give business to,” says NAI Director and CEO Anthony Mestroni. “And we’ve been able to open our doors to a lot, especially to transport companies.”

**“We send auto-reminders to clients with past due invoices, then focus our human attention on clients with more urgent issues. This saves me hours.”**

**Reny Vogel**  
Supervisor of Collections, Highspring

**Put it in action**

Analyze your customers’ payment histories to predict who will pay early, on time, and late. This way, you know which customers to invest in through extended credit limits and deeper relationships.

In Versapay, this also allows you to build out customized communication cadences, with unique dunning processes for each segment. For instance, you may opt to send early auto-reminders to your chronic late payers while giving more grace to those who traditionally pay on time.

Invoice #	Customer	Amount	Status	Forecast
FA1095	Belcher Designs	\$4,152.23	OVERDUE	Late
0529Q	Canary Logistics	\$52,830.29	CURRENT	Early
15438	Donahue	\$3,079.86	OVERDUE	On time
0315L	Holt Solicitors	\$17,534.56	OVERDUE	Late
8351P	Victory	\$2,443.24	CURRENT	On time

## AUTOMATION MOVE 4

### Automate approvals for term changes

As customer behaviors shift, their risk profiles and corresponding segments will naturally evolve. To keep up, you need a way to automatically change credit approvals, payment terms, and communications cadences so that they continue to match each customer's predicted actions and risk profile.

Rule-based workflows help do that. Aggregated customer data also allows you to understand how market trends will affect customer behavior—for instance, how tariffs affect payment timing—so that you can adjust your communications and payment terms accordingly.

“At Versapay, we’ve got this mass network. Having that type of data anonymously **allows us to look at industry change versus individual payers**, and how macroeconomics forces change when somebody will pay or not pay.”

**Carey O’Connor Kolaja**  
Chief Executive Officer, Versapay

### Put it in action

Use Versapay’s AR workflows to trigger auto-approvals, so that term adjustments become automatic, based on the risk score thresholds you’ve created. This saves your team time while ensuring customers with escalating risk don’t fall through the cracks.

Then, to modify those risk thresholds as needed, look for patterns across a wide swath of customers. This will help you anticipate behavioral shifts before they impact your specific customer accounts. For instance, data from across Versapay’s network of customers aggregates behavior patterns to give collections teams a line of sight into trends across businesses and industries, letting you shift focus when necessary.

When market conditions change and you don’t have time to manually reapprove credit or payment term changes, Versapay then lets you set up workflows based on specific customer behaviors and the potential impact those new conditions will have, to automatically put the changes in place for you.

## Send Get it right, on time

Send invoices and customer communications that inspire action. Through multi-channel invoice delivery and self-service options, you ensure your invoices are delivered optimally according to each customer's preferences. In turn, you better empower customers to pay on time.



## AUTOMATION MOVE 5

### Time invoice delivery based on when customers actually pay

Multi-channel invoice delivery not only allows you the flexibility of delivering across channels, but also lets you control when you deliver invoices.

Accounts receivable teams can use this to their advantage, applying customer data such as transactional history to identify the optimal time to send invoices to each customer segment. An [online customer portal](#) can ensure invoices are always available on customers' terms—meaning invoices are less likely to go undelivered. What's more, finance teams have clear visibility into any invoices that haven't yet been accessed, delivered, or paid.

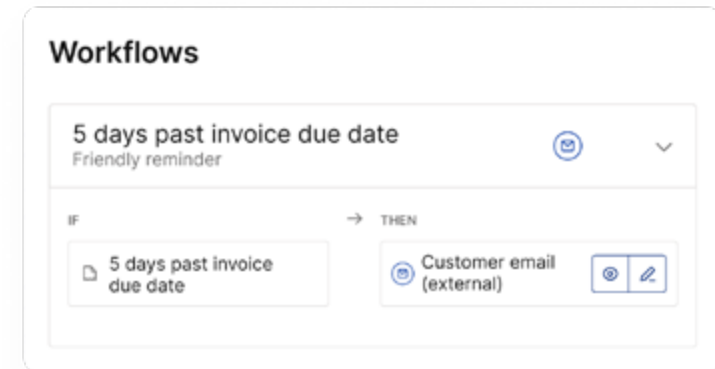
[Laticrete](#), a construction solutions provider, uses their online portal to better understand exactly when to send payment reminders, as well as to access real-time information on missed payments and trace ongoing communications. “When a customer says, ‘Oh, I paid that check,’ we can say, ‘No, you didn’t,’” says Andrew Ceccorulli, Laticrete’s Credit and Collections Manager. “The data is right there, and we know what you paid.”

You can also schedule payment reminders so that they're targeted specifically to each customer segment's risk level, communication history, and time zone. For instance, sending reminders earlier and more often for your riskiest segment—and waiting longer for your most reliable.

## Put it in action

Use Versapay to create time-based email campaigns tailored to each customer profile—segmenting based on high- versus low-touch customers and customer payment patterns. Then test your optimal timing by looking at communication data points like open rates and click rates on pay links.

This data helps show you when a communication was sent and when it resulted in a payment. It also allows you to continue to experiment until you begin to achieve the results you're looking for.



**“Versapay gives us a direct link to the customer. There’s no need to be in the same time zone.”**

**Samantha De La Croix**

Accounts Supervisor, Johnny’s Selected Seeds

## AUTOMATION MOVE 6

# Shift collections messaging to be customer-first

Effective collections messaging combines clarity and empathy, reinforcing accountability while maintaining a collaborative tone that strengthens customer relationships. An online accounts receivable portal, for example, creates a direct line between your team and your customers, giving them a place to view invoices, ask questions, and make payments on their own schedule.

Automated messaging then keeps that connection active—triggering the right outreach at the right time so your team spends less effort chasing payments and more time strengthening relationships. Prompt reminders of upcoming or missed payment dates, in a friendly tone, help your team work with customers through the payment process, rather than starting the conversation only once conflict has already emerged.

“There used to be a lot of questions: ‘Can you send me this invoice? What is this from? Didn’t we pay this?’ Now, **customers can log in and see their payments, and get their concerns resolved quickly.**”

**Samantha De La Croix**

Accounts Supervisor, Johnny’s Selected Seeds

## Put it in action

When it’s time for your collections team to reach out, make sure they have a full picture of a customer before engaging. Before contacting a customer, use Versapay to find out:

- Do they have any payments in progress?
- Do they have any credits or unapplied payment amounts?
- Could they make a promise to pay by a new date, go on an installment plan, or schedule a future payment?

Having a clear picture of previous discussions with the customer will also help your team understand their individual circumstances and whether they’ve gone through cash flow problems in the past.

Continue to update those internal records during every interaction. This will help future collectors maintain an accurate picture of what’s outstanding and why, so that everyone can continue to address the customer’s balance in a way that shows intentionality and empathy.

## Resolve Minimize what's left

When the entire collections process is centered around the customer experience, customers feel less friction and have fewer reasons to escalate to conflict. But that doesn't mean disputes never happen. By prioritizing communication and collaboration, your collections team can continue the customer-first experience through the dispute resolution process.



**AUTOMATION MOVE 7**

**Build a dispute response playbook**

A dispute response playbook ensures your collections team is ready for anything—with templated workflows for common dispute types, alongside assigned roles and timelines. This sets your team up for success—meaning fewer back-and-forth emails, fewer payment write-offs, and faster dispute resolution.

When you combine this playbook with real-time data about the customer and their balances, your team can quickly see which disputes to tackle first and what information is needed.

Each component should be designed to build out a collaborative, helpful approach, prioritizing the customer experience and avoiding further escalation.

“If a client’s disputing an invoice and we can’t provide them with the right information or don’t have a good handle on where they’re at on their payments, it’s **challenging to work with those clients or to address their needs.**”

**Reny Vogel**

Supervisor of Collections, Highspring

**Put it in action**

To ensure every dispute is handled effectively, create dispute resolution categories—for instance, pricing discrepancies, quantities received, missing POs, and so on—with subject matter experts assigned to each. This will ensure each dispute is handled by the person best equipped to resolve it.

Using Versapay’s tagging capabilities, segment customers into groups to more effectively target delinquent accounts, enhance customer management, and improve reporting. This will help collectors understand which dispute tactics should be deployed.

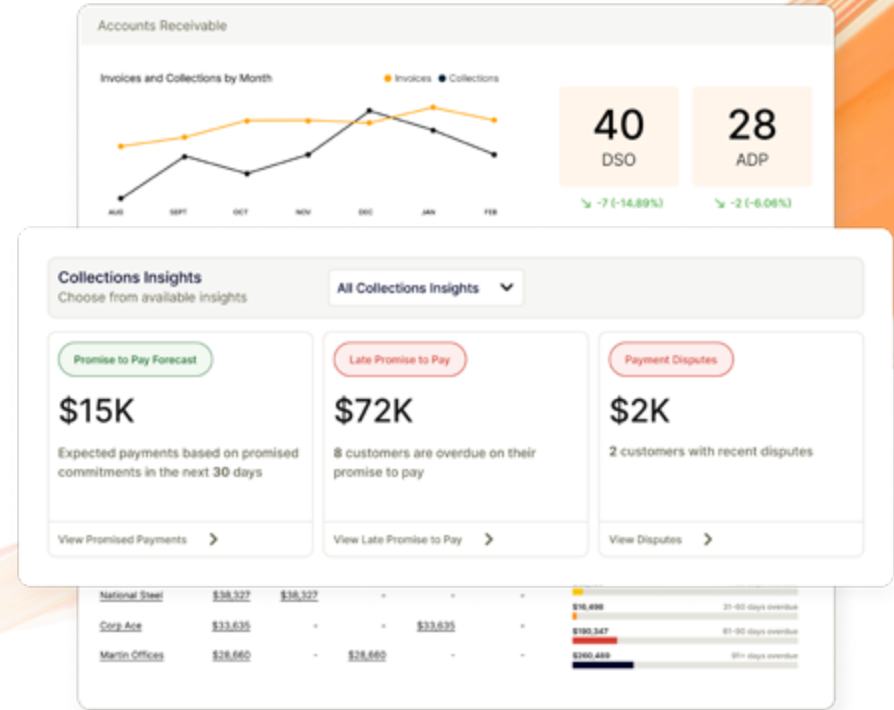
Then establish a clear path for escalation, so that your collectors know when additional support is required to resolve an issue, with approval limits and response time Service Level Agreements (SLAs) in place before escalation even begins.

<input type="checkbox"/>	CUSTOMER	AMOUNT	STATUS	DELIVERY	DUE DATE
<input type="checkbox"/>	Donahue	\$3,079.86	OVERDUE	Viewed	10-10-2026
<input type="checkbox"/>	Belcher Designs	\$4,152.23	OVERDUE	Viewed	11-13-2026
<input type="checkbox"/>	Holt Solicitors	\$17,534.56	OVERDUE	Viewed	11-20-2025

# Make your collections experience seamless

Through automation, self-service options, and the application of data, your accounts receivable team can eliminate friction from the customer experience.

Your collections processes become more invisible as a result. Your customers are empowered through personalized terms and communications, while your team has the tools and workflows they need to keep cash flow predictable—freeing up time so that they can focus on accomplishing more strategic financial goals.



See how Versapay helps you simplify payments, accelerate cash flow, and create a better experience for your customers. Talk to an expert today to find out where automation can remove the most friction from your own collections process.

**Turn collections into connections**