

VERSAPAY

The hidden cost of staying with an accounts receivable automation platform that doesn't support you

A practical guide for AR leaders evaluating what “good enough”
is really costing their business

Why this matters now

For many AR teams, the biggest risk isn't disruption, it's inertia.

When an AR platform technically works, staying put often feels like the safest option. The platform automatically generates and delivers invoices, routes them through the right channels, matches incoming payments to open invoices, even when remittance arrives in different formats and posts updates back to the ledger. Collections move forward, the queue stays manageable, and nothing appears fundamentally broken. In a function where stability matters, change can feel like an unnecessary gamble.

But as expectations around cash flow, customer experience, and operational efficiency continue to rise, faster, more accurate cash visibility; real-time reporting for leadership; tighter timelines for dispute resolution; and a more self-serve, low-friction payment experience for customers, working is no longer the same as supporting. Systems that once felt adequate can quietly become constraints, forcing teams to expend more effort just to maintain the same level of performance.

This guide is designed to help Accounts Receivable Managers, Controllers and other AR leaders evaluate the **hidden costs** of staying with a platform that no longer supports how AR work actually happens and to provide a practical lens for assessing whether those costs are worth continuing to absorb.

COST #1

**Momentum loss that
compounds over time**

Cost #1: Momentum loss that compounds over time

AR performance is built on momentum. The faster teams can identify issues or discrepancies, prioritize collections outreach, resolve disputes, and collect payments, the more predictable and efficient cash flow becomes.

Momentum loss becomes especially costly once payment timelines stretch. In fact, 80% of finance leaders report losing confidence in cash flow forecasts when receivables extend beyond 30 to 60 days. At the same time, more than eight in ten say collecting open invoices is becoming increasingly difficult, consuming time and attention that would otherwise be spent maintaining forward momentum.

When platforms lack real-time visibility into what's outstanding (by customer, invoice, status, and risk), intuitive workflows for prioritizing outreach and moving disputes to resolution, or responsive support for resolving data, integration, and configuration issues, that momentum slows. Not abruptly, but incrementally, one delayed follow-up, one unresolved dispute, one stalled improvement initiative at a time.

In practice, momentum loss often shows up as:

- Follow-ups that slip because priorities aren't immediately clear
- Disputes that linger due to limited collaboration or visibility
- Process improvements delayed because teams are waiting on support or workarounds
- Progress that depends on individual effort rather than repeatable systems

Over time, these slowdowns extend collections cycle times and increase risk of non-payment. More importantly, they make performance harder to sustain as invoice and payment volumes grow or teams change. What once felt manageable begins to feel fragile showing up as longer forecast cycles, more caveats in leadership reviews, and less confidence in short-term cash projections.

When momentum becomes difficult to maintain, teams naturally shift from optimizing performance to simply keeping things moving.

COST #2

**Team burnout you can't
automate away**

Cost #2: Team burnout you can't automate away

AR teams are under more pressure than ever. Invoice and payment volumes continue to rise, expectations around cash timing are tighter, and customer experience has become a visible priority across the business.

When technology adds friction instead of removing it, that pressure compounds. The human cost of AR friction is significant. Nearly three-quarters of organizations report that their teams spend a meaningful amount of time each week chasing late payments. For many, that effort is not occasional, it is a persistent drain on capacity that pulls teams away from forecasting, analysis, and higher-value work.

Burnout doesn't come from a single failure. It builds gradually as teams are asked to:

- Maintain manual processes alongside automation
- Rely on spreadsheets to compensate for system gaps
- Manage support tickets as part of their daily workload
- Carry institutional knowledge the system does not capture

Over time, the work becomes more reactive and less strategic. Teams spend energy compensating for the platform rather than improving outcomes. Engagement drops as collectors and specialists spend more of their day chasing exceptions, managing tickets, and maintaining spreadsheets instead of closing disputes and moving cash forward. Onboarding slows when new hires need constant help from managers and a few internal "power users" to learn undocumented workarounds, recreate reports, and interpret what the system can't clearly show, pulling experienced team members away from execution. Operational risk increases as those workarounds and customer context live in people's heads, concentrating knowledge in a few key individuals.

A platform that doesn't support the team ultimately becomes a drag on morale and morale is not something automation alone can fix, especially when the automation itself creates more work

COST #3

Erosion of credibility with leadership

Cost #3: Erosion of credibility with leadership

When AR performance fluctuates, leadership looks for clarity in forecast reviews, board updates, and executive planning conversations. They want to understand what has changed, where risk exists, and what actions are being taken.

Platforms that limit visibility or delay insight make these conversations harder than they should be.

When visibility breaks down, credibility follows. Nearly eight in ten finance leaders say AR issues now force adjustments to strategic decisions, while most CFOs report declining confidence in cash forecasting beyond 60 days. Without reliable insight, AR leaders are left reacting rather than leading, undermining their ability to influence decisions at the executive level.

Without clear, real-time information, AR leaders may struggle to:

- Proactively flag emerging issues
- Explain changes in performance with confidence
- Forecast outcomes accurately
- Demonstrate where effort is being applied

As a result, conversations with leadership become more reactive and defensive. Time is spent explaining the past rather than shaping the future.

Over time, this erodes credibility, not because teams lack expertise, but because their tools don't enable them to lead with clarity and confidence. The AR function risks being viewed as operational rather than strategic, despite its direct impact on cash flow.

COST #4

Opportunity cost that never shows up on a report

Cost #4: Opportunity cost that never shows up on a report

Some of the most significant costs of an unsupported AR platform never appear in financial reporting.

When teams are focused on maintaining the status quo, they have less capacity to pursue higher-value initiatives, such as:

- Improving the customer payment experience (e.g., clearer invoice communication, easier self-serve dispute resolution)
- Reducing dispute volume upstream
- Refining prioritization and segmentation strategies
- Collaborating more closely with sales, finance, or customer success to prevent disputes before invoices are issued

These opportunities aren't lost overnight. They are simply deferred, quarter after quarter, while teams remain focused on compensating for system limitations.

Operational friction doesn't just slow collections, it consumes opportunity. More than half of finance teams cite invoice tracking and customer communication as major sources of friction, while nearly half struggle with dispute resolution and payment application. Each friction point absorbs time that could otherwise be invested in improving customer experience, refining strategy, or strengthening cross-functional collaboration.

Over time, that deferral compounds. Organizations fall behind peers who are able to move faster, respond more proactively, and extract more value from their AR function.

Staying with a platform that doesn't support your team doesn't just preserve inefficiency, it delays progress you could already be making.

What to look for in a platform that does support you

For teams evaluating alternatives, the goal isn't more features, it's fewer obstacles and fewer obstacles come from both the platform and the partnership behind it.

Strong AR solutions differentiate themselves not only by what the software can do, but by how the vendor supports your team after go-live, through onboarding, responsiveness, strategic guidance, and continuous improvement as your volumes and priorities change.

Key indicators of real support (from the platform and the partnership) include:

- Speed to value
- Support that accelerate progress
- Clarity for operators
- Partnership over software



Speed to value

- Structured onboarding for your AR/finance team onto the platform, with a clear path to impact
- Faster implementation that doesn't stall momentum
- Early wins and a shared success plan that help your internal team build confidence instead of fatigue



Support that accelerates progress

- Vendor-led, consultative guidance that helps your AR/finance team use the platform better, not just ticket resolution
- Continuity and context in vendor support interactions, so your team isn't re-explaining your workflows, configuration, and history every time
- A shared focus on outcomes for your AR/finance team (with an actionable success plan), not just configurations



Clarity for operators

Here, "support" is a mix of what the platform makes possible and how the vendor helps your AR/finance team configure, adopt, and apply it in day-to-day work.

- Structured onboarding for your AR/finance team onto the platform, with a clear path to impact
- Faster implementation that doesn't stall momentum
- Early wins and a shared success plan that help your internal team build confidence instead of fatigue



Partnership over software

- A provider that understands day-to-day AR realities and helps your team apply the platform to day-to-day AR realities
- Ongoing alignment as your internal team, processes, and volumes change (not just an annual check-in)
- A relationship built around measurable results for your AR/finance team, not contracts

The question isn't "Can we stay?" It's "What is staying costing us?"

Change will always feel risky. But so does standing still in an environment where expectations continue to rise.

The right AR platform doesn't just help teams work faster, it helps them sustain performance, protect morale, and lead with confidence. If your current system requires constant compensation, the hidden costs may already be adding up.

This guide is a starting point for evaluating whether your platform is truly supporting your team or quietly holding it back.