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Collections Software Evaluation Guide

Five questions every AR leader should ask before selecting a vendor

Most collections demos look smart: clean dashboards, prioritized worklists, AI-powered outreach. The reality after go-live can be very different. These five questions get underneath the demo and surface the criteria that determine whether the system actually changes how the AR team works.

Q1 How does the software prioritize outreach, and what data drives it?

Question to ask	"Is prioritization rule-based or behavioral? Does the system segment accounts on each customer's own payment patterns, and does the segmentation update automatically as those patterns shift? What does prioritization look like on day one, before the model has learned our data?"
Why this matters	Rule-based prioritization treats a first-time 30-day late payer the same as a chronic non-payer with a pattern of dispute escalation. Static rules stop improving the day you configure them — that maintenance cost is invisible in the demo and very visible in production. Behavioral segmentation built on multi-source payment data gets sharper with every payment, without anyone updating a rule.
Strong answer looks like	The vendor explains whether segmentation is rule-based or behavioral, confirms that risk segments update automatically as customers pay (or stop paying), and can describe what day-one performance looks like before the model has data on your customers. They can distinguish between strategic late payers and customers with genuine cash flow issues.
Billtrust's answer	Billtrust Collections uses AI-driven Agentic Procedures that segment accounts on real payment behavior — how often a customer pays late, by how many days, how that pattern is shifting, across which payment volumes — and updates segments automatically as behavior changes. Because Billtrust draws on 25+ years of payment data across 13M+ buyers in the Billtrust Business Directory, prioritization is informed from day one rather than starting cold on your data.

Q2 What does the outreach sequence look like, and who controls it?

Question to ask	"Can we configure materially different sequences for different behavioral segments — different channel mix, timing, and cadence, not just different email templates? Does the AI explain why a specific action was recommended for a specific account? Can collectors handle email and calls inside the same workspace they use for account management?"
Why this matters	Basic systems run one sequence for everyone in a bucket. Advanced systems differentiate by risk segment, adapt based on what's working, and show collectors why each action was recommended. Explainability matters: when a sequence isn't working, you need to know whether the problem is the timing, the channel, or the underlying segmentation.
Strong answer looks like	The vendor demonstrates segment-specific outreach sequences with different channels, timing, and cadence — not just template swaps. The AI surfaces the reasoning behind each recommendation, and the human team approves what runs. Email and calling sit inside the same workspace as account management, with pre-call context, transcription, and AI-drafted responses available to the collector.
Billtrust's answer	Agentic Procedures in Billtrust Collections build differentiated sequences by behavioral segment and surface the reasoning behind each recommendation so collectors can review and approve. Agentic Email scans the inbox, categorizes messages by theme (payment promises, disputes, escalations), surfaces relevant account context and documentation, and drafts responses — collectors report email resolution dropping from 5–10 minutes to 30–60 seconds. Calling lives in the same workspace, so collectors don't toggle between a dialer and the platform.

Q3 How does dispute management work inside the collections workflow?

Question to ask	"When a dispute is raised, does the collections team see it immediately or on a sync schedule? Can a collector see dispute status, communication history, associated documents, and the outstanding balance in the same view? Does the system automatically pause outreach on disputed invoices while the dispute is active?"

Why this matters	Disputes become a hiding place for accounts that need attention. When the dispute module is a separate screen or system, collectors can't see what's actually being worked, and unresolved disputes drag DSO upward. Research shows it can take up to two weeks to investigate a single dispute when AR functions operate in silos.
Strong answer looks like	The vendor confirms disputes and collections share the same workspace, the same data, and the same workflow. Collectors see dispute status, history, documents, and balance in one view. Outreach automatically pauses on disputed invoices. The dispute aging report connects to DSO and other performance metrics — not a standalone report that lives in a different system.
Billtrust's answer	Billtrust Cases is the dispute and case management workflow inside Collections — centralized view, attachments, internal and external collaboration, tags, and links to related cases, all on the same data layer as the rest of the platform. When a dispute is raised, the collector sees it immediately; outreach on the disputed invoice pauses while the case is active. Cross-functional handoffs to credit, sales, or customer service happen without email threads.

Q4 What does the relationship between collections and credit look like?

Question to ask	“When a collector opens a customer account, can they see the credit limit, outstanding balance, aging summary, and any active credit review in the same view? When a customer's payment behavior shifts, does the system surface that to the credit team automatically? When a credit hold is applied, does the collections workflow reflect it immediately?”
Why this matters	Collections and credit share the same goal — protect cash flow and manage risk — but in most organizations they operate with limited information sharing. The expensive scenarios are predictable: collectors chase accounts credit already flagged as high-risk, credit reviews customers with unresolved disputes sitting in collections, orders get released on accounts whose payment behavior should have triggered review.
Strong answer looks like	The vendor shows credit context (limit, holds, reviews, risk signals) inside the collector's account view, and demonstrates how payment behavior shifts surface to the credit team automatically. Credit decisions flow back into the collections workflow in real time — outreach reflects credit status without manual handoff.
Billtrust's answer	Billtrust Credit & Collections run on the same unified platform, so credit limit, risk signals, order blocks, and releases are visible inside the Collections workspace. When payment behavior shifts, those signals surface to the credit team automatically — and Agentic Credit Lines uses that data to recommend credit limit adjustments across the full portfolio, including smaller accounts with cash flow potential.

Q5 When a payment posts, how quickly does the worklist reflect it?

Question to ask	“Is the collections worklist updated by payments and cash application in real time or on a batch sync? When a payment can't be matched and is applied on-account, does that generate an automated notification in the collector's queue? Does the platform cover invoicing, payments, cash application, collections, and credit on a shared data layer — or is it a collections point solution with integrations to the rest?”
Why this matters	A payment posts at 9 AM. A collector calls the same customer at 10 AM about the invoice that was just paid. The customer is annoyed, the relationship is strained, the collector's time is wasted. That scenario is the inevitable result of payments, cash application, and collections running on separate platforms with batch syncs.
Strong answer looks like	The vendor confirms the collections worklist updates the moment a payment is applied — not on a sync schedule, however frequent. They cover invoicing, payments, cash application, collections, and credit on the same platform, with a unified view of invoice history, payment behavior, disputes, credit status, and promises-to-pay in the collector's workspace.
Billtrust's answer	Billtrust Collections, Cash Application, Payments, Invoicing, and Credit share the same unified platform and the same data layer — not separate systems with integrations between them. When a payment is applied in Cash Application, the collector's worklist updates in real time. Unmatched payments applied on-account generate automated tasks in the collector's queue. Promises-to-pay update the worklist as they're made or broken, so collectors work from current reality, not last night's sync.

How to use this guide

Ask every vendor the same five questions in the same order. Request answers in writing. Compare them side by side. The right vendor will be the one whose answers are specific, verifiable through references, and backed by independent validation.

See it in action

Tour Billtrust Collections with an AR expert and see behavioral segmentation, agentic email, unified dispute management, and real-time payment sync on real data. Visit **billtrust.com** to book a demo.