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Credit Management Software Evaluation Guide

Five questions every credit and finance leader should ask before selecting a vendor

Late payments are getting worse, bad debt is rising, and corporate bankruptcies are up 44%. Credit software demos all look similar — clean dashboards, fast applications, AI-powered recommendations. These five questions are designed to expose the gap between demo performance and production reality.

Q1 Can the software monitor risk across every account, not just the top 20?

Question to ask	"What drives a credit review — a manual selection, a threshold, or continuous monitoring? Can the platform watch the entire customer portfolio, or only accounts a credit analyst has flagged? What happens to the 400 accounts no one has looked at yet?"
Why this matters	Most credit teams review the top 20 problem accounts by outstanding balance — the rest of the portfolio sits unreviewed until something forces a look. Most credit software has the same blind spot: it works beautifully on the account the demo highlights and ignores the long tail. The accounts most likely to surprise you are the ones no one is watching.
Strong answer looks like	The vendor demonstrates continuous, automated monitoring of the full portfolio rather than a review workflow for handpicked accounts. They explain what data drives a review, how risk is identified across every account, and what happens automatically when a risk signal is detected — not just for high-balance customers.
Billtrust's answer	Agentic Credit Lines monitors the full portfolio continuously, not just the accounts flagged for review. The agent surfaces recommendations across every customer — including smaller accounts with high cash flow potential that typically fall outside manual review cycles — so credit managers can act on the diamonds in the rough as well as the highest-revenue accounts.

Q2 Are credit decisions running on the right data sources?

Question to ask	"Does the platform use behavioral patterns and payment signals in addition to static risk rules? Does it enrich our internal transaction history with external intelligence — like how our customers pay other suppliers? Can it evaluate no-limit buyers and surface candidates for credit increases, not just risk?"
Why this matters	Rules-based systems flag accounts after thresholds are crossed — credit usage hits 90%, an invoice is 90 days overdue. Reviews happen after the risk has occurred. Behavioral data science looks at credit utilization trends, dispute frequency, autopay cancellations, payment timing patterns, and changes in payment types — surfacing risk before the threshold is crossed. A platform working only from your ERP gives you one view of a customer; one with a proprietary buyer payment network sees how that customer pays everyone else.
Strong answer looks like	The vendor describes both behavioral signals and external network data, not just rule thresholds. They can evaluate customers with no formal credit limit, and the platform surfaces upside (credit increase candidates) as well as downside risk. Credit decisioning is fed by the same platform handling payments, invoicing, and cash application — not a credit point solution syncing against an ERP export.
Billtrust's answer	Billtrust Credit draws on 13M+ buyers in the Billtrust Business Directory, so credit decisions are informed by how each customer pays across the B2B market — not just how they pay you. Because Credit runs on the same unified platform as Payments, Invoicing, Cash Application, and Collections, every payment, invoice interaction, and autopay change feeds the credit signal in real time. Agentic Credit Lines uses that data to surface both increase candidates and risk, across the full portfolio.

Q3 Can the AI explain its credit recommendations?

Question to ask	"Walk me through a specific credit recommendation. Which signals were weighted, what was the directional impact of each, and where is that rationale stored for audit purposes? Is human approval required before a credit limit changes, or can the AI make autonomous adjustments?"
Why this matters	A system that recommends raising a customer's limit from $50,000 to $75,000 without explaining why creates two problems. Credit managers have no basis to act on the recommendation and will ignore it. And when an auditor asks why the limit was changed, "the AI recommended it" is not a defensible answer. Explainability isn't a feature — it's the baseline requirement for any AI that touches credit limits.

Strong answer looks like	Every AI-generated recommendation includes an auditable explanation of the inputs and rationale, stored in a log accessible for compliance review. The platform requires human approval before any credit limit changes — the AI does the analysis and coverage work, the credit manager makes the call. The model can be configured to reflect your organization's credit policy.
Billtrust's answer	Agentic Credit Lines analyzes 12 months of customer history — credit utilization, payment patterns, dispute patterns, external credit ratings — and surfaces recommendations with auditable explanations inside the existing workflow. Every adjustment is reviewed and approved by a human credit manager before any change takes effect. The rationale is logged for audit.

Q4 How do credit and collections stay aligned when risk changes?

Question to ask	“When a customer's payment behavior triggers a credit review, does the collections team see that review in their workflow? Does the outreach sequence pause, escalate, or adapt? Can credit limit changes affect new sales orders directly, without a manual handoff between credit and collections?”
Why this matters	Most vendors sell credit and collections as separate modules, and connecting them is your integration problem. The result: collections keeps running the same outreach while credit is internally escalating, or collections flags an account as high-risk but the credit limit hasn't been adjusted so the customer keeps placing orders. A manual handoff isn't a workflow — it's a process gap with a workaround.
Strong answer looks like	The vendor shows credit and collections operating off the same data layer in real time — not two systems synchronized by batch export. Credit history is visible inside the collections workflow without switching modules; credit managers can see a customer's full collections history during a review. Credit decisions affect new orders automatically.
Billtrust's answer	Billtrust Credit & Collections share the same unified platform, so credit limit, risk signals, order blocks, and releases are visible inside the Collections workspace — and payment behavior signals flow back into credit decisioning automatically. When a credit review is triggered or a hold is applied, the collections workflow reflects it immediately. No handoff, no batch sync, no separate modules.

Q5 Where do disputes live in the credit workflow?

Question to ask	“If a customer opens a dispute through our buyer portal, does that dispute automatically surface in the collections workflow and pause dunning on the disputed invoice? Is dispute status visible to the credit manager during a credit review, without switching systems? Can dispute resolution data influence future credit decisions?”
Why this matters	Disputes are consistently underweighted in credit software evaluations — until teams go live and discover that half their credit holds stem from unresolved disputes that nothing in the new system helps them untangle. A credit manager running a review without visibility into open disputes is making a risk decision on incomplete information.
Strong answer looks like	The vendor confirms disputes are created, tracked, and resolved within the same platform as credit and collections — not a separate portal that requires export and reference. Open disputes automatically pause dunning on the disputed invoice. Dispute status appears in the credit review queue. Dispute resolution data influences future credit decisions for that customer.
Billtrust's answer	Billtrust Cases is the dispute and case management workflow inside the same platform as Credit and Collections. When a dispute is raised through the Buyer Payment Portal, it surfaces immediately in the Collections workspace and pauses outreach on the disputed invoice. Credit managers see open disputes in the review queue without switching systems, and dispute history feeds back into the credit risk signal over time.

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 Credit & Collections with an AR expert and see portfolio-wide monitoring, explainable AI recommendations, and unified credit-collections data on real accounts. Visit **billtrust.com** to book a demo.