



AR Best Practices & Working Capital

Successful companies use AR Best Practices to manage their trade credit operations & increase cash flow with access to working capital lending.

Adopting Accounts Receivable Best Practices is a smart strategic decision.

If your company is like most, you are providing free, short-term loans by underwriting the trade credit that enables your customers to delay invoice payments.

Viewed strategically, the AR function can be transformed to deliver a competitive advantage and greater profitability. Most small and mid sized organizations are NOT following AR best practices. They could however shift easily from an administrative approach to credit to one that actively manages credit, collections and cash.

Do more with less.

AR Best Practices is about business efficiency. It's about using the right technology to automate manual processes and free employees to focus on higher level AR activities, such as dispute resolution and asset management. And it's about reducing the need to grow your AR staff as your business grows.

Lockbox services were previously cost effective only for very large enterprises. AR Best Practices now makes this technology accessible to small and mid-sized businesses. Lockbox services are superior to both manual check deposits and remote capture scanners and gives your organization a competitive advantage, saving time and speeding cash flow.

The best collection call is the one you don't have to make.

AR Best Practices is also about preventing collections. It starts with making the most appropriate credit decision with the best available information. The key to reducing collections is setting payment acceptance policies that define when and to whom it is appropriate to offer trade credit. And once these decisions are made, they shouldn't be set in stone, but constantly evaluated. Credit monitoring alerts you to customers that are experiencing financial trouble and allows you to adjust your credit offering accordingly.

Access Working Capital Credit.

Implementing AR Best Practices can also provide access to a competitive working capital credit solution. An alternative to expensive trade credit factoring, businesses can access capital based on their company's growth needs in our non-recourse working capital credit program.



AR Best Practices:

Reduce credit risk

- Manage credit risk with better credit decisions
- Decide when to extend trade credit with credit scoring
- Monitor your customers' credit standing with status alerts
- Peace of mind that your customers can afford what they order

Automate manual paper-driven processes

- Increase productivity even as you lower operating costs
- Devote newly opened staff time to higher level activities
- Enjoy lockbox services for faster mail delivery, rapid deposits to your bank, reliable payment-invoice matching and prompt reconciliation reports
- Achieve increased capital availability with optimized cash flow from faster payment cycles
- Invoice verification calls and monthly statement recap of outstanding invoices
- Non-invasive pre-collection best practices saves Principals time and focuses effort on key issues

Are Easy to Implement

- Securely submit all data online, no software to install
- Review on-demand, up-to-the-minute AR reporting
- Enjoy unlimited training and ongoing support

Try AR Best Practices for a Fixed Monthly Fee. *Call today to learn more!*