



Spotting the Difference: Payment Inefficiencies, Disputes, or Stall Tactics?



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- 20+ years of AR experience
- Owned many AP-related initiatives
- Home base is chilly Chicago

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“Tale as old as time...”



**r/localseo** • 3 mo. ago
ibrahimazhar607

Client Keeps Delaying Payments – Should I Let Them Go?

A local seo client of my agency has been consistently late with payments. This month, they haven't paid us at all. The same thing happened three months ago, and back then, they blamed "card issues" for t

I try to be understanding, but this is becoming a pattern, and it's affecting the business. ties with them? Also, what are some effective ways to prevent these situations in the fut

**DecaForDessert** • 3mo ago
Issue a final warning and then cut services. You don't work for free and people will take advantage of you whenever they can.

**ibrahimazhar607** OP • 3mo ago
I already cut their services a few weeks ago when the payment issues started, but I think it's really time to move on now.

**bselite** • 3mo ago
Give a final warning and then if they don't pay within 24 hours let them go.

These types of clients will always be an issue and it 99% of the time won't get better. So unless you want to work for free I would let them go.

**rpmeq** • 3mo ago
No payment no work. Require prepayment and don't lift a finger til it's paid. If you need the money then sure keep chasing down checks (been there). But if it's a continued pain and you have the financial luxury to dump'em, do it. You don't even need to address payment just make something up like you're switching focus to a different type of service and can no longer service their account. Give them plenty of lead time and tips to find someone else... always helps to end things on good terms regardless of the situation.

**Background-Class1393** • 3mo ago
We require a check for ACH or a credit card on file to bill them monthly automatically. If they will not give a payment form to be billed monthly we do not take them on as a client.

Late payments are a cash flow killer



10%

TOP CONCERN

Increase of finance managers
prioritizing late customer payments

38 days

MEDIAN

Number of days across industries to
get paid

82%

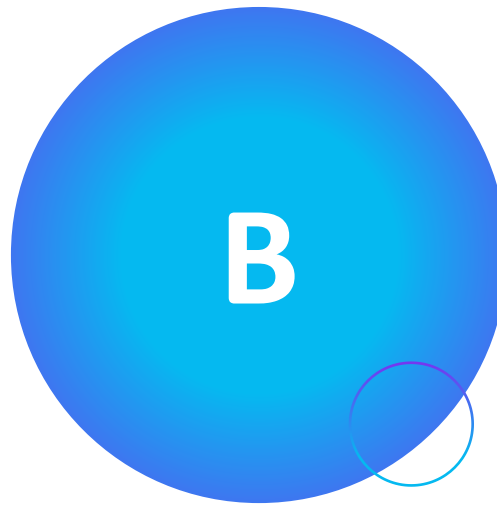
SMBs

Percentage of businesses failing due
to poor cash flow management

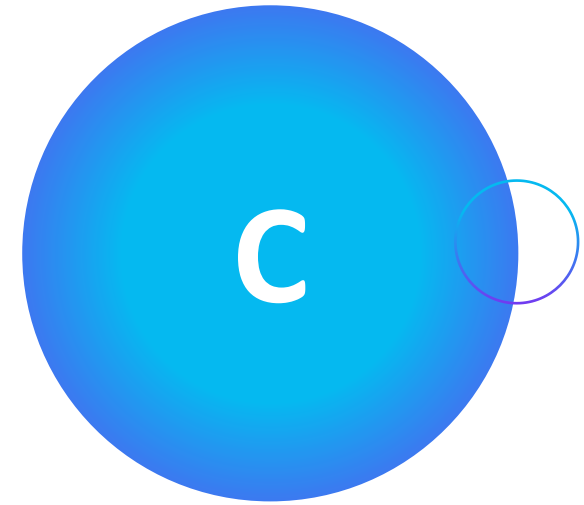
Poll #1: Which late payment reason do you think is most common?



Internal inefficiencies



Legitimate disputes

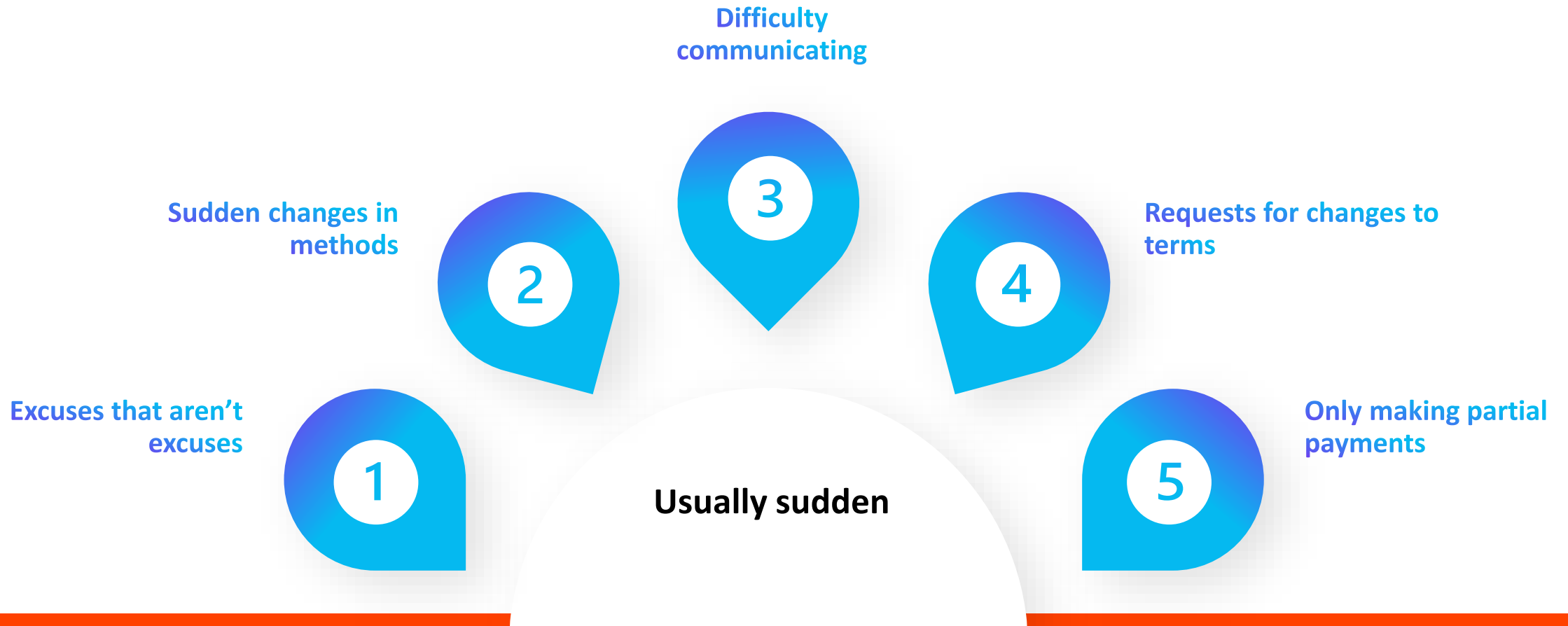


A real stall tactic





Top 5 signs of customer stalling



Not-so-lucky 7



1

Pricing

5

Missing or unaccounted goods

2

Quality

6

Double billing

3

Document mismatches

7

Returns or change orders

4

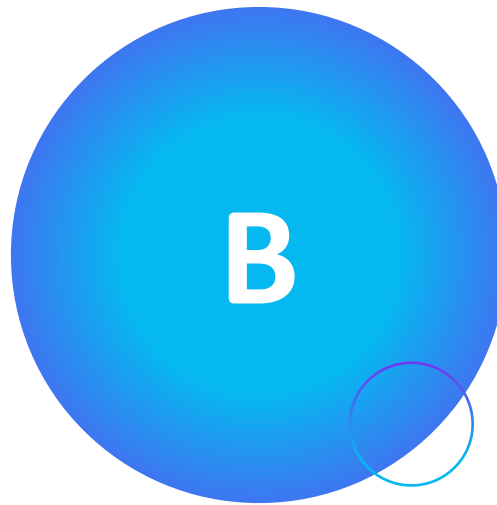
Payment terms



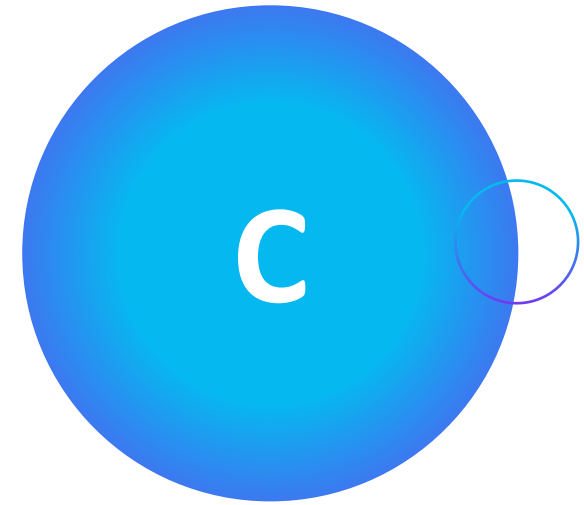
Poll #2: Which kinds of disputes do you see most often?



Administrative



Pricing and payment



Quality and delivery



Payment inefficiencies



Manual processes 01

Outdated and disconnected systems 02

Team structure and size 03

Complex reconciliations 04





Interventions that get you paid

**Dispute
management**

**Payment
flexibility**

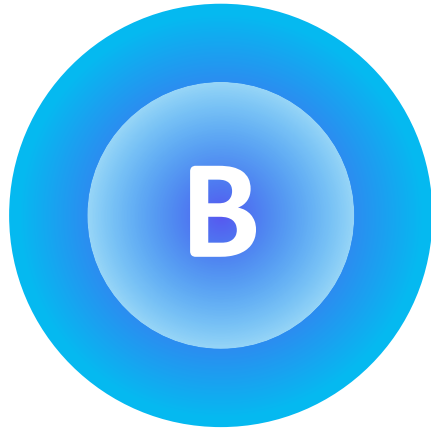
**White glove
collections**

**Business
intelligence**

Poll #3: Which payment intervention do you struggle with most?



Dispute
management



Payment flexibility



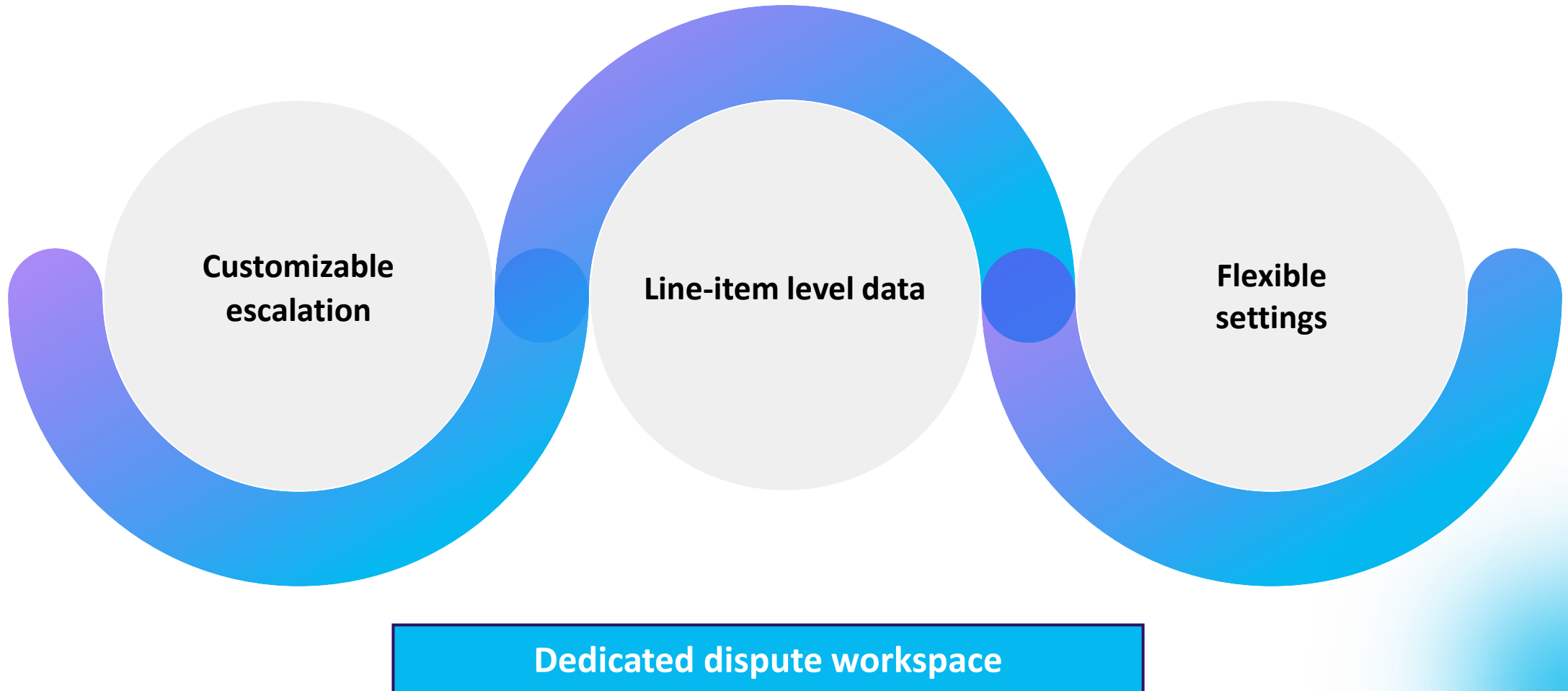
White glove
collections



Business
intelligence



Simplify and optimize with automated dispute management





Save time and boost your bottom line

See everything

Quickly respond

Analyze data

**Report and
remediate**

Best worldwide payment experience



1

Invoice and invoice history
management

4

Autopay

2

Instant payments

5

PCI-DSS compliance and security

3

Real-time payment
communication

Truly a one-stop shop!

Part of the Quadiant AR subscription



Seamless management

Integrated processing

Enhanced visibility



Optimize engagement and payments for a white glove approach



Rules-based workflows



Dynamic responses



**Intelligent action and
escalation**



Dynamic business intelligence



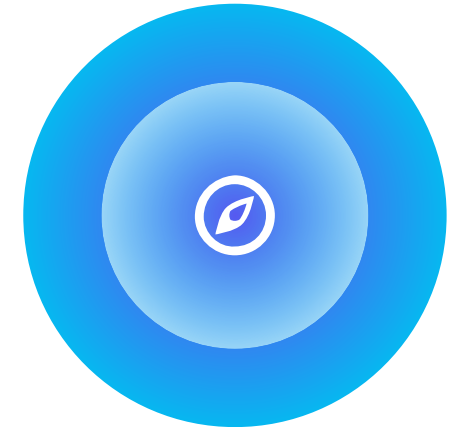
Cashflow
forecasting



Real-time aging



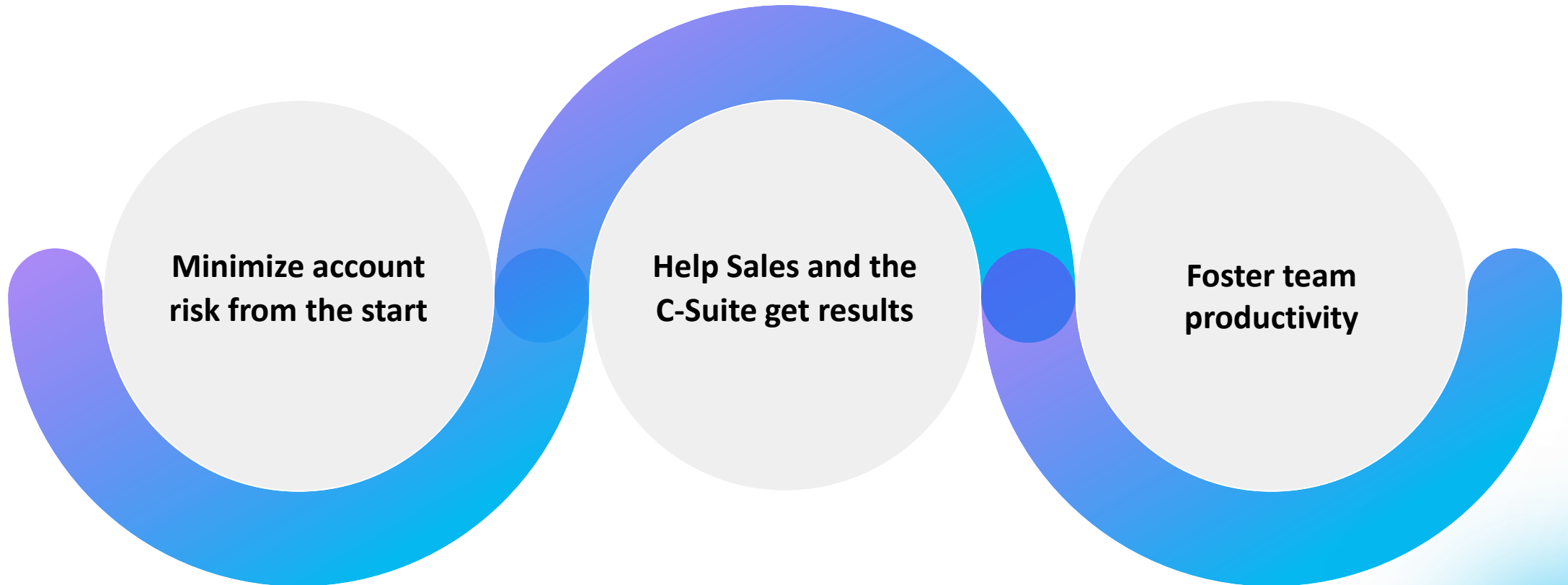
Payor trend
analysis



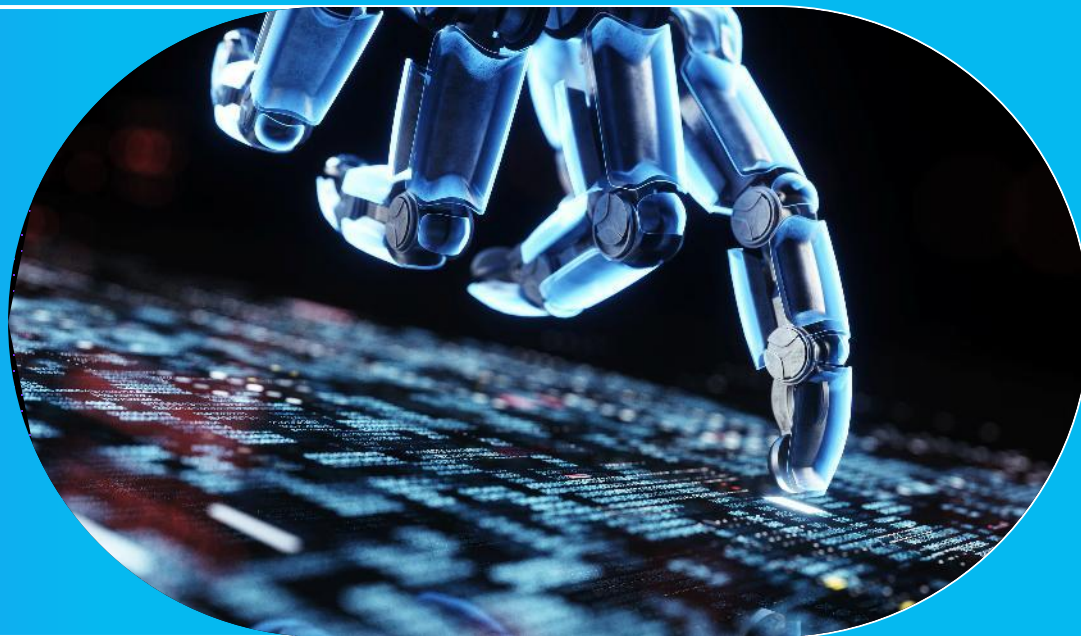
Instant customer
credit decisioning



Give the business what it wants!



Demo



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Q&A



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Thank you!

