

When it comes to cash collection, there's nothing more valuable than understanding how your buyers pay their bills.

Sidertrade Payment Intelligence (SPⁱ) gives you the most up-to-date insight at your fingertips, enabling you to make data-driven decisions to help you expedite the order-to-cash process and collect more cash, faster.



Gain unparalleled insight into your buyers' payment behavior.

Compare your SPⁱ score with historical industry insight to predict margin for improvement.

Intelligently segment customers based on cash opportunity or days to pay.

Use payment intelligence to expedite the order-to-cash (O2C) process.

When it comes to customer success, you know that each buyer is different, and there's no one-size-fits-all approach that will work. So why should cash collection be any different?

Whether your main driver is to reduce the number of days an invoice takes to be paid, or to use intelligence to focus your cash collection efforts on your target segment, SPⁱ will give you an invaluable window into your customer base.

In your Sidertrade **Augmented Cash** application, you have an overall SPⁱ score for your company. This is calculated by taking the average across all your customers of the number of days from invoice issue date to due date – the average payment term you give – and adding this to the average number of days after the due date until the payment is actually received.

Further resources

[SPⁱ - watch the video](#)

[Augmented Cash](#)

[Case Studies](#)

[Book a Demo](#)

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SPⁱ then uses its unique data lake of real-life industry payment behavior data, covering 20 years, 6.2 million businesses and over \$1 trillion worth of transactions, to measure how your customers pay other suppliers.

It then compares this with your **SPⁱ** score to help you to see the potential margin for improvement.

SPⁱ is a theoretical score based on predictive analytics, but it is when you start applying these insights practically to your customer base that the value becomes clear.



The majority of your buyers will have their own individual **SPⁱ** score based on their actual payment behavior – both to you, and towards other vendors – plus a projected window of opportunity when they’re most likely to pay you. This allows you to trigger segmentation of your buyers into groups based on where your top cash opportunities lie, or which of your buyers take the longest to pay – so depending on your drivers you can choose priority segments to target with dunning actions.



Operationalizing the insight provided by **SPⁱ** can help expedite your entire O2C process, helping you to reduce DSO, mitigate risk of late payment, and collect more cash, faster.

To learn more about how **SPⁱ** fits into the Augmented Cash solution or to view a demo, please get in touch with our friendly team.

About Sidertrade

Our mission is to help organizations unlock customer value across the entire order-to-cash cycle. Sidertrade provides the best AI technologies to drive the customer relationship, grow the business and generate cash flow.

To find out more, visit sidertrade.com