The Aging Report Stopped Telling You What It Used To

By: Amanda Wilson, Senior Vice President of Sales, Billtrust

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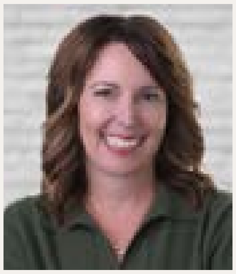
A customer you have carried for nine years, one who has never given your team a reason to worry, slides from net-30 to net-45 over two quarters, and then to net-50. Nothing else about the account changes; they still answer the phone, still place orders, and keep their disputes rare and legitimate. Your aging report flags the drift, and the instinct your team has built over years says to tighten. In this cycle, that instinct may be exactly wrong.

For most of the last decade, a slow-paying customer meant one of a small number of things, and most of them were some flavor of trouble. That is no longer a safe assumption. The cost of money has changed the math on every balance sheet in your portfolio, and a growing share of the slow payment landing in your aging has nothing to do with distress and everything to do with...

About the Author



Amanda Wilson, Senior Vice President, Sales at Billtrust, is a SaaS subject matter expert and sales executive with over 15 years of experience in building relationships and driving tangible results for her clients in the accounts receivable space.