

The Cash You Already Earned Has a Name

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Ask a credit or AR professional what keeps them up at night, and the honest answer usually isn't a specific past-due account. It's a number they can feel but can't quite point to: the cash their company has already earned, already invoiced, and still can't touch.

The industry has a word for that number. It's called receivables, and for decades we've treated it like a housekeeping category — something to age, chase, and eventually write off if it goes stale. That framing made sense when payments moved slowly and predictably. It doesn't hold up anymore. What sits in that receivables ledger isn't paperwork. It's revenue a business has already earned, sitting somewhere between the buyer and the bank. We call it...

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