

## PRIORITY INTELLIGENCE




# Focus on the accounts that matter most

Stop sorting by days overdue. Priority Intelligence continuously scores every account using live payment behaviour and CreditorWatch risk data so your team knows exactly where to focus.

Priority Intelligence — Collect ● Live

### Priority Intelligence

Showing 23 accounts across 3 priority buckets - Updated just now [Configure settings](#)

 <b>DETERIORATING</b> <b>13</b>	 <b>GOING DARK</b> <b>4</b>	 <b>HIGH VALUE AT RISK</b> <b>8</b>
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ACCOUNT	PRIORITY BUCKET	OVERDUE	BALANCE AT RISK	CREDIT RATING
<b>Summit Trading Co.</b> accounts@summittrade.com.au	<b>Deteriorating</b>	<b>62 days</b>	<b>\$32,000</b>	<b>E</b>
<b>Acme Corp Pty Ltd</b> finance@acmecorp.com.au	<b>Deteriorating</b>	<b>45 days</b>	<b>\$14,500</b>	<b>D2</b>
<b>Blue Wave Industries</b> ap@bluewave.com.au	<b>High Value</b>	<b>18 days</b>	<b>\$88,200</b>	<b>B2</b>
<b>Pacific Freight Pty Ltd</b> admin@pacificfreight.com.au	<b>Going Dark</b>	<b>33 days</b>	<b>\$9,750</b>	<b>C3</b>
<b>Horizon Supplies Group</b> billing@horizonsupplies.com.au	<b>Deteriorating</b>	<b>29 days</b>	<b>\$21,600</b>	<b>D1</b>
<b>Redstone Logistics</b> accounts@redstonelog.com.au	<b>High Value</b>	<b>11 days</b>	<b>\$54,900</b>	<b>B1</b>

## THE CHALLENGE

# Days overdue doesn't tell the whole story

Traditional AR processes sort accounts by invoice age, but an account that's 15 days overdue can be far riskier than one at 45 days, depending on their payment trend, credit profile, and how they're engaging with you.



### Aging buckets miss early warning signs

An account just tipping into overdue might already be showing deteriorating payment patterns, but a days-overdue filter won't surface it until it's too late to intervene effectively.



### Unresponsive customers go undetected

Customers who stop opening emails and go quiet are high-risk — even if they're not yet significantly overdue. Static sorting has no way to flag this behaviour change.



### High-value accounts don't get prioritised

When your biggest accounts start to slip, it's not always obvious. Without clear visibility, small changes can expose your business to significant risk.



### Credit risk signals aren't used

External signals like changes in a customer's CreditorWatch RiskScore are valuable leading indicators of non-payment, but they rarely make it into day-to-day collection decisions.

## HOW IT WORKS

# Two data sources. One clear priority list.

Priority Intelligence combines what Collect knows about your customers' payment behaviour with what CreditorWatch knows about their credit risk, resulting in a continuously updated view of which accounts need attention now.

### SOURCE 1: COLLECT PLATFORM

#### Live behavioural signals

Real-time data from inside Collect about how your customers are paying and engaging with your reminders.

- Payment trends
- Days-to-pay shifts
- Email opens & replies
- Overdue % change
- Last payment date



### SOURCE 2: CREDITORWATCH

#### External credit risk signals

Proprietary risk data from Australia's largest commercial credit bureau, tied directly to your customer accounts.

- RiskScore™
- Payment defaults
- Court judgements
- Bankruptcies
- Insolvencies

## Three dynamic priority buckets, updated daily



Accounts are scored and sorted into Deteriorating Fast, Going Dark, or High Value at Risk, giving your team an instant, actionable view of where to focus first. No manual sorting. No stale spreadsheets.

## THE THREE PRIORITY BUCKETS

# Understand what each signal means

Each bucket targets a different type of risk. Accounts can appear in one or more buckets simultaneously and bucket membership updates automatically as conditions change.



### Deteriorating

Accounts showing worsening payment patterns or increasing credit risk.

#### SIGNALS EVALUATED

- **Recent payment changes** — Has the customer started paying later than usual?
- **Trending days-to-pay** — Is the average time to payment increasing?
- **Overdue balance percentage** — What % of the customer's balance is overdue?
- **CreditorWatch RiskScore™** — Has the customer's external credit risk worsened?



### Going Dark

Accounts becoming unresponsive to your reminders and communications.

#### SIGNALS EVALUATED

- **Worsening responsiveness** — Has the customer started ignoring reminders?
- **Time since last payment** — How long has it been since the last payment?
- **Time since last reply** — How long since the customer last responded?
- **Recent payment shifts** — A drop in engagement that precedes non-payment.



### High Value at Risk

Accounts where a payment delay would have a material impact on your cash flow.

#### SIGNALS EVALUATED

- **Recent payment changes** — Is this a top account by value or invoice volume?
- **Trending days-to-pay** — Has a previously reliable customer delayed payments?
- **Overdue balance percentage** — What share of the total balance is overdue?
- **CreditorWatch RiskScore™** — Has the customer's external credit risk worsened?



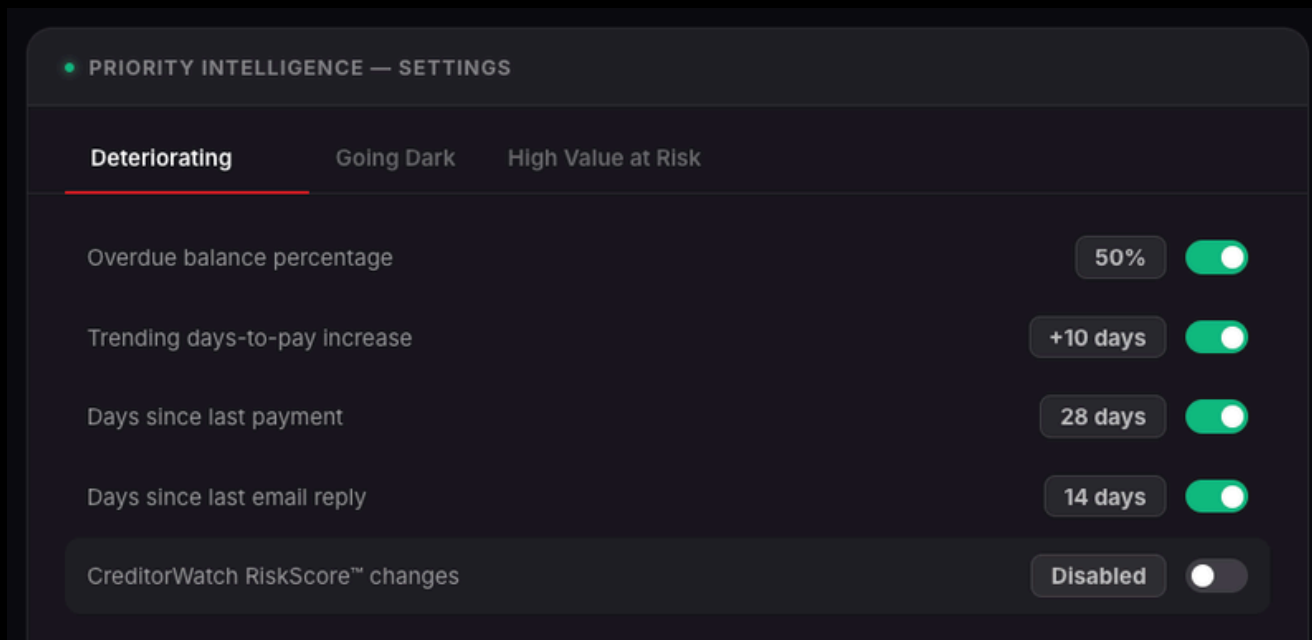
### Priority Intelligence complements your judgement, it doesn't replace it

The buckets surface accounts that warrant closer attention. What action you take, a call, a payment plan, an escalation is still your decision. Think of it as a live briefing before you start your day.

## CUSTOMISATION

# Tune the signals to suit your business

Every business has different risk tolerances and customer profiles. Priority Intelligence lets you toggle individual signals on or off and adjust threshold values so the buckets reflect your risk appetite.



## GETTING STARTED

# Up and running in three steps

Priority Intelligence is built into Collect, no additional setup required. Follow these steps to make it part of your daily workflow.

1.

### Open Priority Intelligence

Navigate to Settings → Priority Intelligence in Collect. You'll see the three default bucket configurations ready to use.

2.

### Review and adjust your thresholds

Toggle signals on or off and update threshold values to match your risk tolerance. Start with the defaults if you're unsure, they're calibrated for most AR teams.

3.

### Start each day with your buckets

Check Deteriorating Fast, Going Dark, and High Value at Risk every morning. Work your way through the accounts flagged - highest urgency first.

## Need help getting set up?

Take a short product tour to see how Priority Intelligence works and learn how to set the right thresholds for your business on your own time.

[Product tour](#)

[Sign up for Collect](#)