

90+ Day Receivables Recovery Playbook

Strategic Framework for CFOs to Convert Aging Invoices into Growth Capital

EvaCore | Bridging the Gap of Your Cashflow Potential

Executive Overview

When invoices age beyond 90 days, your firm is not simply waiting to be paid. You're experiencing a silent capital drain that erodes leverage, distorts cash-flow forecasts, and limits investment agility. These delays ripple through payroll, operational budgets, and strategic initiatives, often caused by fragmented processes and unclear accountability.

EvaCore's structured recovery framework blends financial governance with operational precision. It restores control, accelerates payments, and protects critical client relationships.

1. Validate Contract and PO Integrity

Hidden PO and contract mismatches are among the top drivers of long aging cycles. Executive teams often overlook these because internal teams assume documentation is correct.

Strategic Action:

- Audit PO validity against invoice terms and contract amendments.
 - Correct discrepancies or expired documentation immediately.
 - Institutionalize a 45-day PO audit trigger to prevent small issues from escalating.
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2. Re-Establish Formal Payment Authority

Assignment and authorization letters often disappear inside large bureaucracies. Resending them creates a defensible audit trail and forces AP teams to reprioritize your payment.

Strategic Action:

- Reissue assignment letters with all supporting documentation.
- CC senior decision makers to increase visibility.
- Timestamp follow-ups to restart internal AP timelines.

3. Apply Interest Strategically to Re-Prioritize

Interest charges aren't punitive, they're a CFO-level signal that your firm operates with financial discipline. Even if waived, the recalculation moves your invoice up the payment queue.

Strategic Action:

- Reference contractual late-fee clauses and issue an updated statement showing accrued interest.
 - Use this step to elevate urgency inside their finance team without straining relationships.
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4. Escalate with Executive Precision

After 90 days, operational follow-ups lose traction. Strategic escalation—especially to funding authorities or senior stakeholders—reintroduces top-down accountability.

Strategic Action:

Identify the appropriate senior contact or funding authority.

- Deliver a concise escalation brief with invoice details, amount, actions taken, and
 - expected timeline.
 - Maintain a measured, professional tone to unlock action without damaging relationships.
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Case in Point: \$117K Recovered in 14 Days

A firm had over \$117,000 tied up in invoices aging past 120 days due to a single PO issue and lack of clear escalation.

By applying this structured framework, EvaCore aligned documentation, reissued letters, and escalated strategically.

Result: \$117K collected within 14 business days, with zero relationship fallout.

Why This Framework Works

Traditional AR follow-ups lose impact beyond 90 days. EvaCore's methodology leverages strategic audits, structured notifications, and executive escalation to restore leverage and clarity.

The outcome:

- Accelerated payments and shortened aging cycles
 - Clearer cash-flow forecasts for capital planning
 - Preserved client relationships through structured communication
 - Real-time financial visibility for CEOs and CFOs
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90+ Day Invoice Recovery Checklist

Use this quick checklist to bring aged receivables back under control and recover stalled capital efficiently:

Pre-Audit

- ☐ Confirm contract and PO validity
 - ☐ Check for expired POs or unapproved amendments
 - ☐ Align invoice details with contract terms
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Documentation & Authority

- ☐ Re-issue assignment or authorization letters
 - ☐ Attach all supporting documentation (invoice, PO, statements)
 - ☐ CC senior decision makers to increase visibility
 - ☐ Timestamp all follow-ups to reset internal AP timelines
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Financial Leverage

- ☐ Recalculate totals with interest or late fees applied
 - ☐ Issue updated statements clearly showing new totals
 - ☐ Reference contractual clauses to reinforce payment priority

Strategic Escalation

- ☐ Identify funding authority or senior contacts
 - ☐ Prepare a clear escalation brief with invoice details and timeline
 - ☐ Escalate professionally to reintroduce accountability
 - ☐ Maintain relationship-protective communication tone
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Post-Action Review

- ☐ Track payment status after each step
 - ☐ Document resolutions for internal learning
 - ☐ Adjust AR SOPs to prevent similar delays
 - ☐ Integrate recurring audit triggers (e.g., 40- or 45-day checks)
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Pro Tip: Run this checklist as a *monthly AR health audit*—not just during crisis periods. Firms that build this into their rhythm consistently see aging cycles shorten and cash-flow stability increase.

Unlock Stalled Capital Before It Compounds

If 90+ day receivables are undermining your firm's liquidity, a focused strategy session with EvaCore can uncover hidden gaps and reclaim working capital rapidly.