

FOR FINANCE & REVENUE LEADERS

Recover the revenue you've already earned.

Past-due AR is one of the largest pools of recoverable cash most finance teams never see. This playbook lays out the economics of automated first-party recovery, the methodology behind every figure, and a simple worksheet to size the opportunity hiding in your own aging report.

\$30M+

recovered for Dash customers

20–50%recovery vs. ~9% industry
average**<7 days**

to first payment after upload

30–45 days

typical DSO improvement

The default math is brutal

WITHOUT DASH: AGENCY OR WRITE-OFF

~\$63K

net to you, per \$1M of past-due AR

A third-party agency typically recovers about 9% of what you place and keeps 20–50% of that. The other ~\$940K is written off. Most leadership never sees this number. It lives on an AR manager's desk.

WITH DASH: AUTOMATED FIRST-PARTY RECOVERY

\$285K–\$665K

net to you, per \$1M of past-due AR

Dash automates compliant, branded first-party outreach and a self-service payment portal, collecting 20–50% directly into your account at a low transaction fee, with no added headcount and customer relationships kept intact.

That's \$400K+ back on every \$1M of past-due AR. Across a full year of overdue volume, the difference compounds into millions of dollars that would otherwise be written off, lost to agency commissions, or chased by hand.

How the recovery runs

01

Monitor

Real-time visibility into every overdue dollar by customer and aging bucket.

02

Engage

Compliant SMS and email with a self-service portal for payments and plans.

03

Collect

Payments captured directly in your account, with first payments usually inside a week.

04

Control

Escalate any account to a vetted partner agency in one click, only when the math demands it.

THE NUMBERS, EXPLAINED

Methodology behind every figure

METHODOLOGY

Recovery and net-cash ranges are based on Dash customer portfolios with 100+ monthly overdue accounts. Net recovery with Dash assumes 20–50% gross recovery, less Dash platform and transaction fees. The agency comparison assumes a ~9% third-party recovery rate, less a 20–50% commission, leaving roughly \$63K net per \$1M of past-due AR. DSO improvement and time-to-first-payment ranges reflect aggregate customer results since launch. Results vary by industry, account age, balance size, consent status, and existing collection process. Example fees are illustrative; actual fees vary by volume and vertical. Figures in this playbook are planning estimates only. We run the same numbers on your own aging data.

Built for regulated collections

Dash is built so finance, legal, and IT can sign off. Outreach is aligned with the **FDCPA** and the **CFPB's Regulation F**, built to comply with the **TCPA**, and backed by formal **SOC 2** and **HIPAA** certifications. Consent status, suppression lists, and per-state opt-outs are enforced automatically. Every interaction is logged, timestamped, and exportable, giving you a complete audit trail for any review. Payment handling is PCI-aware, with role-based access and encrypted integration data flows.

Size your own recovery opportunity

Pull your last aging report and fill in three numbers. The worksheet below estimates what an agency nets you today versus what automated first-party recovery could.

1 • Your inputs

Past-due accounts per month _____

Average balance per account \$ _____

Current agency commission _____ %

2 • The math

Monthly past-due volume (accounts × balance) \$ _____

Annual volume (× 12) \$ _____

Net with an agency (annual × 9% × [1 – commission]) \$ _____

Net with Dash (annual × 20–50%, less fee) \$ _____ to \$ _____

Your annual swing (Dash net – agency net) +\$ _____

3 • Are you a fit?

- ✓ You process 100+ overdue accounts a month
- ✓ You pay an agency 20–50% commission, or run manual in-house collections
- ✓ You want finance-grade visibility and a complete audit trail

SOC 2 certified · HIPAA certified · Aligned with FDCPA & CFPB Reg F · Built to comply with TCPA · PCI-aware payment handling

Run the numbers on your own book.

Twenty minutes with your aging report shows exactly what's recoverable from your AR.

See what's recoverable