

INFO PAYS

IPS Invoice Payment System

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*Knowledge
is the key
to success*



Mid-Year Reset: 3 Smart Financial Audits to Maximize Cash Flow

We're officially halfway through the year—and that makes August the perfect time for a mid-year financial reset.

With rising costs, unpredictable pay cycles, and busy fall planning ahead, now's the time to assess how your cash is working for you.

Here are 3 quick financial audits you can do this month to improve cash flow, reduce risk, and position your business for a strong second half of the year:

1. Audit Your Accounts Receivable

How much of your working capital is tied up in unpaid invoices?

If your receivables are growing, but your cash isn't, you may be funding your customers' operations more than your own.

Quick Tip: Run an A/R aging report. Any invoice over 30 days overdue should be reviewed.

Solution: With invoice financing, you can unlock capital from your current receivables and get paid upfront. Businesses that finance invoices often see a 30–50% improvement in their operational liquidity within one billing cycle.

2. Review Your Payment Terms & Payer Risk

Now's a great time to evaluate which customers pay on time and which don't.

Are your current payment terms protecting your cash flow? Or are they putting your business at risk?

Quick Tip: Flag clients who routinely delay payment or exceed their limits.

Solution: Tighten terms where needed, or use financing to offset the impact of slow-paying clients without damaging the relationship.

3. Evaluate Your Working Capital Gaps for Q3 & Q4

Look ahead to your next 90–120 days:

Do you have enough working capital for upcoming inventory or payroll demands? Are there growth opportunities you're pausing because of cash constraints?

Quick Tip: Map your expected inflows vs. expenses for the next 3 months.

Solution: Invoice financing offers flexible access to cash so you can bridge gaps, seize new opportunities, or simply sleep better at night.

4 Ways to Strengthen Your Cash Flow This Summer With IPS Invoice Payment System

Summer can be a season of opportunity, or strain, for businesses. Whether you're managing slower customer payments, navigating seasonality, or scaling up for fall, strong cash flow is non-negotiable.

The good news? With IPS and the right financial habits in place, your business can stay liquid, flexible, and future-ready.

Here are four ways to strengthen your cash flow this summer:

1. Speed up Payments with IPS

Manual invoicing delays your entire payment cycle. With the IPS you can:

- Send invoices the moment a service is completed
- Automated payment reminders
- Multiple payment methods accepted and processed (EFT, wire, credit)

Faster Invoicing = faster payments = stronger cash flow

2. Use Invoice Financing to Unlock Capital Immediately

Instead of waiting 30+ days to get paid, invoice financing gives you immediate access to cash tied up in receivables.



How it works:

- You submit unpaid invoices to IPS
- You get paid without the delay
- Your clients still pay on their terms
- IPS manages the invoice from beginning to end

Result: You maintain healthy cash flow without taking on debt.

3. Monitor Client Risk

Cash flow issues often stem from clients who pay slowly—or not at all. A strong database like the one IPS has will help you:

- Identify habitual late payers
- Set client-specific credit limits
- Flag risks before they affect your bottom line

Don't let one or two slow payers stall your operations.

4. Track Real-Time Cash Flow and Forecast Ahead

Don't just manage today—plan for next month. IPS helps provides real-time visibility into your accounts receivable, cash position, and expected inflows.

This allows you to:

- Anticipate shortfalls or surpluses
- Make informed investment or hiring decisions
- Avoid last-minute scrambling