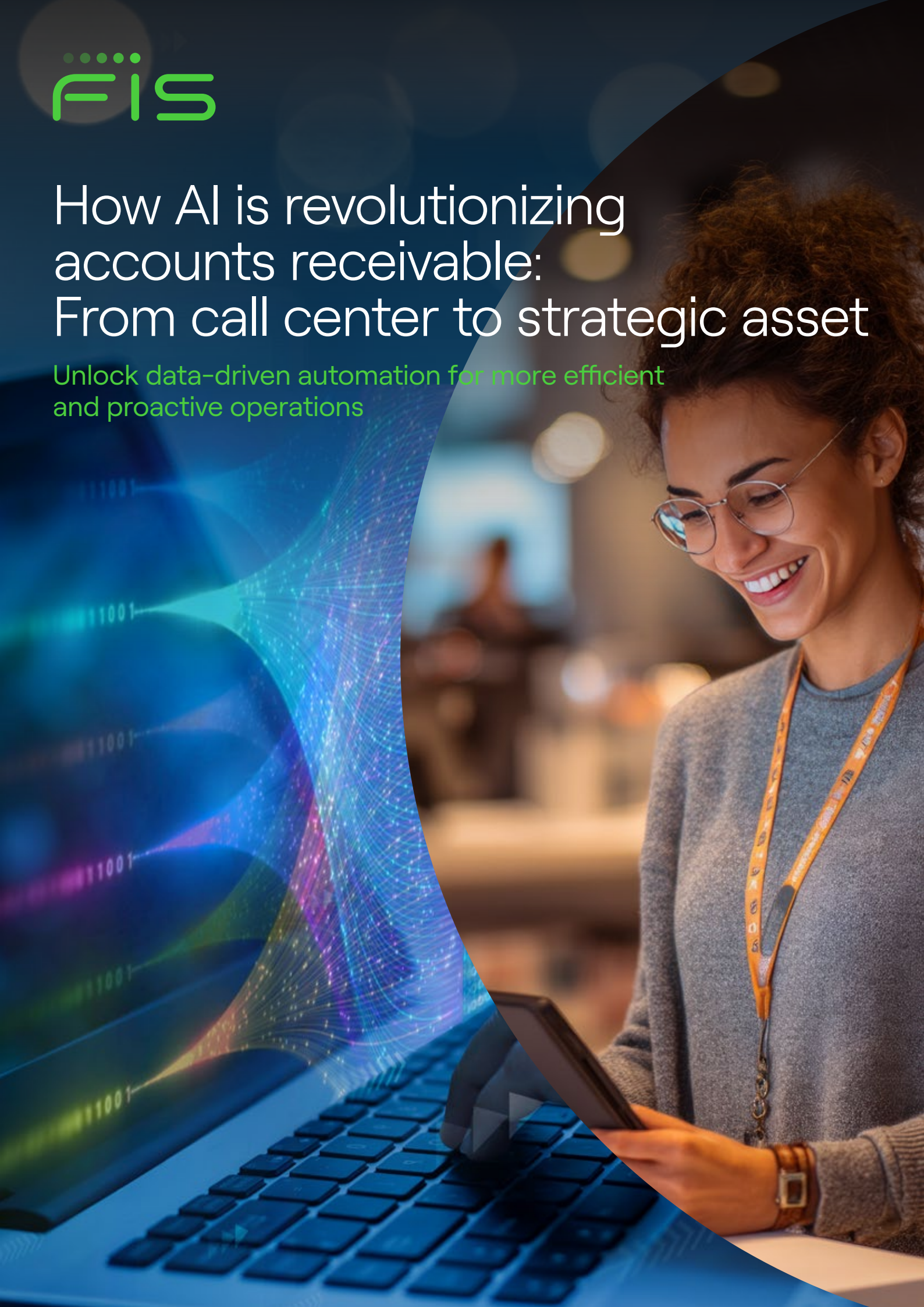




How AI is revolutionizing accounts receivable: From call center to strategic asset

Unlock data-driven automation for more efficient
and proactive operations



For decades, the accounts receivable (AR) department has struggled to shake its reputation as a back-office "call center." Teams are often buried in spreadsheets, chasing late payments, and manually matching receipts to invoices. It's reactive work that consumes time and energy, leaving little room for strategic thinking.

But a shift is happening. Just as autonomous vehicles are changing transportation, artificial intelligence (AI) is fundamentally reshaping finance. AI is moving AR from a tactical necessity to a strategic asset – one that predicts cash flow, optimizes liquidity, and enhances customer relationships.

So, how does this transformation happen, and what does it look like for your organization?

The foundation: Why data architecture matters

Before we talk about intelligent agents, we need to address the fuel that powers them: data. You might have heard about massive data centers and the complexity of AI infrastructure. The reason for this investment is simple – AI needs fast, organized data to work effectively.

If you've ever had a spreadsheet freeze or an ERP system slow down, you know the frustration of outdated systems. AI cannot function on "messy" data. To solve this, forward-thinking financial organizations are adopting a Medallion Architecture. Think of it as a filtration system that sorts your data into three distinct tiers:



• **Bronze (raw data):** This is everything straight from the source – receipts, emails and system logs. It's unfiltered and often messy, but it's crucial because it's the original source of truth.



• **Silver (cleaned data):** Here, we fix errors, remove duplicates and organize the information. This layer is reliable and ready for standard analysis.



• **Gold (curated data):** This is the highest standard. It's fully cleaned, organized and tailored for business needs.

AI relies on the "Gold" layer to make smart decisions instantly. Without this architecture, even the most advanced AI will struggle to deliver accurate insights.

Beyond automation: Meeting your new AI agents

There's often confusion between a software "feature" and an AI "agent." A feature is the interface you use, like a dashboard or a report button. An agent is the intelligent engine behind it, capable of perceiving, reasoning and acting.

In modern AR, we see three primary types of agents transforming workflows:

1. The learning agent (The "smart intern")

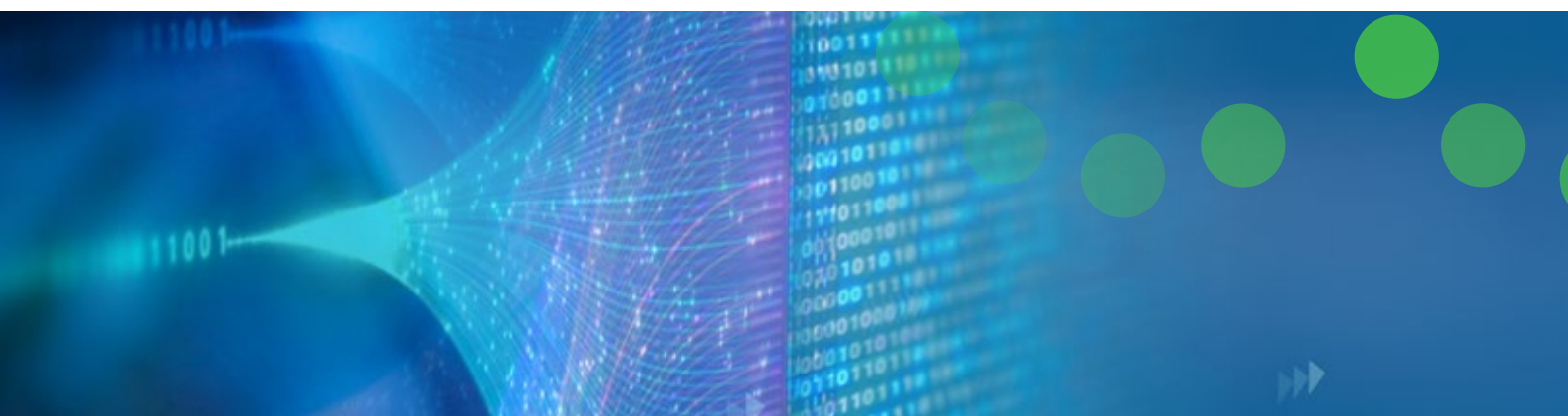
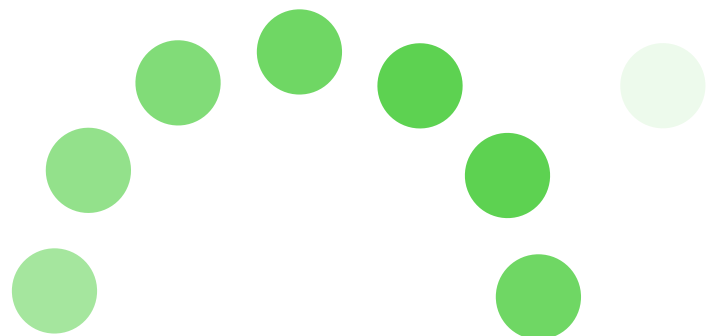
Imagine a new intern who watches how your team works, takes notes, and gets better every day. A learning agent does exactly this. In tools like FIS® Revenue Insight, this agent studies payment behaviors to predict which invoices are likely to be paid late. It learns from experience, getting smarter with every transaction.

2. The reasoning agent (The "problem solver")

Simple automation fails when data doesn't match perfectly. If a payment arrives without an invoice number, a standard system gets stuck. A reasoning agent, however, acts like a manager. It looks at clues like dollar amounts, dates, customer history and makes a logical decision to match the payment, even when the data is incomplete.

3. The task-based agent (The "reliable assistant")

For high-volume, repetitive work, you have task-based agents. Take Carla, our AI assistant. Carla can scan incoming emails, identify the customer's intent (e.g., "I need a copy of my invoice"), and automatically draft a response with the correct attachment. This frees your team from drudgery so they can focus on high-value conversations.



The journey to autonomy: Walking before you run

Adopting AI isn't a binary switch; it's a journey of maturity. Most organizations progress through three stages:

- **Human-First:** At this stage, AI is a helper. It might draft an email, but a human must review and hit "send." This "human-in-the-loop" approach builds trust and helps the system learn your specific business nuances.
- **Human + Agent:** Here, we see collaboration. Agents start handling repeatable workflows autonomously, while humans manage exceptions. For example, an agent might handle 80% of standard payment matches, leaving the complex 20% for your team.
- **Agent-First:** In this advanced stage, the dynamic flips. AI manages the end-to-end process autonomously, adapting to changes independently. Humans step back to oversee strategy and performance rather than executing tasks.

From reactive to proactive

The goal of this revolution is to move from reactive firefighting to proactive management. Instead of waiting for a payment to be late, AI allows you to predict the delay and intervene early. Instead of manually sorting emails, your team starts the day with prioritized tasks and drafted responses.

By leveraging Medallion Architecture and intelligent agents, you're not just automating AR; you're elevating it. You're empowering your finance team to stop acting like a call center and start operating as a strategic engine for business growth.

Are you ready to let your data drive your success?

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