



A practical guide to AI for finance

Unlock intelligent accounts
receivable management



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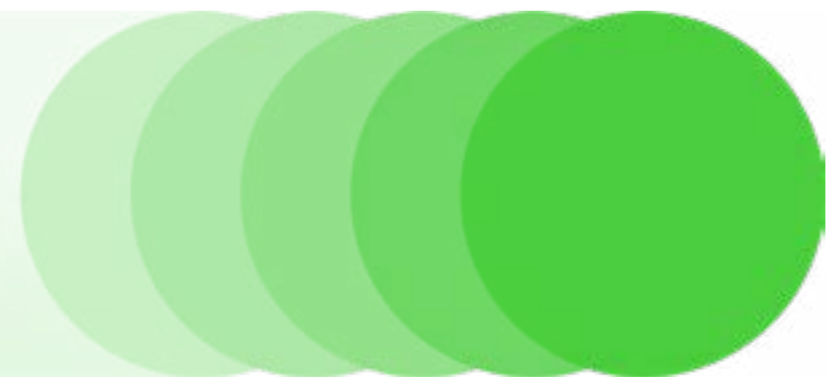
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Introduction: From call center to strategic asset

For years, accounts receivable (AR) has often been viewed as a back-office necessity, a “call center” focused on processing transactions and chasing payments. But what if your AR department could predict cash flow issues before they happen? What if it could autonomously manage routine communications, freeing your team to focus on high-value strategy?

This is the promise of AI. It’s not just a buzzword; it’s a transformative force reshaping finance. This e-book serves as your practical guide to navigating this revolution. We will demystify the technology, explore real-world applications like our digital assistant Carla, and outline the strategic steps necessary to turn your AR function into a powerhouse of financial intelligence.



Chapter 1: Understanding AI in finance

Beyond the hype: What is AI?

AI encompasses a range of technologies that mimic human reasoning and decision-making. In the context of finance, it isn't about replacing humans with robots; it's about augmenting human capability to drive efficiency and insight.

To truly leverage AI, it's helpful to understand the core technologies driving it:

Natural language processing (NLP): Enables systems to understand and extract meaning from unstructured language, such as emails or PDFs.

Machine learning (ML): Facilitates learning from data and experience to improve performance over time, essential for predicting payment behaviors.

Robotic process automation (RPA): Automates repetitive tasks like data entry.

Generative AI (GenAI): Creates new content, such as drafting personalized email responses.

Agentic AI: Autonomous systems that make decisions and take actions based on learned patterns.

Traditional automation is like standard cruise control: it manages speed automatically but requires constant oversight. AI in 2025 brought a shift toward autonomy, akin to self-driving vehicles like Waymo. In finance, this means moving from systems that simply flag an overdue invoice, to “agentic AI” that can analyze why the invoice is overdue, predict when it will be paid, and even initiate the appropriate follow-up action without manual intervention.

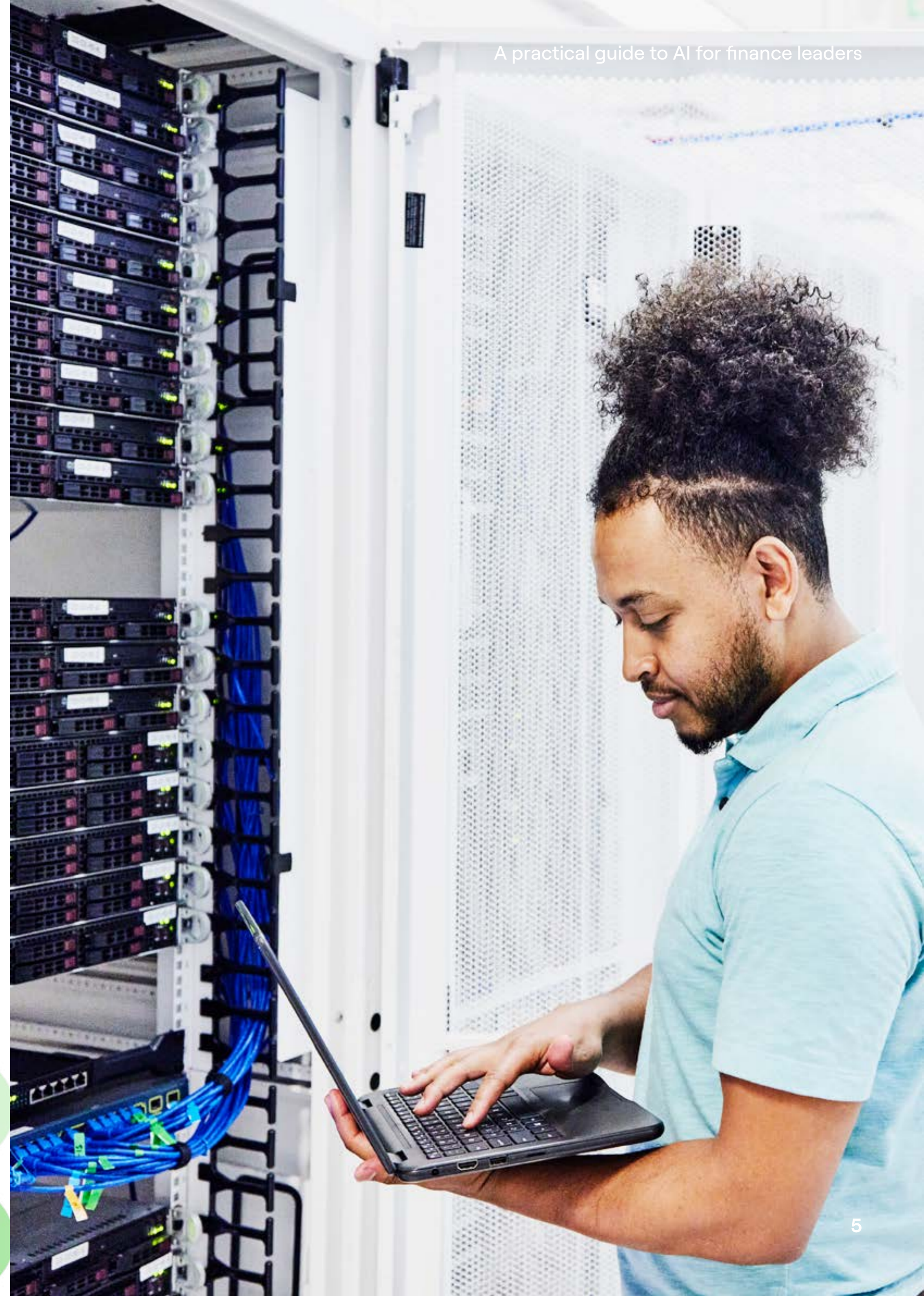
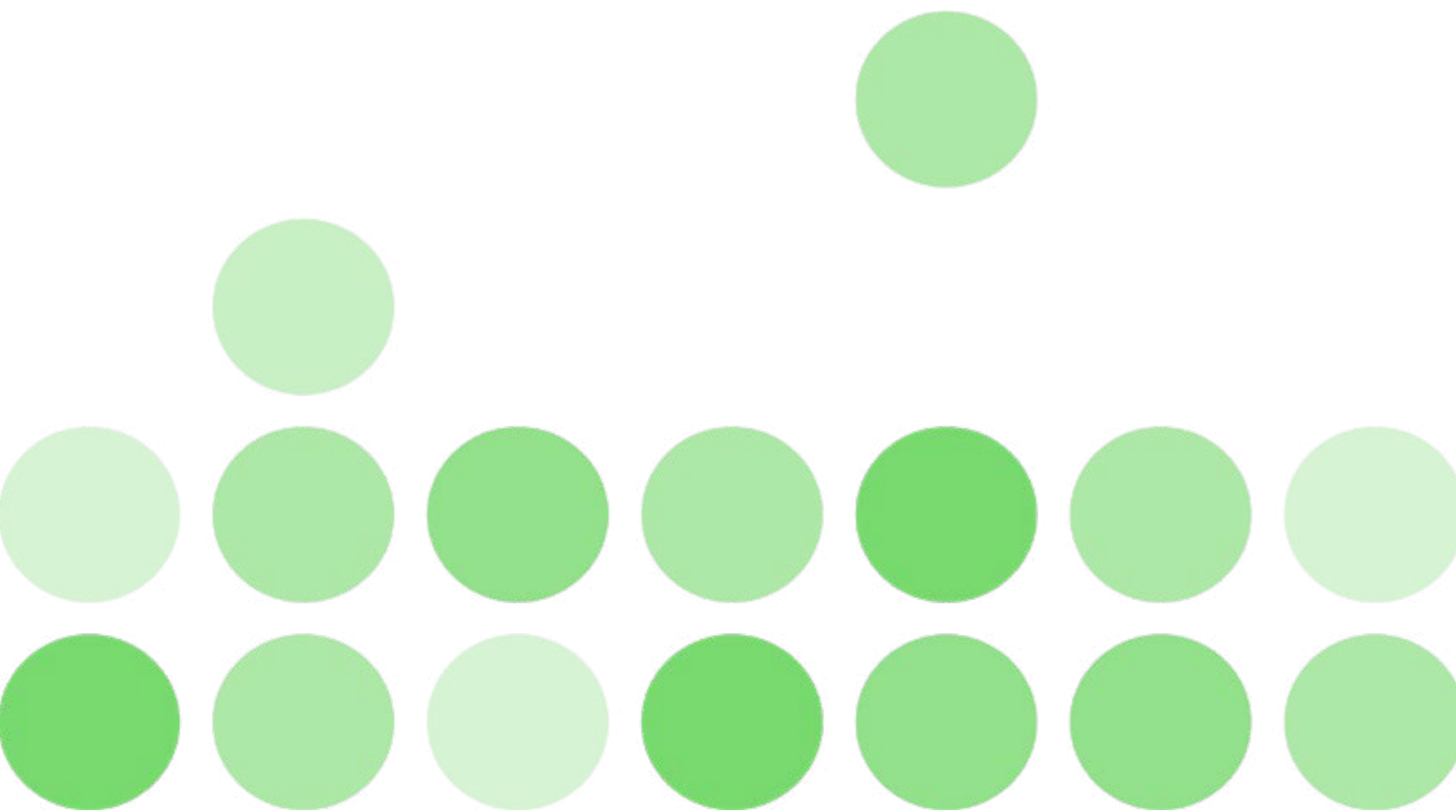


Chapter 2: Building the foundation with medallion architecture

Why data is the fuel for AI

Many organizations struggle with AI because they skip the most critical step: the data foundation. Advanced AI requires fast, well-organized databases to function effectively. If your data is messy, your AI-powered systems will be too.

To solve this, leading organizations employ a medallion architecture. Think of it as a water filtration system for your data, sorting files into three distinct tiers based on quality and utility.





The three tiers of data:

Bronze (raw data)

What it is: Unfiltered data straight from the source: receipts, emails, system logs.

Role: Serves as the immutable starting point.

Silver (cleaned data):

What it is: Data that has been scrubbed of errors, duplicates and inconsistencies.

Role: Ready for standard reporting and analysis.

Gold Data: (curated data):

What it is: The “best version” of your data, fully cleaned and tailored for specific business needs.

Role: Used by AI to make smart decisions and provide valuable insights instantly.

Key takeaway: Investing in medallion architecture ensures your AI isn't just fast, but also accurate. Without a “gold” standard, AI models risk “hallucinating” or providing unreliable financial advice.

Chapter 3: AI-powered tools and agents in AR

Features vs. agents

It's important to distinguish between a software feature and an AI agent.

Feature: A user interface you interact with, like a button to generate a report.

AI Agent: The intelligent engine behind the scenes that perceives, reasons and acts.

Meet the AI agents transforming AR

Modern AR platforms leverage different types of agents to handle various complexities:

The learning AI agent (the smart intern):

Function: Observes patterns and gets smarter over time.

Example: A learning AI agent analyzes historical payment behaviors to predict which customers are likely to pay late, adjusting cashflow forecasts as it processes new transactions.

The reasoning AI agent (the problem solver):

Function: Tackles complex, ambiguous problems.

Example: When a payment arrives without an invoice number, the reasoning AI agent looks at clues – amounts, dates, customer history – to deduce the correct match, much like a human manager would.

The task-based AI agent (the reliable assistant):

Function: Executes routine tasks with speed and precision

Example: Acts as an email assistant by scanning your inbox, identifying customer intent (e.g., "Promise to Pay"), and automatically drafting a response, attaching relevant invoices.



Chapter 4: The journey to AI maturity: From human-first to agent-first

Adopting AI is a journey, not a destination. Successful organizations typically evolve through three maturity levels.

Level 1: Human-first (awareness and exploration)

Focus: Augmentation.

The workflow: AI agents do the prep work, but humans make the decisions.

Example: The AI agent drafts an email response to a customer, but the collector must review and hit “send.” This “human in the loop” approach builds trust and helps the system learn your business nuances.

Level 2: Human + AI agent (experimentation and pilots)

Focus: Collaboration.

The workflow: AI agents handle repeatable tasks autonomously, while humans manage exceptions.

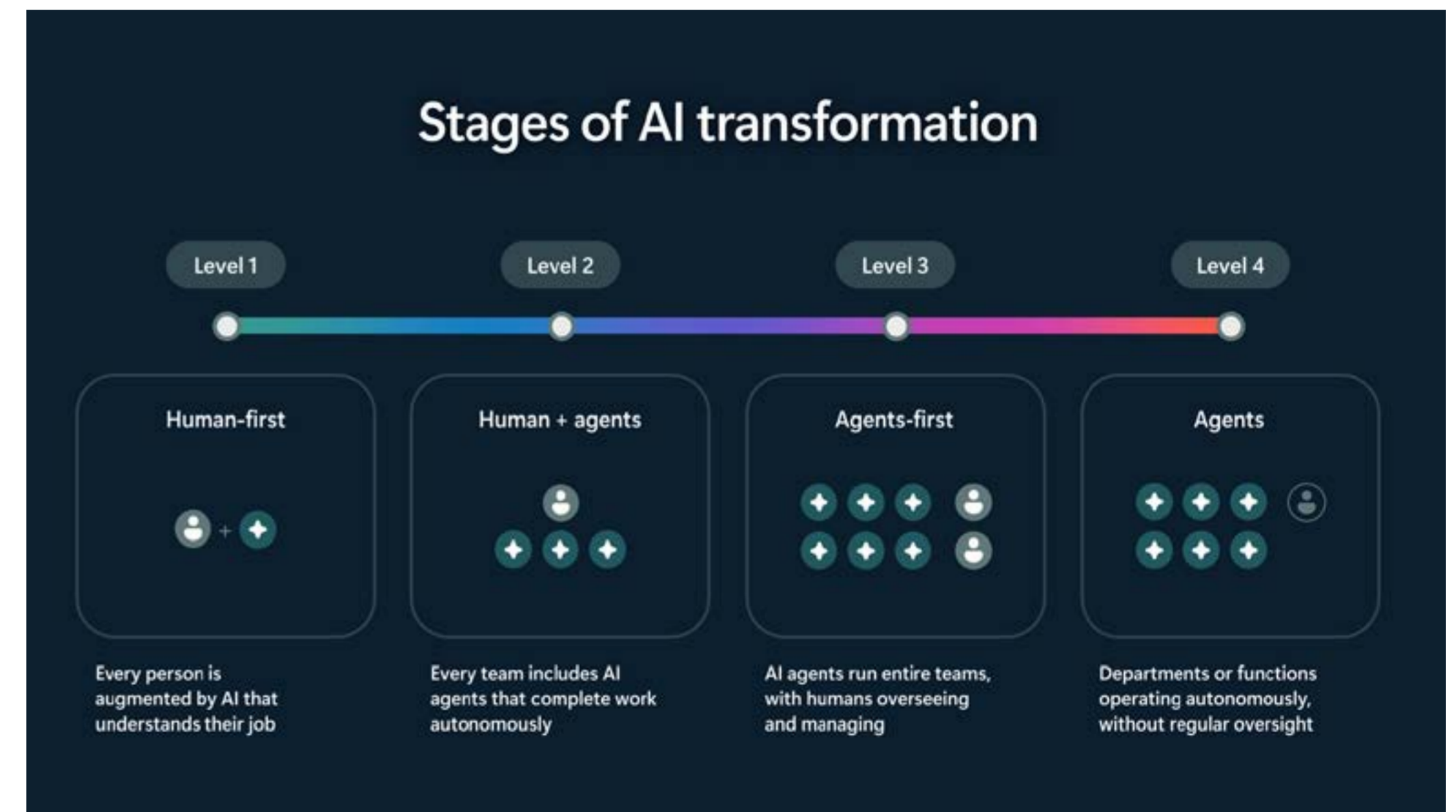
Example: The AI agent automatically matches 90% of incoming payments. The AR team only steps in to handle the complex 10% that requires negotiation or investigation.

Level 3: AI agent-first (operationalization)

Focus: Autonomy.

The workflow: AI agents manage the end-to-end process, adapting independently. Humans oversee strategy and performance.

Example: The AI agent autonomously sends reminders, follows up on broken promises, and updates credit scores based on real-time external data, requiring human intervention only for strategic client relationships.



Chapter 5: The future of intelligent receivables management

Measuring success: Trust but verify

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As we move toward autonomous AI agents, how do we ensure accuracy? We measure AI performance against three pillars:

1. **Hallucination:** Ensuring AI agents never fabricate data.
2. **Coherence:** Verifying that responses are logical and relevant.
3. **Reliability:** Confirming that every decision is based on real, verifiable “gold” data.

The strategic shift

The future of AR is about shifting focus from “Are we paid?” to “How can we optimize working capital?” By integrating internal data with external insights (like public credit data), AI agents empower AR teams to answer critical questions:

- Will this customer pay on time?
- Should we adjust their credit limit?
- What is their long-term financial outlook?

This shift transforms the AR team from a tactical processing unit into a strategic partner that drives business growth.



Conclusion and key takeaways

The revolution in accounts receivable is here. By embracing AI, you aren't just automating tasks, you're unlocking a new level of financial intelligence.

Your action plan:

Audit your data: Assess your current data infrastructure to ensure you're ready to build a medallion architecture.

Start small: Begin with "human-in-the-loop" tools to build confidence and train your systems.

Empower your team: Use task based agents that free your staff from manual drudgery and free up time to focus on high-value customer interactions.

Ready to transform your AR process?

Contact us today to schedule a personalized demo of FIS® GETPAID and see how our AI agents can work for you.



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Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

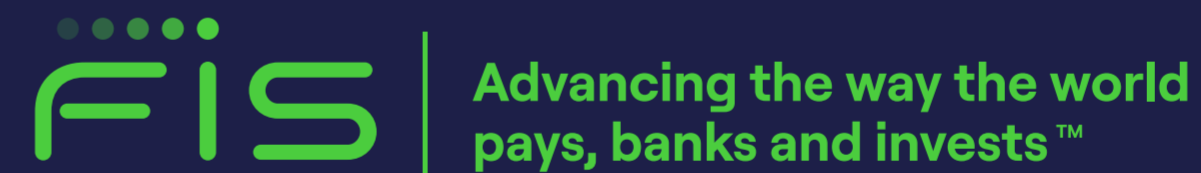
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