

How agentic AI is reshaping accounts receivable

Unlocking a new approach

Receivables balances are rising, finance teams are overextended, and legacy systems lack the functionality and agility to keep up. Following are five ways agentic AI is addressing these challenges and reshaping accounts receivable operations.

Five actions to consider:

1. Elevating AR from a reactive to a proactive function

Finance teams are under mounting pressure to do more with fewer resources. As receivables balances rise and payment terms lengthen, manual processes can only react to each scenario. Protecting cash flow and maintaining financial stability requires a proactive approach instead.

With FIS® Agentic Insights Suite, finance teams gain a forward-looking view of collections and liquidity. Predictive risk scoring combines ERP, bureau and public data to surface at-risk accounts before they become write-offs.

Proactive decisioning

Reduced write-offs

2. Optimizing data intelligence with a unified view

Siloed systems and manual processes can create mismatched, low-quality data that can lead to blind spots, errors and costly delays in collections. Without clear visibility into all aspects of customer portfolios, credit and collections teams can't respond with confidence.

Agentic Insights Suite's medallion architecture normalizes, deduplicates and entity-resolves data across sources, creating a single source of truth for AR, credit and treasury leaders. This gives AR teams the information they need to act decisively.

Unified visibility

Smarter risk scoring

3. Redefining collections beyond automation

Agentic AI can recommend next-best actions, prioritize collector queues and automate outreach for lower-risk segments, freeing analysts to focus their efforts on higher value tasks.

Additionally, Agentic Insights Suite typically deploys in weeks, not months, with a self-serve start and optional deeper integration into FIS® GETPAID™ and FIS® BillerIQ workflows. Most teams report double-digit efficiency gains without adding headcount.

Faster collections

Higher productivity

4. Improving cash forecasting with real-time intelligence

Accurate cash forecasting remains one of the most challenging areas for finance leaders. Fragmented systems and limited real-time analytics make it difficult to proactively manage liquidity risk. The cost of getting it wrong, missed interventions and surprise shortfalls is rising.

With Agentic Insights Suite, CFOs and AR managers get the probabilistic cash realization forecasts, scenario analysis and portfolio drill-downs they need to make faster, more informed decisions.

Forecast confidence

Stronger liquidity

5. Accelerating time to value

Legacy implementations that take months to deploy are a liability. Organizations that can quickly integrate AR tools into existing workflows gain a measurable edge in DSO reduction and working capital efficiency.

Agentic Insights Suite is designed for fast deployment, with conversational AI interaction, Power BI dashboards and data import/export with existing systems. Clients see meaningful DSO reductions, with a clear path to embedded, real-time decisioning over time.

Rapid deployment

Measurable DSO gains

Turn AR intelligence into a strategic advantage

Agentic Insights Suite transforms fragmented data into predictive, actionable intelligence, helping your teams collect smarter, forecast with confidence and protect cash flow at scale.

Explore Agentic Insights Suite to see how agentic AI can modernize your accounts receivable function and strengthen your financial resilience.

Contact us

Money at rest. Money in motion. Money at work.™

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.