



Overcoming challenges in AI-driven AR transformation

Unlock optimized cash flow with intelligent automation

Is your organization ready to transform accounts receivable (AR) from a tactical call center into a strategic asset? While the potential of artificial intelligence (AI) to optimize cash flow is immense, the path to adoption often presents hurdles. Finance leaders must navigate data complexities, trust issues and change management to realize the full benefits of intelligent automation.

Use these practical tips to overcome common challenges and confidently lead your team toward a more efficient, data-driven future.

1. Tackling “messy” data and silos

Challenge: AI models are only as effective as the data they consume. Disorganized, raw data from legacy systems often leads to slow processing and unreliable insights.

Solution: Implement a Medallion Architecture to filter your data into Bronze (raw), Silver (cleaned), and Gold (curated) layers. This ensures your AI agents access only the highest quality information for decision-making.

2. Building trust in AI decisions

Challenge: Finance teams often hesitate to rely on AI due to fears of “hallucinations” or inaccuracies in critical financial transactions.

Solution: Start with a “human-in-the-loop” approach where staff review AI-drafted actions and rigorously measure performance against groundedness and coherence metrics to ensure every decision is based on verifiable facts.

3. Overcoming implementation overwhelm

Challenge: The vast array of AI terminology, from NLP to GenAI, can make identifying the right starting point feel overwhelming.

Solution: Focus on deploying specific task-based agents (like email assistants) for immediate wins before scaling to complex reasoning agents. Differentiating between simple software features and true intelligent agents helps clarify where to invest first.

4. Easing workforce anxiety

Challenge: Staff may view automation as a threat to their roles, leading to resistance during adoption.

Solution: Position AI tools, such as the Carla digital assistant, as “smart interns” designed to handle repetitive drudgery. This reframing highlights how AI empowers your team to focus on high-value strategy and customer relationships rather than data entry.

5. Managing the pace of transformation

Challenge: Attempting to automate the entire AR lifecycle at once often leads to operational friction and missed expectations.

Solution: Adopt a phased maturity model, moving from Human-First (augmentation) to Human + Agent (collaboration), and finally to Agent-First (autonomy). This gradual evolution allows the system to learn your business nuances while your team builds confidence.

The journey to intelligent receivables management is not about replacing human expertise but amplifying it. By addressing data quality, building trust incrementally, and supporting your team through the transition, you can successfully leverage AI to drive liquidity and strategic growth.

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