



Smart receivables,
smarter business:
The GETPAID advantage
for enterprise growth

FIS

1. Understanding AI for receivables automation

Despite widespread interest in AI, many finance leaders still encounter a gap between promise and practical application. While media headlines highlight disruptive potential, day-to-day reality in most finance functions remains manual, reactive and constrained by outdated tools.

For CFOs evaluating how AI fits into receivables management, the first step is typically gaining clarity: what AI is, how it works in finance and where it delivers measurable value.

Figure 1: Key terms for CFOs

Key terms for CFOs

- Machine learning (ML):** Algorithms that are designed to improve performance over time by learning from data and experience. In AR, ML can be applied to help predict payment behavior, suggest optimal collection timing and support more accurate matching of payments to invoices.
- Natural language processing (NLP):** The ability to understand and extract meaning from unstructured language – such as remittance advice in emails or PDFs – enabling automation in areas previously handled by human readers.
- Predictive analytics:** Involved the use of historical data and statistical techniques to help forecast likely future outcomes. In AR, this includes anticipating late payments, projecting cash flow and identifying accounts at risk of delinquency.
- Generative AI:** Models that can produce new content – such as text, summaries, or responses – based on patterns learned from data. In finance, generative AI can assist with drafting collections emails, summarizing account histories or explaining risk trends in plain language, helping teams communicate more efficiently and consistently.

At its core, AI refers to systems that can mimic aspects of human reasoning: learning from data, recognizing patterns and making predictions or decisions without explicit programming for every scenario. In finance, the term often encompasses a few distinct but related technologies. These tools work in concert to enhance automation and insight across the AR lifecycle.

1.1 Enterprise AI capabilities for finance

The most compelling use cases for AI in AR are grounded in real-world outcomes. These are not futuristic scenarios – they are already in play within finance teams looking to modernize without restructuring their entire operation.

Use case 1: Automated cash application:

Traditional cash applications manually match incoming payments to open invoices, often requiring staff to interpret vague or inconsistent remittance details. AI-powered systems apply NLP and ML to parse remittance formats, learn from historical matching behavior and apply rules dynamically, achieving straight-through processing rates above 90% in many implementations. This automation helps to reduce exception handling, accelerate reconciliation and free staff from repetitive review.

Use case 2: Predictive collections prioritization:

Not all overdue accounts represent equal risk. AI can be used to analyze payment history, communication frequency, external credit data and customer behavior to generate risk scores for open invoices. Collections teams can then prioritize outreach based on probability of delay or delinquency, moving from calendar-based reminders to targeted, risk-based strategies. The result is typically faster resolution, fewer disputes and reduced DSO.

Use case 3: Revenue leakage detection:

Minor discrepancies such as underpayments, unauthorized deductions and misapplied discounts can quietly erode revenue. AI models, when trained on historical patterns, can assist by flagging deviations from typical customer behavior or contractual terms. One manufacturing firm recovered over \$3M in unrecognized revenue within nine months of deploying anomaly detection.

These capabilities augment, rather than replace, human judgment. They help shift finance teams from reactive processing to proactive management – allowing skilled professionals to focus where they are most valuable.

1.2 Key benefits of AI for CFOs

AI can support real, measurable gains in AR performance. Even modest deployments can contribute to improvements in three high-impact areas: accelerating cash flow, improving control and enabling smarter use of resources.

“We don’t talk about reducing headcount. We talk about redeploying people into value-added areas that never get the attention they deserve because staff are too busy with manual tasks. Automation unlocks that capacity.”

– Keith Cowart, Global Market Owner, Automated Finance, FIS

Faster cash flow, lower cost of collections

AI helps shorten the order-to-cash cycle by streamlining collections and cash applications. Prioritized outreach, automated reminders and smarter matching reduce days sales outstanding (DSO) by 30–40% in many implementations. This reduction can free up millions in working capital and reduce staff time spent on follow-up.

More accurate, more predictable operations

AI can improve data quality by supporting consistent rule application, learning from historical discrepancies and highlighting anomalies for early review.

Results can include :

- **Substantial reduction in invoice errors**
- **Fewer misapplied payments**
- **Fewer disputes, faster resolution and cleaner audit trails**

AI can also assist in consolidating data across systems, supporting the development of timely dashboards and predictive forecasting. This can provide finance teams with earlier visibility into payment risk, expected inflows and aging trends, which ultimately supports better liquidity decisions.

Smarter risk management

AI can support earlier and more precise visibility into customer payment behavior. ML models can analyze transaction patterns, remittance details and changes in communication activity to identify potential risk indicators before they appear in aging reports.

These systems can flag accounts that may require follow-up, recommend adjustments to credit terms or highlight unusual activity that warrants review. This intelligence can help finance teams prioritize action based on real exposure, diminish delinquencies, reduce bad debt and improve confidence in cash planning.

AR can become a more active contributor to risk management, offering forward-looking insight that supports both treasury and business continuity planning.

Better use of finance talent

Automation gives finance teams more control over how they allocate their time. By handling repetitive tasks such as payment application, invoice matching and routine follow-up, AI helps clear the way for staff to focus on more analytical and collaborative work. Teams can engage more meaningfully with customers, support strategic planning and contribute to broader business goals.

This shift raises the value of the finance function. Finance professionals are able to spend less time on data entry and exception handling and more on analysis, scenario planning and customer engagement. Instead of being seen as purely transactional, AR can become a source of insight and partnership. Teams are able to operate with greater clarity, more autonomy and stronger alignment with the organization's financial strategy.

A man with a beard and glasses is looking towards the right. In the background, there is a digital display with various data elements and charts, suggesting a high-tech or data-driven environment.

“No offense to the people doing this manually for years, but humans aren’t the right place to analyze that level of data for trends. That’s where you want AI – to turn big transaction sets into insight and action.”

– Amanda Boston,
Senior Director – GTM Strategy and Sales
Enablement, Automated Finance, FIS

Flexible, modern revenue operations

AI introduces a set of capabilities that can help enhance AR operations. Payment reminders can be tailored to individual customer behavior, helping to improve response rates and cash flow. Credit decisions and payment terms can be adjusted more dynamically when guided by insights into account risk and customer value. Self-service tools allow customers to track invoices, dispute charges and resolve issues without manual intervention from AR teams.

Unified data and timely visibility support these improvements. AI platforms, when implemented intentionally and responsibly, can aggregate information from multiple systems to generate dashboards and predictive insights. Finance teams can see where cash is likely to come in, which accounts may delay payment and where exceptions are starting to emerge.

AI can help make forecasts more accurate and decision-making more timely. With these tools in place, AR becomes a more responsive, more controlled and more customer-aligned part of the finance function.

Figure 2: Common misconceptions about AI

Common misconceptions:

- **AI will replace finance teams.**
 In reality, AI handles repetitive, rules-based tasks. Rather than eliminating roles, it frees up time for higher-value activities like strategy, analysis and customer engagement.
- **Implementation is costly and complex.**
 Modern AI solutions are typically delivered via cloud platforms with a modular, scalable architecture. Many implementations take weeks rather than months and do not require deep in-house IT resourcing.
- **AI is only for large enterprises.**
 Mid-sized companies are increasingly adopting AI-powered AR tools, thanks to pricing models and integrations designed for lean finance teams.

Figure 3: Drive, enhance and accelerate with AI and automation

 <h3 style="margin: 0; color: #00ff00;">Drive efficiency</h3> <ul style="list-style-type: none"> • Can cut invoice processing time and AR operational costs, in some cases by double-digit percentages • Help automate data entry, invoice matching, payment application and routine collections • Free your team from repetitive tasks 	 <h3 style="margin: 0; color: #00ff00;">Enhance financial control</h3> <ul style="list-style-type: none"> • Gain a clearer, more timely view of the receivables landscape • Help predict payment behaviors, identify emerging risks before they escalate, and optimize collection strategies with greater accuracy 	 <h3 style="margin: 0; color: #00ff00;">Accelerate strategic growth</h3> <ul style="list-style-type: none"> • Transform finance activity from reactive report creation into more proactive strategic input • Help identify hidden revenue opportunities • Help strengthen customer relationships through smoother interactions and make data-driven decisions that fuel expansion
<h4 style="margin: 0; color: #00ff00;">The result:</h4> <ul style="list-style-type: none"> • Faster processing, lower error rates, and a finance team empowered to focus on what matters most 	<h4 style="margin: 0; color: #00ff00;">The result:</h4> <ul style="list-style-type: none"> • Faster processing, lower error rates, and a finance team empowered to focus on what matters most 	<h4 style="margin: 0; color: #00ff00;">The result:</h4> <ul style="list-style-type: none"> • AR can become a source of strategic intelligence, actively contributing to a company's growth agenda

2. Applying AI and automation: Transforming receivables management

2.1 Customer-centric automation in B2B payments

Receivables performance is closely tied to customer experience. In B2B environments, delayed payments are often less about unwillingness to pay and more about friction caused by unclear invoices, inflexible portals, limited self-service and poor visibility. These touchpoints shape client perception as much as pricing or service quality.

AI can support a more personalized and responsive receivables experience. Payment reminders can be timed to each customer's historical behavior, while messaging can be adjusted in tone or urgency based on risk score or relationship value. High-volume customers can be given digital tools to track invoices, resolve discrepancies and make payments directly, reducing back-and-forth.

Teams no longer need to chase every account manually. Instead, AI can automate low-risk communications and route complex issues to human collectors. This can result in both operational relief and stronger customer relationships, particularly with strategic accounts where responsiveness matters most.

2.2 Mitigating risk with predictive analytics

Traditional risk monitoring in AR often relies on aging reports, periodic credit reviews and manual pattern recognition. These methods identify issues only after they emerge. Predictive analytics changes the timeline.

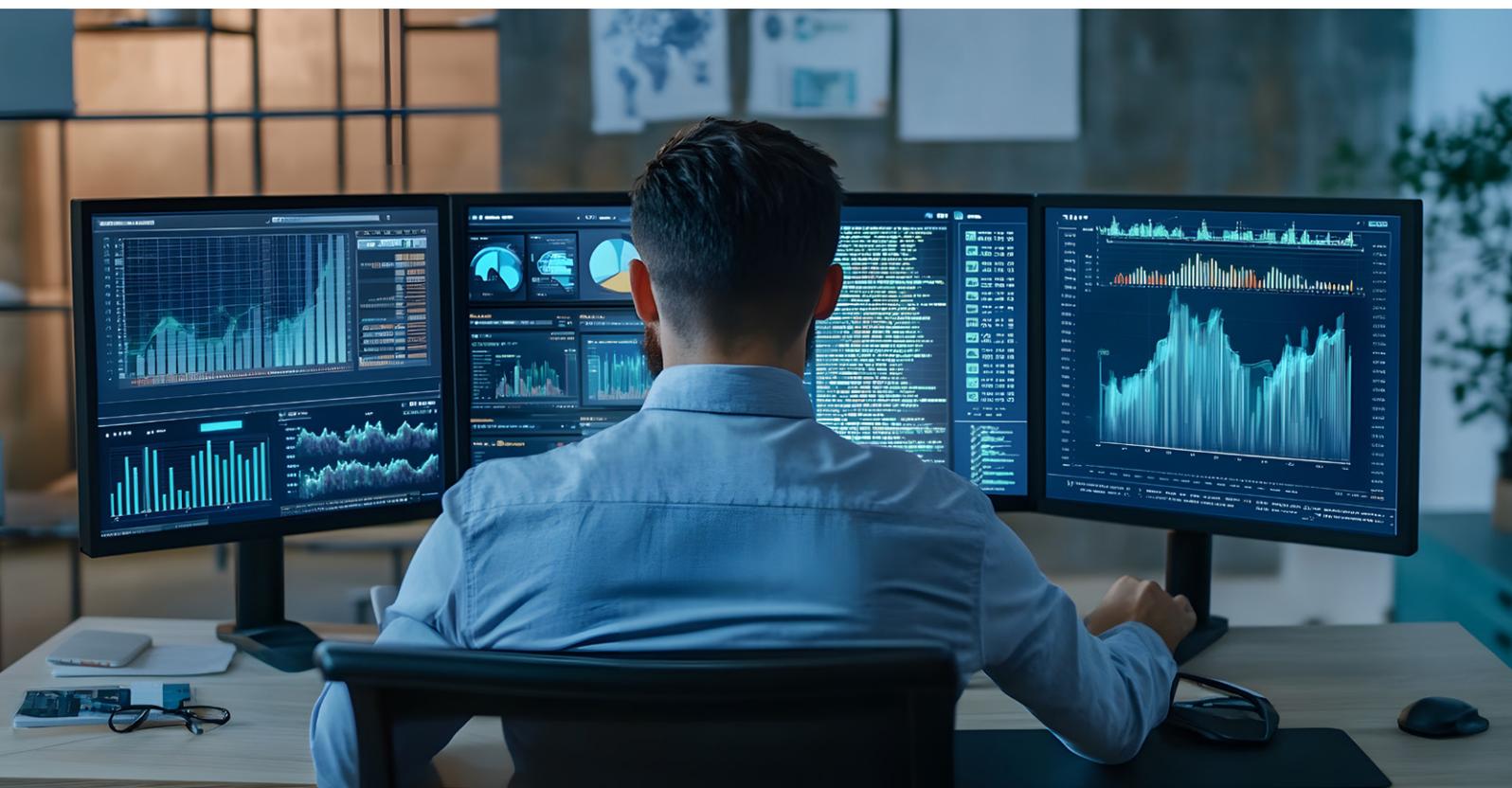
AI models can forecast payment delays before invoices become overdue by analyzing historical payment data, external risk indicators and communication patterns. Teams can prioritize outreach based on risk probability, not invoice age. Customer behavior insights can help inform credit limit adjustments within policy guidelines.

Anomalies in payment timing, deduction trends or approval processes can be flagged as potential fraud or leakage. These issues are often subtle and invisible to static rules or human eyes. However, they are easily detected as a pattern deviation by AI.

Case insight:

“Having a predictive edge means our teams can now anticipate credit risk and act faster, with the confidence that comes from real-time data and centralized visibility.”

– Finance Executive, Global Construction Company



2.3 Driving operational efficiency and cost-savings

Receivables operations often rely on human effort to overcome system gaps: staff triaging unmatched payments, resolving data conflicts and managing exceptions. These activities are necessary but low leverage. AI helps reduce the volume, complexity and effort required to keep receivables flowing.

Cash application is a core area of impact. By parsing remittance language across formats and learning from historical patterns, AI helps boost match rates without manual intervention. This matching allows staff to shift from reconciliation to oversight.

Collection workflows can be similarly transformed. Tasks like logging notes, sending reminders and updating payment status can be automated. Resources can be reallocated toward high-value accounts or strategic initiatives.

Case insight:

“We achieved three goals: smoother, faster reconciliation, greater accounting accuracy and efficiency, and room to offer more digital channels for our loan customers.”

– CFO, Lakeview Bank

2.4 Empowering data-driven decision making

Receivables data is often among the least accessible in finance. It lives in spreadsheets, transactional systems and email threads. Generating even basic cash forecasts can require manual compilation and guesswork. AI helps change that through unification, standardization and predictive modeling.

When AR data is centralized, AI can generate timely dashboards with leading indicators: expected payment timelines, aging distribution by risk segment and alerts for accounts deviating from prior behavior. These insights help CFOs understand not just what is happening but also what is likely to happen and why.

AI helps finance professionals gain the ability to model cash scenarios, adjust policy based on forecasted trends and advise on revenue planning with greater confidence. This can result in decision-making becoming less reactive, more continuous and more aligned to real operational signals.

Case insight:

“We wanted a true end-to-end solution built for credit, cash application, collections and dispute management with the automation, intelligence and control we need to run global processes at scale.”

– GPO for Global Solutions Business Centers, Healthcare Supplier



3. Choosing the right AI technology partner

Technology alone cannot deliver transformation. The right partner brings industry expertise, implementation support, and a product roadmap aligned with finance's evolving needs. For CFOs evaluating vendors, clarity often matters more than breadth. The strongest platforms don't try to solve everything – they go deep where it counts.

Core criteria to consider:

- **Scalability:** Can the platform grow with transaction volumes and complexity?
- **Ease of integration:** Does it connect smoothly to existing systems (ERP, CRM and banking systems)? Are APIs or connectors available?
- **Accuracy and intelligence:** Does the AI demonstrate measurable performance in cash application, forecasting or risk scoring and prediction?
- **Transparency:** Are models explainable? Can finance teams interpret outputs and adjust workflows as needed?
- **Privacy, security and compliance:** Are standards like SOC 2, PCI and HIPAA supported?
- **Support model:** What post-implementation support is provided? Is there a dedicated finance-facing team?
- **Track record:** Can the vendor show proven impact on finance organizations with strategic onboarding and responsive service?

4. Why FIS is the right partner for receivables automation

FIS stands at the forefront of financial technology, offering an extensive suite of AI-powered solutions tailored to the evolving needs of CFOs. With a deep understanding of the financial landscape, FIS empowers finance leaders to transition from traditional roles to strategic enablers of growth and innovation.

4.1 Key highlights:

- **Proven track record:** FIS has consistently delivered transformative results across various industries, enhancing operational efficiency and financial performance.
- **AI-driven solutions:** Leveraging advanced AI and ML, FIS provides tools that can offer predictive insights, automate routine tasks and enhance decision-making processes.
- **Strategic partnerships:** Collaborations with leading AI firms, such as C3 AI, have helped bolster FIS' capabilities in delivering cutting-edge financial solutions.

Platform strengths:

- **Comprehensive automation:** From accounts receivable to treasury management, FIS' solutions encompass the financial spectrum, enabling end-to-end automation.
- **Seamless connectivity:** Designed to work smoothly with existing ERP and CRM systems, FIS provides for minimal disruption during implementation.
- **Scalability:** Whether for mid-sized enterprises or large corporations, FIS' solutions are built to scale, making it possible to accommodate growth and increasing complexity.

Client support:

- **Dedicated onboarding:** FIS offers personalized onboarding experiences so that finance teams can be well-equipped to utilize new tools effectively.
- **Continuous training:** Ongoing training sessions and resources are provided, allowing teams to stay updated on the latest features and best practices.
- **Responsive support:** A dedicated support team is available to address any queries or issues, delivering smooth operation and minimal downtime.

4.2 Prioritizing trust and compliance in AI development

FIS is committed to responsible AI. Trust and compliance are at the forefront of our strategy.

Governance by design

Responsible AI is prioritized from initial development through deployment. Compliance and AI governance are not an afterthought; they are fundamental to our process.

Trust and compliance

We ensure that client data remains their property, is not used for model training or unintended purposes, and is stored only as long as necessary ensuring data minimization.

We ensure our AI systems comply with all relevant laws and guidelines, crucial for our role in managing financial transactions within a highly regulated environment.

Speed meets trust – while our aim is to deliver innovative solutions quickly, we never compromise on data quality. We focus on identifying and mitigating AI risks – both new and existing – ensuring clear data ownership and maintaining the highest standards for safe and fair use.

Data privacy and security

We prioritize robust data protection and transparency measures to safeguard the data used by AI systems.

Stakeholder involvement

Collaboration with cross-functional teams ensures holistic oversight and involvement of teams – including legal, compliance, privacy, IP and security – to ensure compliance and ethical standards are embedded in every stage.



4.3 Why leverage GETPAID embedded with AI?

FIS® GETPAID provides a fully integrated, web-based order-to-cash solution that enables companies to achieve significant financial and operational benefits. The platform drives automation, workflow and collaboration across the order-to-cash cycle, with detailed analysis and reporting capabilities for decision support. The solution also embeds AI to help drive improvements.

“FIS Global’s credit software has led the market with embedded robotic process automation/ML technology that provides predictive risk analytics at a customer level. Innovative features include ‘seasonality-based’ credit limits and a customizable bad-debt reserve calculator. The development enhancements are focused on expanding ML/AI functionality and the visual user experience.”

2024 The Hackett Digital World Class Matrix

1. AI in credit risk assessment: Risk assessment needs to be monitored frequently and consistently to be effective. GETPAID’s AI engine monitors internal and external data sources to determine appropriate levels of risk and automatically set credit lines.
2. AI in cash application: GETPAID’s AI engine learns customer remittance advice layouts through intelligent recognition. The machine learning engine also monitors user exception processing to learn how a payment was successfully applied. It then leverages that method to automatically apply the next payment from that customer.
3. AI in deduction and dispute management: GETPAID can automatically identify deductions and disputes and appropriately route them for resolution. This speeds up the cycle time for resolution and sets a foundation for root cause analysis and future prevention.
4. AI in collections management: GETPAID’s AI engine accurately predicts delinquency risk, 60 days in the future. This risk assessment is used to automatically assign appropriate collection strategies and prioritization of accounts. Leveraging this risk assessment, the AI engine helps your team to proactively address accounts before they become delinquent.

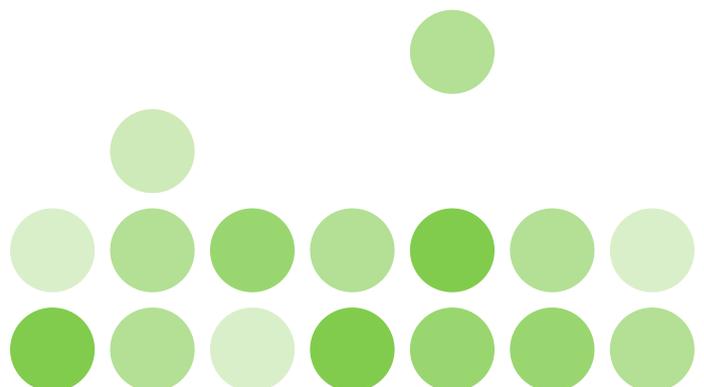
4.4 Key roadmap focus areas: An integrated experience from cash to liquidity management

Primary areas of investments are a UX refresh that maximizes visual impact vs. legacy technical restriction, integration with FIS® BillerIQ to give GETPAID a powerful native payments acceptance capability, and a set of AI-led automation capabilities that go far beyond the legacy.

- ✓ **Email AI agent:** Enhances operational efficiency by capturing email intent and sentiment and automating email responses. The Email AI agent will continuously learn from customer interactions and adapt to their payment habits and inquiries.
- ✓ **Cash applier AI agent:** Streamlines cash application processes by automating data entry and reconciliation, reducing errors and accelerating transaction handling.
- ✓ **Payer bot AI agent:** Optimizes payment handling by automating transaction processes, reducing errors and ensuring timely payments.
- ✓ **Remittance intelligence:** Improves STP with document classification and data extraction. Manual matching rules will no longer be required. AI will intelligently match payments to invoices with high accuracy.

4.5 Integrated approach

FIS® Automated Finance solutions help finance leaders move money more effectively with tools that streamline the full transaction lifecycle from order-to-cash to procure-to-pay. The platform removes friction, improves accuracy and gives CFOs the confidence to scale with control. It brings together powerful tools like FIS® Revenue Connect, FIS® Integrated Payables and GETPAID to digitize and automate receivables, payables and revenue operations in one integrated suite.



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

Automated Finance keeps money moving and provides visibility in the order to cash process. Our technology powers the global economy across the money lifecycle.

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.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISGLOBAL.COM. Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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 **Advancing the way the world pays, banks and invests™**