



Whitepaper

The ultimate guide to AI and automation for receivables

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Executive summary

Releasing trapped capital, reframing finance and realizing AI's promise

Finance departments are under pressure. CFO mandates have expanded beyond traditional financial stewardship, reporting accuracy and compliance. More and more, boards and C-suite colleagues look to CFOs for the numbers and insights that will steer the organization through increasingly complex risk environments.

Yet, in this pursuit of agility and strategic impact, one critical function often remains a persistent drag: accounts receivable (AR). For many organizations, the very engine intended to convert hard-won revenue into vital cash flow can feel inefficient or stalled.

The underlying cause is often inertia. In many companies, receivables management relies on labor-intensive workflows, disjointed systems and reactive collection practices. These outdated processes frequently contribute to delay and inefficiencies. They can obscure visibility, trap millions in working capital and hinder strategic decision-making. They can also distract from the strategic priority of transforming finance.

In the face of this inertia, conversations around artificial intelligence (AI) and automation can feel both familiar and fatigued. They offer promises of transformation, but moving forward takes expertise and resources.

What finance leaders need now is clarity: Where does AI genuinely deliver? What is the real impact on cash flow, control and growth? And how do forward-looking teams put these capabilities into practice – without overextending budgets or resources?

This guide provides a direct answer. It offers CFOs a structured approach to exploring AI-driven automation as a tool to help modernize AR operations and support the evolution of finance as a more responsive, data-driven and resilient function.

“Receivables is the financial engine most organizations overlook. But in an environment where cash is tight, capital is expensive, and resilience is a competitive advantage, it has become one of the most important levers a CFO can pull.”

Keith Cowart, Global Market Owner, Automated Finance, FIS

AR by the numbers

76%

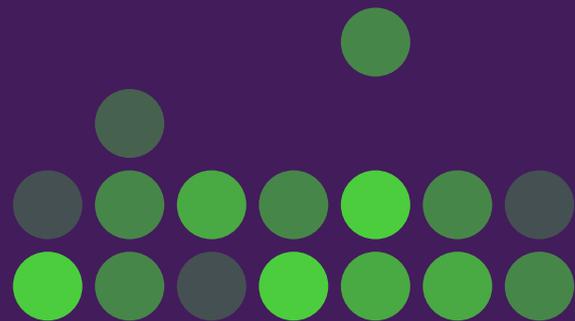
of CFOs say AI will bolster revenue growth in their organization. ¹

More than **80%** are “somewhat or very concerned” about driving working capital performance. ²

63%

of CFOs are relying on internal cash flow (DSO) as a major source of capital. ³

The overall median DSO is **56** days. ⁴



1 <https://www.sage.com/en-us/sage-business-cloud/intacct/resources/white-papers/secrets-of-successful-cfos/>

2 <https://www2.deloitte.com/content/dam/Deloitte/us/Documents/finance-transformation/us-cfo-makingworkingcapitalwork-060414.pdf>

3 <https://bridgepointconsulting.com/insights/financial-outlook-2024-cfo-survey-findings-growth-strategies/>

4 <https://upflow.io/blog/reduce-dso/calculate-dso>

We will show you how to:



Accelerate cash flow

Reducing DSO through personalized strategies



Enhance financial control

Real-time visibility and risk alerts



Free up capacity

Strategic focus for finance teams

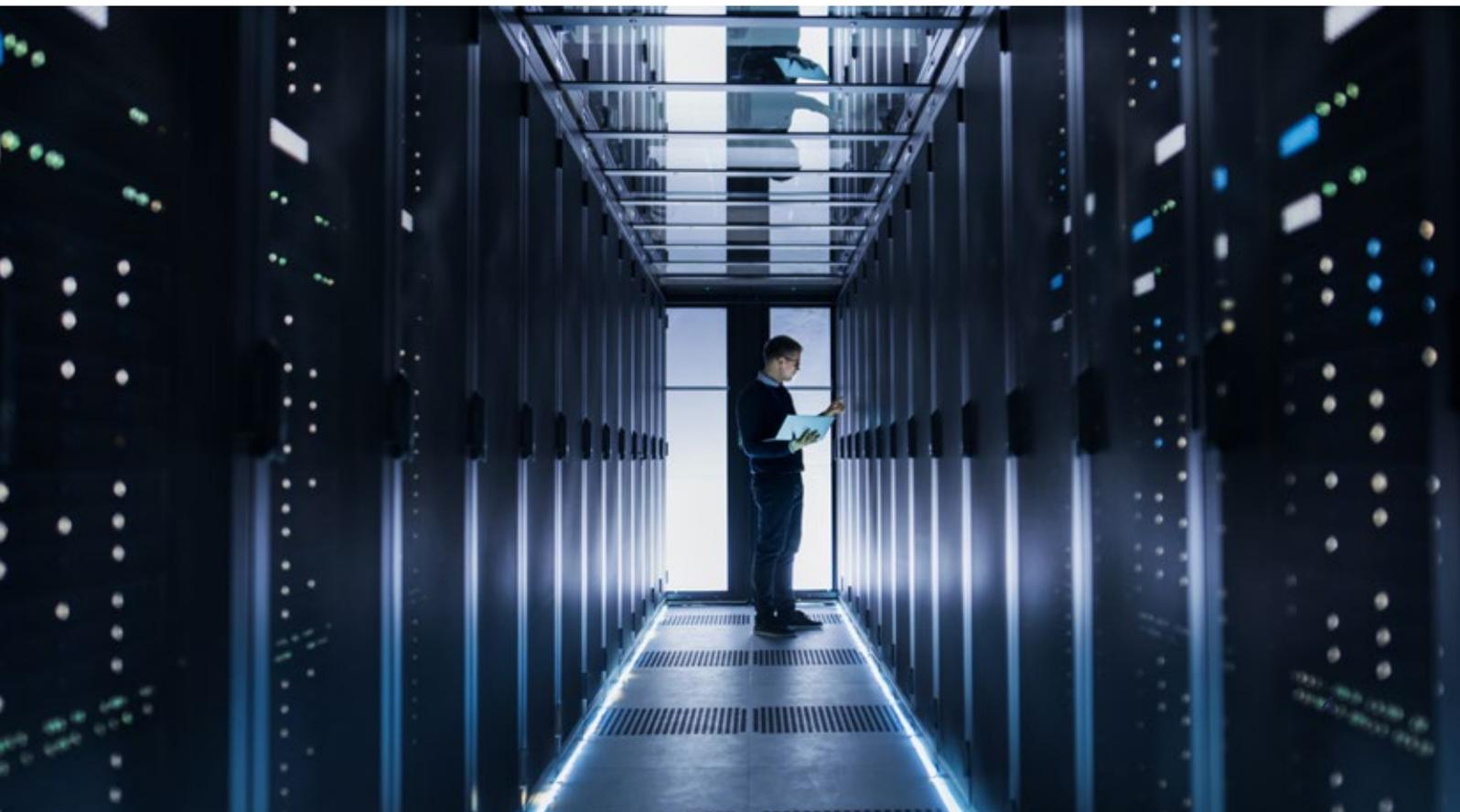


Strengthen resilience

Mitigating revenue leakage and fraud

Figure 1: AR automation outcomes

Far from being a futuristic vision, these outcomes are already being realized by organizations that have embraced AI solutions, many within just months of implementation.



1. Introduction: From complexity to capability

1.1 The evolution of receivables management

Finance teams have relied heavily on manual processes for decades to handle invoice generation, delivery, payment matching and collections. These complex workflows often involve spreadsheets, email threads, disparate systems – and even sticky notes on workers' monitors. Receivables typically evolved in silos, constrained by legacy infrastructure and shaped by reactive problem-solving. In larger organizations, processes are cobbled together from things that worked for staff who have long since left.

Over time, business models have grown more digital, global and customer-centric. But most AR processes have not kept up. Issues with fragmented data, inconsistent reporting and delayed payment reconciliation often create friction. They can restrict cash flow, obscure risk and tie up skilled talent in low-value work. The effects frequently land on the CFO's desk as missed forecasts, constrained liquidity and reduced agility for entire organizations.

On the other hand, the CFO role has also evolved. Once viewed primarily as the guardian of financial compliance and reporting, today's finance leader is expected to deliver real-time insights, shape enterprise strategy and guide digital transformation. Receivables are no longer a back-office issue. They can be a central lever of liquidity, control and customer experience. This wider mandate makes the gap between expectation and operational reality more painful, resulting in manual interventions, forecast blind spots and inconsistent collections.

1.2 Why AI and automation are essential for the modern CFO

Modern finance operations operate under unrelenting pressure. Transaction volumes have surged, payment channels have multiplied, and regulatory expectations are growing more complex. In this environment finance leaders are expected to deliver more, often with the same or fewer resources.

With transaction volumes surging, automation has become a necessity just to keep pace. But the desire to free up time and resource levels while developing the clarity and control needed to lead often adds even more pressure.

Within AR, AI-enabled automation is emerging as a valuable tool. When deployed effectively, it can eliminate routine processing, provide earlier indicators of potential risk and offer near real-time visibility that once required days or weeks of manual effort. These tools can enhance resilience, improve decision accuracy and support scalable growth, all while helping to make better use of staff time and talent.

Fedwire® Funds transfers (millions)

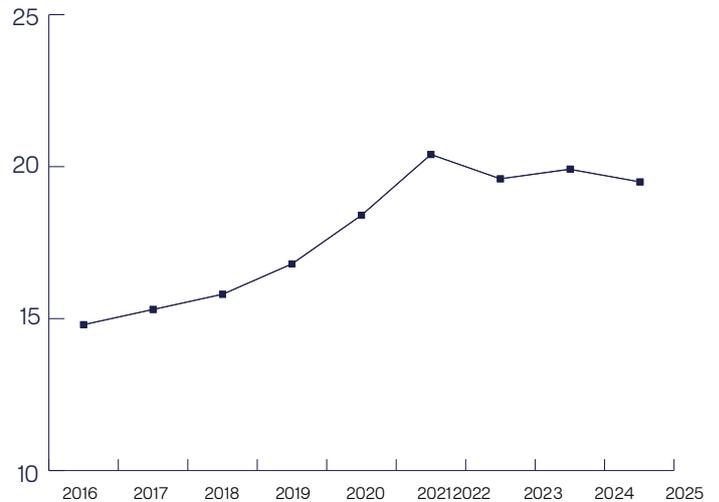
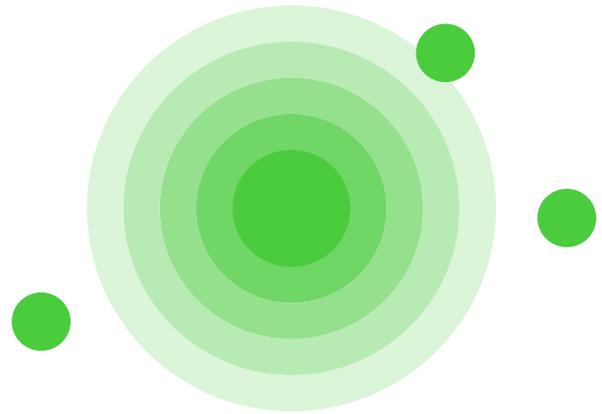


Figure 2: Fedwire® Funds Service transaction volumes¹



“CFOs are trying to improve cash flow, improve working capital and do that without incurring additional costs. In essence, being able to do more with fewer resources. That’s where automation and AI come into play, by pushing out the manual work that consumes time but adds little value.”

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



Crucially, this shift aligns directly with the strategic goals of modern CFOs:

CFO's strategic vision

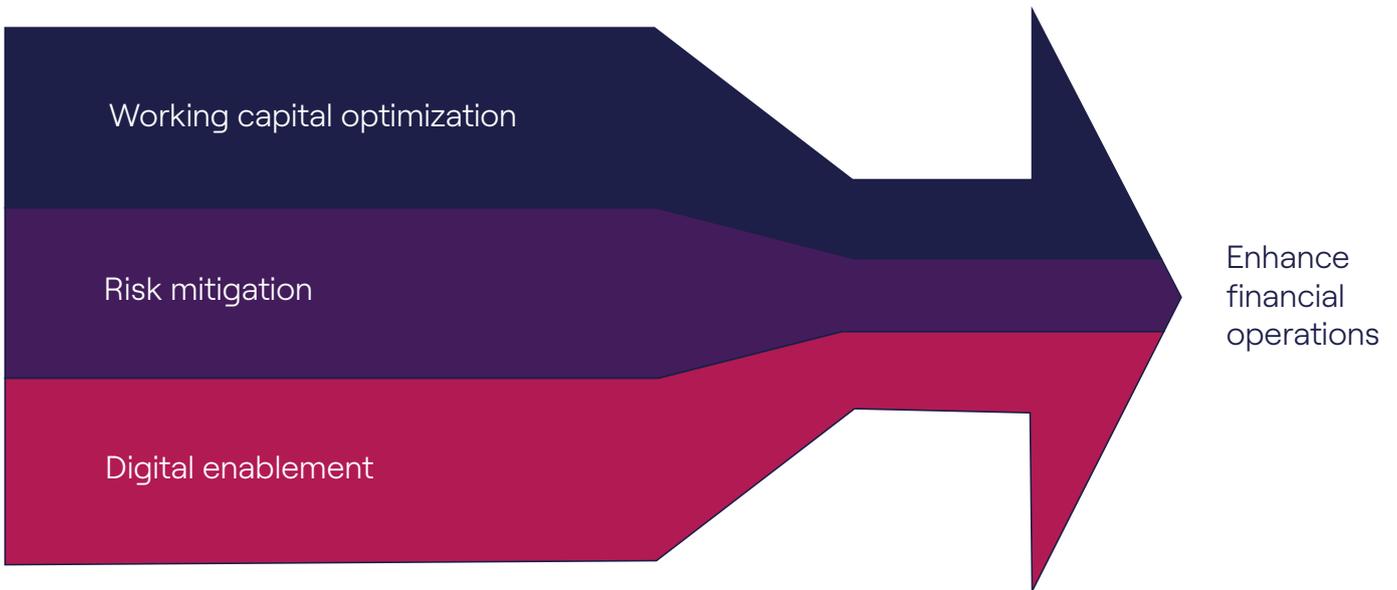


Figure 3: The strategic goals of modern CFOs

Automation in AR is essential to reshaping the finance function so it can operate with greater agility and strategic intent. It is also one of the few digital transformation efforts that can begin delivering measurable ROI (in faster cash flow, fewer errors and stronger controls) within months, not years.



2. The CFO's challenge: Navigating receivables

Receivables management may not seem to be a flashpoint for transformation initiatives. Yet, it remains one of the most persistent barriers to better cash performance, operational resilience and strategic finance. Beneath the surface, five systemic issues frequently hold AR operations back, dragging on liquidity, visibility and productivity.

These challenges are not theoretical. They can show up daily as cash flow surprises, audit risks and teams bogged down by low-leverage work. For CFOs tasked with enabling growth while managing cost and risk, these friction points have become a critical focus.

2.1 Fragmented payments and heightened risk

The modern payment landscape is increasingly complex, with organizations processing various payment types – from credit cards and ACH transfers to real-time payments – across multiple platforms and geographies. This diversity often introduces significant challenges in reconciliation, matching and compliance.

Compliance standards such as the Payment Card Industry Data Security Standard (PCI DSS) and System and Organization Controls 2 (SOC 2) set stringent expectations on organizations seeking to protect sensitive financial data and uphold system integrity. For instance, PCI DSS outlines robust security

requirements for handling cardholder data, while SOC 2 focuses on the principles of security, availability, processing integrity, confidentiality and privacy in customer data handling.

However, many organizations face challenges in meeting these standards due to fragmented systems and manual processes. Disconnected systems can limit visibility and control over financial data. This fragmentation frequently hampers operational efficiency and heightens the risk of non-compliance, which can result in financial penalties and reputational damage.

“It’s not just about getting to the right data. It’s about consistency in how it’s treated. Every time there’s turnover in receivables or treasury, it’s like hitting the reset button on reporting, access and visibility.”

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

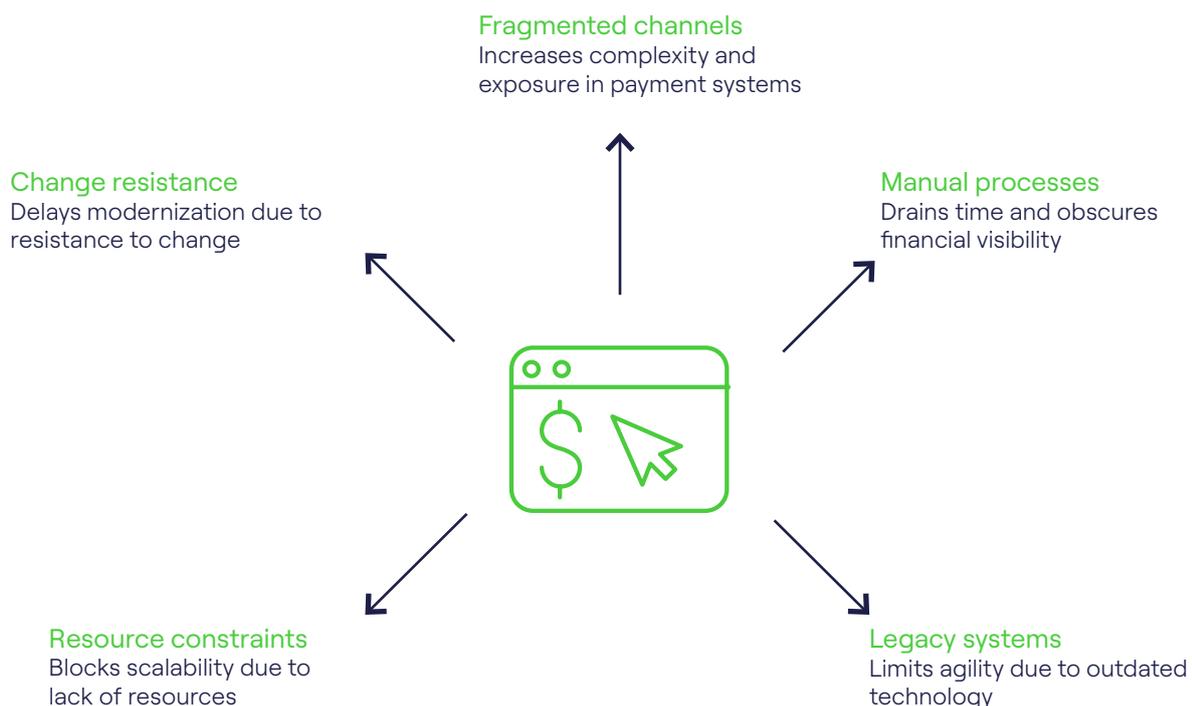


Figure 4: Five friction points in receivables

Manual processes further complicate compliance efforts. They can introduce human error, create inconsistencies and make it difficult to enforce standardized security protocols. Without centralized control or the support of automation, organizations can find it challenging to, monitor compliance, manage risk and respond swiftly to potential breaches or fraud.

The mounting complexity and fragmentation in finance operations also introduce significant risks beyond inefficiency. Manual processes contribute to inconsistent collections and can negatively impact the customer experience. Furthermore, the current business environment, characterized by macroeconomic uncertainty and rapidly changing market conditions, adds layers of financial risk. Concerns like FX exposure, changing tariffs or new regulatory obligations require quick adaptation.

Global losses due to online payment fraud will exceed

\$343 billion

between 2023 and 2027.⁵

Organizations lose an estimated 5% of their revenue each year to fraud. The average loss per case is

\$1.7 million.⁶

Invoice fraud can result in an average annual cost of

\$280,000

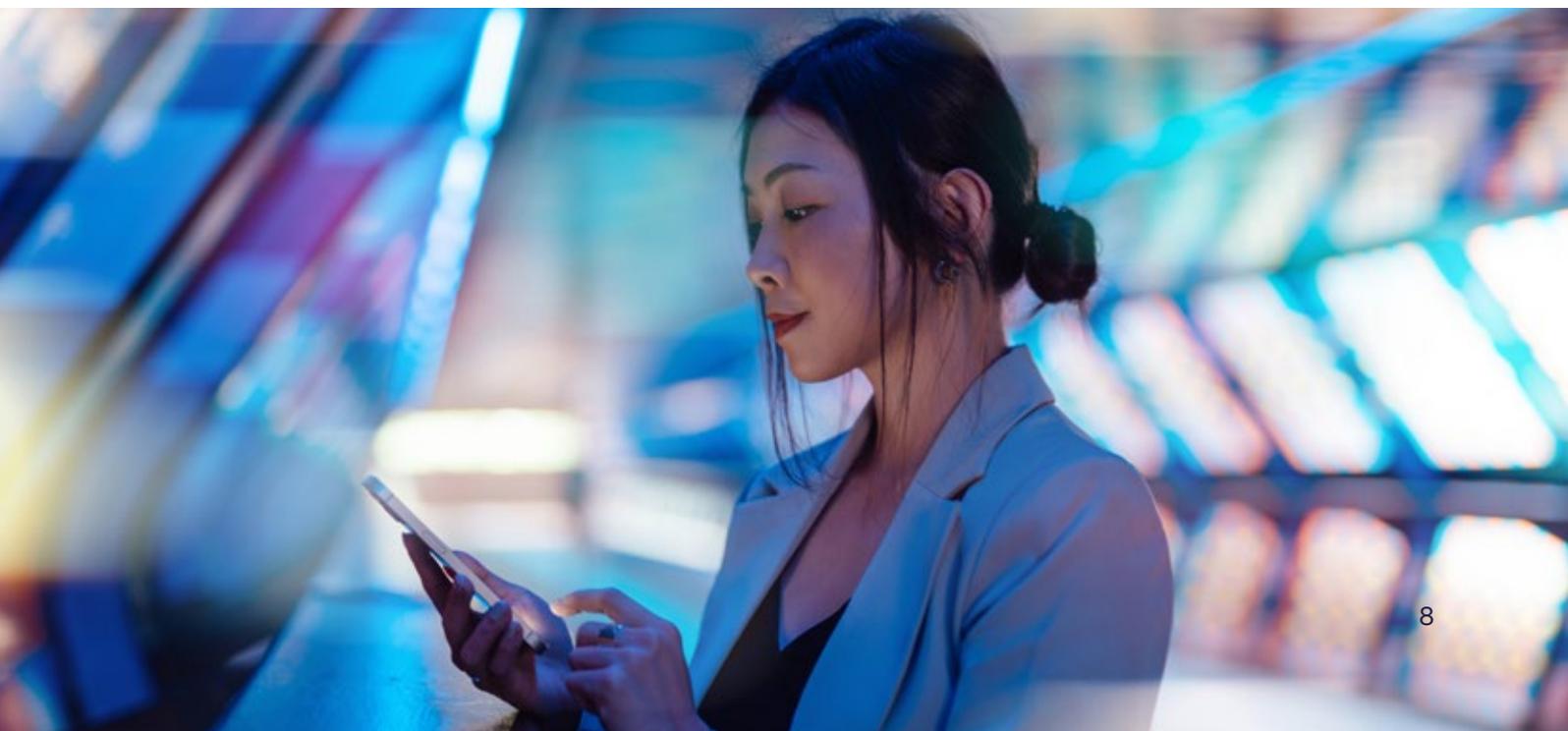
per middle-market business.⁷

Figure 5: The high cost of payments fraud

5 https://www.juniperresearch.com/press/online-payment-fraud-losses-to-exceed-343bn/?utm_source=chatgpt.com

6 https://www.nysscpa.org/news/publications/the-trusted-professional/article/report-worldwide-organizations-lose-billions-to-fraud-032124?utm_source=chatgpt.com

8 https://www.pymnts.com/news/b2b-payments/2023/incoming-payments-fraud-costs-companies-millions-every-year/?utm_source=chatgpt.com



2.2 Manual work and operational drag

Receivables processes are still powered by people filling in for broken systems. From cash application to collections triage to customer dispute resolution, much of the work relies on spreadsheets, inboxes and individual knowledge. Workflows often depend on someone who “knows how it’s done here.”



Figure 6: Operational drag

The result is a process that performs essential work but produces little insight, little predictability and almost no resilience. In many organizations, even routine reporting requires hours of manual consolidation. Teams are busy but not necessarily effective. Problems are resolved but rarely prevented.

Over time, spreadsheets get larger, inboxes get noisier and errors and blind spots multiply. Instead of compounding value, the system compounds risk. Receivables cannot effectively keep operating as a manual patchwork while the rest of the business moves toward automation and real-time decision-making.



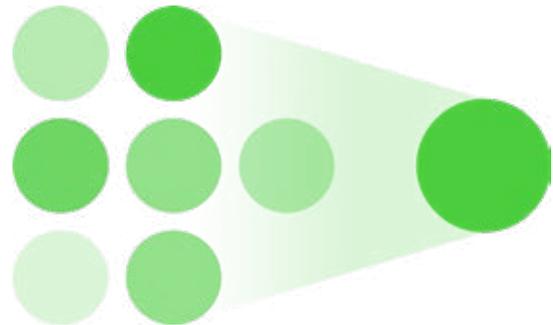
2.3 Legacy systems and siloed data

In many organizations, the finance function is tethered to a patchwork of ERPs, billing systems and banking portals. Each system has its own structure, terminology and data rules. As a result, reporting hierarchies do not align. Even when the data exists, stitching it together into a usable form often requires days of manual effort.

Instead of empowering finance, too much technology becomes a constraint by locking insights inside systems that do not integrate and that require human effort to surface the basics. Without a unified view, the finance function may not be able to deliver on its strategic mandate. It's left managing the past, not guiding the future.

The result can be a fragmented view of receivables. CFOs sometimes struggle to see answers to foundational questions about working capital strategy, cash planning and customer risk management.

- What portion of receivables are genuinely at risk?
- Which customers are drifting toward delinquency?
- Where are we losing revenue to recurring errors or deductions?
- How do we forecast collections with any degree of confidence?



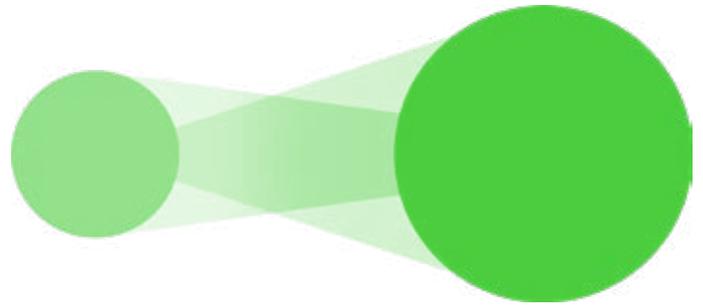
ERP A	Custom chart of accounts, inconsistent customer
IDsERP B	Different aging buckets, legacy interface
Billing system	Invoice data mismatches, no real-time status updates
Banking portal	Settlement delays, limited remittance context
CRM	No tie-back to payment risk or aging
Spreadsheet macros and email chains	Manual reconciliation, error-prone, no audit trail

Figure 7: Multiple payment data silos are common

2.4 Resource constraints and scalability gaps

Receivables teams are under pressure to improve performance without additional headcount. Many already operate at capacity, balancing payment processing, collections, dispute resolution and customer service within outdated systems that limit efficiency and coordination.

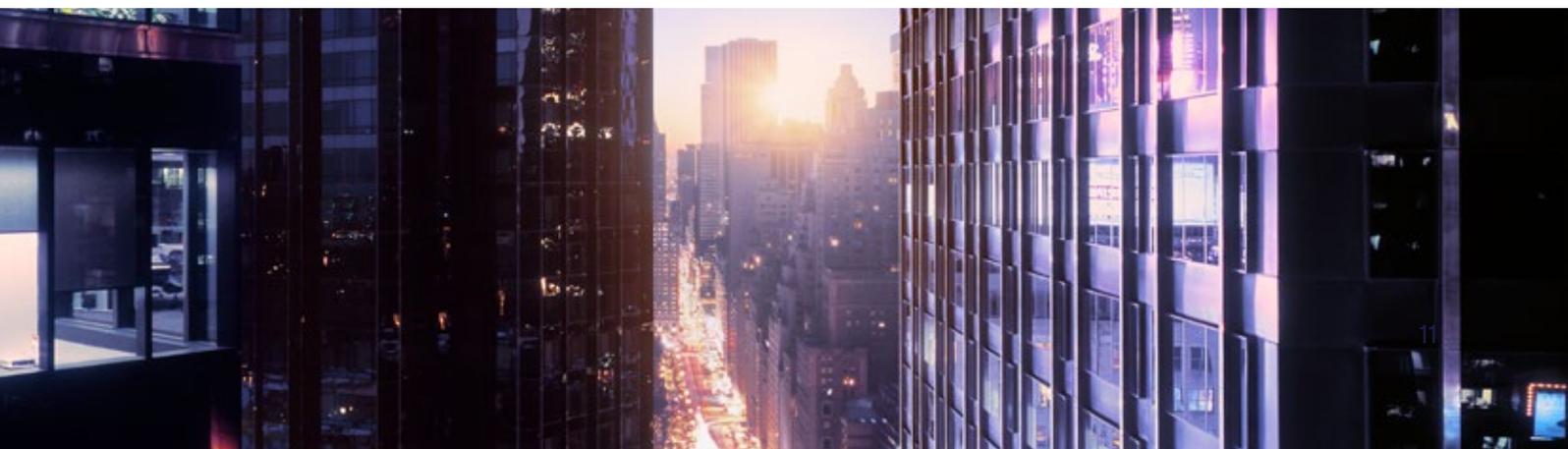
These constraints force daily tradeoffs. Time spent resolving one issue delays action on others. Tasks with long-term impact, such as adjusting credit terms, analyzing payment trends and aligning with sales, are often consistently deferred. Productivity rises through individual effort, not through systems that scale.



Attribute	Reactive AR function	Strategic AR function
Daily focus	Processing transactions, chasing payments	Analyzing trends, helping to optimize policy
Data access	Fragmented across systems	Consolidated and rapid
Exception handling	Manual and ad hoc	Prioritized and automated
Reporting	Backward-looking, manual	Predictive, proactive
Decision-making	Based on gut feel and historical reports	Informed by AI insights and risk scoring
Team utilization	Time spent on routine admin tasks	Talent redeployed to higher-value activities
Resilience during growth	Strained by volume and complexity	Scales through automation and prioritization
Strategic role of AR	Operational support	Contributor to cash strategy and risk management

Figure 8: Reactive vs strategic AR

The result is often a finance team consumed by past-due tasks and short-term fixes. Few have time to analyze trends, test strategies or prepare for changing conditions. Planning can slip behind the pace of operations. Forecasting frequently loses accuracy. Agility typically suffers.



2.5 Change aversion and misconceptions about automation

Even when the case for modernization is clear, momentum often stalls. Familiar inefficiencies feel less risky than unfamiliar tools. CFOs and controllers may be wary of overpromised solutions, feeling concerned about IT lift, loss of control or business disruption. Transformation often competes with the daily urgency of keeping operations running, no matter how necessary.

AI can add a further layer of hesitation. Many finance leaders are still working to develop a clear understanding on the distinctions between machine learning (ML), predictive analytics and newer tools like generative AI. Without clarity on how these technologies apply to areas like AR, it can be difficult for teams to assess available options or define a roadmap. In some cases, concerns about transparency and oversight especially with systems that function as perceived “black boxes” can create hesitation. Questions around explainability, automation accuracy and governance often slow even well-intentioned initiatives.

But the gap between reactive and strategic is not just a matter of will. It’s also a matter of enablement. Teams need systems that consolidate data, surface insight and prioritize action. They need automation that supports their expertise. And above all, they need confidence that change will not just add another layer of complexity.



“Our automated finance team asks: Where can we reduce friction, eliminate manual error and digitize within the full lifecycle of transactions, so that finance becomes accurate, transparent and strategic, not just operational?”

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



3. 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.

<p>Key terms for CFOs</p> <ul style="list-style-type: none"> ● 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: Involves 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. 	<p>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.</p> <p>These tools work in concert to enhance automation and insight across the AR lifecycle.</p>
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3.1 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.

3.2 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, FIS Global Market Owner Automated Finance

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 rules consistently, 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.

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.

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 9: Common misconceptions about AI

“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, FIS Automated Finance.

Drive efficiency	Enhance financial control	Accelerate strategic growth
Can cut invoice processing time and AR operational costs, in some cases by double-digit percentages	Gain a more clear, timely view of the receivables landscape	Transform finance activity from reactive report creation into more proactive strategic input
Help automate data entry, invoice matching, payment application and routine collections	Help predict payment behaviors, identify emerging risks before they escalate, and optimize collection strategies with greater accuracy	Help identify hidden revenue opportunities
Free your team from repetitive tasks		Help strengthen customer relationships through smoother interactions and make data-driven decisions that fuel expansion
<p>The result:</p> <p>Faster processing, lower error rates and a finance team empowered to focus on what matters most</p>	<p>The result:</p> <p>Better-informed decisions, reduced surprises and a firmer grip on the cash conversion cycle</p>	<p>The result:</p> <p>AR can become a source of strategic intelligence, actively contributing to a company's growth agenda</p>

Figure 10: Drive, enhance and accelerate with AI and automation



4. Applying AI and automation: Transforming receivables management

4.1 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 client relationships, particularly with strategic accounts where responsiveness matters most.

4.2 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 behaviour 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

4.3 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

4.4 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

5. Proof in action: Receivables automation success stories

5.1 Case study #1: Healthcare equipment and services

A global leader in healthcare equipment and services for hospitals, clinics and physicians worldwide needed a solution to support its scale and complexity. The company implemented FIS GETPAID as an end-to-end receivables solution. Unlike ERP add-ons or partial modules, GETPAID delivers a purpose-built, integrated platform spanning credit, collections, dispute management and cash application. They also use GETPAID's embedded automation and AI for priority-based collections and predictive metrics.

The impact has been transformational. The customer now operates with centralized workflows, audit-ready compliance and consistent global processes across shared service centers in Costa Rica, Poland and Malaysia. Results include greater control, stronger productivity and measurable improvements in DSO, delinquency and working capital.



Watch the video to learn more.

5.2 Case study #2: A global construction leader

A worldwide leader in sustainable construction turned to FIS GETPAID to modernize its credit operations and replace manual, fragmented processes. Operating across multiple businesses and ERPs, the company needed a unified platform to help streamline workflows, eliminate inefficiencies and improve credit risk oversight.

In partnership with FIS, the organization consolidated data from disparate systems into a single view, enabling automation across cash posting, collections and credit decisions. Credit teams now use real-time dashboards and AI-powered insights that help support faster action and more effective risk management. The result: stronger performance, better customer experiences and more time for strategic engagement.

5.3 Case study #3: A global leader in medical technology

A global healthcare technology supplier partnered with FIS to leverage ML and historical payment data to prioritize collections more intelligently and manage credit risk with greater precision. By transforming 18–24 months of customer payment history into predictive insight, the team built its own internal risk models. They developed metrics that were more actionable than any third-party credit score.

This data-driven approach enabled faster, more confident decisions, while supporting the company's mission to deliver critical supplies without delay. Automated prioritization helped reduce DSO by 20 days during a period of extreme disruption, proving that operational rigor and customer care can go hand in hand.



6. Implementation playbook: Getting started with AI automation

6.1 Evaluating your organization's readiness

No two organizations begin their automation journey from the same point. Success starts with clarity: understanding the current state of AR operations and identifying where automation can deliver the most significant impact. A brief, focused gap analysis can help set priorities and ensure early momentum.

<p>Level 1: manual processing</p>	<ul style="list-style-type: none"> Predominantly paper-based or basic digital processes Heavy reliance on spreadsheets for tracking Minimal integration between systems Collection activities based primarily on aging reports Limited visibility into AR performance metrics
<p>Level 2: Basic automation</p>	<ul style="list-style-type: none"> Digital invoice delivery for some customers Partial automation of routine tasks Some integration between finance systems Standard collection workflows with manual execution Basic reporting on key AR metrics
<p>Level 3: Integrated automation</p>	<ul style="list-style-type: none"> Largely digital AR processes Automated workflows for standard processes Well-integrated finance technology stack Systematic collection approaches with some segmentation Regular reporting and analytics on AR performance
<p>Level 4: Intelligent operations</p>	<ul style="list-style-type: none"> Fully digital, paperless processes AI-powered automation of complex tasks Seamless systems integration across finance functions Data-driven collection strategies with customer segmentation Real-time visibility into AR performance
<p>Level 5: Predictive excellence</p>	<ul style="list-style-type: none"> End-to-end intelligent automation AI-driven prediction and decision support Full ecosystem integration (customers, banks, systems) Predictive collections based on risk scoring Advanced analytics driving continuous improvement

Figure 11: The AR maturity model

Key areas to assess

A comprehensive readiness assessment should evaluate four critical dimensions that will influence your implementation approach.

1. Process readiness

Before automating any process, evaluate whether it is optimized for automation. Implementing AI on top of inefficient processes simply creates "faster chaos."

Questions to ask:

- Are your current AR processes documented and standardized?
- Have you identified and eliminated unnecessary steps and bottlenecks?
- Do you have clear hand-offs between teams and departments?
- Have you standardized invoice formats and payment terms where possible?

3. Systems readiness

Understanding the current technology landscape helps identify integration requirements and potential challenges.

Questions to ask:

- Which systems currently support your AR processes?
- How easily can these systems integrate with new technologies?
- Do you have APIs or other integration methods available?
- What are your data security and compliance requirements?

2. Data readiness

AI systems require quality data to deliver accurate results. Assessing the data environment is a critical early step.

Questions to ask:

- Do you maintain clean customer master data across systems?
- Is your transaction data complete and consistently formatted?
- Can you easily access historical payment and invoice data?
- Are your systems of record identified and authoritative?

4. People readiness

Even the most sophisticated technology requires human support and adoption to succeed.

Questions to ask:

- Does your team understand the benefits of AI automation?
- Do you have executive sponsorship for the transformation?
- Are team members open to changing established processes?
- What skills gaps might need to be addressed?



6.2 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 do not 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?

6.3 Measuring success

Success with AI should be visible in the numbers. Clear metrics should be defined at the outset to establish credibility, sustain momentum, track success and guide ongoing investment. While early wins often come from the automation of routine tasks, long-term value compounds through better decision-making and more resilient operations. Ongoing measurement helps the transformation to remain aligned with business goals.



<p>Cash flow impact</p> <ul style="list-style-type: none"> ● DSO reduction ● Time to payment (invoice to reconciliation) ● Forecasting accuracy 	<p>Operational efficiency</p> <ul style="list-style-type: none"> ● Payment match rate ● Reduction in manual interventions ● Staff hours saved or redeployed
<p>Cost reduction</p> <ul style="list-style-type: none"> ● Decrease in disputes and exceptions ● Reduction in paper-based processes ● Lower cost per transaction 	<p>Strategic value</p> <ul style="list-style-type: none"> ● Time-shifted to analysis or advisory roles ● Customer experience improvements ● Use of data to inform broader finance strategy



7. The future of AI in finance

7.1 Emerging trends in enterprise AI

AI adoption in finance is evolving from point solutions to platform thinking. Automation previously addressed isolated tasks such as cash management, invoice delivery or dispute handling. It's now being applied to help orchestrate workflows, surface insights across systems and guide decisions dynamically. What started as task-level automation is quickly enabling a more responsive finance function, one that can monitor key activities, self-prioritize and support timely decisions with less manual intervention.

Intelligent platforms can now:

- Monitor receivables risk and rapidly reprioritize collections queues
- Detect anomalies across transactions and trigger escalation workflows automatically
- Learn from evolving payment behaviors and refine forecasts without manual tuning

As digitization advances, the AR function is beginning to operate with its own momentum. Generative AI and agent-based systems are starting to layer on top of this infrastructure. Insights can surface without prompting. Risk exposure can become visible as it develops, not just after the fact. Strategic decisions can be made with more confidence that the underlying data is current, complete and already interpreted. Rather than reacting to events, finance teams can stay ahead of them, guided by systems designed to recognize patterns and prompt action before issues escalate.

7.2 The CFO's role in driving innovation

As AI capabilities expand, the strategic influence of the CFO is evolving with them. The ability to lead technology adoption is now a core part of financial leadership. In many organizations, the finance function is becoming the proving ground for automation, data intelligence and cross-functional orchestration.

CFOs at the forefront of innovation are exhibiting a shared set of behaviors:

- **Translating complexity into actionable change**

They guide initiatives toward business relevance, helping teams prioritize based on value.

- **Championing cross-functional integration**

They break down operational silos and make it a priority for automation and analytics to serve multiple stakeholders, from collections to treasury, sales and audit.

- **Shifting finance from gatekeeping to enablement**

They position finance as a collaborator, bringing data, foresight and flexibility to enterprise decision-making.

- **Building data-driven cultures**

They foster a mindset shift: moving from static reporting to dynamic analysis, from defensiveness to exploration, from gut feel to pattern recognition.

"Stop thinking about 'digitizing finance' and start thinking about how finance leads digitization across the company. The next evolution of finance leadership will belong to those who treat data not just as a report but as a strategic asset. AI is not replacing finance. It is rebuilding it from the inside out."

Christina Wagner, Senior Vice President
GTM, FIS Automated Finance

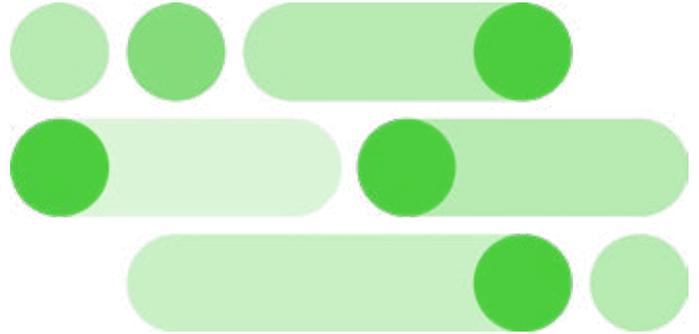
8. Why FIS is the right partner for CFO-led automation

8.1 Overview of FIS expertise

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.

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.



Product benefits	GETPAID/Integrated Receivables	BillerIQ
Improve cash flow	Reduces DSO and accurately forecasts incoming cash flow	Reduces collection and outstanding invoices while accelerating payments
Manage risk	AI-driven and risk-based credit and collections	Secure and compliant
Enhance the customer experience	User-configurable dashboards and one single user interface	Manage bills and payments in a single place
Reduce expense	Reduces manual processes and allocates resources to higher-valued tasks	Allows customers to self-serve and reduces paper-based processes
Reduce execution time	Reduces dispute and deduction cycle time	Real-time billing and payment data reporting
Utilize automation, AI and machine learning	Automated cash application and credit reviews with advanced workflows and auto-approval	Built-in remittance and payment data enables STP and automated reconciliation

8.2 Solution differentiators

FIS' offerings are distinguished by their scalability, integration capabilities and user-centric design, making it possible for CFOs to more seamlessly adopt and benefit from advanced financial technologies.

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' solutions require 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:

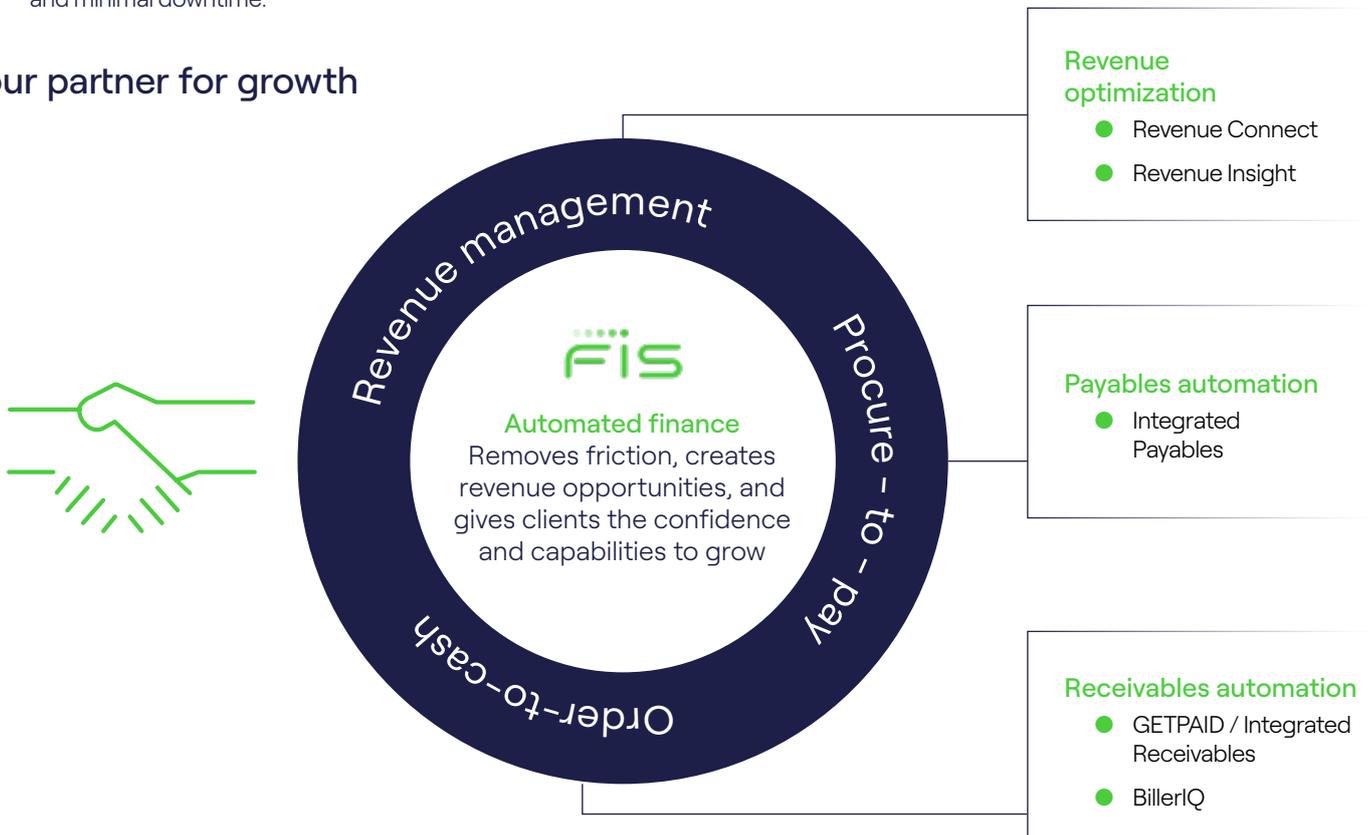
- **Dedicated onboarding:** FIS offers personalized onboarding experiences so that finance teams can be well-equipped to utilize new tools effectively.
- **Continuous training:** Ongoing training sessions and resources are provided, allowing teams to stay updated on the latest features and best practices.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



8.3 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 Revenue Connect, Integrated Payables and GETPAID to digitize and automate receivables, payables and revenue operations in one integrated suite.

Your partner for growth



Money at rest Money in motion Money at work™

FIS Automated Finance keeps money moving and provides visibility in the order to cash process.

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 this paper

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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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