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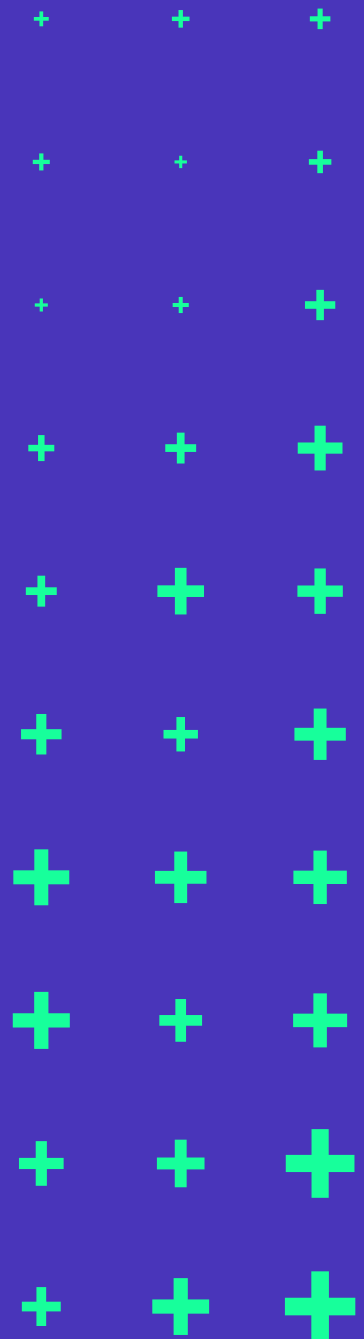
From Generative to Agentic AI: Accelerating Cash Flow Management with Artificial Intelligence

Meet Your AR Team's Smart New Hire

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Accounts receivable (AR) is the lifeblood of corporate financial health. When fully optimized, it goes from being a back-office function to a powerful growth engine. Yet for many AR teams, this isn't the reality. They're stuck in a parallel universe, working twice as hard just to keep up when they should be driving strategic value and accelerating cash flow.
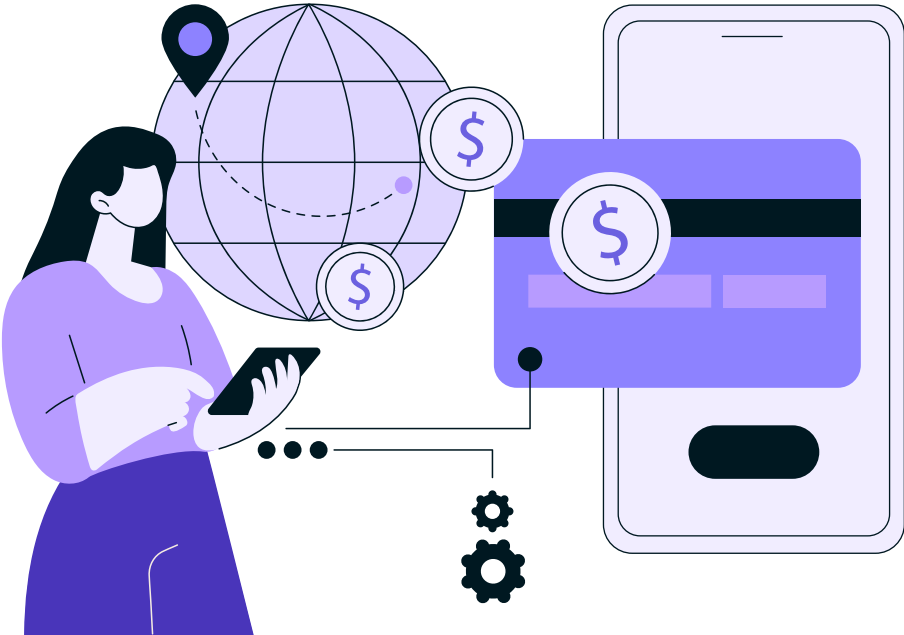
This is why AI analytics, automation, and autonomous virtual assistants are the future of the accounts receivable function. Departments like sales and marketing have typically been earlier adopters of AI. Now with stronger security measures in place, finance departments can confidently follow suit. It's time to simplify, optimize, and put technology to work where it matters most: getting paid faster and maximizing revenue.

Now, imagine an AR operation that combines the most advanced AI technologies to deliver real-time insights, cognitive workflows, and virtual assistants for smarter financial management and forecasting. A software platform that helps AR teams not only crunch the numbers but understand what's coming next and how to stay ahead – without adding extra work.

In this eBook

AI Assistance for Accounts Receivable

That's right, an AI assistant for AR — just like the one in your pocket that answers your every question or the smart speaker at home that keeps you informed. However, instead of checking the weather or tracking a package, AI-powered AR assistants:

- Benchmark your Days Sales Outstanding (DSO)

- Isolate critical payment patterns

- Warn you of which invoices are likely to be late and why

- Make recommendations and act alone on those suggestions

And yes, you can have direct conversations with the assistant – getting insights tailored to your company's financial reality – thanks to large language models, Generative AI (GenAI) and advanced algorithms. For instance, ask which of your top clients has slowed payments over the last 60 days, and it'll serve up real-time trends, pinpoint risks, and recommend next steps. Reporting that once took hours or even days now happens in seconds, giving teams the speed and confidence to stay ahead of the curve.

And GenAI is just the beginning.

Agentic AI: The Next Evolution of Generative AI

The next evolution of GenAI is giving AR professionals their own virtual assistants that can act autonomously, making complex data-driven decisions and carrying out appropriate responses. Known as Agentic AI, these hyper-intelligent agents do more than simply answer questions in natural language and generate content. They autonomously make decisions and take action on your behalf.

Gartner describes Agentic AI as "in the early stages" but also the "next big thing." That's because Agentic agents can revolutionize productivity, working alongside each member of your team.

78%
of CFOs plan to increase their AI investments in AR processes.

What is Agentic AI?

Agentic AI is the next generation of Generative AI and refers to advanced AI agents that possess a degree of autonomy, acting independently to achieve specific goals.
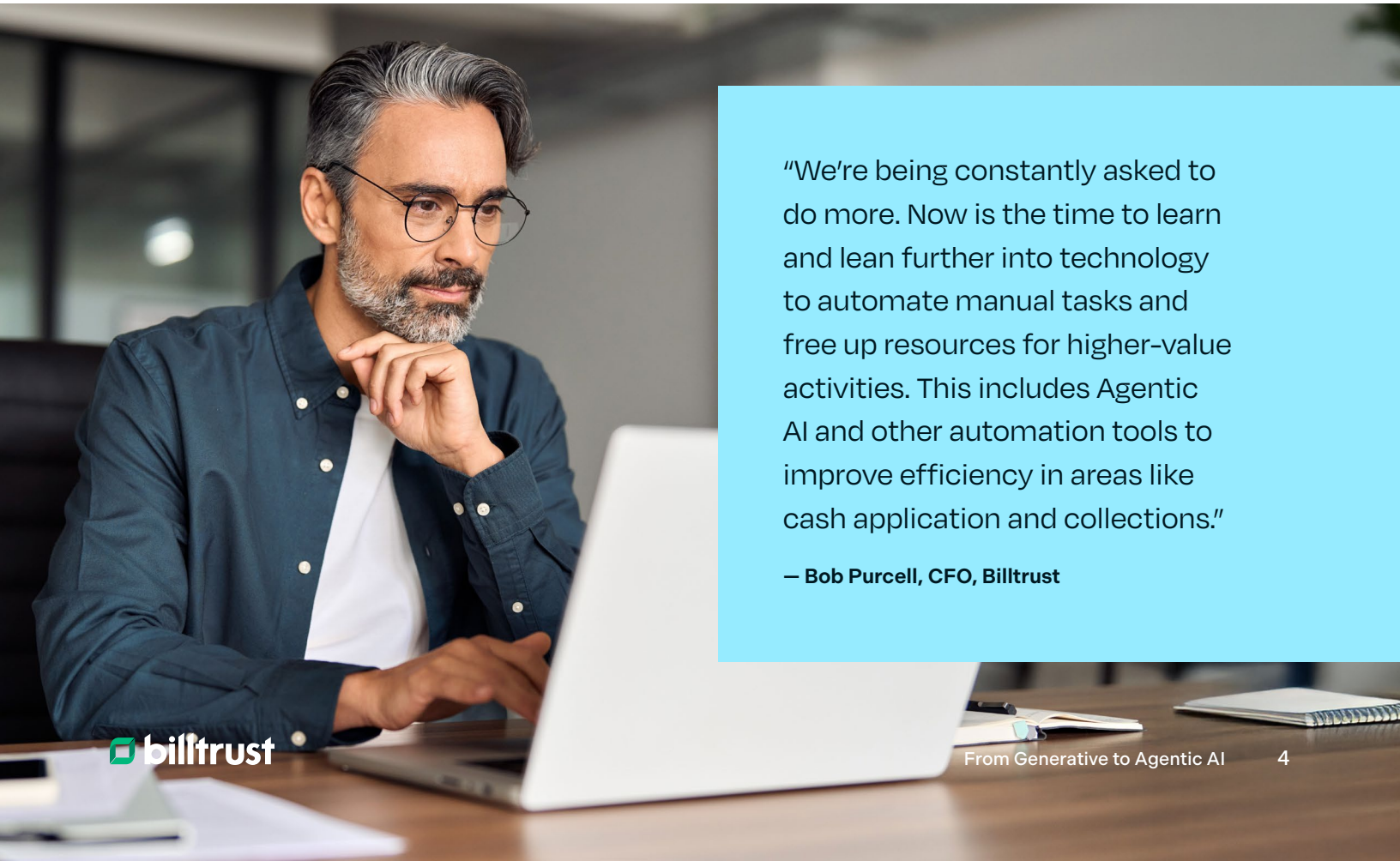
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Traditional vs. AI-Powered Business Intelligence

An AI assistant or Agentic agent isn't just a high-tech add-on. It unleashes the full potential of your AR operation, setting off a ripple effect of efficiency and impact across the entire organization. To fully grasp the strategic advantage, it's imperative that companies understand the difference between traditional business intelligence (BI) and AI-powered BI – the latter of which only 9% of finance leaders are currently using, according to Deloitte.

Traditional BI looks backward, analyzing historical data to identify trends and past performance. Data needs to be structured and processed manually before insights are available, and dashboards and reports need to be manually interpreted for insights to be extracted.

Generative BI looks forward, using a blend of AI technologies to generate predictions, insights, and narratives based on real-time data. It automates data analysis and storytelling, provides proactive recommendations, and allows users to ask complex financial questions and get instant answers. With the ability to turn raw data into clear, visual, and actionable insights, an AI assistant can automate compelling narratives – instantly transforming complex numbers into strategic decisions.

Traditional BI tells you what happened, requiring manual effort to make sense of the data. Generative BI, powered by AI, tells you what's happening now, what's likely to happen next, and what you should do about it – without you having to dig through reports. It's the difference between looking in the rearview mirror and having a GPS that predicts traffic before you hit a jam. Perhaps the best part is that anyone can be in the driver's seat using Generative BI, not just data analysts or those with specialized training.

"We're being constantly asked to do more. Now is the time to learn and lean further into technology to automate manual tasks and free up resources for higher-value activities. This includes Agentic AI and other automation tools to improve efficiency in areas like cash application and collections."

— Bob Purcell, CFO, Billtrust

Generative BI + Agentic AI = An autonomous AR powerhouse

Essentially, Agentic AI takes all the intelligence of Generative BI and applies a virtual assistant to it so AR organizations can turn insights into results. Imagine giving Generative BI a virtual operations team that can act without human intervention. Gartner further clarifies:

"Unlike robotic process automation, agentic AI doesn't require explicit inputs and doesn't produce predetermined outputs. Agentic AI entities can receive goal instructions, iterate and delegate tasks, and output variables and dynamic information."

This is what makes Agentic AI a disruptive new evolution. Give it your intentions and it will act faster than a human, thus elevating AR teams into more strategic work. who can effectively blend technological innovation with financial security.

Security shouldn't be an afterthought

While some argue that Generative AI introduces security blind spots, the right approach turns it into a strategic advantage. The key lies in choosing a provider that prioritizes robust data security, ensuring sensitive financial information remains protected and isn't used to train AI engines. With the right partner, you don't have to choose between innovation and security – you'll get both.

AI in Action: 5 Instant Wins for AR Teams

1. Efficiency at Scale

Your Workforce Multiplier

Whether it's 100 clients or 10,000, AI can manage them with ease. Teams are freed from constant firefighting so they can start focusing on big-picture strategy. It's like having an entire extra set of pros working 24/7 to ensure your AR operation runs with razor-sharp precision. From flagging anomalies and sending timely reminders to reconciling accounts, cash flow is on autopilot with everything intelligently automated. As workloads grow, AI scales effortlessly – no extra work required.

For example, Agentic AI can autonomously decide the best course of action for collecting overdue payments and take the next step, whether it's sending reminders, escalating issues, or offering payment plans – without the help of a human.

2. Enhanced Accuracy

Your AI Engine Gets Smarter with Time

Most overdue payments come from simple invoicing mistakes like incorrect amounts or missing details. Traditional AR processes leave too much room for costly errors. AI eliminates these gaps, bringing unmatched precision to every step of the workflow.

But this isn't just about cleaner data – it's about smarter, faster, and more strategic decisions. AI continuously ingests your data to analyze trends, flag at-risk accounts, and deliver real-time insights on what's ahead. No guesswork and no endless reports – just clear answers when you need them.

3. Proactive Engagement

Predict, Prevent, Propose

Instead of constantly reacting to issues, your team becomes a proactive force armed with real-time insights into credit risks, payment trends, compliance, disputes, and more. With AI pinpointing the reasons behind overdue payments and predicting cash flow challenges – whether it's billing errors, buyer delinquency, or exceptions piling up – your team can deliver tailored outreach strategies and curb financial risks. When emails get opened and calls get answered, payments get processed faster. It's a smarter, more strategic approach to cash flow management.

For instance, Agentic AI can leverage its own insights to see and propose opportunities where credit lines might be extended to high-value, fast-paying customers. It knows where your next move should be and can make that offer quickly.

4. Customizable Communication

Level Up Your Customer Experience

Better communication resolves issues faster – it's a fact. AI assistance is like having an expert speaker on payroll, armed with all the client data they need to deliver everything from high-impact campaigns to personalized messages at the individual account level. Whether it's addressing overdue payments, clarifying invoice details, or proactively engaging clients, the tool ensures every interaction is strategic and effective.

Another example: Agentic AI advances traditional if-then logic, serving as a virtual collections assistant by reasoning and responding to delinquent clients. It can generate a personalized email response taking a soft or hard approach according to each situation. Not ready for a fully autonomous Agentic AI agent? No problem. You'll have the option to approve the email before anything is sent.

5. Comprehensive Integration
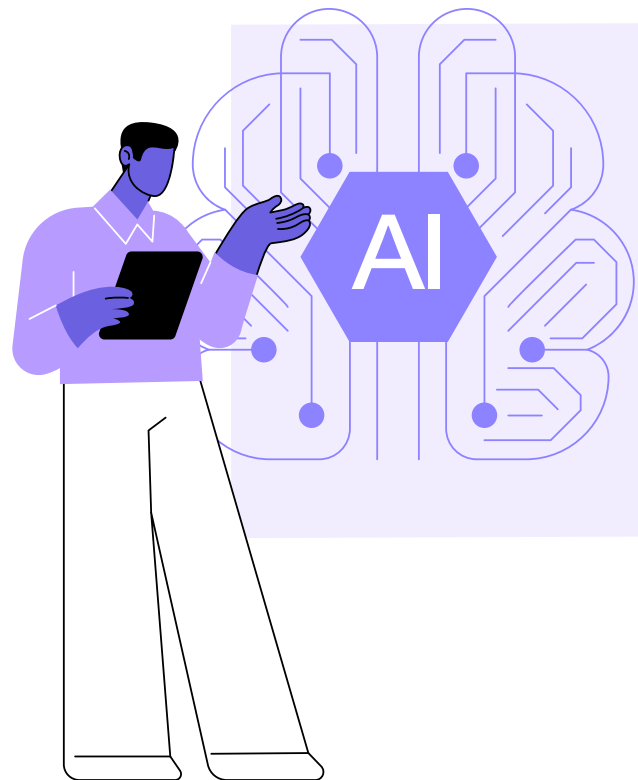
Holistic AR Intelligence

Integration is the key that unlocks your AR system's full potential, and AI is the connector. An AI assistant can work across all your organization's financial tools (i.e., ERP, invoicing, payment, and collections systems), creating a real-time, holistic view of your financial ecosystem. This comprehensive integration is the key to consolidating workflows, streamlining data access, and empowering your team to move in ways they never could before.

The Future of AR

The future of accounts receivable is proactive, intelligent, and wildly productive. Now's the time to embrace AI solutions to optimize workflows, leverage real-time insights, and gain hours back in the day for you and your team.

Ready to revolutionize your cash flow management? Billtrust can help you start leveraging AI to drive smarter, faster, and more strategic financial decisions for your organization.

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