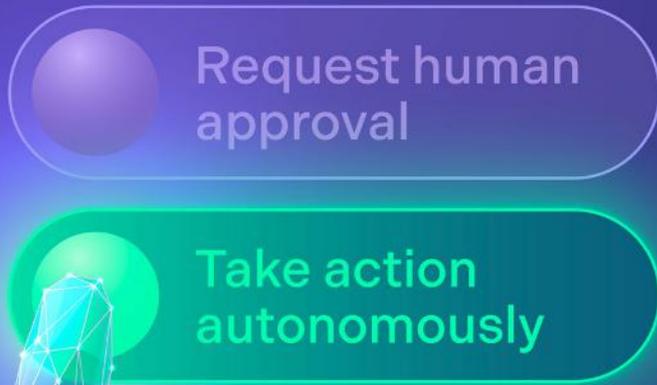


# AI Assistants are Now Autonomous: The New Era of AR is Here



Request human approval



Take action autonomously

# Innovation and artificial intelligence (AI) go hand in hand.

The benefits of AI for finance are touted everywhere – mountains of data crunched faster than any human brain, predictive intelligence spotting risks long before the naked eye, and next-gen digital assistants performing checklists performed at speeds faster than any human hand. Despite these advantages, financial organizations aren't always known for being early AI adopters or even early majority adopters. Historically, they're characterized as more risk-averse, cautiously waiting until they know that the investment will really deliver results. Fear is also a common response to virtual assistants and AI's ability to act alone.



## But if there was ever a time for finance leaders to lean into AI, overcoming fear and uncertainty, that time is now.

This eBook explores how the recent, rapid evolution of AI is increasing the urgency of adoption for financial operations. You'll explore essential AI-based innovations, dive into adoption obstacles, and discover the role [accounts receivable solutions](#) play in clearing those hurdles. Finally, you'll walk away with a list of tangible actions that can accelerate your AI journey.

# It's AI go-time: 3 reasons why

1

## Benefits you can't afford to miss in today's economic climate

AI isn't just hype. [Finance executives report](#) that the main benefit of AI is time saved with 84% agreeing that [AI helps them work faster](#). Productivity is of utmost importance because it enables finance organizations to do more with their existing team. Whether it's organic growth or today's pace of change, there will always be more to achieve, and that ask never comes with the promise of more headcount. In today's tumultuous economic climate, this cannot be overstated.

## It's last call – automate or stagnate

AI adoption has skyrocketed with 72% of companies now using AI, up from just 50% in recent years according to [McKinsey](#). According to the [IBM Global AI Adoption Index](#), 59% of AI adopters are accelerating rollouts and increasing investments. Furthermore, [78% of CFOs are planning to boost their AI spending](#) to enhance accounts receivable (AR) operations. Those who aren't using AI to get ahead will get left behind by the vast majority. Widespread adoption is already in the rearview mirror. It's last call: Now's your last chance to stay current to stay competitive.

2

3

## Autonomous AR is already here and the cost of ignoring it is real

AI already crossed the chasm of autonomy, meaning disruptive change isn't off in the distance. AI assistants that can act without human intervention are here now. In 2025, 25% of companies using Generative AI will experiment with these technologies, and by 2027 that number will rise to 50%, according to [Deloitte](#). Anyone taking a wait-and-see approach could be so far behind so quickly, that it may be impossible to catch up. This is particularly the case with today's autonomous AI agents, often referred to as "Agentic AI" (more on this term later). Here's why: Starting early is critical in reaching full autonomy, because the AI engine needs time for training. Rapid adoption is the secret to building the type of fast-acting innovation that generates a material competitive advantage – that type of real result that every executive wants.



# Agentic AI: The Next Big Thing for AR is Already Here

Just when you were getting familiar with Generative AI and large language models, the next wave of AI has already arrived. Agentic AI is being explained as the next evolution of GenAI, because it's poised to revolutionize the way finance teams operate, giving AR professionals their own virtual assistants that can act independently, both making complex data-driven decisions and carrying out appropriate responses. Forbes calls Agentic AI agents "not just another industry buzzword but a paradigm shift," with other influencers labeling it a multi-trillion-dollar opportunity.



## What is Agentic AI?

Agentic AI is the next generation of Generative AI and refers to autonomous AI agents that use GenAI and are armed with a set of tools to both reason and execute complex workflows in ways that weren't possible prior.

## The Rapid Evolution of AI

2023

OpenAI releases its **Generative AI** solution, GPT-4, a multimodal model capable of processing text and images. Google introduces Gemini, its most advanced conversational AI model to date.

2024

The global "**AI arms race**" intensifies as businesses integrate generative AI into workflows. The EU's **Artificial Intelligence Act** comes into force, establishing the world's first comprehensive legal framework for AI regulation.

2025

**Agentic AI** emerges as organizations across many industries deploy networks of autonomous AI agents to solve complex problems, enhance decision-making and automate operations.

## Understanding Agentic AI

Traditional AI automates tasks or simply answers questions in natural language or generates content. Agentic AI introduces hyper-intelligent agents capable of reasoning through multi-step processes, managing complex workflows, and delivering results on their own. Agentic AI goes a step further than traditional Q&A bots, virtual assistants, and even GenAI content generators -- empowering its intelligent agents to take full ownership of tasks, collaborate with other systems, and even adapt to changing conditions. These conversational agents aren't just assisting; they're driving outcomes, integrating into existing AR workflows, and elevating teams to new levels of efficiency. [Learn more about the difference between Agentic AI and Generative AI in this guide.](#)

The build versus buy conundrum will be a non-issue for most. Much like GenAI, Agentic AI is already being layered into accounting software from leading providers. [Order-to-cash software automation platforms](#), like Billtrust, are being tooled with agents for AR professionals of every type. Whether it's sending personalized emails or [forecasting cash flow](#), agents can support everything from invoicing and payments to credits and collections, allowing teams to focus on high-value activities.



**Don't worry... financial leaders don't need to integrate or build yet another tool to take advantage of Agentic AI.**

By 2028, 15% of all day-to-day work decisions will be made autonomously, thanks to Agentic AI.

(Gartner)

# Agentic AI use cases across the AR lifecycle



## Invoicing

- Physical address databases that autonomously maintain their accuracy
- Predictive personalization engines can dynamically redesign invoice formats to improve payment completion, editing due date placement, payment button colors, layout, etc.
- Agents enable global compliance monitoring by maintaining always-on regulatory alignment



## Payments

- Automated payment policy calibration that dynamically responds to buyer behaviors
- Self-optimizing payment processes that continually minimize delays
- Agents infer payments occurring outside the Billtrust software to offer insights across the full spectrum of payments activity
- Read and extract ACH remit data sent from ACH providers



## Cash Application

- Autonomous reconciliation processes ensure humans only work on exceptions
- Payor monitoring recognizes when influential payors unexpectedly downgrade in matching
- ML-powered data extraction and matching maximize straight-through processing
- Proprietary, confidence-based algorithms intelligently adapt and deliver incremental match rate increases, eliminating errors and driving accuracy
- Data reconstruction capabilities autonomously piece together fragmented remittance data using historical patterns and cross-system intelligence to reduce unapplied cash and accelerate liquidity



## Credit & Collections

- Personalized collections communications at scale for improved buyer experiences
- Dynamic credit lines that identify and mitigate risk while maximizing new sales opportunities
- Autonomous dispute resolution
- Collections agents boost staff efficiency by expediting email response and intelligently prioritizing queues
- Credit monitoring that goes beyond real-time monitoring to predict risk



## Holistic Management & Oversight

- Agents work collaboratively to analyze integrated data, seeing and solving problems across the AR ecosystem
- Instant risk and opportunity identification powered by a squad of monitoring agents detecting anomalies at across the O2C process
- Competitive benchmarking across multiple indices, so enterprises can see how their AR processes compare to industry peers
- Customer support agents leveraging help documentation coupled with financial data to provide customers with instant solutions
- Computer-use AI technology can eliminate manual work by traversing multiple applications to perform cash application tasks or key-in virtual cards, for example

# How Agentic AI helps AR thrive



## Efficiency that drives scalability, cash flow, and growth

Reducing repetitive tasks and human errors, agents can handle tasks such as cash application matching exercises and crafting personalized follow-ups for overdue balances. (See more use cases in the table on the previous page.)

The cumulative result is growth. Productivity enhancements increase AR scalability to handle larger transaction volumes without straining the workforce. Most importantly, efficiency accelerates the corporate cash flow, helping CFOs reinvest and grow faster than their competitors.

## As a baseline, Billtrust clients recognize up to:

- 6 minutes of productivity gains per ePayment
- 25% improvement in cash flow
- 95% cash application match rates

## Always-on financial reporters aid in mitigating risk

Much like having a financial Siri® or Alexa®, AR leaders can ask anything about the company's financial health and get instant, data-driven insights. Going beyond basic reports, AI can tackle complex questions such as: Which buyers generate negative ROI when accounting for their custom payment processing costs, dispute resolution time, and incremental credit insurance fees? What's the cost of manual invoice matching errors per FTE, and which process bottlenecks correlate with our DSO exceeding industry benchmarks by 11 days?

With instant trends intelligence, AR teams can make informed decisions and identify risks before they escalate, anticipating late payments, spotting financial threats, and receiving a list of proactively prescribed solutions. AI also offers smarter, faster credit scoring and loan approvals. Plus, it can be designed to sniff out anomalies, exceptions, and suspicious activity, adapting to new fraud tactics to keep financial losses at bay.

## Not just intelligence – actions and outcomes

Powered by advanced algorithms and GenAI, agents meet intricate financial queries with recommendations and responsive actions, which eases the burdens financial reporting and overall management. The result is faster outcomes, shifting from reactive to proactive AR operations.

For instance, if high-value customers are delaying payments, AI can automatically flag the behavioral pattern, suggest an outreach strategy, and take action on its own suggestion. Moreover, it can draft a custom email to help prevent cash flow disruptions and drive a better customer experience through personalized reminders and communication. Another example: agents monitor buyers' credit score data and payment behaviors to automatically extend credit lines to the most creditworthy and reputable buyers.

### As a baseline, Billtrust clients recognize up to:

- **+50% increase in e-presentment**
- **+50% increase in days-to-pay performance**
- **30% reduction in payment processing costs on credit cards**



[Learn more](#)  
**about AI at Billtrust**

Just because the technology is available doesn't mean adoption is a walk in the park. In fact, there are common obstacles that can prohibit financial organizations from harnessing the full potential of AI. Let's take a look.

# Overcoming AI adoption obstacles with best practices

Whether we're talking about advanced AI algorithms, the large language models of GenAI or the emerging autonomous agents of Agentic AI, CFOs everywhere are struggling to get AI right. Here's why and what alleviates those issues.



## Talent shortages

AI is advancing and being adopted so quickly that it's outpacing the availability of skilled professionals needed to develop, implement, and manage it. [Deloitte's findings](#) indicate that many businesses feel unprepared to address talent concerns with technical expertise in AI development, data science, and ethical AI usage top of mind. This is why it's important to recruit and retain top talent but also to train existing talent and augment the current workforce with financial partnerships that bring a depth of AI experience and expertise. Consider whether your AR software provider offers professional services support that can guide your AI innovation. How will your relationship change once you sign the contract?

Introducing AI into financial operations can alleviate talent burdens and generate the productivity gains AR professionals need to upskill their AI knowledge for improved confidence. For instance with the [Billtrust AR automation platform](#), customers and their AR teams experience up to an 80% increase in productivity.

That's the kind of transformative impact AI can have, but you have to start with leading technology platforms. Consider that Billtrust's AI engine empowers financial teams with intelligent insights and autonomous capabilities derived from the industry's largest financial data network.

## Data quality: the foundations for AI success

AI thrives on data, but bad data can lead to big mistakes. Think inaccurate risk assessments, incorrect credit scoring, and flawed customer insights. Data quality is a determining factor behind implementation success, particularly as financial organizations scale their AI initiatives. Small data problems can grow exponentially.

To guarantee high-quality training data, AI projects may require data preparation work, including cleaning, standardizing, labeling, and connecting data banks. This process can be time consuming, especially for large, highly distributed datasets, but the result is priceless – an autonomous AR system you can trust.

- Know where your data lies – mapping exercises can accelerate AI innovation
- Ensure your AI accounting software has a vast number of direct integration opportunities that reduce the chance of manual labor. For example, Billtrust has more than 40 out-of-the-box connectors to ERP systems and financial institutions.
- Integrations can be one of the biggest barriers to AR automation. Here's a checklist of data lakes and connections to consider:
  - ERPs
  - Banks and financial institutions
  - AP portals and B2B digital payments networks
  - eCommerce platforms
  - Credit card bureaus
  - Credit insurance data
  - Business intelligence and trade information platforms



### Pro tips for ERP data management

Many financial organizations use their ERP system as their AR management software, but because ERPs are not purpose-built solutions many must build and maintain customized features for AR purposes.

Transitioning to an AI-powered AR software platform helps avoid this work. Out-of-the-box capabilities can drive visibility, control, as well as automation for improved efficiency. When adopting AR software, your ERP system should remain the key source of truth for AR data. Your new AR platform should maintain two-way communications with your ERP system(s) to both extract critical data and update that information in real time as activities take place.

For example, automated updates should include invoice statement dates, payment collection details, and reflect the moment a payment delinquency results in a collections process.

## Proceed with caution: bias mitigation

The focus on data quality is crucial, as inaccurate data or poorly trained AI engines can lead to bias or ineffective AI models. In fact, accuracy concerns around AI processes are considered among the top barriers to AR automation. AI algorithms inherently reflect the biases present in their training data and processes, which can lead to skewed decisions in critical areas like credit scoring. For example, an AI system trained on data favoring high credit scores might unjustly extend credit lines only to the most valuable clients. This can limit growth potential, as moderate-value clients may also offer a significant opportunity to expand sales.

### Bias mitigation: helpful tips

- ✓ **DO** make sure your AR platform has established an automated, high-quality data pipeline from a vast variety of sources. The more data, the smarter your AI engine and the less likely it is to be biased.
- ✓ **DO** create a detailed map of your AR processes including key decisions, any judgement calls made, and the basis for them. Your standards should guide system customization, business rules, and thresholds alerting for human intervention.
- ✗ **DON'T** let your AR platform provider use your organization's data to train their AI engine, as this can be a privacy and security violation. Synthetic data techniques are best for training AI. Don't miss this list of [16 security and privacy questions to ask your AI provider](#).
- ✓ **DO** make sure your accounting platform's AI engine gets smarter with time, leveraging your real-time data to make predictions and alert to patterns or behaviors that can increase financial risk. The latest data is often the best data for reducing bias.

## Addressing fear, uncertainty, and resistance to AI automation

No one takes their hands off the wheel the first time they "drive" an autonomous vehicle. That same hesitation persists with autonomous agents, and that's not the only trust issue Agentic AI can provoke. AR professionals can be leery of AI or even scared that automation will take their jobs away. As with anything, trust and perceptions can make or break a solution.

- **Have open dialogues showing a commitment to employee education and growth** through upskilling programs and AI literacy. Flip the script – AR professionals won't be working for machines. Instead, the machines are working them to elevate their level of work, and who doesn't want a digital helper keeping mundane and remedial tasks off their plates? The real job threat isn't AI alone, but rather, the human using Agentic AI to outperform other humans who don't use it or haven't had the opportunity to learn how to use it. Embracing AI can act as a resume booster for financial professionals at every level.
- **Engage employees in the change of AI**, starting with small pilot programs and gathering feedback for continuous improvement. Mine their depth of knowledge in process and procedures to design smooth AI workflows with accuracy. Upfront investment at this stage will mean fewer digital tweaks to the AI system.
- **Be transparent about AI limitations** and how it is trained on data as well as how it makes decisions – security, privacy, and ethical guidelines should be clear. Stakeholders who understand how and why are less likely to be intimidated. Explain that reaching the milestone of autonomy requires time, training, and trust. Every unaided process starts as an aided one. Typically, approval processes are required before any agent is allowed to act on its own recommendations without human intervention. Contextualize your sense of urgency and the impact of it. Early adopters will undoubtedly arrive first at true autonomy – generating the fastest competitive advantage.

**Billtrust customers who have overcome fear and objections reap high rewards, and the value of automation comes with intangible benefits, like seeing a less stressed team and more smiles during month-end.**

“Don’t fear change. Learn what these tools can do for your business and your people. Our team now has the tools and resources they need to not only get their work done efficiently but also take time off, volunteer, and grow into new roles.”

**Bonnie Halvorson**  
**Financial Services Manager**  
**Van Meter**

[Read her story](#)

## Accelerating your AI journey: A 6-step checklist for success

Gartner research shows that [leading AI deployers share common behaviors](#) that enable them to quickly meet or exceed the expectations, delivering critical finance and business outcomes. These tangible action items can be used to usher in Agentic AI.

### 1. Develop use cases with clear business goals

AI success starts with practical, well-defined use cases. Identify specific business challenges AI can solve, ensuring solutions are focused, effective, and aligned with strategic objectives. Assess the financial impact, set measurable goals, and define key performance metrics to track success.

### 2. Get your (data) house in order

High-quality data is the backbone of effective AI. Ensure your data is clean, structured, and stored efficiently to enhance accuracy and performance. Consider establishing an AI and data hub to centralize data assets, technology, and talent for seamless implementation.

### 3. Identify existing AI and optimize integration

Before reinventing the wheel, map out where AI is already in use across your organization. Understanding current implementations and critical intersections can help streamline and prioritize deployment, maximize existing investments and identifying gaps where AI can drive further efficiency. It’s never too early to start sharing AI aspirations with AR teams, but it can be too late. Trust can teeter on timing.

### 4. Ensure that AI is built and used responsibly and ethically

AI systems should comply with regulations, standards, and ethics through a compliance review. This process evaluates algorithms, data training procedures, and deployment to mitigate risks like privacy breaches, bias, and inequality. A compliance review showcases commitment to responsible AI and builds stakeholder trust.

### 5. Run a pilot project and measure results

Engage your employees in starting small with a focused AI pilot to test feasibility, built trust, identify roadblocks, and refine your approach before scaling. Define key success metrics early on, analyze outcomes, and use insights to optimize AI deployment across the organization.

### 6. Redefine roles and responsibilities

As autonomous [Agentic AI agents will initiate one-third of all interactions](#) with GenAI platforms by 2028, finance leaders must reimagine their team structures. Will your staff become AI conductors orchestrating digital workflows, or remain data entry clerks in an automated world? Elevating work is the reward of AI and should be celebrated.



# Effective AI adoption balances risk and reward

In the end, being a risk-conscious financial organization is a strong trait, and armed with the right platform and partner, even a phased, deliberate pace of adoption is capable of fast-tracking results. The approaches outlined here ultimately drive outcomes while mitigating inherent risks, testing and validating advanced AI tools in controlled environments. Scaling gradually creates the proper balancing act between innovation and caution, while learning and adapting fosters trust for AI success. But inaction and indecision are the enemies of financial innovation. To quote the famous Martin Luther King Junior, "You don't have to see the whole staircase, just take the first step."

## Elevate your AR operations with AI.

Financial innovators aren't just experimenting with AI, they're adopting it and scaling it because it's proving its worth.

Start innovating today. Your AI journey starts with Billtrust.

