

Positive ROI:

The Strategic Value of Accounts
Receivable Software



Introduction

Finance is no longer just about balancing budgets and tracking spend. CFOs are now at the heart of business strategy, guiding risk mitigation and influencing growth. With this responsibility comes mounting pressure to improve their organization's financial health. CFOs are tasked with not only shaping the future but protecting it. Ensuring liquidity and accelerating cash flow are essential. This is where Accounts Receivable (AR) software automation comes in.

We surveyed 500 finance professionals from enterprise companies to understand how AR software automation can help organizations oversee their financial health in the face of managing complex finance processes. Their experiences make it clear that AR software automation creates tangible benefits, including faster cash flow, risk mitigation, team efficiencies, and superior customer experiences.

Key takeaways include:



ROI

AR software delivers clear, measurable gains



Stability

Improved efficiency and customer experience create long-term business stability and client retention



AI Value

AI-driven insights are essential for deriving the most value from AR software

"Finance departments are being asked to do more than ever—manage risk, optimize cash flow, and guide strategy. The organizations that embrace automation and AI aren't just gaining efficiency, they're building resilience."



Lauren Budd, Senior Research Manager, Vanson Bourne

Read on to find out how AR software automation can transform your finance department and shape your organization's future.

Accounts receivable automation accelerates payments by +40% and delivers expected ROI

Freeing up working capital is consistently at the top of CFO agendas but remains one of the most difficult goals to achieve. Our research shows that **92% agree AR software is creating faster cash flow and improved liquidity**, validating that AR automation is a direct lever for achieving these targets and strengthening revenue cycle management.

Average reduction in DSO and DTP since implementing AR software

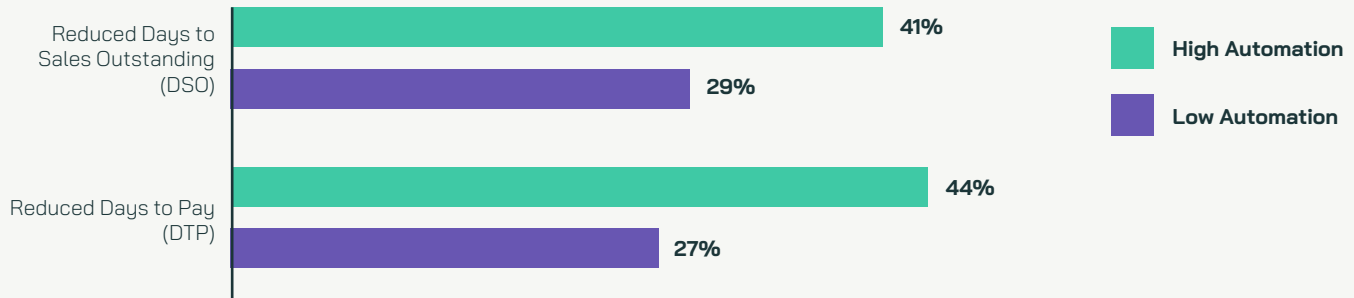


Figure 1: Showing average reduction in DSO and DTP since implementing AR software, split by level of automation in AR

Clearly, leveraging AR software automation is driving real financial impact. Organizations have seen a 35% reduction in Days to Sales Outstanding (DSO) and a 36% reduction in Days to Pay (DTP), on average. Those with **high levels of automation in their AR processes are accelerating even further, with DSO and DTP reductions of over 40%**. This demonstrates that AR software automation is the catalyst for faster cash flow and better financial visibility and control.

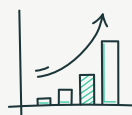
The fact that **100% of organizations investing in AR software report tangible benefits** speaks volumes about the clear, proven value it delivers. Optimized payment processing fees and policies, improved management of governance and compliance, and faster invoice delivery are among the top three value drivers. These efficiencies reduce costs, accelerate cash flow, and help mitigate financial risk. Organizations without AR automation software risk being caught up in manual processes, trailing behind competitors, and missing out on the opportunity to strengthen their financial position.

Top 3 ways organizations derive value from AR software



42%

Optimized payment processing fees and policies



39%

Improved management of governance and compliance



36%

Faster invoice processing

93%

"Our AR software has delivered the expected ROI"

To stay competitive and avoid falling behind, the data suggests that the time to invest in AR automation is now. It is a proven investment, with **93% confirming their AR software has delivered the expected ROI**. When every investment is scrutinized, having confidence that AR software delivers on its promise is essential, particularly in a world where governments, companies, and younger generations are making digital payments the new standard.

Value beyond automation: a strategic investment for CFOs

92%

"Our AR software has helped us effectively mitigate financial and compliance risks"

"Third-party payment software can process a large number of transactions, easing the burden on employees and allowing them to focus on other important tasks."

Financial Leader in
Business & Professional
Services

Ninety-two percent of respondents report that their organization's AR software has helped them effectively mitigate financial and compliance risks.

It equips CFOs to stay ahead of evolving global regulatory requirements and maintain compliance across multinational invoicing operations. With continuous customer credit monitoring, payment analytics, and cash flow forecasting, organizations can gain real-time insights into buyer creditworthiness and emerging risk trends, enabling smarter decisions that protect cash flow and safeguard the business.

The benefits of AR software automation go beyond internal financial control, with **92% stating it has enhanced their customers' experience, helping to strengthen relationships and retain business.** AR software transforms billing from a pain point into a seamless interaction. Self-service payment portals offer multiple payment options, while invoices and communications are tailored to each customer. This reduces friction, builds trust, and improves satisfaction. In a competitive landscape where customer loyalty is hard-won, AR software automation becomes a tool not only for getting paid faster but also for strengthening customer relationships and earning repeat business.

AR software automation is also driving productivity, with **95% reporting that their finance team's efficiency has increased through automating AR processes.** By eliminating manual tasks and reducing administrative burden, finance professionals are free to focus on higher-value tasks, such as innovation and strategy.

The role AR software has in increasing capacity is becoming more important as the demands on finance teams evolve. No longer seen as a back-office function, finance is becoming a strategic business partner. As Billtrust's CFO, Bob Purcell puts it:

"As the keeper of mission-critical data, CFOs are expected to guide business decisions, influence growth strategies, and drive innovation. Advanced algorithms, predictive intelligence, and AI agents are pinpointing these new opportunities for me and my team."

Billtrust's CFO, Bob Purcell

With AR software automation, finance teams are not just processing payments, they are shaping the future direction of the business.



Recognizing the full potential of AR automation

Finance teams increasingly recognize the power and ROI potential of AR automation - but turning that potential into performance is not without its challenges. **Nearly all (99%) are facing barriers in automating their AR processes**, making this a critical moment to tackle the obstacles standing in the way of faster cash flow and greater team efficiency.

Biggest barriers to automating AR processes

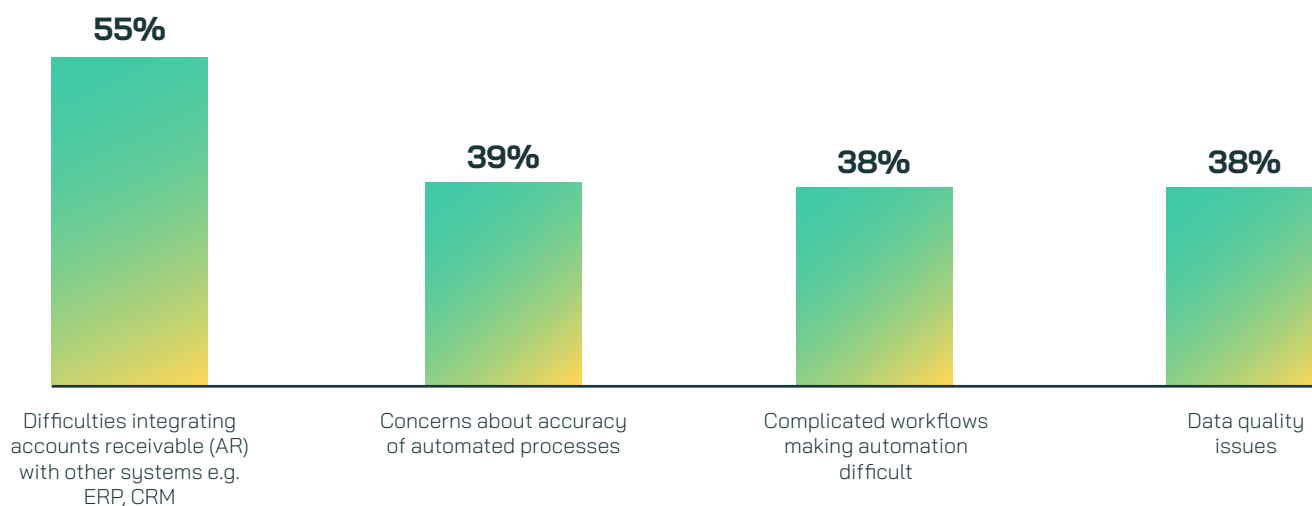


Figure 2: What are the biggest barriers your organization faces when it comes to automating accounts receivable (AR) processes? Showing a combination of responses ranked first, second and third. Showing top four barriers

The most pressing issue preventing organizations from automating is integrating AR with other systems (55%), as disconnected systems slow down AR processes. AR automation vendors can play a crucial role here, offering the expertise and support needed to ensure seamless integration across vital systems. With real-time connectivity to key platforms like CRMs and ERPs, organizations can unlock end-to-end visibility and reduce data silos, improving data availability and consistency.

Around 4 in 10 organizations also have concerns with data accuracy (39%), complicated workflows (38%), and data quality issues (38%). These obstacles are slowing AR automation progress and preventing organizations from fully capitalizing on the benefits of it. Data integrity issues and overcomplication can equate to delays, manual tasks, and errors. But these problems are not dead-end roadblocks; they are solvable, just like integration issues, with the right AR software tooling and support.

Using AR software automation to break down silos, paired with advanced data validation and real-time transparency can ease the concerns organizations have surrounding accuracy, complicated workflows, and data quality. This results in a unified data management across the AR lifecycle, helping to move closer to realizing the full value of automating cash flow.

"Something I really want is seamless automation. If the software could automatically send payment reminders, apply payments to the correct invoices, and reconcile accounts without much manual input, it would free up a lot of our time. Plus, integration with our CRM and ERP systems would ensure data consistency."

Financial Leader in Financial Services

"My primary concern is enhancing the precision of invoicing to reduce errors and late payments."

Financial Leader in Financial Services

AI-powered insights drive stronger financial performance

“There’s no question that AR is powerful, and we’re going to continue to use it, but we’d like to get smarter about automated payment tracking and invoicing services, and AI is a perfect replacement for that.”

Financial Leader in Financial Services

Our research shows that AI is becoming a vital part of AR software. **AI automation (90%), predictive analytics (89%), data analysis (89%), and AI agents (88%)** are seen as critical components by most respondents, adding meaningful value across the AR lifecycle. AI, including virtual assistants, can maximize results, as the data demonstrates below.

Organizations that have **fully adopted AI into their AR processes are more likely to be completely satisfied with their AR software automation**, compared to those that have not adopted AI (58% vs. 41% respectively). Adopting AI creates more informed forecasting and deeper insights, all of which drive greater efficiency and stronger financial control.

It also accelerates DSO and DTP by adding intelligence. Our research shows **organizations that have fully adopted AI in their AR processes see bigger**

average reductions in DSO and DTP, compared to those that have not adopted AI, enabling finance teams to act faster and prioritize collections more effectively.

In addition, AI can provide early identification of payment risk before it impacts cash flow, providing teams with insights to act sooner. This is likely to explain why those that have **fully adopted AI are more likely to strongly agree that AR software has helped them mitigate financial and compliance risk**, compared to those that have not adopted AI (56% vs. 34%).

AI also plays a role in influencing customer success. Those that have **fully adopted AI are more likely to strongly agree that AR software has enhanced their customers’ experience, helping to strengthen relationships and retain business**, compared to those that have not adopted it (54% vs. 28% respectively).

The power of adopting AI in Accounts Receivable

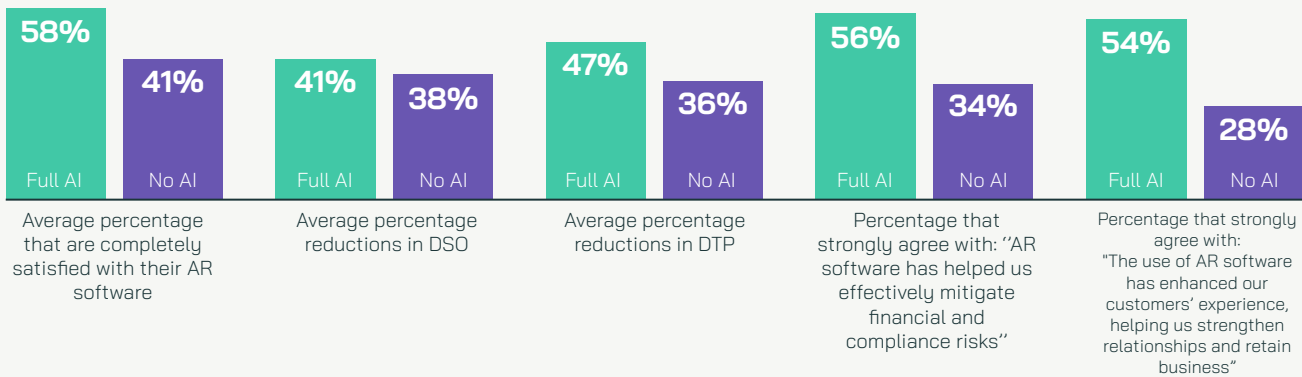


Figure 3: Showing percentage that are completely satisfied with their AR software across all AR processes, average reduction in DSO and DTP since implementing AR software, and percentage who strongly agreed with statements in chart, split by AI adoption

As traditional AI evolves into autonomous capabilities, organizations that adopt AI now will be better positioned to leverage advanced AI into a competitive advantage. For example, advanced AI analytics, automation, and GenAI are paving the way for agentic AI in AR processes. This is the next generation of GenAI and refers to AI-powered virtual assistants or “agents” that can act autonomously. These AI agents collaborate by analyzing integrated data with enhanced visibility and advanced capabilities to solve problems across the AR ecosystem.

As Purcell explains, “The earlier you adopt AI-powered AR automation software, the faster you reduce payment risk and begin unlocking long-term customer value.”

Summary

AR automation software is already delivering clear, measurable benefits through faster payments, productivity gains, and accelerated cash flow. But its value does not stop there. Automating and connecting critical accounts receivable processes helps to build stronger and more resilient businesses that are positioned for future success.

Our research shows that customer experience and financial health are improved through AR software, with AI-driven

tools and insights being critical for improving engagement and mitigating risk. The result? Finance runs smarter, customer relationships get stronger, and the business becomes more resilient.

In today's market, standing still is not an option. The data is clear: AR software automation is an effective tool for overseeing financial health, driving growth, and outperforming the competition.

Methodology

This report focuses on the analysis of 500 finance professionals in the US. Respondents were from organizations that had a global annual revenue between \$100 million and \$5 billion, and across a number of private sectors. Respondents' organizations had to be using Accounts Receivable software to take part.

All interviews were conducted using a rigorous multi-level screening process to ensure that only suitable candidates were given the opportunity to participate.

About Vanson Bourne

Vanson Bourne is an independent specialist in market research for the technology sector. Our reputation for robust and credible research-based analysis is founded upon rigorous research principles and our ability to seek the opinions of senior decision makers across technical and business functions, in all business sectors and all major markets.

For more information, visit www.vansonbourne.com

About Billtrust

Finance leaders turn to Billtrust to get paid faster while controlling costs, accelerating cash flow and maximizing customer satisfaction. As a B2B order-to-cash software and digital payments market leader, they help the world's leading brands move finance forward with AI-powered solutions to transition from expensive paper invoicing and check acceptance to efficient electronic billing and payments. With more than \$1 trillion invoice dollars processed, Billtrust delivers business value through deep industry expertise and a culture relentlessly focused on delivering meaningful customer outcomes.

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