



AI in Accounts Receivable: The Billtrust Advantage



Unlock predictive intelligence to optimize cash flow

Billtrust's Autopilot is an Agentic AI assistant purpose-built for modern finance professionals. Transform your accounts receivable operation (AR) from a reactive process into a proactive cash flow machine with Autopilot: cut Days Sales Outstanding (DSO) by up to 50%, slash payment processing costs by up to 30%, and save thousands of manual hours per year.



How it works: AR powered by Agentic AI

Traditional business intelligence tools analyze historical data but leave finance teams vulnerable to what's happening *now and next*. Autopilot demystifies cash flow with real-time intelligence, forecasting, and future-looking insights, so you know what's coming.

Autopilot transcends traditional AR intelligence by harnessing the industry's largest buyer-supplier data network to power its multi-agent AI architecture. The result? Autopilot delivers predictive analytics, cognitive intelligence, and real-time insights that reimagine AR processes and maximize cash flow efficiency.

"Billtrust has made significant investments to build a robust, long-term AI and analytics strategy to help its customers truly harness the enormous potential in AI, with the goal of helping users achieve positive business outcomes."

Kevin Permenter, Senior Research Director,
Enterprise Applications at IDC

Features and benefits



Conversational AI with memory

Imagine ChatGPT built for AR. Ask complex questions about your financial health and receive real-time insights that consider the nuances of your business and inquiry history.



Real-time anomaly detection

Identify irregular payment patterns and uncover hidden risks before they impact cash flow.



Autonomous workflows

Agentic AI streamlines repetitive tasks while keeping teams in control, optimizing efficiency across AR functions.



Predictive risk analysis

Remain a step ahead with AI that anticipates late payments, identifies financial risks, and prescribes proactive solutions before issues escalate.



Peer benchmarking

Benchmark financial performance against your industry peers — how does your DSO stack up? Your CEI? Now you know, with Billtrust AI.

Transform AR into a growth driver

Uncover financial risk: Autopilot analyzes high-risk buyers based on payment trends and generates personalized email outreach – polite reminders for reliable payers and urgent notices for repeat offenders – enabling a strategic approach to collections.

Predict cash flow: Based on historical trends, outstanding invoices, and market conditions, Autopilot anticipates cash flow shortfalls. It also offers solutions like adjusting credit terms, expediting collections from specific accounts, or securing short-term financing to maintain liquidity.

Know how to optimize: By learning customer preferences, Autopilot can suggest improvements to accelerate cash flow. It recommends targeted outreach to encourage adoption of automated payment methods, reducing reliance on slower channels.

Unlocking the future: What's in store for Billtrust AI?

The future of accounts receivable is here – it's intelligent, dynamic, and transformative. Billtrust's AI roadmap will redefine how businesses manage payments, collections, and credit, using multi-agent AI and advanced analytics across your entire AR lifecycle.

Imagine a world where payment policies adapt based on buyer behavior, collections strategies are personalized at scale, and dynamic credit lines mitigate risks while maximizing opportunities. In 2025, Billtrust will make this vision a reality. With features like Agentic Email, Payments Policy Optimization, and Dynamic AI Credit Lines, Billtrust positions AR as a strategic advantage.

At the heart of the vision lies our ability to unify data across products, giving AR teams clarity to make faster, smarter decisions. Multi-agent AI presents new possibilities for automating complex workflows while delivering personalized experiences.

This means reduced risk, fewer bottlenecks, and more focus on growth. Billtrust AI is transforming AR into a proactive function, unlocking the potential of tomorrow.



Enterprise-grade security for AI-driven financial operations

Billtrust's AI-powered platform delivers valuable insights while ensuring the highest standards of integrity and security. We leverage enterprise-grade LLMs alongside our own proprietary models fine-tuned with our AR expertise, ensuring encrypted data protection, strict user-level access controls, and compliance with customer-specific policies – never training on sensitive data.

Ready for the next generation of cash flow control?

The future of AI in accounts receivable lies in strategic intelligence, and Billtrust is leading the charge.

