



ACCOUNTS RECEIVABLE

6 Ways AI Accelerates Cashflow

The CFO's guide to what actually moves the needle

ESKER[®]

About this ebook

In a volatile economy, cash acceleration no longer comes from automating more processes or adding more AI capabilities to the mix. It comes from using AI to make better decisions, earlier, across the entire cash conversion cycle.

Table of contents

Why cash acceleration is more critical — but harder — than ever _____	3
The AI reality check: Why automation alone falls short _____	4
Beyond automation: The new frontier of cashflow acceleration is decision intelligence _____	5
6 AI-powered strategies that actually accelerate cash _____	6
What this means for CFOs & Treasury leaders _____	13
We do AI differently _____	15
Hi, we're Esker _____	16

Why cash acceleration is more critical — but harder — than ever

When markets are stable, an inefficient accounts receivable (AR) function can seem like more of an inconvenience than an immediate problem. But when markets become unstable, it's a serious liability.

Whether markets are good or bad, your mandate as a Finance leader remains the same: accelerate cash conversion, reduce liability exposure and strengthen predictability — all without increasing costs or risk. But when payment behaviors are more erratic, credit conditions are tighter, insolvencies are around every corner and regulatory complexity keeps growing, delivering on that mandate is a downright Sisyphean task.

CFOs are balancing:

- Cost discipline with selective growth investment
- Liquidity protection with customer retention
- Technology acceleration with governance scrutiny

AR sits at the center of this tension. Small inefficiencies that once went unnoticed now compound into big disadvantages:

- Delayed credit decisions inflate days sales outstanding (DSO)
- Unapplied cash distorts liquidity visibility
- Slow dispute resolution traps capital
- Misprioritized collections waste effort

For years now, organizations have depended on AR automation to improve processing speed and reduce manual work. But traditional automation has reached its limits. Speeding up static workflows and creating sleek-looking dashboards are still beneficial but don't provide the data and flexibility to navigate today's economic turbulence.





The AI reality check: Why automation alone falls short

Many organizations have already automated at least parts of their AR function, yet DSO fluctuation persists. Why? Because **automation improves execution speed, not decision quality.**

Automation's limitations include:

- Static prioritization models
- Aging-based collections sequencing
- Reactive dispute handling
- After-the-fact reporting

It's designed to do repetitive manual tasks and provide visibility into what's happening and how efficiently it's happening. Automation isn't designed to make recommendations or decide strategy.

But adding AI technology won't magically result in better decisions. That's because AI tools often focus on improving visibility and generating insights rather than driving action. For example, a dashboard of analytics can explain why cash is late, but it doesn't change what happens next.

The core issue isn't a lack of data for informing decisions, it's the gap between insight and execution. AI has the power to support better decision-making and create enterprise-wide value — but only when it's embedded directly into operational decision flows with clear accountability and governance.

So the question no longer is:
"How do we automate AR?"



It's:
"How do we improve the quality
and timing of the decisions that
determine cash outcomes?"

Beyond automation: The new frontier of cashflow acceleration is decision intelligence

Today's leading finance organizations are **shifting from process automation to decision intelligence**. By combining AI's capabilities with human judgement, decision intelligence helps organizations move from reacting to what's already happened to proactively shaping results.

When AI is fully incorporated within your AR operations, it delivers measurable cash impact in the form of decision intelligence. That's because it helps AR teams consistently answer five recurring questions:

1. What should we work on now?
2. What will happen if we do nothing?
3. What action is most likely to unlock cash?
4. Who should own the next step?
5. What can be automated safely and what requires human oversight?

It's important to note here that decision intelligence doesn't replace people. It enhances what your team can do by helping them improve prioritization, timing and consistency. In other words, decision intelligence empowers your team to execute your organization's financial strategies earlier, faster and at scale.



6

AI-powered strategies that actually accelerate cash

Reducing DSO is no longer about increasing activity volume or adding more automation layers. It's about **improving the quality, timing and consistency of AR decisions** across the entire lifecycle.

These six strategies show how AI, when applied with discipline and intent, creates a more efficient, data-driven AR function.

Strategy 01

Prioritize collections based on predicted cash impact

 Question AI helps you answer

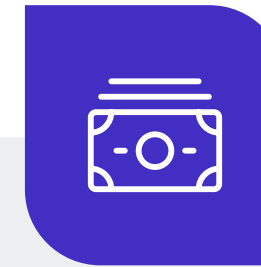
Which invoices and accounts deserve attention today?

Traditional collections management is stagnant. Outreach is made based on which balances are oldest, which balances are largest or segmented customer tiers. Organizing your past-due balances this way explains what is overdue — but it doesn't predict what will delay cash going forward.

AI enables dynamic prioritization. By continuously analyzing historical payment behavior, invoice-level attributes, dispute history, seasonality patterns and customer-specific trends, AI can estimate:

- Probability of late payment
- Likelihood of dispute escalation
- Expected payment timing
- Sensitivity to specific collection actions

Collections no longer focuses on reactive follow-up, but proactive risk management. Instead of increasing their call volume, your team increases their call effectiveness.



The cash impact

- Higher recovery yield per collection action
- Improved collections effectiveness index (CEI) without increasing operating costs
- Reduced volatility in near-term cash inflows during economic uncertainty

Strategy 02

Make smarter credit decisions with AI-driven risk scoring

 Question AI helps you answer

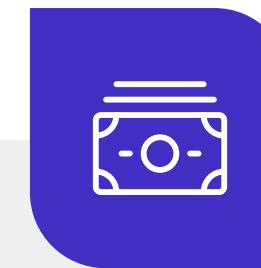
Which customers should we extend exposure to and under what conditions?

Credit management defines future DSO long before the first payment reminder is sent. Yet many organizations still rely on fixed scorecards, outdated financial data and manual reviews that lag behind behavioral reality.

AI enhances credit evaluations by continuously synthesizing:

- Cross-entity payment patterns
- Shifts in average days-to-pay
- Frequency and severity of disputes
- Internal exposure concentration
- External financial and risk indicators

Rather than conducting periodic risk reviews, AI-driven credit intelligence constantly evolves as customer behavior evolves. It provides clear, explainable recommendations that allow credit leaders to act faster with greater confidence.



The cash impact

- Faster customer onboarding and revenue activation
- Low-risk receivables and fewer collections escalations
- Strong, sustained working capital that can withstand surprises

Strategy 03

Accelerate cash application with touchless matching

 Question AI helps you answer

Which balances are truly outstanding and which are simply unapplied?

Unapplied cash is one of the most underestimated impacts on your AR performance. When payments are received but not recognized, it delays reconciliation, inflates your DSO metrics and makes it harder to know your actual liquidity status.

AI-driven cash application leverages machine learning and pattern recognition to:

- Extract remittance data from unstructured sources
- Identify matching patterns even when references are incomplete
- Learn from historical posting behavior
- Recommend resolutions for exceptions

This significantly increases your touchless matching rates while reducing the operational drag of manual allocation. And when your cash application is quicker and more accurate, your AR reporting is more reliable.



The cash impact

- Faster recognition of received payments
- Cleaner AR aging and more accurate DSO measurement
- More reliable liquidity forecasting based on more efficient cash application

Strategy 04

Resolve disputes & deductions faster with intelligent automation

 Question AI helps you answer

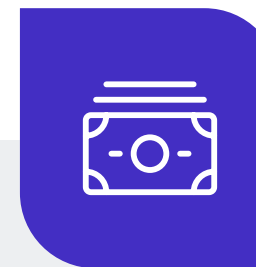
Which issues are blocking cash and how should they be resolved?

Disputes and deductions rarely delay cash because they're complex but because they're scattered across emails, attachments, portals and departments.

AI addresses this fragmentation by:

- Classifying deductions based on historical resolution patterns
- Extracting key data points from supporting documentation
- Routing cases to appropriate stakeholders
- Recommending likely resolution outcomes

This shortens the dispute lifecycle and prevents operational silos from trapping your capital unnecessarily. More importantly, it enables you to clearly differentiate between circumstances that are causing legitimate disputes versus internal process issues resulting in missed revenue.



The cash impact

- Faster release of cash tied up in open deductions
- Reduced revenue loss and shorter dispute cycle times
- Greater resilience against customer payment variability and declining margins

Strategy 05

Improve cashflow forecasting with predictive AR insights

 Question AI helps you answer

What cash will actually arrive and when?

Traditional forecasting models usually rely on static averages or historical assumptions. But in hard-to-predict markets, this approach isn't accurate enough to give you a reliable view of what's coming — and that can leave you scrambling to react to changes.

AI enhances cash forecasting precision by analyzing:

- Invoice-level payment patterns
- Customer behavior shifts
- Real-time collections progress
- Dispute resolution timing

That means more granular expected payment date predictions at both the invoice and customer levels. With AI, your cash forecasting shifts from retrospective trend analysis to forward-looking execution intelligence.



The cash impact

- Improved short-term cash visibility
- Reduced forecast variance between expected and actual inflows
- Stronger confidence in capital allocation and liquidity planning decisions

Strategy 06

Unleash AR team productivity to maintain performance gains

 Question AI helps you answer

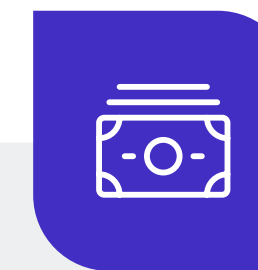
Where should humans focus their efforts vs. where should AI execute?

Improving DSO comes down to consistency — consistent invoicing, consistent follow-ups and consistent monitoring. But when AR teams are weighed down by these repetitive, often manual tasks, it takes their focus away from more strategic actions that have a bigger impact on AR performance.

AI reduces this operational burden by automating:

- Data extraction from emails and documents
- Routine follow-ups and status communications
- Report generation and reconciliation support
- Preliminary exception triage

With AI taking on the grunt work, AR professionals can concentrate on high-value activities such as relationship management, complex negotiation and policy enforcement where human judgment and commercial nuance matter most.



The cash impact

- Reduced manual workload per transaction
- Sustained DSO improvement without proportional headcount growth
- Scalable AR operations that grow with the company without exploding operations costs

What this means for CFOs & Treasury leaders

Investing in AI-powered decision intelligence can accelerate your cashflow exponentially by enhancing your AR performance. Because when AR execution improves, forecasting improves. And when forecasting improves, capital allocation improves.

That's why selecting the right AI technology and integrating it thoughtfully within your financial operations is so important. AI in AR becomes strategically relevant only when it:

- **Improves** predictability of incoming cash
- **Strengthens** risk-adjusted receivables quality
- **Enhances** liquidity planning confidence
- **Scales** without increasing cost



What to demand from AI in AR

Before investing, Finance leaders should insist on three things:

1. Cash-first metrics

If it doesn't measurably influence DSO, CEI or unapplied cash, it's not important.

2. Explainability and governance

AI recommendations must be auditable and policy-aligned.

3. Daily workflow adoption

If teams don't use it in operational routines, its value won't scale.

Each member of financial leadership plays a key role in executing AI strategy across the AR cycle:



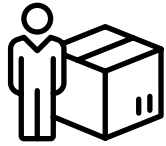
CFOs are the strategic enablers of digital transformation

They set the overall vision for what AI will achieve, aligning it with the organization’s goals, championing the replacement of manual tasks and supporting data clean-up and structuring efforts.



Collections leaders operationalize prioritization models

They use AI to analyze payment behavior and predict at-risk accounts, allowing for intervention before an invoice becomes delinquent. They leverage AI to score accounts based on likelihood to pay, ensuring collectors focus on high-priority accounts.



Credit leaders embed AI into exposure policy


They act as a “human in the loop,” training AI agents, managing exceptions and defining guardrails to ensure AI accurately predicts payment behaviors and automates repetitive tasks. They ensure the AI platform is fueled by accurate, clean data from ERPs, CRMs and credit agencies to produce reliable insights.



Cash application leaders elevate touchless processing safely

They help the AI platform recognize unique invoice structures, payment patterns and deduction reason codes to maximize automated matching. They shift their team’s focus from manual data entry to managing AI-flagged exceptions (e.g., short payments, misapplied cash), using the platform to research and suggest resolutions.

At the end of the day, AI-driven decision intelligence is about moving from: **“Why is this cash late?”**



To: **“What should we do now to prevent cashflow delays?”**



AI that works is boring — and that’s a compliment

AI that accelerates cash doesn’t eliminate human involvement or rely on smoke and mirrors. It works tirelessly in the background improving prioritization, strengthening execution, reducing friction and making cash outcomes more predictable. That’s how you move the needle in uncertain times.

Esker Synergy: We do AI differently

Built on 15+ years of research and development, Esker Synergy AI is the powerful set of technologies designed to address the evolving questions about AI usability, security and sustainability. Here's why Esker stands out in a sea of AI providers:

Your data stays yours.

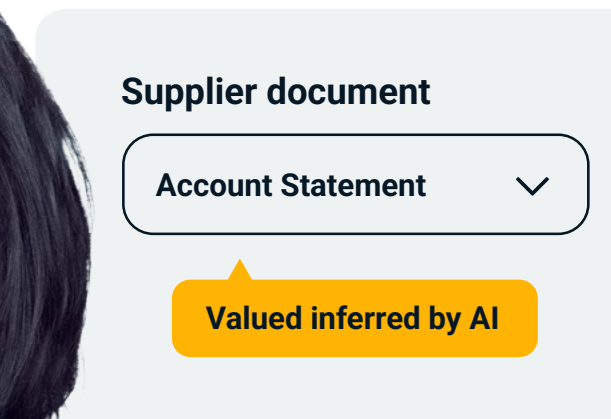
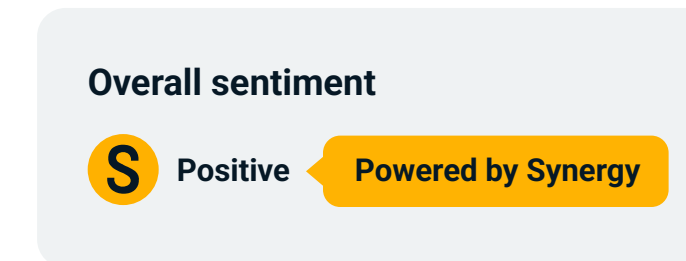
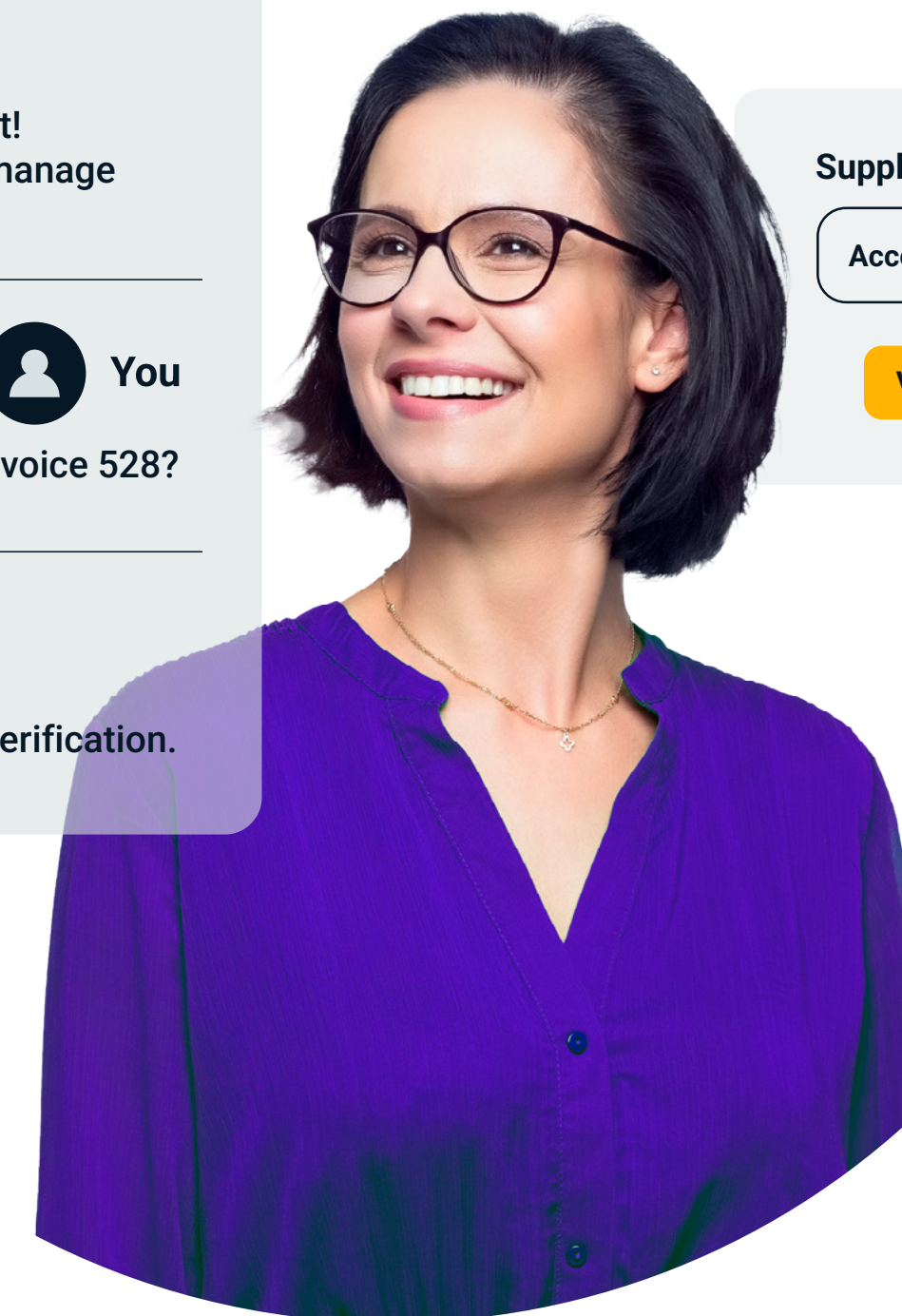
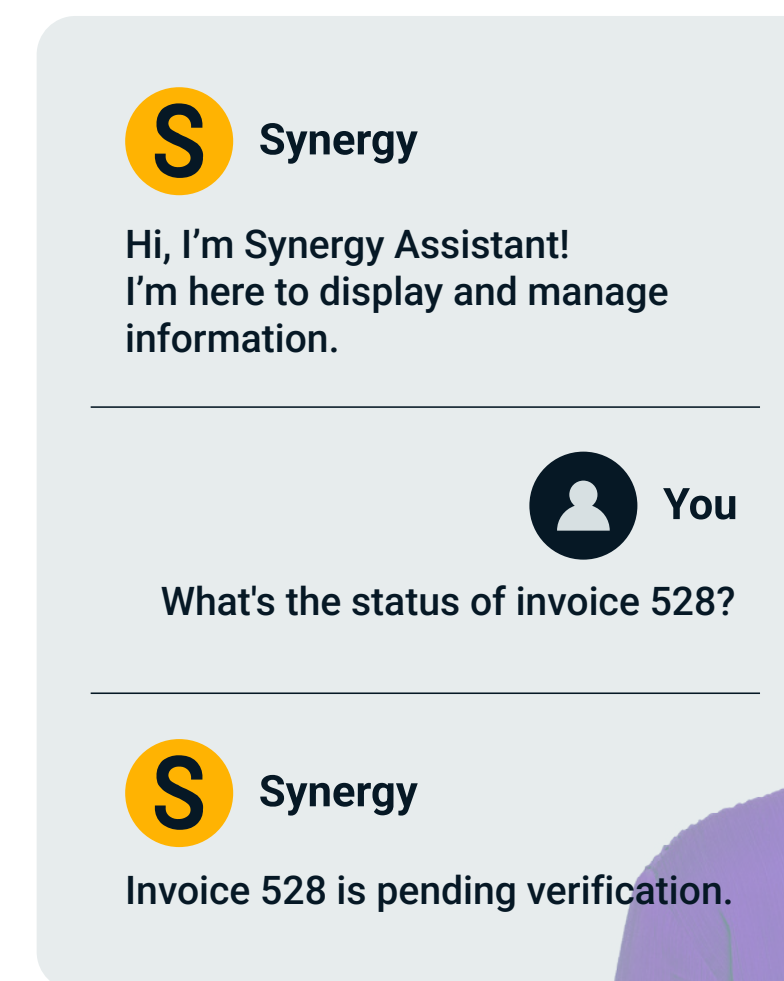
All Esker solutions and Synergy GPT functionalities are designed to ensure data security and privacy, ensuring your data cannot be used, saved or shared by third parties.

Our AI is purposeful and responsible.

We train our own LLM for targeted, purposeful and high-value AI use, while larger models run on shared servers. Our GenAI is continuously optimized for performance and sustainability.

We offer LLM-as-a-Service.

Esker Synergy GenAI is seamlessly integrated into our solutions, so you don't need a separate LLM provider. We handle prompt engineering, updates and secure scaling, lowering your total cost of ownership.



Hi, we're Esker

Esker's AI Automation Suite for the Office of the CFO leverages the latest in Agentic AI and automation technologies to optimize working capital and cashflow, enhance strategic decision-making, and improve human-to-human relationships with customers, suppliers and employees. Esker's Source-to-Pay and Order-to-Cash solutions automate any business process while supporting long-term growth strategies.



40+

years of experience with 20+ years focused on cloud solutions



1,200+

employees serving 1.12M+ users and 3,000+ customers worldwide



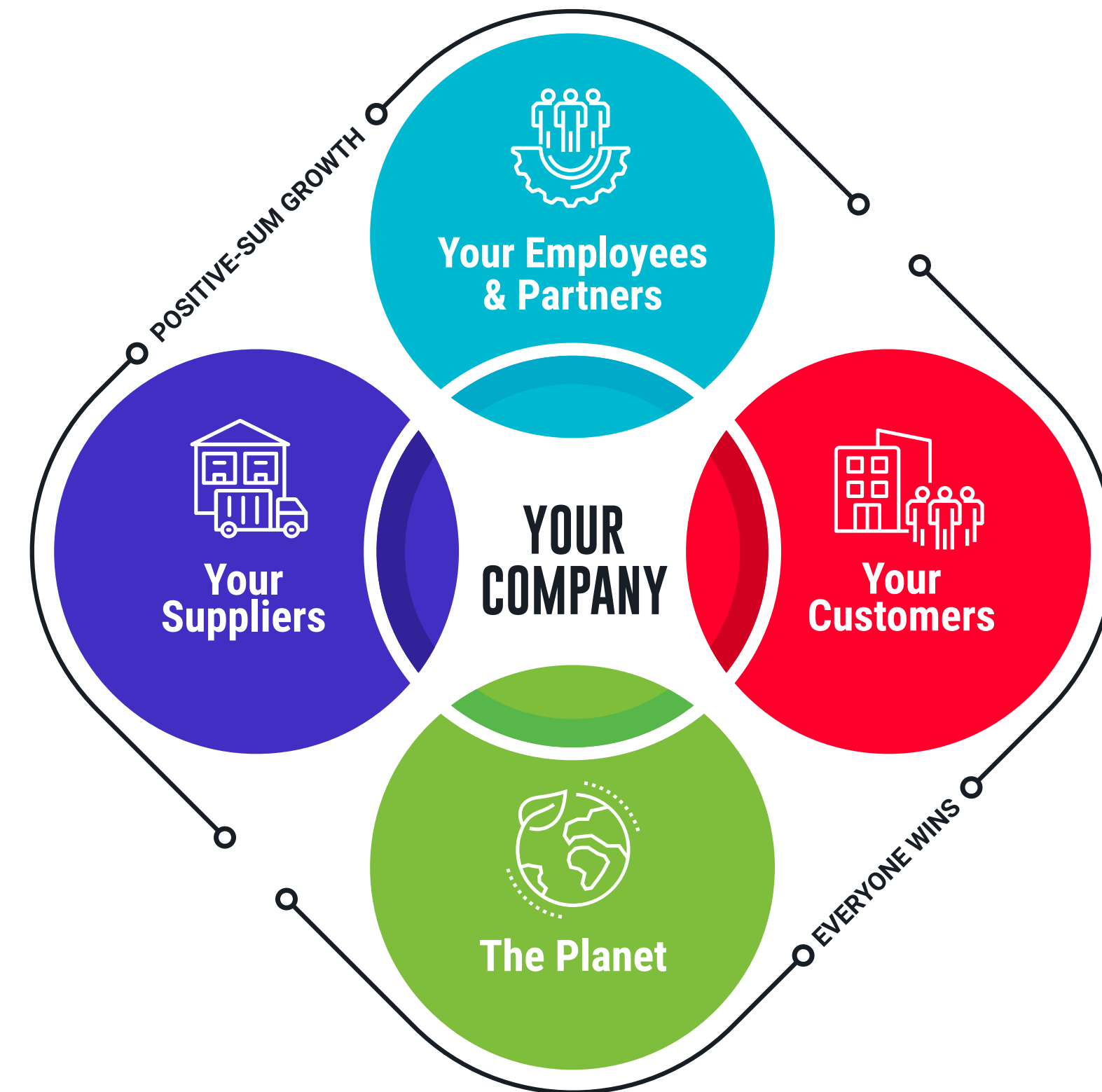
15

global locations with headquarters in Lyon, France



~€250

million in revenue in 2025



Business success is best when shared

At Esker, we believe the only way to create real, meaningful change is through positive-sum growth. This means achieving business success that doesn't come at the expense of any individual, department or company — everyone wins! That's why our AI-driven technology is designed to empower every stakeholder while promoting long-term value creation.



ESKER[®]
www.esker.com