



EBOOK

6 AR Processes ERPs Aren't Designed to Handle

ESKER[®]



ERPs don't always cover the full AR process

Most ERPs are well equipped to manage transactions, customer balances, open items, and accounting entries. They may even support some accounts receivable (AR) activities directly.

But the more complex your AR environment (multiple teams, entities, countries, or ERP systems), the harder it is for ERPs to keep up. In these situations, credit reviews, invoice delivery, payment matching, deductions, and collections often require additional checks, separate tools, and coordination outside the ERP.



Fragmented information

Customer data, documents, and process history may be spread across ERP instances, inboxes, portals, or spreadsheets.



Manual coordination

Teams often need to collect information, involve other departments, and move exceptions forward manually.



Limited prioritization

Standard reports provide visibility into balances and overdue items, but don't always show which action should come first.



Inconsistent execution

Processes may vary between teams, regions, or business units depending on local tools, workflows, or ERP configurations.

A connected AR intelligence layer helps manage complexity more efficiently

A connected layer across the ERP

AI-powered AR solutions work alongside existing ERP systems. They bring together the information needed to run specific processes, automate repetitive tasks, and help users manage priorities, exceptions, and customer interactions.

Designed for complex AR environments

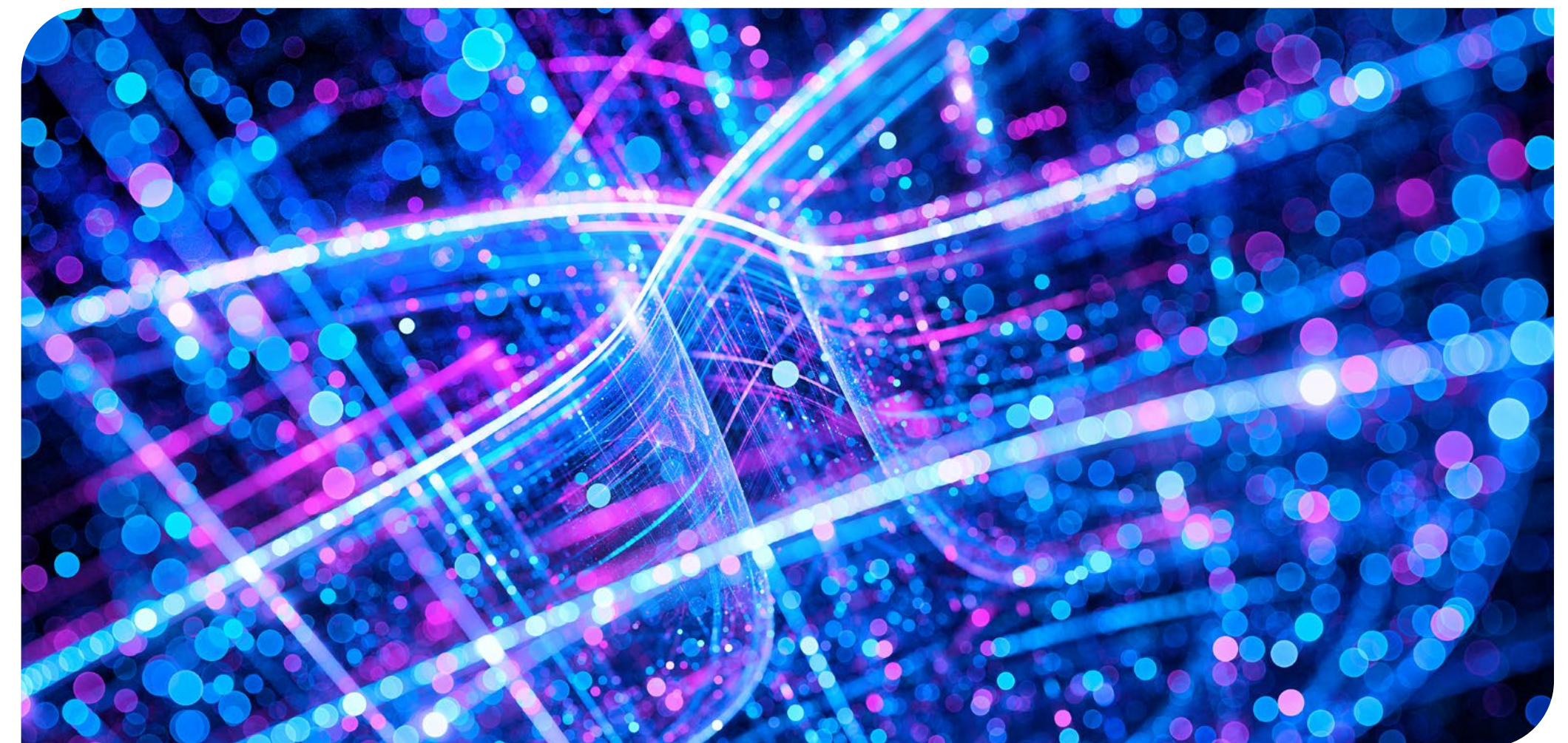
This is particularly useful when organizations need to standardize practices across teams or regions, improve visibility across several systems, or introduce more advanced automation without changing the ERP core.

The following six processes show where a connected AR intelligence layer makes day-to-day execution more efficient.

Add more intelligence to everyday AR workflows

AI agents can carry out routine tasks within defined workflows and controls.

AI embedded in AR can also analyze signals, summarize information, suggest responses or next steps, and direct attention to the work that needs human judgement.



According to APQC, 41% of organizations already use AI in order-to-cash processes, with another 34% evaluating or piloting it.¹

1. The Benefits of Automating your Invoicing and Accounts Receivable Processes, APQC, June 2026.

01

Review customer credit & manage risk

Most ERPs can store credit limits and support basic credit controls. The challenge is keeping that view current when customer risk changes, orders sit across different systems, or decisions need to be made quickly. Credit teams may still need to cross-check several sources before approving or reviewing an account.

Turn customer risk into guided, proactive decisions

A connected AR intelligence layer equipped with a digital credit agent handles routine reviews, monitors changing risk, and brings the most important decisions to the team's attention.



Automate credit onboarding

Streamline credit applications, collect the required information, and accelerate customer reviews.



Prioritize credit reviews

Direct the team toward high-risk customers, urgent reviews, and the decisions with the greatest business impact.



Monitor risk continuously

Combine internal customer data with external risk information to detect changes in credit exposure earlier.



Anticipate blocked orders

Use AI-supported analysis to identify orders that may be blocked and take action sooner.



**Accelerated turnaround
time for open account
credit applications from
7-10 days to 3-4 days**

02

Deliver compliant invoices on time, every time

Most ERPs can generate invoices and maintain the accounting record. The complexity often comes afterwards: delivering each invoice through the right channel, meeting local compliance requirements, and confirming that it's reached the customer without an issue that could delay payment.

Deliver every invoice on time, through the right channel

A connected AR intelligence layer equipped with automated delivery capabilities sends invoices through the right channels, manages compliance requirements, and flags delivery issues for your team.



Automate multi-channel delivery

Send invoices through the appropriate channel based on each customer's requirements, including accounts payable (AP) portals.



Track invoice delivery

Monitor invoice status and identify failed, delayed, or rejected deliveries before they affect payment.



Support e-invoicing compliance

Apply the required formats and delivery processes across countries and regulatory environments.



Improve invoice visibility

Give AR teams and customers easier access to invoices and related delivery information.



- Reduced time spent uploading invoices to AP portals by 80%
- Thousands of dollars is saved thanks to accurate invoice delivery reporting
- Reduced payments over 30 days past due by 71% and payments more than 90 days past due by 81% in just one year
- Lowered DSO by 13%

03

Match payments & post cash

Most ERPs can record a payment once it's been identified and matched. But it doesn't help with all the manual work that happens before that point, particularly when remittance details are missing, one payment covers several invoices, or the amount received doesn't match the amount due.

Apply cash faster & more accurately

A connected AR intelligence layer equipped with a digital cash application agent captures remittance data, matches incoming payments, and directs exceptions to your team for review.



Capture remittance information

Extract payment details from structured and unstructured sources, including remittance emails and documents.



Automate cash matching & posting

Post straightforward payments automatically and reduce the volume of manual matching work.



Guide exception handling

Direct partial, unmatched, or complex payments to the right people for review and resolution.



Improve unapplied cash visibility

Give teams a clear view of unallocated payments, outstanding exceptions, and the cash still waiting to be posted.



- \$19M cashflow and working capital improvement
- 16-day reduction in DSO (from 95 days to 79 days)
- 1 week per month saved in cash allocation and collections
- 97% faster short-payment resolution

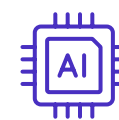
04

Investigate claims & resolve deductions

Most ERPs can record that a deduction or dispute exists. However, understanding the reason, finding the supporting documents, and involving the right teams often takes place across emails, spreadsheets, and separate conversations, making ownership and progress difficult to track.

Transform deductions into controlled resolution workflows

A connected AR intelligence layer equipped with smart workflow automation captures claims, organizes supporting documents, and coordinates each deduction through to resolution.



Capture & classify claims

Use AI-assisted data capture and classification to create structured cases from incoming claims and documents.



Coordinate investigations

Route work to finance, sales, customer service, and other stakeholders through shared workflows.



Centralize supporting documents

Link invoices, correspondence, and supporting evidence to the relevant claim or deduction.



Prioritize & track resolution

Help teams focus on the most important deductions and maintain visibility into ownership, status, and next steps.



- 80% reduction in open deductions
- Roughly \$2.3 million reduction in non-trade deductions
- Enhanced visibility into claims status, backup documentation, and repayment information

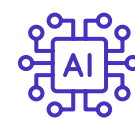
05

Manage collections & customer conversations

Most ERPs can show open balances, due dates, and aging. But collections teams need more context to decide which customers to contact first, understand what's affecting payment, and determine the most appropriate next action based on recent conversations and account activity.

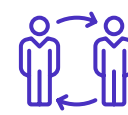
Give collectors an intelligent daily action plan

A connected AR intelligence layer equipped with a digital collections agent prioritizes daily work, supports customer conversations, and brings the highest-impact actions to your team's attention.



Prioritize collection activity

Use AI-supported risk signals to focus collectors on the customers and invoices requiring attention.



Enhance customer conversations

Log collection actions, summarize conversation threads with AI, generate suggested responses, and automate routine follow-ups.



Predict payment behavior

Estimate likely payment dates and identify early signs of delayed payment.



Forecast expected collections

Provide forward-looking visibility into anticipated cash collections over upcoming periods.



Reduced DSO from 130+ days to less than 60 days

06

Run AR consistently across ERP systems

Each AR process can be improved separately, but greater value comes when data and workflows remain connected. Without a shared intelligence layer, credit, invoicing, payments, disputes, and collections are still managed as separate activities, even though they all affect the same customer relationships and cash position.

Connect AR execution across teams, processes & ERPs

A connected AR intelligence platform orchestrates digital agents, automated workflows, and customer data across AR processes, teams, and existing ERP environments.



Connect across ERP environments

Standardize AR execution across multiple ERP systems, instances, entities, and regions while keeping the existing landscape in place.



Build a 360° customer view

Bring credit information, invoice status, payment history, collections activity, claims, and documents into one shared interface.



Turn data into actionable insights

Use the platform's data lake to power real-time dashboards, role-based KPIs, cash forecasts, and AR performance benchmarking.



Make AR intelligence accessible

Use conversational AI agents to ask questions about customers, accounts, or invoices without navigating multiple systems.



One of the first benefits Lennox EMEA noticed after they implemented a connected AR intelligence platform was the visibility that it brought. All information is centralized, which fully equips every team using the platform to promptly reply to inquiries from suppliers, customers, and internal stakeholders.

The broader value of a connected AR layer

A specialized AR intelligence layer improves more than process speed. It can also reduce the effort required to evolve the ERP environment, give teams a workspace they'll actually use, and make future growth easier to support.



Don't let ERP complexity delay your financial transformation

Every day AR spends working around fragmented systems instead of through a connected one is a day cash stays harder to see and slower to collect than it needs to be.

A connected AR intelligence layer brings the work together across the systems already in place, with shared data, workflows, and embedded agents — giving finance one place to see the whole picture.

If you're ready to see what that looks like for your team, we can help.



Esker, the Agentic AI Suite for the Office of the CFO

Esker brings source-to-pay and order-to-cash together on one platform, with Synergy AI embedded across an end-to-end agentic suite designed to work across existing ERP environments.

Automates routine work

AI and specialized agents handle repetitive tasks so teams can focus on higher-value work.

Accelerates decision-making

AI extracts relevant information, analyzes context, and supports faster decisions without requiring teams to piece everything together manually.

Guides actions in real time

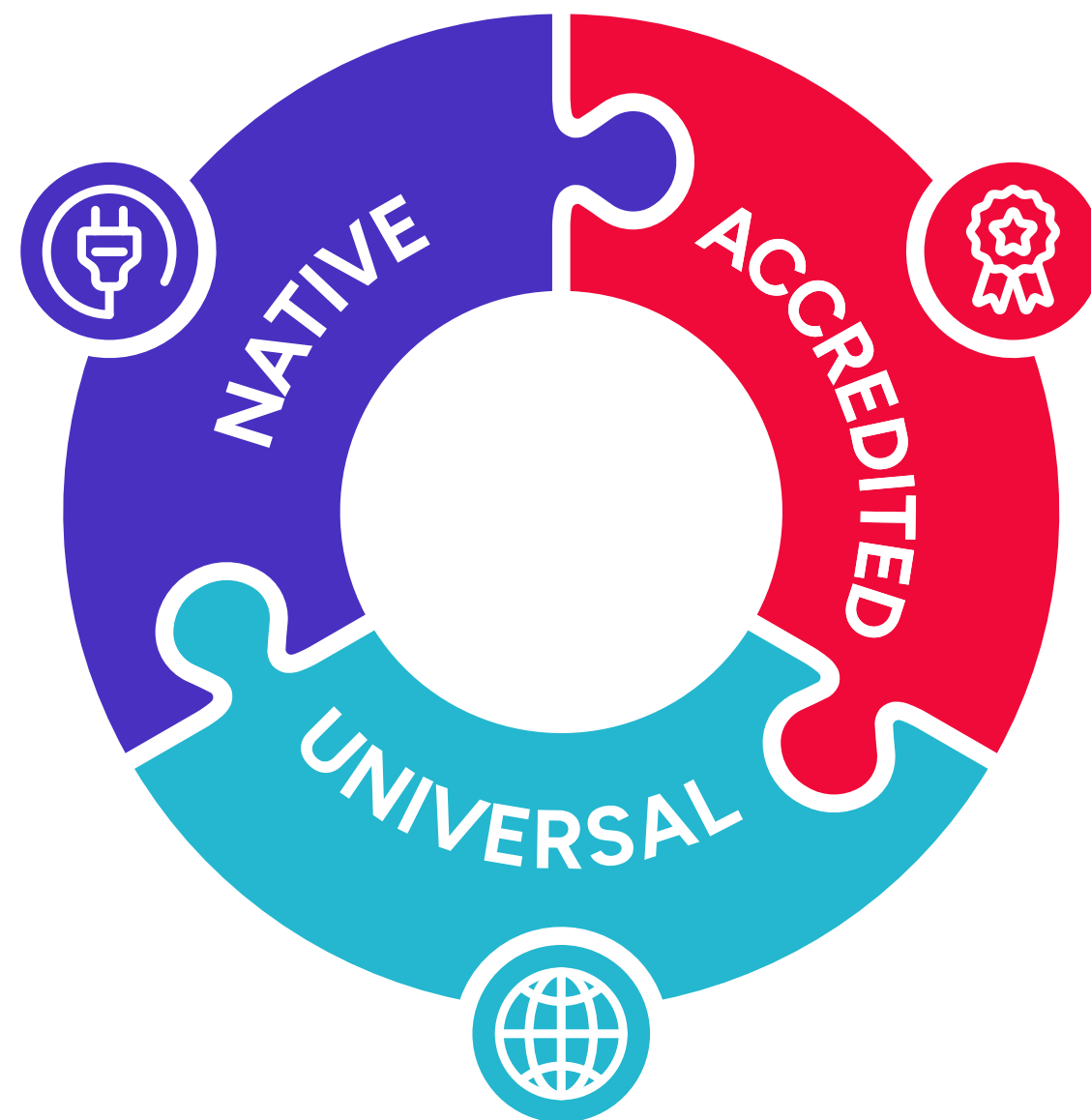
Embedded AI agents highlight the right information, suggest next steps, and help users act faster while keeping people in control.



Esker's Agentic AI Suite connects the two halves of the CFO's world, source-to-pay and order-to-cash, on one platform, built to scale with the business.

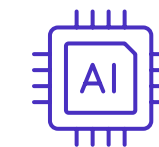
Connect to any ERP

Use native integrations for leading ERPs, accredited partner integrations, or universal connectivity through REST APIs and file exchanges.



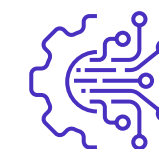
Esker connects across your ERP landscape without adding complexity

Esker Connectivity Suite connects Esker solutions across complex ERP environments, including multi-ERP, multi-instance, and hybrid landscapes.



Standardize across systems

Run consistent AR processes across entities, regions, and ERP environments while keeping the existing financial core in place.



Reduce integration complexity

Limit the development, testing, and maintenance associated with custom-built ERP integrations.



Move at your own pace

Modernize AR independently from the ERP roadmap, then add entities or processes progressively as priorities evolve.

Esker Connectivity Suite

40+ years of integration expertise



100+
**ERP or enterprise
application
integrations to date**



And many more...



Ready to make AR work better across your existing systems?

Connect your existing systems, give teams one shared view, and put embedded agents to work where they can add the most value.

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.

