



# **The Fortune 500's Playbook for AI-Powered AR Automation**



## Introduction:

### Industry Trends:

## The Strategic Shift in Accounts Receivable

In 2025, the transformation of Accounts Receivable (AR) from a transactional back-office function to a strategic value driver is no longer a prediction—it's reality.

According to a 2025 study by Vanson Bourne surveying 500 finance leaders globally:

*Over 75% of finance leaders believe **AI agents will become a standard part of daily operations by 2028.***

This marks a significant shift from previous years, when automation was often limited to tactical improvements, such as cash application or dunning emails. Today, AI agents are being deployed across the entire Order-to-Cash lifecycle, including credit risk management, collections prioritization, and dispute resolution.

### What's Driving the Urgency?

- **Cash Flow Pressures & Rate Volatility:** With interest rates and capital costs remaining unpredictable, CFOs are under pressure to extract cash faster from receivables, without increasing headcount.
- **Workforce Bandwidth Is Tapped Out:** Talent shortages persist in finance operations. Enterprises are looking for AI agents that can handle routine, repetitive tasks—freeing up human teams for exception handling and strategic decision-making.
- **The Rise of Agentic AI:** Unlike traditional automation, agentic AI systems don't just follow rules—they reason, learn, and make decisions autonomously.
- **Pressure to Show Value Beyond Cost Savings:** Boards expect finance to deliver real-time insights into working capital, not just month-end reports. AI-powered AR platforms enable predictive aging, cash forecasting, and risk scoring at scale.

## What Are Fortune 500s Doing Differently?

- **Scaling Automation Across Modules:** Leading companies aren't stopping at invoice matching or reminders. They're deploying AI agents in credit, collections, deductions, and more.
- **ERP-Native AI Augmentation:** Rather than rip-and-replace, enterprises are choosing solutions that work natively with SAP, Oracle, and Microsoft Dynamics.
- **Embracing AI as Co-Worker:** AI agents are being treated as digital team members—assigned tasks, monitored for KPIs, and integrated into workflow reviews.



# ROI Framework: **How Fortune 500s Are Saving Millions with AI Agents**

## **Manual AR Is Costing Enterprises More Than They Realize**

Despite digital transformation talks, many enterprise AR teams still operate with outdated, manual-heavy processes. The hidden costs aren't always visible on the balance sheet, but they compound rapidly:

### **What's Driving Losses in Manual AR?**

- **Labor inefficiencies:** 60–70% of collector time is spent on low-value tasks like email follow-ups or portal scrapes.
- **Missed early-payment discounts:** Due to delays in cash application and invoice matching.
- **Working capital leakage:** High DSO ties up cash that could be reinvested in growth.
- **Error-prone processes:** Manual data entry and spreadsheet dependency lead to disputes, missed collections, and write-offs.

For large enterprises, these inefficiencies often translate to **\$2–5 million in annual leakage**.



## AI Agents Are Changing the ROI Equation

Instead of just improving speed or accuracy, AI agents reshape the cost structure of AR operations. Here's how:

AI Agent Function	Traditional Effort	With AI Agent	Savings
Cash Application	Manual Remittance Matching + OCR errors	Autonomous Remittance Aggregation (email + portal)	80–90% Effort Reduction
Collection	Manual Prioritization, Generic Dunning	AI-led Prioritized Collector Vorklists	30–40% increase in touched accounts
Deduction	Reactive Research, Spreadsheet Tracking	AI Classifies, Codes & Routes Disputes Instantly	60% Faster Resolution
Credit Risk	Static scoring is updated quarterly	Continuous AI risk monitoring + alerts	50% Reduction in Credit Holds



## A Simple ROI Framework You Can Use

INPUT	OUTPUT
Number of invoices per year	Potential savings via labor efficiency
Average DSO	Working capital is released via DSO improvement
Number of collectors	Error/exception reduction rate
% of Automation Currently In Place	Payback period (typically < 9 months)

Want a tailored ROI estimate? Use HighRadius Collection Management ROI Calculator

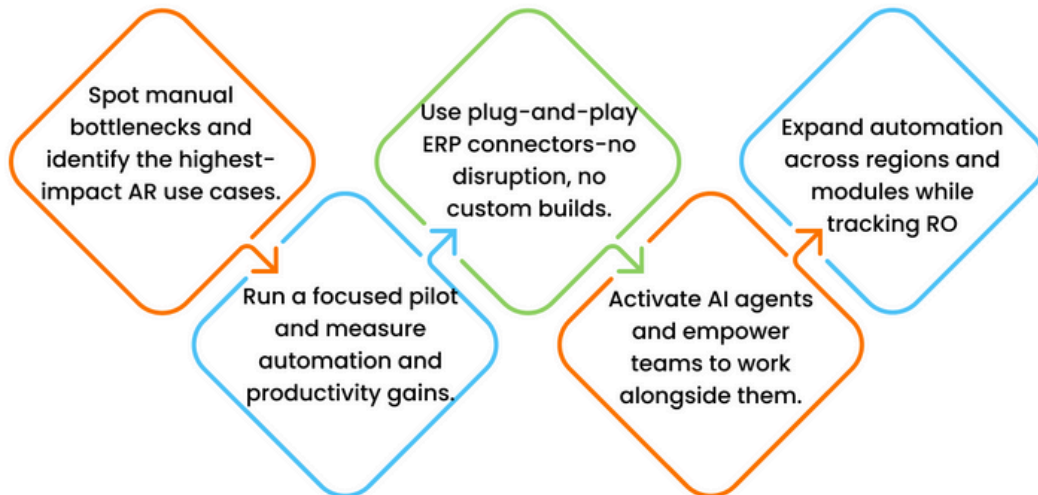
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# Implementation Roadmap: 5 Steps to Scale AR Automation Without Disrupting ERP Systems

One of the biggest misconceptions about AR automation at scale is that it requires a full system overhaul. In reality, Fortune 500 enterprises are deploying AI agents that layer seamlessly on top of SAP, Oracle, and other ERPs, enabling intelligent automation without disrupting existing infrastructure.

## The 5-Step Enterprise Roadmap to AI-Led AR Automation



# Evaluation Checklist: 10 Questions to Ask Before Choosing Your AI-Powered AR Platform

Why This Matters:

Not all AR automation platforms are built equally. Fortune 500 finance leaders use this 10-point checklist to evaluate solutions that can scale across global operations, work with ERP systems, and deliver measurable impact.

#	Evaluation Question	What to Look For
1	Does the platform offer modular AI agents across the full AR process?	Yes – Modules for Credit, Cash App, Collections, Deductions, and EIPP
2	Can it integrate natively with your ERP (SAP, Oracle, etc.) without custom dev work?	Yes – Certified connectors, bi-directional sync
3	Are the AI agents trained on O2C-specific scenarios (not just generic ML)?	Yes – Purpose-built for AR use cases
4	Is the solution scalable across geographies?	Yes – Multi-entity, multi-currency, multilingual support
5	Can you customize workflows and logic without IT involvement?	Yes – No-code configuration for business users

## Evaluation Checklist: 10 Questions to Ask Before Choosing Your AI-Powered AR Platform(Cont.)

#	Evaluation Question	What to Look For
6	Does it provide real-time analytics & KPI dashboards for DSO, aging, cash forecasting, etc.?	Yes – Built-in dashboards, customizable reporting
7	How fast is the typical speed to value?	< 6 months with pilot; < 9 months full-scale
8	Are security and compliance certifications in place (e.g., ISO 27001, SOC 2)?	Yes – Industry-standard compliance & audit trails
9	Are there enterprise references from your industry/region?	Yes – Case studies from similar-sized peers
10	Is the vendor investing in next-gen AI (agents, LLMs, generative AI)?	Yes – Roadmap includes advanced agentic AI capabilities



# See AI in Action: Ready to Bring This Blueprint to Life?

The playbook has shown you how Fortune 500 companies are transforming AR operations with agentic AI, achieving faster cash flow, leaner teams, and better control without ERP disruption.

You don't need to start big. You just need to start right.

**Now is the time to act.**

AI is changing accounts receivables. Are you ready to change with it?

[REQUEST A DEMO](#)





## About HighRadius

HighRadius offers cloud-based **Autonomous Software** for the Office of the CFO. More than 850 of the world's leading companies have transformed their Order to Cash, Treasury & Risk, Record to Report, B2B Payments and Accounts Payable processes with HighRadius. Our customers include 3M, Unilever, Anheuser-Busch InBev, Sanofi, Kellogg Company, Danone, Hershey's and many more.

Autonomous software is data-driven software that continuously morphs its behavior to the ever-changing underlying domain transactional data. It brings modern digital transformation capabilities like artificial intelligence, robotic process automation, natural language processing, and connected workspaces as out-of-the-box features for the finance & accounting domain.

Before the availability of autonomous software, finance stakeholders had to pick between a digital replacement of a paper-based solution or build & maintain custom RPA/AI-based tools in-house. In contrast, HighRadius' Autonomous platform combines the best of both worlds to deliver measurable business outcomes such as DSO reduction, working capital optimization, bad-debt reduction, reduced month-end close timelines, and improved productivity in under six months.

[Click here](#) to see Autonomous Software in action.

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