



Agentic AI in Collections: Transforming Accounts Receivable for the Office of the CFO

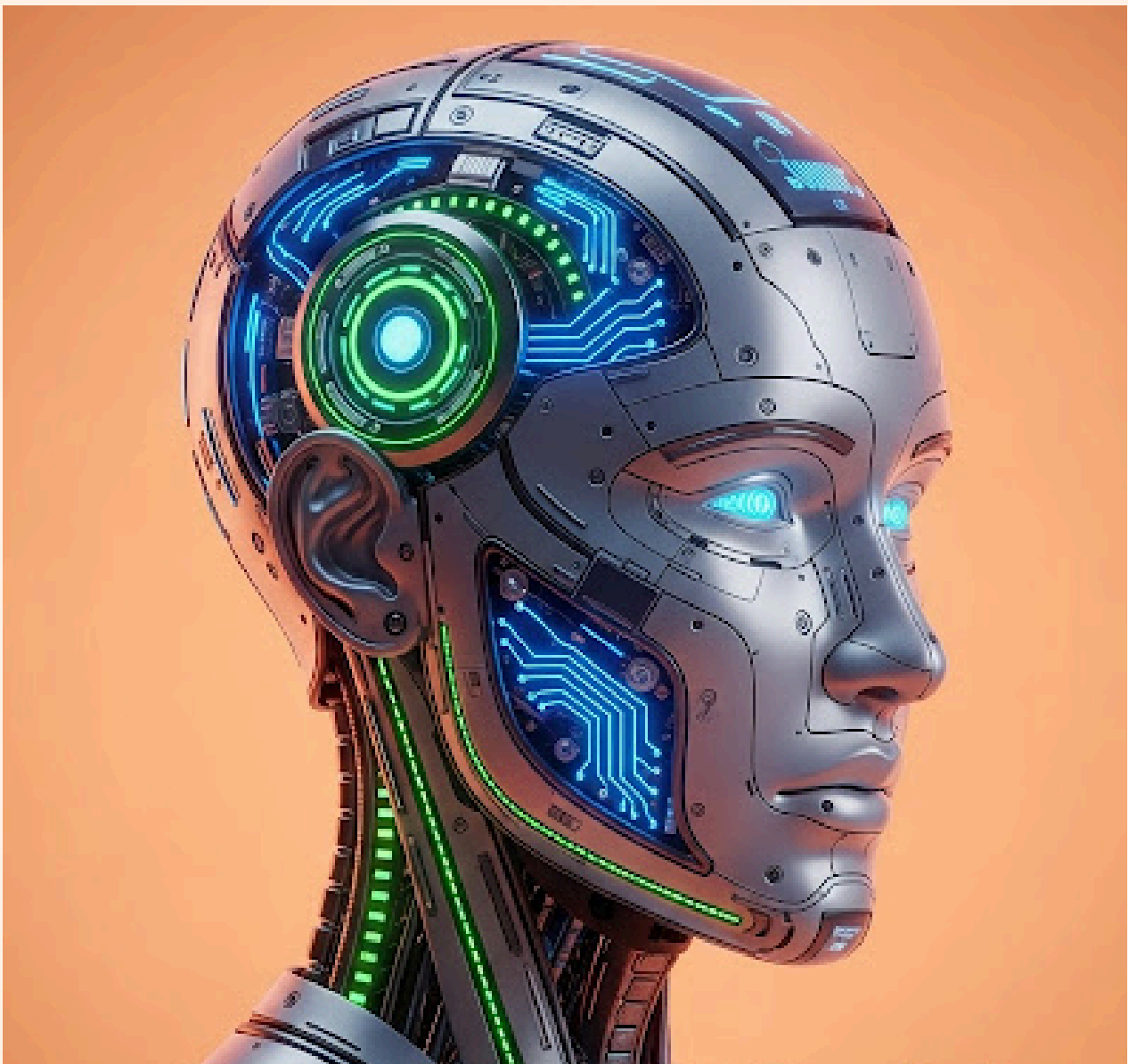


Table of Contents

- » Chapter 1
The Evolving Role of AI in Finance
- » Chapter 2
Why CFOs Should Care About Agentic AI in Collections
- » Chapter 3
Key AI Agents in HighRadius Collections Software
- » Chapter 4
Real-World Use Cases: How Agentic AI Automates Collections
- » Chapter 5
Business Value of Agentic AI for the Office of the CFO
- » Chapter 6
Modernize Collections with Agentic AI: Your Roadmap Forward
- » Chapter 7
Future of AI in Collections: What's Next?



Introduction:

The Evolving Role of AI in Finance

Finance leaders are increasingly turning to artificial intelligence (AI) to optimize operations, enhance decision-making, and drive efficiency. With growing complexities in collections management, AI-driven automation is becoming an essential tool for CFOs looking to improve cash flow and reduce risk.

What is Agentic AI?

Agentic AI refers to a system where multiple AI-driven agents work autonomously or in an assisted manner to complete specific tasks, collaborating to achieve a larger goal. In collections, these agents automate invoice tracking, prioritize collector worklists, manage disputes, and handle customer communications to streamline the accounts receivable (AR) process.

Agentic AI powers collections through two types of agents:

01

Automated Agents

These agents independently handle repetitive, high-volume tasks in collections—like sending dunning emails, updating payment statuses, and logging activities. They minimize manual workload so collectors can focus on high-value accounts.

02

Assisted Agents

These agents work alongside collectors to tackle complex cases, such as addressing disputes, replying to sensitive customer emails, or managing challenging calls. They enhance collector effectiveness by offering real-time insights, recommendations, and context.

This hybrid approach ensures the collections process is both scalable and smart, balancing automation with human oversight where needed most.

Why CFOs Should Care About Agentic AI in Collections

Insight



Mature AI adopters complete the annual budget cycle **33% faster** and cut annual accounts payable costs per invoice by **25%**.

Collections management is a critical component of financial health. Late payments and unresolved disputes contribute to higher Days Sales Outstanding (DSO) and impact cash flow. Agentic AI helps finance teams optimize collections, minimize delays, and enhance overall efficiency, leading to stronger financial performance.

Insight



69% of **CFOs** say AI is central to their finance transformation strategy—but fewer than **30%** are operating or optimizing traditional AI in key processes.

How Agentic AI Works in a Collections System

Each AI agent is purpose-built to address a key collections task, like prioritizing follow-ups, automating disputes, or enabling faster payments. They operate under a unified orchestration layer that integrates AI capabilities into daily workflows without requiring collectors to toggle between systems.

Behind the scenes, three core technologies power these agents:

LLMs (Large Language Models)

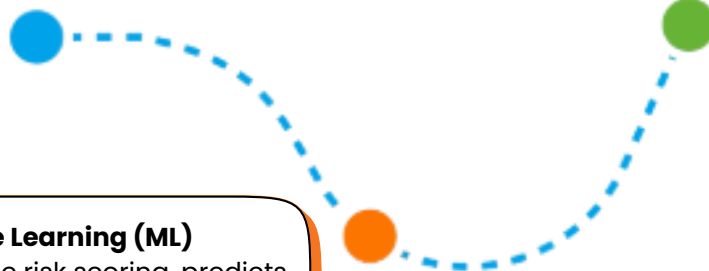
Used for drafting emails, summarizing calls, translating messages, and automating correspondence in a human-like tone.

Robotic Process Automation (RPA)

Automates rule-based tasks like AP portal logins, document uploads, and invoice tracking, removing repetitive manual work.

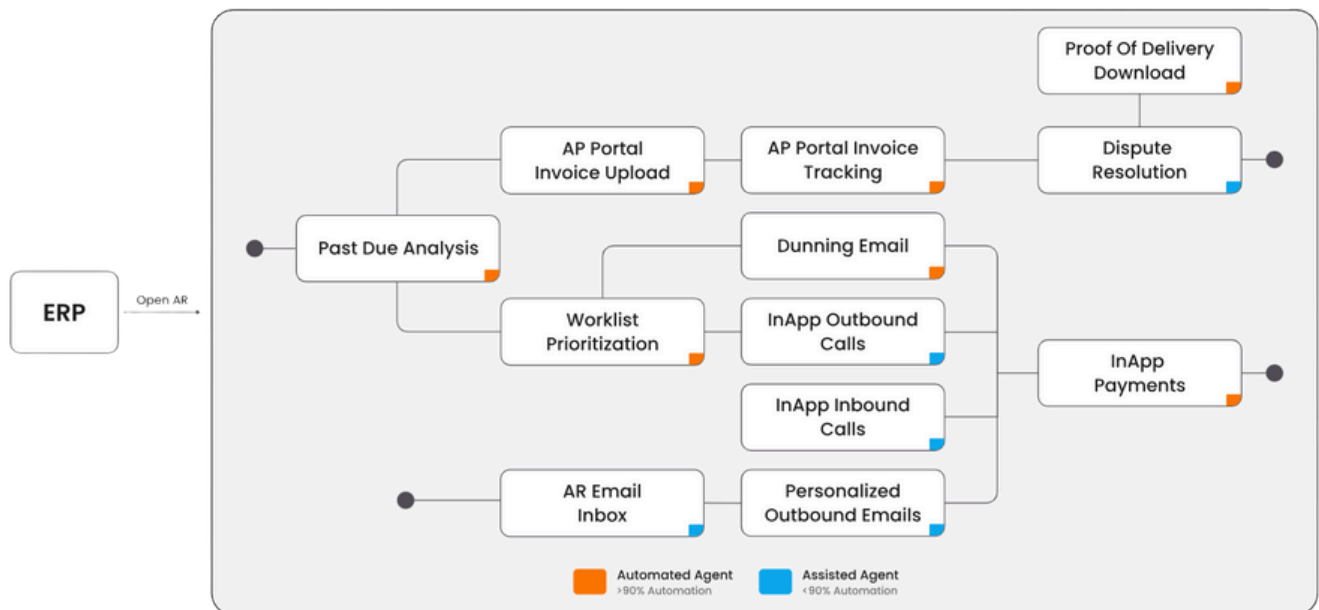
Machine Learning (ML)

Powers dynamic risk scoring, predicts payment behavior, and personalizes collections outreach.



Key AI Agents in HighRadius Collections Software

In the enterprise collections landscape, operational excellence depends on more than just automation—it requires intelligent orchestration across high-impact workflows. HighRadius delivers this through its Agentic AI framework, which powers a network of 15+ specialized AI agents that drive both automation and human augmentation across the collections lifecycle. These agents are categorized into **Automated Agents** and **Assisted Agents**, each designed to solve specific pain points with precision and scale.



Automated Agents: Powering Touchless Execution at Scale

Automated Agents are built to eliminate manual effort in rule-based, high-volume tasks. Each agent is optimized to handle over **90% of a logical unit of work without human intervention**, enabling collections teams to reduce admin load, accelerate processing, and scale operations without adding headcount.

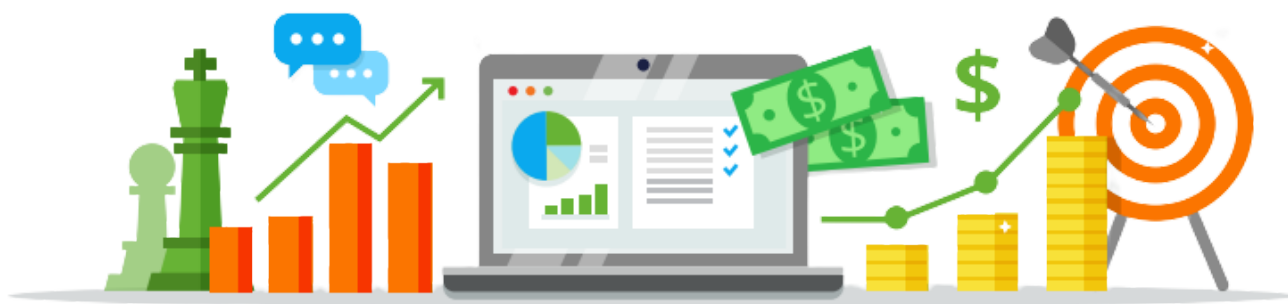


Agent 	Key Functionality 
AP Portal Invoice Upload	Automates login and invoice uploads to 1000+ AP portals like Ariba and Coupa; builds long-tail bots via Operator AI.
AP Portal Invoice Tracking	Tracks invoice statuses across 600+ portals, flags missing invoices, and auto-creates follow-up actions (e.g., promise-to-pays).
Dispute Prevention	Performs 2-/3-way PO matching between ERP and AP data; flags potential disputes and traces root causes.
Dunning Emails	Uses GenAI and ML for pre/post-due dunning emails, "Smart Send" timing, and "Smart Payment Links" for instant payments.
Worklist Prioritization	Applies ML to rank collector portfolios by risk and delinquency likelihood; generates personalized worklists and action cues.
In-App Payments	Adds payment links to emails/SMS and enables PCI-compliant IVR payments during live calls.
Past Due Analysis	Summarizes AR context using LLMs; recommends next actions based on invoices, notes, and collector interactions.
Proof of Delivery Download	Uses bots to fetch PODs from 100+ carrier portals and attach them to relevant AR items.
Collection Agency Integration	Automatically transfers overdue cases to connected agencies (5+ out of the box), with full lifecycle tracking via API.

Assisted Agents: Elevating Collector Productivity with Embedded Intelligence

Assisted Agents are designed to empower humans in high-touch scenarios. These agents require **10%+ human input**, but dramatically reduce cognitive load and manual preparation, accelerating time-to-action and improving the quality of collector engagement.

Agent 	Key Functionality 
Dispute Resolution	Imports cases from ERPs, AP portals, and CRMs; auto-creates workflows, SLAs, and task assignments for internal teams.
Customer Hierarchy Maintenance	Builds parent-child hierarchies and virtual groups; rolls up activities (emails, P2Ps, disputes) for a 360° collections view.
AR Email Inbox	Auto-labels and organizes collections emails; summarize threads, draft replies, and adjust tone or language.
In-App Outbound Call	Offers call prep via past-due insights, one-click dial, context overlays, real-time transcription, and automated post-call tasks.
In-App Inbound Call	Identifies the caller, provides live context and assists with real-time support or transfers.
Personalized Outbound Emails	Generates tailored outreach using prompts or pre-approved templates; reduces time spent drafting manual emails.



Real-World Use Cases: How Agentic AI Automates Collections

Agentic AI is reshaping collections from a reactive and manual process to a proactive, intelligent, and scalable operation. Unlike traditional automation or basic RPA, Agentic AI in HighRadius is task-specific, works autonomously or in tandem with humans, and operates under a unified orchestration layer—ensuring real results across collection operations. In other words, Agentic AI enables a complete rethinking of collections operations, helping finance and collections teams shift from manual, reactive approaches to intelligent, proactive, and high-efficiency workflows. Each AI agent targets a specific bottleneck—automating routine actions or augmenting collector decisions—to deliver measurable gains in productivity, risk management, and speed-to-cash.



Unblocking Invoices Stuck in Large Customer Portals

For large enterprise accounts, late payments often result from invoice upload gaps, PO mismatches, or missing documents in AP portals like Ariba or Coupa—not from intentional delinquency. Agentic AI helps fix this upstream:

- **Invoice Upload & Tracking Agents:** RPA-powered agents log into 1,000+ portals, upload invoices, track payment status, and flag issues like missing or rejected invoices.
- **Matching Agents for Payment Compliance:** AI performs two-way and three-way matching across invoice, PO, and goods receipt data to flag errors before customers do.
- **Automated Follow-Up:** Once issues are found, agents assign resolution tasks with SLA routing, attach required docs (e.g., PODs), and re-upload resolved invoices.

Value Delivered: Higher invoice visibility in portals, faster issue resolution, and fewer revenue leaks from preventable delays.

Shurtape

50% Past-Due Reduction & Mitigating Credit Risk

Impact Achieved

50%

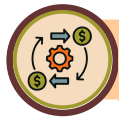
Reduction in overall
past-due A/R

75%

Reduction in overall
past-due A/R aging bucket

33%

Reduction in 1-30 days
past-due A/R aging bucket



Prioritizing High-Risk Accounts with Intelligent Scoring

Instead of a generic call list, Agentic AI helps collectors focus on accounts most likely to delay payments or default:

- **Collections Scoring Agent:** Machine learning evaluates 20+ variables (payment patterns, credit risk, days past due, etc.) to assign a dynamic score to each customer.
- **Smart Worklists:** Each collector gets a stack-ranked list with risk indicators, potential value, and urgency.
- **Suggested Actions:** AI recommends best next steps—calls, personalized emails, or escalations—based on historical data and collector bandwidth.

Value Delivered: More dollars collected with the same team, reduced blind spots on risky accounts, and sharper daily execution.

YASKAWA

Zero Bad Debt And 5.5-Day DSO Cut With A/R Automation

Impact Achieved

5.5	60%	~90%	\$12,000
Days Reduction in DSO	Improvement In A/R Team Productivity	CEI Achieved	Reduction in Annual Credit Card Fees



AI-Powered Email Management That Scales

Email remains a dominant channel for collections but is time-intensive without automation. HighRadius agents streamline the inbox:

- **Inbox Classification & Thread Summarization:** Emails are categorized as collections/non-collections, summarized for easy review, and linked to customer profiles.
- **Auto-Drafting Responses:** LLM-powered agents generate tailored replies with smart attachments like invoice copies or payment links.
- **Language & Tone Adjustments:** Built-in chatbot support helps collectors modify tone, translate responses, and apply templates quickly.

Value Delivered: 5x faster email turnaround, greater consistency, and ability to scale personalized communications.



67% Drop in ADD with Collections Automation

Impact Achieved

67%

Reduction in ADD

28%

Decrease in DSO

1000+

Hours Saved every year
with Auto-Correspondence



Smarter Phone Calls, Less Prep and Follow-Up Hassle

Phone calls still drive results—but they often suffer from poor prep and manual post-call tasks. Agentic AI removes the friction:

- **Outbound Call Agent:** Prepares talking points, surfaces account data, and enables one-click dialing from within the system.
- **Inbound Call Agent:** Identifies callers, provides real-time guidance, and transcribes key conversation points.
- **Auto Post-Call Actions:** Drafts promise-to-pay follow-ups, assigns tasks, and sends summary emails.

Value Delivered: Higher-quality conversations, less manual documentation, and faster recovery after each touchpoint.



20% Bad Debt Reduction by Automating Paper-Based Collections

Impact Achieved

27%

Reduction in Past
Dues

20%

Reduction in Bad
Debt

5 days

Reduction in
(ADD)

6 days

Reduction in
(DSO)



Frictionless Payments with Smart Payment Links

Collections isn't just about outreach—it's about removing payment friction. Automated agents help accelerate cash flow:

- **Smart Dunning with Payment Links:** AI determines optimal timing and frequency of reminders, embedding one-click payment options via email or SMS.
- **In-App Payments & IVR:** PCI-compliant tools allow collectors to take payments over the phone securely.

Value Delivered: Reduced barriers to pay, more self-service compliance, and improved customer experience.



\$6Mn in Working Capital Unlocked with A/R Automation

Impact Achieved

\$6.4M

Recovered in
Working capital

Zero-touch

straight-through
payment processing

2 FTEs

Reallocated to critical
tasks



Business Value of Agentic AI for the Office of the CFO

For collections teams, Agentic AI goes beyond automation—it's about solving real operational challenges: late payments, high workloads, poor visibility, and collector burnout. Here's how AI delivers tangible value to day-to-day collections execution and leadership goals:



Lower DSO and Faster Cash Conversion

Agents like *AP Portal Invoice Upload* and *Promise-to-Pay Tracking* eliminate blind spots and delays that often slow down collections. Your team doesn't need to chase status updates—AI surfaces them in real-time and flags what's missing. This helps reduce Days Sales Outstanding (DSO) and strengthens working capital.



Impact: Achieve a **10% reduction in DSO** by accelerating invoice visibility and follow-up readiness.



Reduce Past-Due Backlog and Disputes at Scale

Disputes clog up AR pipelines. Agentic AI helps prevent them before they arise and resolves them faster when they do—automatically routing cases, assigning owners, and attaching supporting documents like PODs.



Impact: Up to **20% reduction** in past-due balances from faster dispute handling and fewer recurring issues.



Make Every Collector 2–3x More Productive

From prioritizing worklists to drafting emails and summarizing call notes—AI removes grunt work from the collector's day. Instead of sifting through inboxes or spreadsheets, collectors get pre-ranked lists, contextual insights, and ready-to-send messages.



Impact: Increase **collector productivity** by **30%**, giving them more time to focus on high-value accounts.



Better Control and Visibility for Collections Managers

No more micromanaging or chasing down updates. With AI orchestrating agent activity and tracking KPIs—like P2Ps, response rates, and collector actions—you get a clear view of performance, bottlenecks, and risk areas.



Impact: Improved **coverage**, **faster escalations**, and better **SLA compliance** across the team.



Elevated Customer Experience Without Extra Effort

From AI-generated dunning to personalized follow-ups, Agentic AI ensures customers receive the right message at the right time—without overwhelming your team. Features like embedded payment links also make it easier for customers to act.



Impact: Fewer escalations, higher email open and response rates, and faster payments with less friction.



Modernize Collections with Agentic AI: Your Roadmap Forward

Getting Started with Agentic AI in Collections

1 Assess your current collections process

Start by identifying inefficiencies—manual follow-ups, slow response times, or rising DSO. Pinpoint areas where delays or repetitive work impact results. This gives clarity on where AI can bring immediate improvements.

1

2 Identify automation opportunities

Look for recurring, rules-based tasks like sending reminders, tracking follow-ups, or updating payment status. These are ideal for automation and free up collectors to focus on complex cases.

2

3 Evaluate purpose-built AI solutions

Not all AI tools are equal. Look for collections-specific platforms that offer intelligent worklists, behavior-based predictions, and seamless ERP integration. Prioritize depth of capability, not just surface features.

3

4 Implement in a phased manner

Start with a pilot rollout for a specific segment or geography. Monitor early results, train collectors, and refine workflows. Once stabilized, scale the solution across regions or business units.

4

Future of AI in Collections: What's Next?

The journey with Agentic AI is just beginning. The next phase goes beyond automation—into full predictive intelligence and autonomous finance.



Predictive vs. Reactive Collections

AI will continue to shift collections from reactive (following up on overdue payments) to predictive (preventing delays before they happen). AI already predicts 30-day delinquency and prevents disputes. Future iterations will further enhance early-warning capabilities, allowing finance teams to intervene *before* a payment issue even arises.



End-to-End Workflow Automation

Future advancements will enable near-complete automation of the collections process, minimizing human intervention. The long-term goal is near-zero manual intervention for transactional AR activities. With both automated and assisted agents under one orchestration layer, full end-to-end collections automation is within reach.



Integrated Decision Intelligence Across Finance

AI dashboards and analytics will provide finance leaders with deeper insights into collections performance and cash flow forecasting. Agentic AI doesn't just act—it learns. Future dashboards will turn system data (e.g., % of auto-resolved disputes, AI-driven follow-ups) into real-time performance insights. CFOs can use this intelligence to fine-tune operations and forecast cash more accurately.



Hyper-Personalization in Collections

AI will drive hyper-personalized collections by analyzing each customer's payment history, aging trends, and responsiveness to past outreach. This allows the system to customize follow-ups. For example, sending gentle reminders to historically prompt payers, while scheduling more proactive calls for accounts showing early signs of delinquency. Collectors will get tailored strategies for every customer, improving recovery rates and preserving valuable relationships.

Why Forward-Looking CFOs Are Putting AI at the Heart of Collections



A smarter, data-driven collections function no longer just supports the finance strategy—it leads it. CFOs who act now can unlock faster cash flow, lower delinquency rates, and scale collections without additional overhead. The future of finance is autonomous, and those who hesitate risk falling behind. **It's not just about improving collections—it's about transforming finance leadership.**



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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Now is the time to act.

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

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