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2026 AR Automation Buyer's Checklist



Basic Checklist: Accelerating Cash Conversion Cycles

Setting a clear baseline of technical capabilities will enable you to measure every accounts receivable automation solution against the same standard. Don't miss the full Buyer's Guide here.

Invoicing

- ☐ **Generation and Compliance:** Automated invoice generation with built-in support for global eInvoicing, tax/VAT mandates, and government platforms
- ☐ **Multi-Channel Delivery:** Centralized distribution across email, print/mail, and direct submission into your buyers' AP portals
- ☐ **AP Portal Automation:** Automated invoice uploads and payment status tracking across major buyer AP portals
- ☐ **Online Self-Service:** A branded, buyer-facing portal for invoice visibility, online payments, auto-pay management, and dispute initiation

Payments

- ☐ **Flexible Policy Management:** Granular control over payment acceptance rules, including surcharging, discounts, and regional customizations
- ☐ **Automated Virtual Card Processing:** Digital Lockbox technology that automatically retrieves and processes virtual card payments from emails
- ☐ **Card Cost Optimization:** Level 2 and Level 3 data processing to optimize interchange rates and lower card processing fees
- ☐ **Compliant Surcharging Programs:** Automated capabilities to pass credit card fees to buyers while adhering to state, federal, and card network regulations

Cash Application

- ☐ **AI-Powered Data Extraction:** Machine learning that captures unstructured remittance data from any source — email, portals, or paper
- ☐ **Confidence-Based Matching:** Algorithms that score matches based on probability rather than rigid rules, reducing manual exceptions
- ☐ **Virtual Card Reconciliation:** Automated matching of virtual card payments to open invoices without manual intervention
- ☐ **Smart Exception Workflows:** Customizable queues that prioritize and route exceptions for rapid resolution

Collections

- ☐ **Centralized Dispute Management:** A unified view to track, manage, and resolve disputes efficiently across teams
- ☐ **AI-Optimized Procedures:** AI-generated recommendations on the optimal time and channel for outreach to maximize recovery rates
- ☐ **Prioritized Outreach:** Segmentation strategies that tailor payment reminder outreach frequency and tone based on buyer risk profiles
- ☐ **Agentic Email Assistant:** AI collections agent analyzes incoming emails, categorizes them, and drafts context-aware responses for review
- ☐ **Agentic Call Assistant:** VoIP calling capabilities where AI generates pre-call insights, transcribes and summarizes calls, and suggests next steps

Credit Management

- ☐ **Digital Applications:** Customizable, online credit applications to replace paper-based workflows and accelerate approval times
- ☐ **Automated Decisioning:** Configurable workflows that auto-approve low-risk applications based on your specific criteria
- ☐ **Dynamic Risk Monitoring:** Changes in financial risk are flagged based on the continuous tracking of payment behaviors and other risk scores
- ☐ **Dynamic Limit Adjustments:** AI-driven recommendations for increasing or decreasing credit limits based on real-time risk assessments

Security and Compliance

- ☐ **Enterprise-Grade Certifications:** Advanced security protections and independent compliance validation via SOC 1, SOC 2, and ISO 27001 audits
- ☐ **Data Sovereignty:** Strict role-based access controls and encryption for data in transit and at rest
- ☐ **Card Security:** Full PCI DSS compliance and tokenization to protect buyer data

Integrations

- ☐ **ERP-Agnostic Solutions:** Connecting to a plethora of ERP systems
- ☐ **Connectors to Banks and Financial Institutions:** For faster processing and reconciliation
- ☐ **Compatibility with Client AP Portals:** Helping you automate the submission of invoices and track payment status
- ☐ **Custom Integrations:** supported by your provider

Advanced Checklist: Elevating Transactional Automation into Predictive AI Insight



GenAI and Agentic AI Capabilities

- ☐ **"ChatGPT for Your Financial Data":** Lets you query AR data in natural language, instantly surfacing trends, exceptions, and risks that traditional reports miss
- ☐ **Collections Email Assistant:** AI agent interprets messages, identifies purpose, categorizes and prioritizes follow-up, and drafts context-aware responses
- ☐ **Agentic Collections Outreach:** Behavioral data used to optimize reminder timing, channel, tone, and prioritization based on real-time financial risk and payor activity
- ☐ **Agentic Credit Management:** Continuously monitors credit behavior and risk signals to suggest credit limit adjustments, providing clear rationale behind each

Analytics, Reporting, Dashboards

- ☐ **Unified Data Architecture:** A single source of truth connecting data across the AR lifecycle: invoicing, payments, cash application, collections, and credit
- ☐ **Proactive Anomaly Detection:** Alerts that automatically flag unusual payment delays or risk factors
- ☐ **Advanced AR Performance Metrics:** Visibility into KPIs like DSO, Days to Pay, match rates, touchless payments, and Collections Effectiveness Index (CEI)
- ☐ **Behavioral Analytics:** Evaluate how your buyers act and reveal patterns that help finance leaders predict behavior and make more informed decisions
- ☐ **External Data Sources:** For deeper insights into behaviors, trends, and AR market benchmarks — your client data shouldn't be the only data source guiding decisions

AI You Can Trust

- ☐ **Transparent AI Logic:** Audit trails and explainable rationale enable users to see how recommendations are made and review, adjust, or override outputs
- ☐ **AI Intelligence Built on Big Data:** AI intelligence built on large, continuously updated datasets that allow models to learn, adapt, and deliver accurate AR insights and actions
- ☐ **Gradual Path to Autonomy:** A progressive path from automation to autonomous AR. Models that evolve from alerts to recommendations to supervised autonomy
- ☐ **Responsible AI Practices:** Ethical design principles, bias testing, and customer data privacy and assurance that only anonymized data is used for AI training

A True Partnership

- ☐ **A Transformation Partner:** Supports change management through training, solution customization, integration help, and team and customer adoption
- ☐ **Validated Provider Performance:** Reviews, rankings, and client ROI achievements that paint a consistent picture of proven results and service excellence

Finance leaders across every industry choose Billtrust to get paid faster, control costs, and maximize customer satisfaction. As a market leader in B2B accounts receivable automation software, we provide the world's leading brands with AI-powered solutions to delight their buyers across the full AR lifecycle. With more than $1 trillion in annual invoice dollars processed, Billtrust delivers business value through deep industry expertise and a culture relentlessly focused on meaningful customer outcomes.

Learn more at billtrust.com.

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