



AI in AP & AR. Faster cash. Cleaner books.

Three plays your finance team can ship this quarter.

Three AI plays for Accounts Payable and Accounts Receivable that you can stand up with off-the-shelf tools, no engineers, and zero new headcount. Each one is designed to show measurable results inside the first 30 days — faster collections, cleaner approvals, lower error rates.

2 cycles. 3 plays. < 30 days.



PLAY 01 · ACCOUNTS RECEIVABLE

Get paid 5–10 days faster.

THE PLAY

AI agent reads your AR aging weekly and drafts personalized dunning emails by bucket (0-30, 31-60, 60+) — friendly, firm, final notice — ready to send from your inbox.

**HOW TO SHIP**

Export AR aging from your ERP every Monday. Feed it to a private AI chat with your tone guide. Approve drafts the first 2 weeks, then move to auto-send for buckets < 60 days.

**SHORT-TERM RESULT (30 DAYS)**

DSO drops 5–10 days on a USD 200k AR book → ~USD 30k of working capital unlocked. Collection-team time on reminders falls ~60%.

**EXAMPLES IN MARKET**

HighRadius, Tesorio, Quadient AR for autonomous collections.
Upflow and Chaser for SMB-friendly setups. ChatGPT / Claude for one-off email drafting on a CSV export.

WHAT TO TRY FIRST

Start with the 31–60 bucket — the biggest cash unlock with the lowest relationship risk. Keep a human in the loop on accounts > USD 10k. Track DSO and promise-to-pay rate weekly.

QUICK-WIN TAKEAWAY

If you sell on credit, AI-driven collections is the single fastest cash unlock you can ship this month.



PLAY 02 · ACCOUNTS PAYABLE

Process invoices in minutes, not days.

THE PLAY

AI captures vendor invoices from email/PDF, extracts header and line items, matches them to POs and receipts, then routes for approval — no manual data entry.

**HOW TO SHIP**

Forward AP@ inbox to an AI capture tool. Set 3-way match rules (PO, receipt, invoice). Auto-post matches under USD 2k; flag exceptions to a human in Slack or Teams.

**SHORT-TERM RESULT (30 DAYS)**

Invoice cycle time falls from 7–10 days to under 24 hours. Touch cost drops from ~USD 12 to ~USD 2 per invoice. Early-payment discounts (2/10 net 30) become capturable.

**EXAMPLES IN MARKET**

Ramp, Bill.com, Tipalti, and Stamplicy for end-to-end AP automation. Rossum and AppZen for invoice capture and expense audit on top of an existing ERP.

WHAT TO TRY FIRST

Pilot on your top 20 vendors — they generate ~80% of invoice volume and have stable formats. Keep dual approval on invoices > USD 5k. Track touch cost, cycle time, and discount capture rate.

QUICK-WIN TAKEAWAY

AP automation pays for itself in the first cycle — every invoice you don't key by hand is margin you keep.