



Transforming AR with AI: The Power of Data in Cash Application

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About

Satish Balasubramanian

VP, Head of Architecture & Shared Services
Deluxe

- » Decades of experience in technology and financial services, specializing in architecture and payment platforms
- » 10 years at American Express in roles including Enterprise Architect Divisional Head and Delivery Head for the B2B Payment Platform
- » 12 years consulting with Infosys and Cognizant, focusing on technology and architecture for financial services, insurance and payments





About

Ashish Agrawal

Director of Engineering, AI/ML
Deluxe

- » Technology and financial services leader with 20+ years of expertise across enterprise platforms, payments, AI/ML and data-driven solutions
- » Leads enterprise-scale AI and ML initiatives in integrated receivables, intelligent cash application and centralized AI enablement
- » Previously held senior engineering and architecture roles at American Express and earlier delivered enterprise solutions at IBM, building strong depth in distributed systems and large-scale data platforms





About

Jeff Reese

Senior Manager, Payment Operations
Constellation Energy

- » 14+ years in the energy industry, starting in accounting before transitioning to operations in 2018
- » Oversees \$12 billion in incoming and outgoing cash for the business
- » Experienced in system implementations and company initiatives, consistently prioritizing customer experience in key business decisions
- » Proven leader in payment operations, combining financial expertise with operational strategy to drive efficiency and customer satisfaction





About

Crystal Stephens

VP, Corporate Product Management
Comerica Bank

- » Leads innovation in receivables products at Comerica to meet customer needs and market challenges
- » 20+ years of experience in financial technology, spanning software development, enterprise payment strategy and consulting
- » Expert in technology platforms, payment lifecycle and receivables processing
- » Advocate for cultural change and advisory approach, driving success for the bank and customers through forward-thinking strategies





Why AR is Under Pressure Now

» **Macroeconomic & Liquidity Pressure**

Elevated interest rates mandating AR to fulfill cash needs, wanting AR to build cash buffer

» **Late Payments & Payment Debt**

40% are paid late, some percentage gets written off; AR team needs to chase these actors

» **Operational Inefficiency**

Manual invoicing, poor visibility into outstanding ones, fragmented and spreadsheet-driven process with no cohesive workflow

» **Digital Customer Demands**

Macroeconomic conditions force more customers for delayed/extended payments; also, as in case of consumer market expect all process to be more digital — frictionless billing, self-service payments, etc.

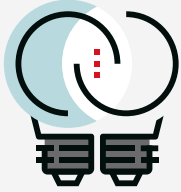
» **Technology Gap**

AP has made significant digital push, but AR still has some catching up to do





What AI Can Change in AR



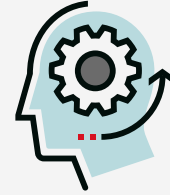
Improved Insights

Provide better insights on cash flow, DSO, etc.



Fine-Tuned Predicting

Help in predicting cash flow, DSO, payments delinquencies, etc.



Automated Visibility

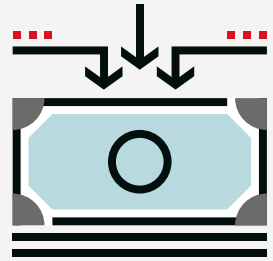
Automate the highly manual process with better visibility





STATE OF AR

Reality & Bottlenecks





DELIVERING ROI

AI as Game Changer



KEY TAKEAWAYS

Transforming AR with AI: The Power of Data in Cash Application

EXECUTIVE SUMMARY

- » AI is helping AR teams overcome rising economic pressure, late payments, and operational inefficiencies by improving visibility, forecasting, and automation.
- » AR leaders are still challenged by manual processes, legacy payment channels, and complex reconciliation workflows that hinder accuracy, speed, and DSO performance.
- » AI-enabled AR solutions are delivering quick wins—like streamlined cash application, predictive insights, and human-in-the-loop decisioning—while laying the groundwork for AR systems to evolve into real-time copilots.



Thank You

