



Suhas Bhairav

AI Accounts Receivable Prioritization Guide

**Data-driven AI to prioritize collections, cut DSO,
and improve cash flow**

A practical, step-by-step AI playbook to focus
collections where payments are most likely.

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AI AR Prioritization: What to Automate

This section defines the AI-driven AR prioritization scope. It separates automated actions from human review and lists required data and tools.

Key move Start small: run a one-week pilot on 50 invoices to calibrate the score.

PRACTICAL CHECKLIST

- 01** Automate scoring: combine invoice age, amount, customer history, and dispute status into a priority score.
- 02** Automate tasks: create collector queues, reminders, and next-best actions with due dates.
- 03** High-risk handling: route high-risk scores to human review before contacting customers.
- 04** Dispute routing: auto-route disputes to the appropriate team and track SLA.
- 05** Payment behavior: factor late patterns, term changes, and installment behavior into scores.
- 06** Data refresh: nightly updates from ERP/CRM, payment gateways, and dispute systems.
- 07** Example scenario: high-value customer, 90-day age, open dispute auto-prioritized for escalation.

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Data, Tools, and Access

This page lists required data sources, tooling, and governance necessary to implement AI AR prioritization.

Key move Map data owners and sign-off for automated AR actions before the pilot.

PRACTICAL CHECKLIST

- 01** Data inputs: invoice age, amount due, due date, currency, and customer history (past due counts, terms).
- 02** Dispute status: current dispute flag, reason, resolution date.
- 03** Payment behavior: historical payment patterns, installment behavior, spikes around holidays.
- 04** Relationship context: account seniority, loyalty, and recent interactions.
- 05** Data sources: ERP (NetSuite/SAP), CRM notes, dispute systems, and bank feeds.
- 06** Tools: AI assistants (ChatGPT/Claude), RPA for tasks, and workflow orchestration.

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Implementation & Governance

This page outlines a practical, weekly adoption plan with risk controls, approvals, and measurement.

Key move Document an explicit go/no-go checkpoint after the pilot before full rollout.

PRACTICAL CHECKLIST

- 01** Define success metrics: DSO, aging buckets, dispute resolution rate, and manual task hours.
- 02** Pilot architecture: data ingestion, scoring, queueing, and task creation in a sandbox.
- 03** Guardrails: human-in-the-loop decisions for high-risk invoices and compliance constraints.
- 04** Approvals: formal sign-off for automated actions and escalation rules.
- 05** Measurement: track accuracy, false positives, time-to-collect, and net cash impact.
- 06** Ownership: assign AR operations manager as workflow owner and data steward.

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ABOUT THE CREATOR

Suhas Bhairav

I build AI systems that combine distributed architecture, retrieval, knowledge graphs, security, and practical workflow design. My focus is AI that can be used repeatedly by real teams: understandable, reliable, and grounded in the work people already do.

EXPERTISE

- Principal systems architecture and applied AI engineering
- Production-grade AI systems, agentic workflows, RAG, and knowledge graphs
- Full-stack workflow applications across AWS, Google Cloud, Azure, on-premise, and hybrid environments
- Practical AI implementation patterns for automotive, manufacturing, finance, logistics, cybersecurity, sales, and customer operations
- Security, governance, observability, approvals, and failure-mode thinking for operational AI systems

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