



Suhas Bhairav

AI Cash Flow Insight Pack

**Transform cash flow data into actionable drivers
and decisions in finance.**

A practical, beginner-friendly guide to turning finance
data into decision-ready insight for cash flow
planning.

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suhasbhairav.com

What to automate in cash flow

Automate data capture from ERP, bank feeds, and AR/AP systems to produce a reliable base. Retain human review for judgment calls, exceptions, and governance decisions.

Key move **Pilot: connect feeds and forecast in 2 weeks.**

PRACTICAL CHECKLIST

- 01** Automate data ingestion and reconciliation from ERP, banking, and CRM feeds; ensure mapping and data lineage.
- 02** Automate baseline cash flow forecasts using historical patterns and current period inputs.
- 03** Automate alerting for liquidity stress, covenant risks, and significant variances.
- 04** Build KPI dashboards for cash position, DSO, DPO, CCC, and days cash on hand.
- 05** Use AI to suggest payment timing optimizations, discount opportunities, and collections prioritization.
- 06** Keep human review for anomalies, policy exceptions, and credit decisions.
- 07** Establish a weekly cadence with defined owners, approvals, and documentation.

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Scenario questions and drivers

Turn cash flow data into actionable drivers: seasonality, collections, payment terms, and supplier terms. Frame what-if questions to probe resilience under changing conditions.

Key move AI-driven scenarios require human sign-off before execution.

PRACTICAL CHECKLIST

- 01** Drivers: AR aging mix, invoice terms, DSO, collections velocity, supplier payment terms, seasonality.
- 02** Scenario templates: baseline, optimistic, stressed, and sudden term changes.
- 03** Data needs: AR/AP aging, cash balances, forecast pipeline, debt covenants, supplier terms, FX if relevant.
- 04** Tools: ERP extracts, BI dashboards, AI prompts, risk scoring model, scenario workbook.
- 05** AI agent workflows: prompts to run what-if analyses and produce recommended actions.
- 06** Governance: require human sign-off for any AI-suggested payment changes or credit actions.
- 07** Ownership: finance ops lead + controller as owners for scenario outputs.

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Weekly adoption steps

A six-week plan with small, reversible experiments and explicit guardrails. Track metrics to demonstrate incremental value and refine ownership.

Key move Document decisions and assign owners after each week.

PRACTICAL CHECKLIST

- 01** Week 1: connect ERP and banking data feeds; validate data quality; establish a baseline cash forecast.
- 02** Week 2: deploy AI-driven alerts for liquidity thresholds and variances; tune thresholds with finance vetting.
- 03** Week 3: build scenario templates (best, baseline, stressed) and document triggers.
- 04** Week 4: test payment timing insights; simulate early-payment discounts and supplier terms impact.
- 05** Week 5: generate AI-assisted management commentary; circulate for human review and sign-off.
- 06** Week 6: review outcomes, adjust governance; decide on broader rollout or scaling.
- 07** Cross-cutting: ensure data lineage, audit trails, and security are maintained.

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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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