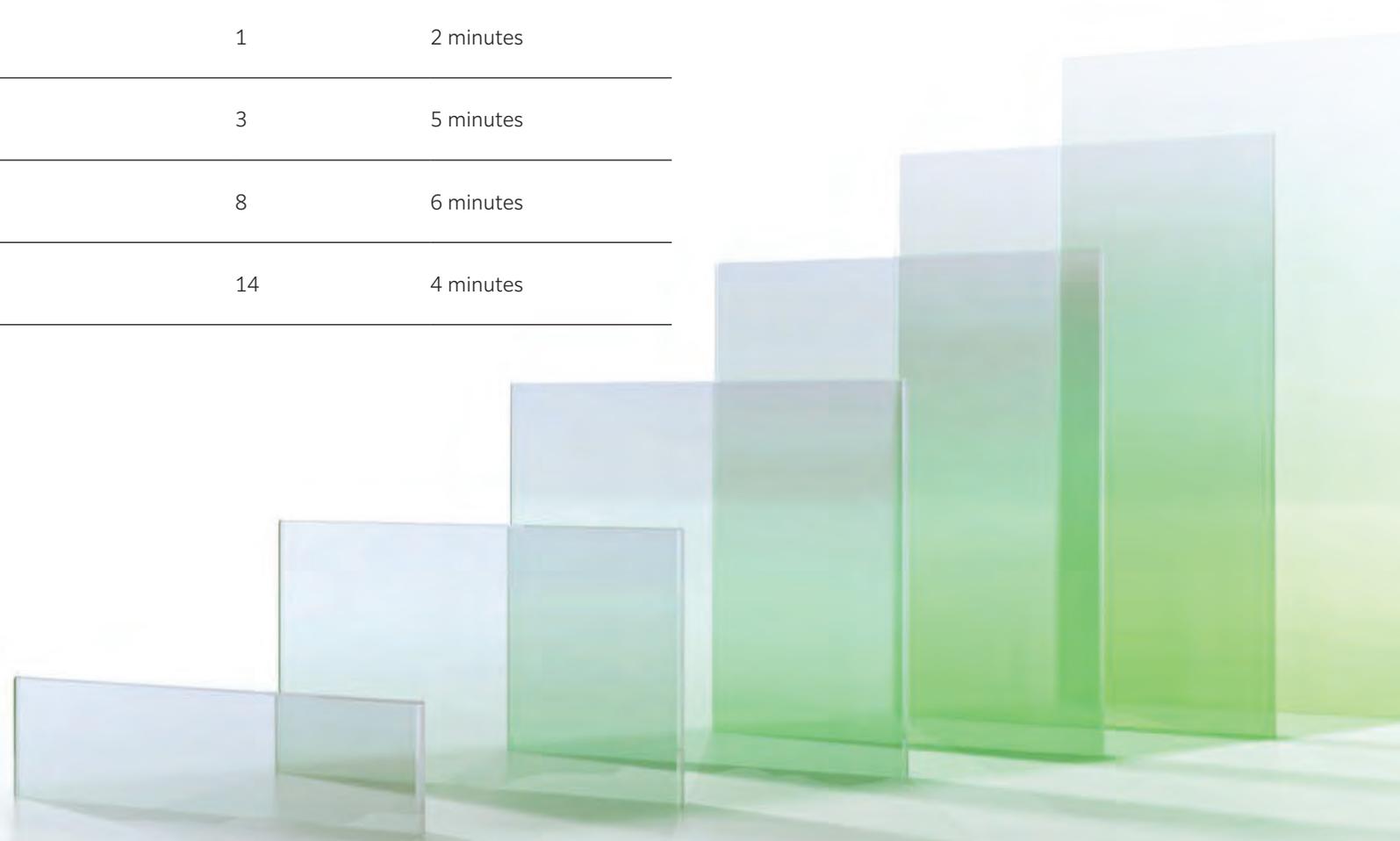


The Accounts Receivable Advantage

[MOVING AR FROM PROCESS TO POWERHOUSE]

Navigation Guide

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Accounts Receivables in 2025

READING TIME: 2 MINS

LAST UPDATED: APRIL 2025



Modern accounts receivable (AR) operations have evolved far beyond their traditional role as a back-office collections function. Today's strategic AR departments serve as critical business assets that have potential to directly impact customer relationships, organisational cash flow, and financial decision-making capabilities.

Deloitte's latest CFO Sentiment¹ survey reveals a dramatic shift: 47% of finance leaders now report that GenAI is either already transforming or will soon substantially transform their finance functions—up from 33% just a year earlier, with further adoption anticipated. While the evidence demonstrates that successful, lasting, profitable change is best achieved through parallel management of technology and people, this balancing act can be easier to sustain with expert input.

Why Accounts Receivable Deserves Your Focused Attention

The Organisation's Lifeblood

Cash flow is a vital force in powering business operations.

When AR processes are inefficient or slow, timely payments, the availability of working capital, and growth initiatives may all be adversely affected. This can further lead to eroding of business stability during market fluctuations and the potential introduction of financial risk.

When AR falters, even profitable companies could face existential threats as operational capacity diminishes.

Organisational Reputation

Your AR processes can shape how clients perceive your business. Professional, consistent invoicing and collections is a demonstration of your company's attention to detail and respect for business relationships.

On the other hand, errors, delays, or inconsistent follow-up may damage trust and jeopardise the valuable partnerships you've built over time – often much faster than they were established.

Staff Retention

AR teams that wrestle daily with outdated systems and manual processes may experience higher burnout and turnover as business morale drops.

Automation and AI play a growing role in reversing this trend by removing repetitive tasks and enabling skilled finance professionals to focus on more meaningful, strategic work. This could not only lift productivity but also could help create more engaging roles that attract and retain top talent in today's competitive labour market.

KPMG's large international, multigenerational 2024 survey 'The Future of Work'² showed that 72% of workers confirmed they will need continuous learning and upskilling to stay relevant in their field. Yet only 56% of workers confirmed their organisations were proactively investing in reskilling and upskilling.



Accounts Receivable Automation: Where to Start

Recommended Immediate Steps	Anticipated Outcomes	Resources We can Offer
1 Measure Current AR Performance	<ul style="list-style-type: none"> • Baseline days sales outstanding (DSO) and cash metrics • Comparison to industry standards • Identify improvement targets 	<ul style="list-style-type: none"> • Expert AR assessment • Industry benchmarking • Performance consulting
2 Identify Process Bottlenecks	<ul style="list-style-type: none"> • Map AR workflow • Locate inefficiencies • Ability to prioritise pain points 	<ul style="list-style-type: none"> • Process analysis expertise • Change management support • Best practice guidance
3 Calculate Automation Return on Investment (ROI)	<ul style="list-style-type: none"> • Identify areas with strong potential for measurable efficiency gains • Highlight short-term improvements achievable through automation • Uncover opportunities to strengthen operational performance 	<ul style="list-style-type: none"> • ROI assessment assistance • Solution fit analysis • Value realisation planning
4 Assess Current Technology	<ul style="list-style-type: none"> • System capabilities review • Integration requirements • Technology gaps 	<ul style="list-style-type: none"> • Technology evaluation • Solution matching service • Implementation planning

Your Action Plan – the Path Forward and Key Takeaways

Use the takeaways in each section of this guide to help you build your AR business plan. [FUJIFILM Process Automation](#) is the solution arm of FUJIFILM Business Innovation Australia Pty Ltd, specialising in process automation solutions. We're ready to assist you at every point of the journey.

Looking Ahead

This guide seeks to provide you suggested solutions and strategies for your **AR automation** integrations. Each of the following sections builds upon this framework, offering insights into:

- Common AR challenges
- AR end goals
- Future-proofing your AR investment

Common Accounts Receivable Challenges

READING TIME: 5 MINS

LAST UPDATED: APRIL 2025



Despite AR's critical role in organisational financial health, it is known that AR teams commonly face persistent challenges that impact cash flow, customer relationships, and overall business performance. These obstacles can range from operational inefficiencies to strategic limitations, and may ultimately prevent AR teams from delivering their full potential value.

We believe understanding these persistent AR challenges is the first step toward meaningful transformation. By identifying specific pain points across process, technology, people, and strategy dimensions, finance leaders may look to developing targeted interventions that address root causes rather than symptoms.

Quick Reference: Identifying the Challenges

Challenge	Potential Impacts	Suggested Solutions
Operational Inefficiencies	<ul style="list-style-type: none">• Extended DSO and reduced cash flow• Increased operational costs• Higher error rates in payment processing• Staff time wasted on low-value tasks	<ul style="list-style-type: none">• Intelligent document processing (IDP) for automated remittance capture• AI-powered cash application• Automated reconciliation• Digital payment enablement with smart routing
Risk Management and AR Visibility	<ul style="list-style-type: none">• Increased bad debt exposure• Missed opportunities for early intervention• Reduced forecast accuracy• Issues with collections management	<ul style="list-style-type: none">• Predictive analytics for payment behaviour• AI risk scoring models• Automated dunning with personalisation• Smart deductions management with ML-based root cause analysis
Customer and User Experience	<ul style="list-style-type: none">• Reduced customer satisfaction• Higher likelihood of disputed invoices• Adoption barriers to digital solutions• Inefficient team workflows	<ul style="list-style-type: none">• Omnichannel payment options• Intuitive self-service portals• AI-assisted customer communications• Intelligent workflow automation with user-centric design



Operational Inefficiencies in AR

Streamlining Core Processes

When AR teams work with disconnected workflows, they may then be having to spend valuable time on manual cash application, remittance processing, and reconciliation tasks. The potential result is that businesses can experience extended DSO and reduced working capital efficiency.

This operational drag could introduce errors in financial reporting, delays in cash application, and inefficient allocation of your skilled finance resources.

Challenge	Potential Impact	Suggested Solutions
Operational Inefficiencies	<ul style="list-style-type: none"> • Extended DSO and reduced cash flow • Increased operational costs • Higher error rates in payment processing • Staff time wasted on low-value tasks 	<ul style="list-style-type: none"> • Intelligent document processing (IDP) for automated remittance capture • AI-powered cash application • Automated reconciliation • Digital payment enablement with smart routing

Suggested Solutions



Intelligent Document Processing (IDP)

Transform remittance and payment processing through AI-powered document automation that captures, extracts, and validates critical AR data without manual intervention. This could then free up AR specialists to focus on exception handling and customer relationship management.

Examples include the ability to process documents such as remittance advices, lockbox scans, emailed payment notifications, and supporting documentation for disputes.



AI-Powered Cash Application

Deploy intelligent matching algorithms that can automatically link payments to invoices even with incomplete or inconsistent remittance information. Over time, machine learning can continuously improve match rates by learning from historical patterns and user corrections.

FUJIFILM Process Automation's cash application solutions integrate with a number of major ERPs and banking platforms to create a cash application process that aims to significantly reduce DSO and improve working capital performance.



End-to-End Process Orchestration

Create a unified AR workflow environment that connects previously siloed processes into a continuous digital thread. This orchestration layer may offer real-time visibility into bottlenecks and, based on business rules, can automatically route exceptions to the appropriate specialists.

By connecting all AR touchpoints—from invoicing to cash application—organisations may gain vastly improved process visibility and control – and, with GenAI, can look to incorporate continuous improvement and optimisation activity in the background.



Workflow Automation with Intelligent Routing

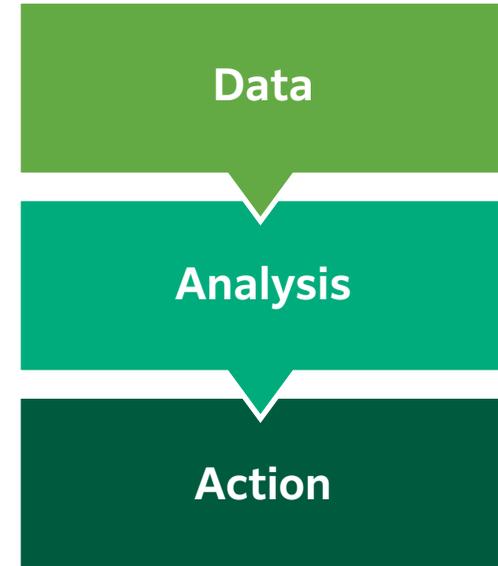
Introduce dynamic workflows with AI-driven routing that is designed to ensure high-value or high-priority transactions receive appropriate attention while streamlining routine processes.

Risk Management and AR Visibility

Transforming Financial Intelligence

When organisations lack proactive risk monitoring and comprehensive AR visibility, they face the likelihood of higher percentage of bad debt write-offs, which may further lead to increasingly unpredictable cash flow.

This visibility gap may prevent strategic decision-making, create financial surprises, and limit the ability to optimise working capital and customer credit relationships.



Challenge	Potential Impact	Suggested Solutions
Risk Management and AR Visibility	<ul style="list-style-type: none"> • Increased bad debt exposure • Missed opportunities for early intervention • Reduced forecast accuracy • Issues with collections management 	<ul style="list-style-type: none"> • Predictive analytics for payment behaviour • AI risk scoring models • Smart deductions management with ML-based root cause analysis

Suggested Solutions



Predictive Collections Intelligence

Transform collections from reactive to proactive using AI models that look to predict payment behaviour before issues arise. These systems can analyse historical patterns, current account activity, and external factors to prioritise collections activities for maximum use.

Predictive collections solutions aim to help reduce bad debt write-offs by optimising team resources through intelligent work prioritisation and personalised outreach strategies.



AI-Powered Risk Scoring and Monitoring

Deploy dynamic customer risk profiles that can continuously evolve based on payment behaviour and market conditions. This data may then provide opportunity for earlier identification of at-risk accounts and supports strategic credit decisions.

Machine learning algorithms may detect subtle patterns indicating potential payment issues, enabling proactive engagement before accounts become severely delinquent.



Smart Deductions Workflow Management

Implement intelligent workflows that automatically categorises issues, gathers supporting documentation, and routes disputes to appropriate specialists. This assists in accelerating resolution time while looking to prevent revenue leakage through improved tracking.

AI-assisted research tools may help AR teams quickly identify the root causes of disputes but also preserve customer relationships. Importantly, pinpointing issues enables continuous system improvements that could reduce future occurrences.

Customer and User Experience

Enhancing Digital Engagement

When businesses only offer limited payment options or maintain complex systems, this may create unnecessary friction that delays payments and frustrates both customers and employees. The potential results – slower collections, higher support costs, and inefficient AR workflows that impede organisational agility.

Challenge	Potential Impact	Suggested Solutions
Customer and User Experience	<ul style="list-style-type: none"> • Reduced customer satisfaction • Higher likelihood of disputed invoices • Adoption barriers to digital solutions • Inefficient team workflows 	<ul style="list-style-type: none"> • Omnichannel payment options • Intuitive self-service portals • AI-assisted customer communications • Intelligent workflow automation with user-centric design



Suggested Solutions



Omnichannel Payments

Transform your customers' payment experiences by offering flexible, digital choices while maintaining centralised control. This may include offering traditional EFT and credit cards as well as modern digital wallets, integrated into existing financial systems. The goal is to reduce any barriers to payment while decreasing processing costs and accelerating cash flow.



Intuitive Self-Service Portals

Empower customers to access invoices, make payments, and resolve simple disputes without AR staff intervention. Self-service portals could offer 24/7 availability while helping to reduce routine enquiries and accelerate collections.

Machine learning may also offer continuous improvement to the portal experience by analysing usage patterns and then using personalised, relevant information based on each customer's history.



AI-Assisted Customer Communications

Transform customer engagement using intelligent communication tools that recommend optimal timing, channels, and messaging based on customer behaviour. These systems are designed to ensure consistent, personalised outreach that aim to improve response rates.



User-Centric Application Overlays

Deploy intuitive interfaces that are designed to simplify complex ERP functions, enabling AR staff to work efficiently without extensive training. Today's modern overlays present only relevant information for each role, improving productivity and reducing errors.

FUJIFILM Process Automation's UX-focused AR solutions can create streamlined visual data for individual AR roles, aiming to reduce training time while increasing processing speed and accuracy.

The Path Forward

Addressing AR challenges requires combining technology, process redesign, and change management. By targeting inefficiencies, enhancing visibility, and improving customer and staff experiences, organisations can look to transform AR from a transactional function to a strategic advantage.



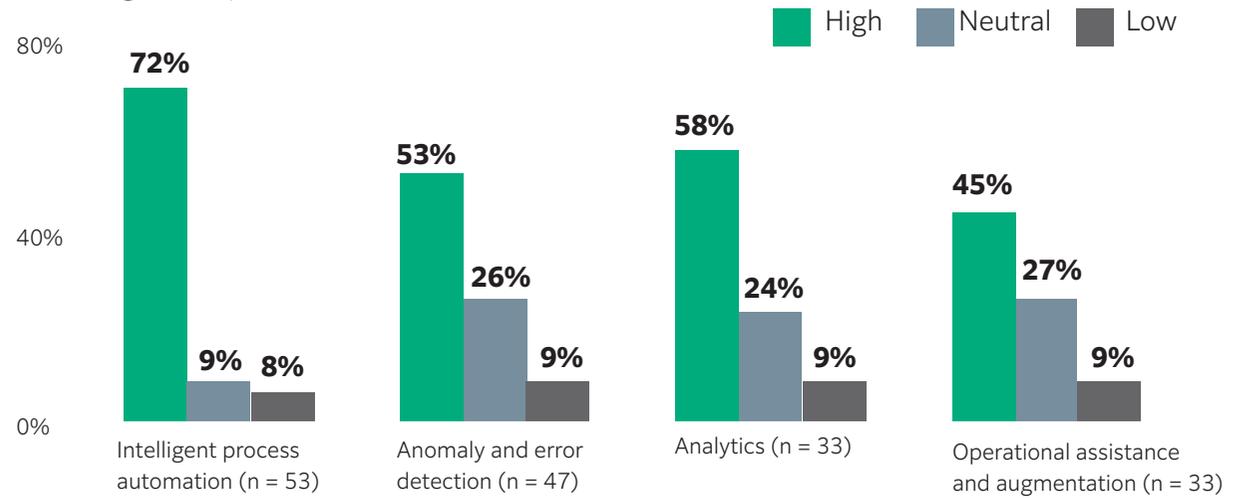
According to Gartner's Top 5 Priorities for CFOs in 2025³ survey data, finance leaders find intelligent process automation use cases have had the highest impact on productivity within their organisation. Examples include invoice matching, T&E optimisation, customer credit management and cash application.

FUJIFILM Process Automation's expertise in intelligent automation can help finance leaders navigate this transformation with confidence. Our consultants seek to identify high-impact opportunities, design tailored solutions, and aim for long-term, successful adoption.

The ultimate goal is an AR function with the ability to deliver efficient processing, empowered staff, happier customers, and strategic financial intelligence that looks to drive better business decisions—all the end goals covered in the next section.

Degree of Impact of AI by Use Case Type

Percentage of respondents



n varies; Finance leaders using AI Source: 2024 Gartner AI in Finance Survey



Key Takeaways

- Start with high-impact processes that target areas with the greatest potentials for measurable improvement.
- Leverage AI strategically by focusing on automation that enhance human capabilities.
- Prioritise user experience to create intuitive solutions for staff and customers to drive adoption.
- Establish clear metrics to measure achievements and share improvements with stakeholders.

Accounts Receivable End Goals

READING TIME: 6 MINS

LAST UPDATED: APRIL 2025



Finance leaders are setting clear, strategic AR goals in an aim to reduce DSO and drive long-term impact.

Quick Reference: AR End Goals

Investment in AI appears to no longer be a nice-to-do. In fact, **PwC's Pulse survey⁴ confirms more than half of respondents are investing in GenAI, as opposed to only 30% who say they are cutting costs.**

End Goal	Potential Benefits and Outcomes	Suggested Technology Strategies
Process Modernisation	<ul style="list-style-type: none"> • Reduced DSO • Lower processing costs • Improved cash flow predictability • Reduced manual errors in reconciliation 	<ul style="list-style-type: none"> • Integrate accounting systems with CRM/ERP • Implement omnichannel payment options • Migrate to cloud-based AR solutions • Deploy AI/ML for predictive analytics and automation
Communication Excellence	<ul style="list-style-type: none"> • Improved customer satisfaction and retention • Faster dispute resolution • Reduced barriers to payment • Address late payment rate through better engagement 	<ul style="list-style-type: none"> • Implement omnichannel communication protocols • Create self-service customer portals • Automate routine payment reminders
Resource Optimisation	<ul style="list-style-type: none"> • Reallocation of staff to high-value activities • Scalability without proportional cost increases • Improved team productivity and satisfaction • Ability to handle growth without staffing increases 	<ul style="list-style-type: none"> • User-centric implementation • Invest in AR-specific technology solutions • Cross-train team members • Consider selective outsourcing
Strategic Financial Intelligence	<ul style="list-style-type: none"> • Earlier identification of payment risks • More accurate cash forecasting • Reduction in bad debt write-offs • Data-driven credit decisions • Alignment with broader financial strategy 	<ul style="list-style-type: none"> • Deploy advanced analytics dashboards • Implement customer payment behaviour modelling • Establish proactive credit risk monitoring • Enable real-time cash position visibility

End Goal: Process Modernisation

A Modern, Integrated AR Ecosystem

Legacy AR processes built on manual workflows and disparate systems can create inefficiencies, consequently impacting cash flow and customer relationships. Modernising through digital transformation can create a foundation for current and future operational excellence focused on increasingly strategic financial management.

End Goal	Potential Benefits and Outcomes	Suggested Technology Strategies
Process Modernisation	<ul style="list-style-type: none"> • Reduced DSO • Lower processing costs • Improved cash flow predictability • Reduced manual errors in reconciliation 	<ul style="list-style-type: none"> • Integrate accounting systems with CRM/ERP • Deploy omnichannel payment options • Migrate to cloud-based AR solutions • Deploy AI/ML for predictive analytics and automation

In **CreditorWatch's Business Risk Index** released in October 2024, **payments in arrears were at their highest rate since March 2021.**⁵

Suggested Technology Strategies



API-Driven ERP and CRM Connectivity

Create data flows between accounting systems, CRM platforms, and business applications, unifying customer data and transaction histories across multiple platforms.



Deploy Omnichannel Payment Platform

Expand the business's payment options to include direct debit, credit cards, EFT, and digital wallets through a unified payment platform. Support automatic payments for recurring invoices with the aim to reduce customer effort and accelerate collection times.

Creating a consistent experience across channels may help enable your customers to pay you easily, while also looking to simplify reconciliation through intelligent matching and automated posting to your financial systems.



Cloud Migration with Phased Implementation

Transition from on-premises AR systems to cloud-based or a combination of solutions that offer the potential of greater flexibility, automatic updates, and improved accessibility. A phased approach may minimise disruption while progressively delivering benefits.



Deploy AI/ML in routine processes

Implement AI and machine learning in high value processes such as cash application, collections prioritisation, and credit risk assessment. These intelligent capabilities evolve over time as the system learns from transactions and user inputs.

We believe the best GenAI solutions are designed to complement human expertise, not replace it. They can provide decision support and automate routine tasks while leaving strategic decisions to your team.



End Goal: Communication Excellence

A Connected Internal and External Communication System

Fragmented communication could lead to payment delays, unresolved disputes, and customer frustration. Following, building a comprehensive communication strategy that addresses both internal protocols and customer-facing interactions may then increase clarity, accountability, and improved cash flow.

End Goal	Potential Benefits and Outcomes	Suggested Technology Strategies
Communication Excellence	<ul style="list-style-type: none"> Improved customer satisfaction and retention Faster dispute resolution Reduced barriers to payment Address late payment rate through better engagement 	<ul style="list-style-type: none"> Implement omnichannel communication protocols Create self-service customer portals Automate routine payment reminders

Suggested Technology Strategies



Communication Protocols and Training

Establish clear internal guidelines for customer interactions across the AR lifecycle, including escalation procedures and response time standards. Maintain accurate contact information in centralised systems so that messages reach the right people.

Establish an integrated communication hub that captures all customer interactions across channels, providing a complete history for AR staff and other customer-facing staff. An internal hub of this type can enable consistent messaging, with aim for no information to fall through the cracks.



Self-Service Payment Flexibility

Create self-service capabilities that empower customers to access invoices, make payments, and resolve common issues without involving your AR staff's time. Integrate AI chatbots to provide immediate responses to routine enquiries at any time.

With the [changing payment landscape in Australia](#)⁶ it appears most businesses should be looking to offer as many channels, with as many services as possible. In this respect, we recommend a portal solution that includes line-item dispute management, document access, and conversational AI that guides customers through processes and aims to help reduce support costs.



Automated Reminder Workflows

Implement intelligent payment reminder systems that adapt timing, channel, and messaging based on customer profiles and payment history. Using proactive external communications may reduce late payments, consequently helping you to maintain positive customer relationships.

Possible solutions include customisable templates, optimal timing algorithms, and response tracking so that you may look to refine your communication strategy continuously.

End Goal: Resource Optimisation

Efficient Resource Deployment

Resource constraints in AR teams often mean that the urgent activities may be prioritised before the important ones. Look to overcome staffing constraints by strategically deploying people, technology, and external resources; always remain mindful of the need for effective change management to reduce and/or address potential technology adoption issues. The problem is current and significant - [a 2024 Gartner survey](#)⁷, businesses confirmed that low levels of data literacy and technical skills were one of the main challenges related to AI adoption.

End Goal	Potential Benefits and Outcomes	Suggested Technology Strategies
Resource Optimisation	<ul style="list-style-type: none"> • Reallocation of staff to high-value activities • Scalability without proportional cost increases • Improved team productivity and satisfaction • Ability to handle growth without staffing increases 	<ul style="list-style-type: none"> • User-centric implementation • Invest in AR-specific technology solutions • Cross-train team members • Consider selective outsourcing

Suggested Technology Strategies



User-Centric Implementation Approach

Resistance to adopting new technology can and does undermine even the best solutions.

FUJIFILM Process Automation's implementation methodology aims to address this important issue by placing users at the centre of the process, including through:

- Early involvement of end-users in solution design to ensure practical usability.
- Change champions program to leverage influential team members.
- Phased rollout with ample time for adjustment and feedback.
- Tailored training that addresses different learning styles and experience levels.
- Continuous improvement cycles based on user feedback and/or adoption metrics.
- Visible executive sponsorship and clear communication of strategic benefits.



Intelligent, Targeted AR Tools

Implement purpose-built AR technology with automation capabilities in the most repetitive tasks. Enhance productivity through intuitive interfaces, workflow guidance, and intelligent process automation, with the view to make the user experience satisfying and more efficient.

We recommend looking to prioritising user experience, reducing training time and increasing efficiency through built-in best practices.



Skills Enhancement and Cross-Training

Develop versatility in team members who can support multiple AR functions during peak periods or staff absences. Create knowledge-sharing mechanisms to distribute expertise across the team.

Include training assistance that emphasises deep knowledge transfer and offers opportunities for your team to develop technical proficiency and process understanding, which may then help to quickly gain skills and confidence.



Managed Services for Targeted Processes

Selectively outsource specialised or fluctuating workload processes such as collections, cash application, or dispute resolution. This could offer scalability and specialised expertise without increasing your staff numbers.



End Goal: Strategic Financial Intelligence

Actionable Financial Insights

AR operations generate valuable data that can easily end up unused in many businesses. By transforming this data into strategic intelligence, finance leaders may be empowered to make more informed decisions about credit policies, and working capital optimisation, and contribute meaningful insights for the wider organisation.

End Goal	Potential Benefits and Outcomes	Suggested Technology Strategies
Strategic Financial Intelligence	<ul style="list-style-type: none"> • Earlier identification of payment risks • More accurate cash forecasting • Reducing long term bad debt write-offs • Data-driven credit decisions • Alignment with broader financial strategy 	<ul style="list-style-type: none"> • Deploy advanced analytics dashboards • Implement customer payment behaviour modelling • Establish proactive credit risk monitoring • Enable real-time cash position visibility

Suggested Technology Strategies



Advanced Analytics Dashboards

Deploy customisable, interactive visualisations that transform AR data into actionable insights for all stakeholders. These dashboards typically provide drill-down capabilities from executive metrics to operational details, aiming to enable informed decisions at every level.



Customer Payment Behaviour Modelling

Implement predictive models that analyse historical payment patterns to forecast future behaviour. These models are designed to identify subtle signals that indicate potential payment issues before they may become serious problems.

Look for AI-powered systems that continuously learn from your specific customer base, with the capability to improve prediction accuracy while adapting to changing market conditions and seasonal patterns.



Credit Risk Monitoring Systems

Create real time credit management capabilities that automatically assess risk factors and trigger appropriate actions. These systems in general combine internal payment history with external data sources for comprehensive risk evaluation.

Proactive credit solutions may then enable policy enforcement while aiming to maintain flexibility for preferred customers and reduce bad debt exposure without sacrificing growth opportunities.



Real-Time Reporting and Forecasting

Establish automated financial reporting that provides current cash position visibility alongside predictive forecasts. These tools may enable confident decision-making about investments, financing, and operational requirements.



The Path Forward

We recognise that technology value is only realised through consistent, proper usage. By proactively addressing resistance and creating genuine buy-in, businesses may avoid the common pitfall of investing in powerful technology that is underutilised.

FUJIFILM Process Automation partners with you through assessment, implementation, and continuous improvement, with the view to achieve successful adoption and sustainable results.



Key Takeaways

- AR transformation looks to deliver interconnected benefits across efficiency, customer relationships, resource utilisation, and financial intelligence.
- Strategic implementation should emphasise user experience and focus on high-value processes first.
- Success requires balancing automation with human expertise to augment rather than replace your team's capabilities.
- The value extends beyond efficiency to deliver strategic insights which may then lead to better business decisions.

According to [US firm Pymnts](#)⁶, 61% of small businesses already use GenAI to automate daily tasks



Future-Proofing Your AR Automation Investments

READING TIME: 4 MINS

LAST UPDATED: APRIL 2025



As AR technology evolves, forward-thinking finance leaders must balance innovation adoption with practical implementation realities. Successful transformation may not only require selecting the right technologies but ensuring organisational readiness and sustained adoption.

Forward-thinking CFOs should act on these three major fronts, focusing on doing these well. The potential result – confidence in a strong digital foundation, empowered staff and a secure, compliant and transparent financial dataset.

Quick Reference: Future-Proofing Your AR Investment

Strategic Focus	Expected Outcomes	Key Initiatives
Change Management and Adoption	<ul style="list-style-type: none"> Increased user adoption rates Reduced resistance to new technologies Sustainable transformation results 	<ul style="list-style-type: none"> Implement user-centred design and phased rollouts Establish change champion networks and executive sponsorship Develop continuous training and feedback mechanisms
Intelligent Risk Management	<ul style="list-style-type: none"> Reduction in bad debt exposure Earlier identification of deteriorating accounts Improved cash flow stability during economic volatility and growth periods 	<ul style="list-style-type: none"> Deploy predictive AI for payment behaviour analysis Create automated risk scoring with adaptive thresholds Enable scenario planning for economic shifts or growth plans
Ecosystem Integration and Connectivity	<ul style="list-style-type: none"> Reduced DSO through frictionless processing Enhanced financial supply chain visibility Future-ready, scalable infrastructure 	<ul style="list-style-type: none"> Implement API-first platforms connecting broader ecosystems Enable real-time payment integration with banking networks Develop customer-facing relationship portals

Change Management and Adoption

Overcoming Barriers to AR Transformation Success

Even the most advanced AR technology may only deliver minimal value if teams resist adoption or revert to manual workarounds. Experience has shown us that implementation failures typically stem more from human factors than technical limitations. Addressing these challenges requires intentional strategies that look to place users at the centre of transformation efforts.



Strategic Focus	Anticipated Outcomes	Suggested Key Initiatives
Change Management and Adoption	<ul style="list-style-type: none"> Increased user adoption rates Reduced resistance to new technologies Sustainable transformation results 	<ul style="list-style-type: none"> Implement user-centred design and phased rollouts Establish change champion networks and executive sponsorship Develop continuous training and feedback mechanisms

Suggested Key Initiatives



Implement User-Centred Design and Phased Rollouts.

Aim for modular implementation, starting with high-impact processes like cash applications or collections before expanding to full functionality, ensuring teams have the chance to build confidence progressively.

We recommend using an AR platform that features intuitive interfaces designed with actual AR professionals' input.



Establish Change Champion Networks and Executive Sponsorship.

Customise your reporting and dashboards to provide executive insights that demonstrate tangible ROI, helping leadership to maintain visibility and commitment throughout the transformation journey.

Part of your implementation methodology should include identifying and equipping internal champions with specialised training and resources.



Develop Continuous Training and Feedback Mechanisms

Choose built-in feedback tools that capture user suggestions and can feed back to directly influence platform updates, creating a continuous improvement cycle. In this way, ML could aid your staff to participate in continual upgrades.

Intelligent Risk Management

Turning AR Data into Strategic Financial Protection

Economic volatility, industry disruption, and rapid business growth may all amplify payment risk. Traditional approaches to credit management could lack the sophistication needed for today's complex business environment.

Advanced AR solutions are designed to provide predictive capabilities and automated safeguards, with the view to protect cash flow while supporting strategic growth initiatives.



Strategic Focus	Anticipated Outcomes	Suggested Key Initiatives
Intelligent Risk Management	<ul style="list-style-type: none"> • Reduction in bad debt exposure • Earlier identification of deteriorating accounts • Improved cash flow stability during economic volatility and growth periods 	<ul style="list-style-type: none"> • Deploy predictive AI for payment behaviour analysis • Create automated risk scoring with adaptive thresholds • Enable scenario planning for economic shifts or growth plans

Suggested Key Initiatives



Deploy Predictive AI for Payment Behaviour Analysis

FUJIFILM Process Automation's AR solution uses ML algorithms to analyse historical payment patterns alongside external economic indicators. These could be utilised to predict future payment behaviour with increasing accuracy over time. The system automatically flags accounts showing perceived early warning signs of payment issues.



Create Automated Risk Scoring with Adaptive Thresholds

Customisable risk thresholds can adapt to your specific risk tolerance and industry requirements. FUJIFILM Process Automation's platform's dynamic credit management capabilities can automatically adjust customer credit limits and terms based on real-time payment performance and pre-set financial indicators.



Enable Scenario Planning for Economic Shifts or Growth Plans

Advanced modelling tools allow finance teams to simulate the impact of economic changes, new market entries, or business expansion on cash flow and reduced DSO burden. These insights may then enable proactive policy adjustments before cash flow challenges materialise.

Ecosystem Integration and Connectivity

Building AR Operations that Transcend Organisational Boundaries

The modern financial ecosystem extends far beyond a single organisation's borders. Customers expect seamless, integrated experiences, while finance leaders need comprehensive visibility across their financial supply chain.

AR solutions should embrace open architecture with the view to connect smoothly with both internal systems and external networks.

Strategic Focus	Anticipated Outcomes	Suggested Key Initiatives
<p>Intelligent Risk Management</p>	<ul style="list-style-type: none"> • Reduction in bad debt exposure • Earlier identification of deteriorating accounts • Improved cash flow stability during economic volatility and growth periods 	<ul style="list-style-type: none"> • Deploy predictive AI for payment behaviour analysis • Create automated risk scoring with adaptive thresholds • Enable scenario planning for economic shifts or growth plans

Suggested Key Initiatives



Deploy API-First Platforms Connecting Broader Ecosystems

To prevent siloed data and present a united front to customers across all organisation departments, it's vital to aim for seamless data flow across the business ecosystem – but also leverage existing technology investments.

FUJIFILM Process Automation's solution features over 200 pre-built connectors to a number of major ERP, CRM, and banking systems, with an open API architecture allowing the possibility of custom integrations. In this way, legacy systems could be used to end-of-life, with the aim to do so without substantially compromising data integrity or ease of access.



Enable Real-Time Payment Integration with Banking Networks

If this is not yet your standard practice, we suggest it should be one of the first AR initiatives you undertake.

We recommend using an AR solution that connects directly to major payment networks and banking APIs, enabling instant payment verification and reconciliation. This offers the potential to reduce the cash application backlog and provide real-time visibility into your business's cash position.



Develop Customer-Facing Relationship Portals

Customers today, and increasingly so in the future, typically expect to be able to manage their accounts, interrogate historical data, resolve minor disputes, and make payments, with significant reduction of barriers to payment.

Adopt a robust self-service customer portal that provides 24/7 access to invoices, statements, and payment options while looking to maintain your brand identity.



The Path Forward

Successful AR transformation should require a long-term perspective beyond initial implementation. Organisations that achieve lasting results typically follow a structured approach:

- 1) **Establish baseline metrics before implementation to accurately measure improvement.**
- 2) **Create a governance framework that balances standardisation with flexibility.**
- 3) **Build internal expertise alongside technology deployment.**
- 4) **Regularly reassess priorities as business conditions and technologies evolve.**

We certainly understand, and surveys demonstrate, that **true corporate reinvention initiatives can be complex and costly**⁴. But we're here to assist you find the most seamless and cost-effective ways as possible forward. FUJIFILM Process Automation's services include contextual guidance, customisable learning paths, and a knowledge base that seeks to grow with your organisation.

FUJIFILM Process Automation partners with clients throughout this journey, offering not just technology but the expertise needed to navigate organisational change and continuous improvement.



Key Takeaways

- CFOs in 2025 will face unprecedented complexity in financial operations that require intelligent automation and predictive capabilities.
- Change management competency appears to have become as critical as technical expertise for finance leaders driving digital transformation.
- Integration across financial ecosystems will separate market leaders from laggards as boundaries between organisations continue to blur.
- Data-driven risk intelligence represents the next frontier of strategic advantage for forward-thinking finance organisations.



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Sources:

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