

Beyond Automation: What Finance Teams Really Need from AI

Insights from 300+ finance professionals on AI, automation, and getting paid faster



With their workload growing and headcount remaining flat, finance professionals know that automating more of the A/R process is critical. But they are stuck. Multiple A/R tools that are not integrated force lots of manual work—from data entry, to cash matching to chasing late payments. What they need isn't just automation that follows rules—it's AI that can reason, take action, and learn from outcomes.

They know AI can help, have budgeted for it, and are ready to embrace it. But they have varying levels of knowledge when it comes to different AI functionalities, as well as some concerns to ensure their investments have real impact.

That is what Flywire learned from a recently commissioned survey of 300+ finance professionals to find out how their jobs are going, what they are thinking about AI and where AI-enabled technologies may have the most immediate impact.

What is everyone's path forward in this environment? What do you need to know to help inform AI finance strategy in 2026?

Here are three takeaways from the survey of leaders at U.S. companies with annual revenues of between \$10 million and \$500 million, spanning several different industries.



1

There are big gains to be had in automating more A/R process

Everyone surveyed said they deal with manual work that slows down getting paid. From chasing late payments to matching remittances to reconciling across systems, finance teams are buried in tasks that should be automated.

Survey respondents said manual processes are their biggest bottleneck—whether it's data entry between systems (26%), following up on overdue invoices (26%), or cash application and reconciliation (25%). They lack visibility into what to prioritize and the time and tools to act quickly.

It's not surprising when they reveal how fragmented their processes are.

42%

rely on manual review based on relationships and history to figure out how to handle overdue payments

Finance professionals are clear on what keeps the customer from paying on-time, with payment ease topping their concerns.

33%

say the **biggest bottleneck in getting paid faster is payment friction** – that customers find it too hard to pay or have too few options

They think embedded payment options would ease the process for customers, as well as increase the likelihood of transaction.



Integrate payment systems to enable customers to make convenient self-service payments.



The ability to integrate embedded financial solutions not only improves the transaction rate but transfers or disperses the risk of non-payment.



Faster electronic payment options integrated directly would speed up collections dramatically.

Smarter automation across the entire A/R lifecycle is the single biggest capability that respondents named as having the ability to improve or transform their operations.



WHAT THEY WANT



Automated payment matching and cash application across systems



Deeper root cause analysis of recurring late payments



Prioritization of overdue invoices based on risk and value



Better tools to flag payment risk earlier



AI that reasons about customer history and adapts—not just follows preset rules

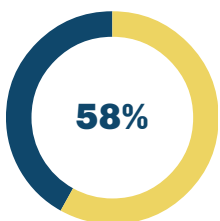
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Managing A/R in multiple tools trips up automation, slows payments

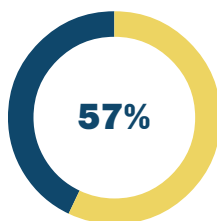


Survey respondents agree that lack of integration, bolting together multiple tools, and ease of payment are the chief culprits of finance inefficiency.

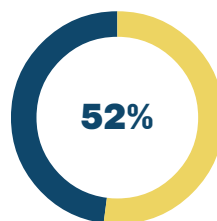
More than half of the companies using enterprise software such as NetSuite, Xero or QuickBooks are bolting on as many as four different tools to manage A/R flows. This includes:



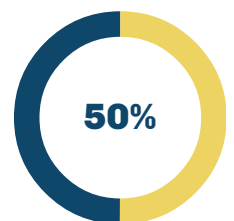
a payment processor



CRM software



A/R automation software



other tools like
spreadsheets



I wish we had a single, fully integrated AR platform that provides complete visibility across billing, collections, and dispute management.

90%

of the survey respondents said that they could be more strategic if more of the A/R process was automated

But they're stuck managing multiple A/R tools that do not talk to one another, and still manually entering information to ensure every invoice is paid and every payment accounted for.

BIGGEST CHALLENGES

83%



say poor integration between A/R processes and systems of record

83%



say lack of visibility across A/R systems

Aside from inefficiency, it's holding them back from being more strategic in their roles.

70%



say they have access to data, but can't draw any real insight from it

They need that data to inform strategic endeavours, and have the time to work on them.

95%

agree that visibility into incoming payments is critical for budgeting and managing working capital



3

There's widespread readiness for AI and agreement that it can help boost efficiency, but also confusion and concern

While 90% of those surveyed have the budget allocated for tools and a full two thirds are actively exploring AI solutions, it is evident from the data that not everyone is fully comfortable and confident in those solutions.

Nearly half of those surveyed say they are only somewhat familiar with what AI can do to automate functions like payment matching and dunning. They have a multitude of concerns on implementing the technology – spanning a lack of trust and transparency, accuracy, ease of integration and data privacy.

A full one third say the ROI is not clear and need guidance on where to start.



CONCERNS USING AI IN A/R COLLECTION

39%



lack of trust or transparency

37%



concern about accuracy

35%



hard to integrate with existing systems

34%



data privacy concern

31%



limited internal expertise

28%



no AI capabilities in current A/R software

What to look for in AI solutions

These concerns point to what finance teams should prioritize when evaluating AI:



Keep humans in control

AI should recommend and execute within guardrails—not make autonomous decisions on high-stakes actions.



Never use your data to train models

Your financial data should power your workflows, not someone else's AI.



Provide transparency and auditability

Every AI action should be explainable and traceable.



Integrate natively with your systems of record

Bolt-on AI creates more complexity. Embedded AI reduces it.

They seem confident their concerns will be addressed. They are bullish on AI's role in finance – with 64% saying it will be important or essential to staying competitive in the next two years, and a full 99% saying that in five years' time, some or all of finance will rely on the technology.

They see AI being used to:



Predict and resolve payment delays.



Segment customers and optimize collections strategies at scale.



Forecast cash collection to proactively manage receivables and reduce DSO.



Predict churn risk based on payment behavior and usage patterns.

What is the finance leaders' AI wish list for 2026 and beyond?

AUTOMATION

98%



automating payment matching

96%



automating payment plan approvals

97%



auto-configuring workflows & integrations

FORECASTING

96%



real-time cash flow forecasting

94%



predicting which customers will pay

95%



recommending which accounts to prioritize

95%



extracting data from documents, such as PDFs, spreadsheets & statements

A/R OPTIMIZATION

96%



suggesting improvements to A/R processes

95%



automatically drafting collection messages

93%



answering internal A/R questions

AI strategy in 2026: Where to focus when it comes to A/R

There is solid ROI in using AI-enabled technology to improve the process of getting paid. Here are six areas to zero in on to maximize the impact.

1

Invest in AI that acts, not just analyzes

Finance teams don't need another dashboard. They need AI that takes action—sending reminders, matching payments, resolving exceptions—with humans approving the high-stakes decisions.

2

Demand embedded AI, not bolt-on tools

The survey is clear: 83% say poor integration is their biggest challenge. AI bolted onto disconnected systems just creates more complexity. Look for AI that's native to your AR platform and ERP.

3

Make human oversight non-negotiable

With 39% citing trust as their top concern, the answer isn't less AI—it's AI with guardrails. Approval workflows, audit trails, and clear boundaries on autonomous action build confidence.

4

Treat your data as AI fuel

AI is only as good as its context. The companies that win will be those whose AI understands customer payment history, contract terms, and relationship nuance—not generic patterns from someone else's data.

Prepare for the AI skills shift

The role of finance is changing. Repetitive tasks move to AI; strategic oversight becomes the job. Start building the muscle for exception handling, AI supervision, and workflow design now.

Start with high-volume, low-risk workflows

Payment matching. Reminder sequences. Data extraction. Prove value on repeatable tasks before expanding to complex decisions. Quick wins build organizational buy-in.

About Flywire's Invoice-to-Cash solution

Flywire makes it easy to bill customers and collect payments worldwide. With Flywire's Invoice-to-Cash solution, businesses can generate and send invoices that include embedded payment options. Clients can pay online in their preferred currency and method payment, and your business receives funds in your local currency. Each transaction is posted straight through to your system of record, with chasing, reporting and reconciliation processes all automated for optimal visibility and payment speed.

See how Flywire's Invoice-to-Cash platform addresses these challenges—with embedded AI, seamless ERP integration, and global payment capabilities.

[Request a demo](#)



Report Methodology

- Flywire commissioned Regina Corso Consulting to conduct a survey of finance leaders to understand how they are dealing with AR and cashflow as well as how AI may fit into their plans for these areas.
- This survey is among 300 U.S. adults, 18 and older who have responsibility for AR, cash flow and collections in companies with at least \$10 million in annual revenue. These companies are in one of the following industries: software and technology, marketing/advertising agencies, SaaS, business services, media, insurance or legal.
- This survey was conducted online between December 12 and 21, 2025.

