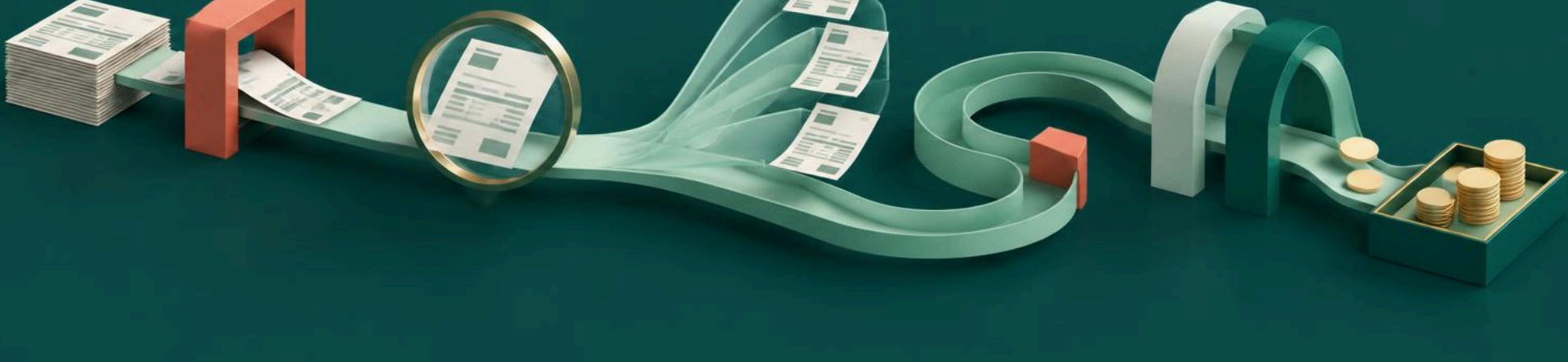


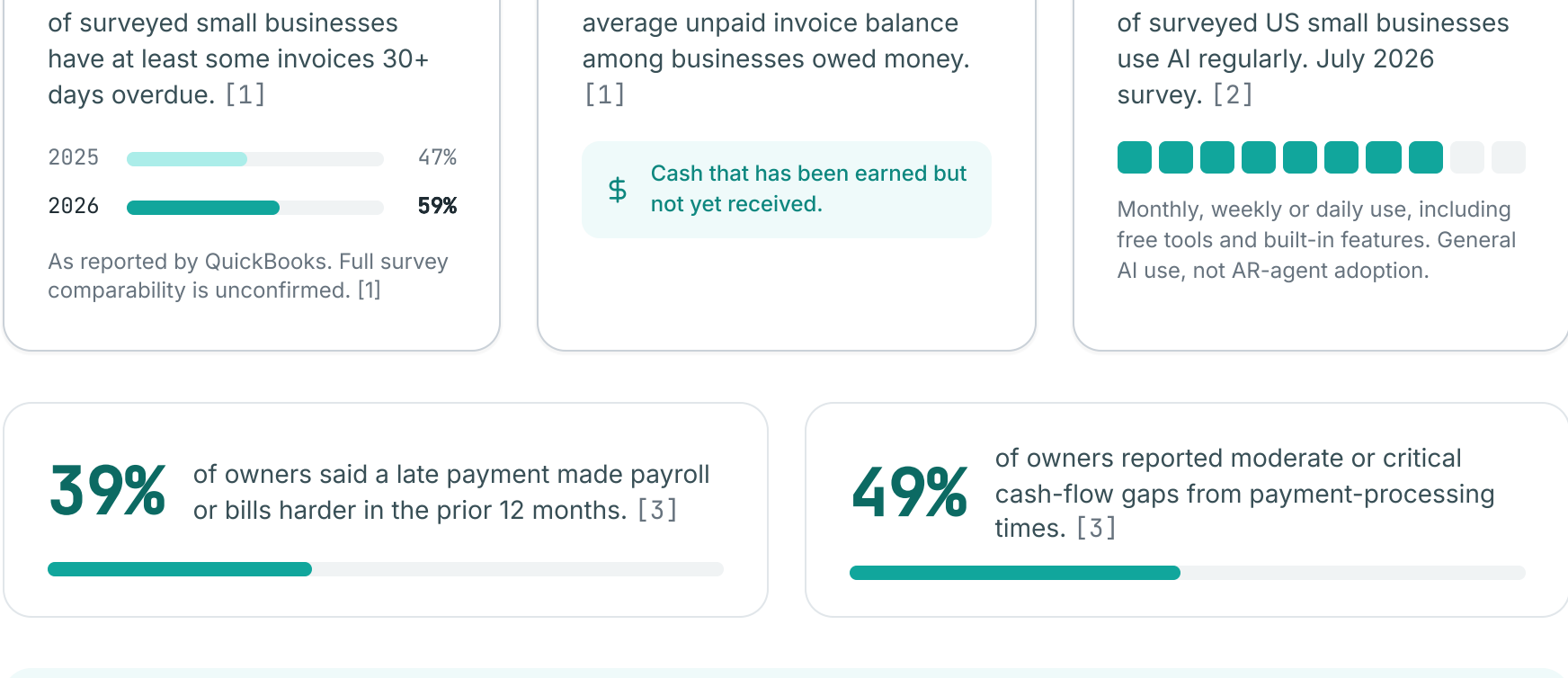
# State of accounts receivable 2026

Where cash gets stuck.  
How AI could change what comes next.



## 01 / THE 2026 CONTEXT

### Late payments remain a cash-flow problem



**24/7** FedNow supports instant payments through participating financial institutions. Access and availability depend on the institution. [4]

[3] US business owners surveyed in December 2025. Survey populations and periods differ and include businesses outside B2B.

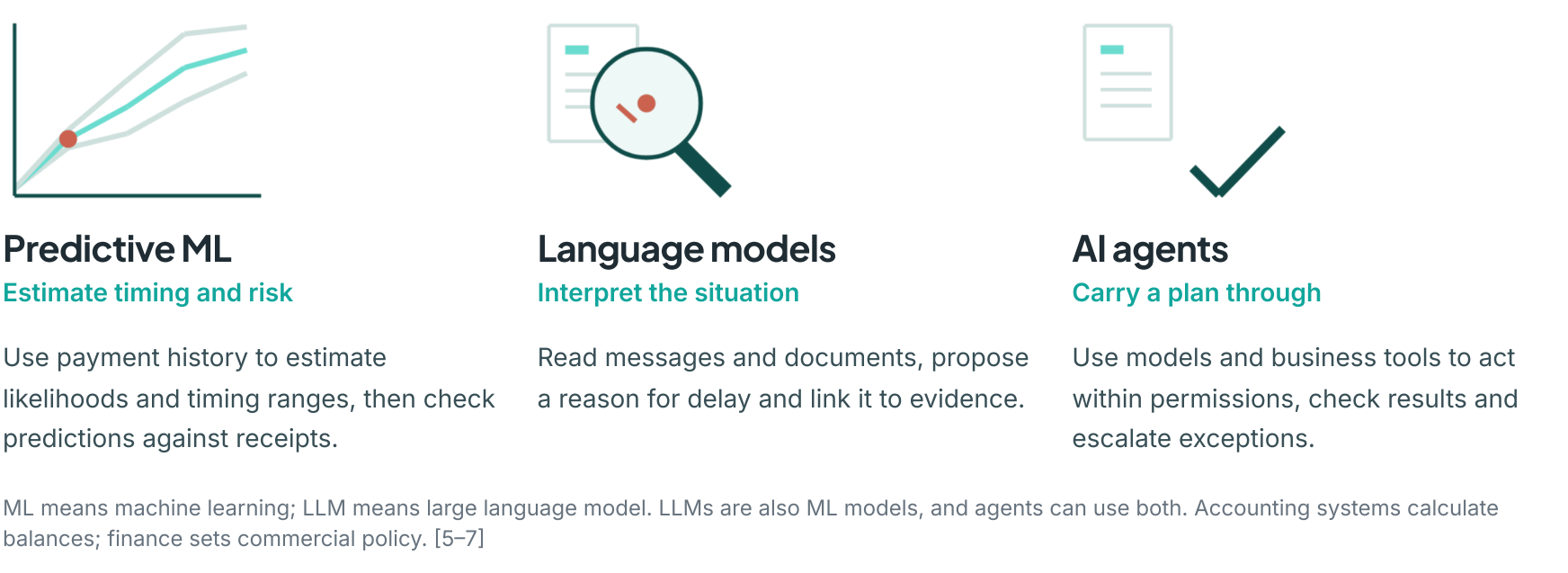
## 02 / THE OPPORTUNITY

### The next advance in AR is better decisions about cash

We expect AI to help teams diagnose delays, choose effective interventions and prevent repeat problems. The larger opportunity is an AR operation that learns from what actually gets paid.

Already documented: ML payment predictions and LLM account summaries. [5, 6] Our outlook concerns how these capabilities combine with agents and learning from outcomes.

#### THREE ROLES IN ONE AR OPERATION

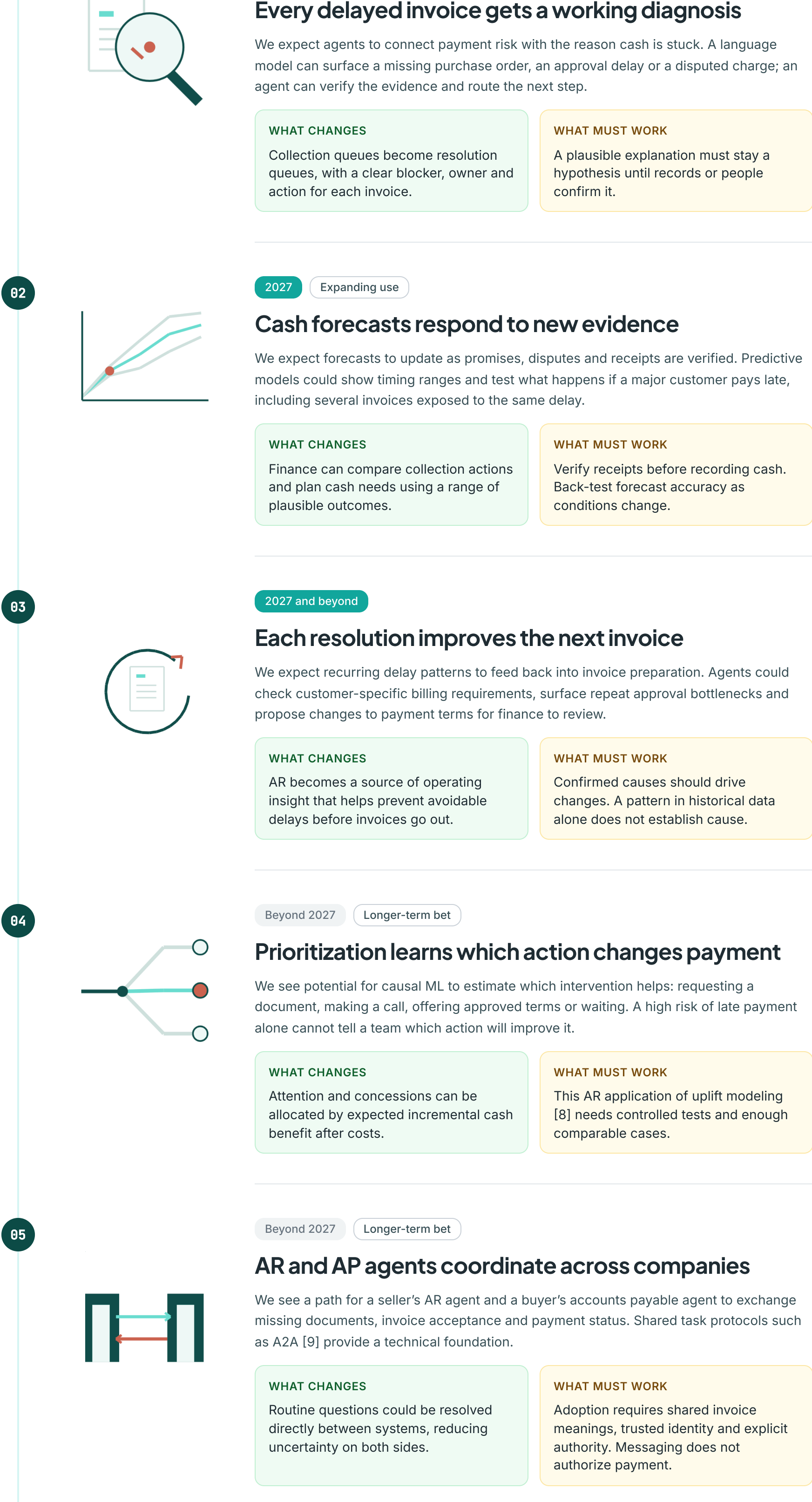


ML means machine learning; LLM means large language model. LLMs are also ML models, and agents can use both. Accounting systems calculate balances; finance sets commercial policy. [5-7]

## 03 / PELLUCID OUTLOOK

### Five shifts for 2027 and beyond

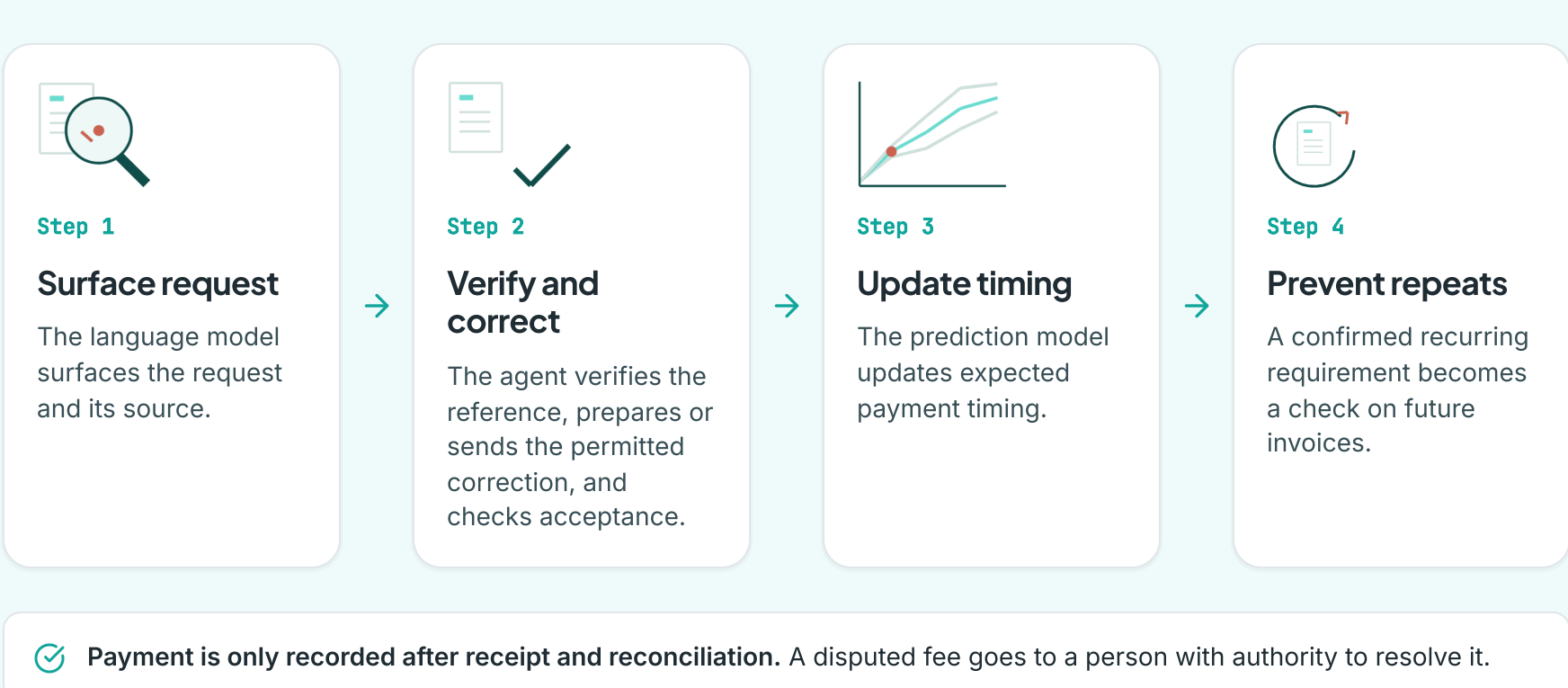
Our directional expectations for the industry. Sources establish current foundations; the horizons are our judgment. Timing will vary.



#### ILLUSTRATIVE CASE / A PROFESSIONAL-SERVICES INVOICE

### One invoice. A connected response.

A buyer says an invoice is missing a purchase-order reference.



**GOVERNANCE**

### Autonomy should be earned, action by action

Give agents wider permissions as verified performance improves. Consider the action, amount and customer context. Keep people accountable for disputes, discounts, write-offs and payment terms; retain evidence of what each agent did and why.

For small teams, usable history and connected records are practical limits. Start with rules and review where evidence is thin. Improve models through curated outcomes and revalidation.

**MEASURE WHETHER THE DECISIONS HELP**

### Cash outcomes, prediction quality and trust

Days to collect   Cash collected   Team hours   Time to resolve blockers   Time to match cash  
Forecast accuracy   Repeat disputes   Customer experience

Evaluate intervention impact against a credible comparison group, after concessions and operating costs. Faster activity alone does not establish better cash outcomes.