EXL Digital Finance Suite – Accounts Receivable Analytics

Accounts Receivable Analytics solution to enhance receivables visibility, reduce risk exposure, and optimize cash flow performance

Common Challenges

- Siloed reporting & legacy systems
- High Days Sales Outstanding (DSO) leading to cash flow inefficiencies
- Inability to identify and manage high-risk customer accounts
- Lack of actionable insights to improve overdue collections and reduce bad debt
- Difficulty in forecasting cash inflows accurately due to fragmented data

Key Features

AR Insights

- Tracks total invoice volume, invoice value, receivable balances, and DSO
- Provides monthly trends and forecasts to anticipate cash flow fluctuations
- Highlights overdue invoices, unapplied receipts, and cash application times

Propensity to Pay Analytics

- Segments customers by risk levels based on payment behavior and aging
- Monitors open receivables, invoice status, collected and received amounts for risk profiling
- Visualizes risk exposure by customer, industry, and aging of overdue invoices via interactive charts

Cash Application Insights

- Measures cash application cycle times, volume of automated vs. manual processing
- Monitors unapplied cash receipts and their impact on cash flow
- Analyzes cash receipt cycles to accelerate resolution and improve cash application rates

Business Outcomes

- Accelerated cash flow through improved DSO and collection strategies
- Reduced financial risk with customer-level risk segmentation and analytics
- Improved decision-making with dynamic, demand-driven reporting capabilities
- Higher recovery rates and minimized bad debt through targeted actions
- Enhanced operational efficiency

Expected Benefits

Faster cash flow	Reduced DSO	Improved risk management	Enhanced collections productivity	Better cash application

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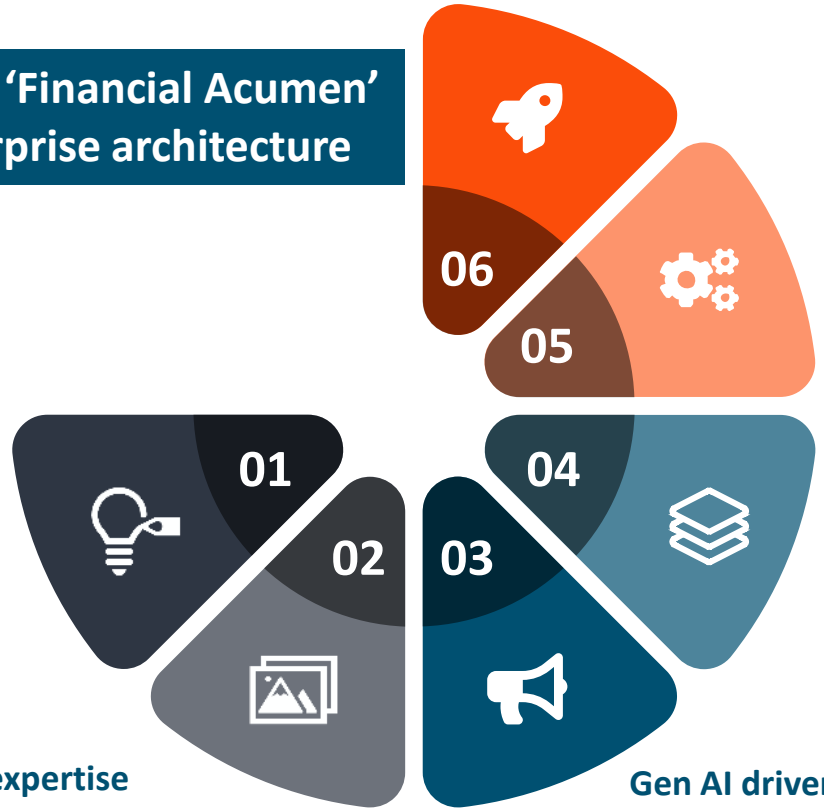
Key Differentiators

Differentiated by its 'Financial Acumen' and a modular enterprise architecture



InsightsGPT – Gen AI powered Conversational BI

Powerful Conversational BI solution to interact real-time with data, create and share business/functional storyline with visuals and narratives

Pre-built data connectors and templates

Library of readily available pre-built connectors to integrate with various ERP, CRM, Cloud and Custom applications, improving Speed to Market

Modular and scalable architecture

Custom pick and choose modules, cloud native solution designed to scale across enterprise and to handle cross functional use cases leveraging reusable components

Gen AI driven narratives and recommendations

Hyper-personalized narratives based on user roles. Learning the underlying patterns and distribution of datasets to recommend cost drivers and growth strategies

Leveraging cross-industry financial expertise

Leveraging years of financial expertise, created a market-place of machine learning (ML) models for spend classification, GL codes prediction, benchmark criteria and 'Art of Possible' recommendations

Predictive Analytics & What-if scenarios

Customizable 'state-of-the-art' AI models for revenue and EBITDA/EBIT forecasting, prediction of working capital/cash balance and indirect cost profile with what-if scenarios

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Solution Architecture

Data Sources

- ERP, CRM, Warehouse
- Third-party data and Custom applications
- SQL/ Other Databases
- Azure Cloud storages & Data Warehouses

CLIENT SYSTEMS

Data Integration and Transformation

- Data Integration through REST/SOAP API, SFTP methods
- Data Quality checks & anomaly management
- Data management and warehousing
- Schema design & attribute matching
- Scheduled pre-process & data pipeline run

Data Intelligence

- Generative AI & GPT
- Generative BI & Insights
- Narrative generation
- KPIs, Benchmarks and Charts generation
- Forecasting & scenario model
- Classification & Prediction
- Variance & deviation models
- Business rules & configurations

Orchestration

Data driven Analysis and Insights

- Bad Debt Analytics
- Collection Analytics
- Risk Segmentation
- Customer Analytics
- Invoice Aging
- Payment Behavior
- Cash Flow Forecasting
- DSO Tracking
- InsightsGPT

Database

Dashboards

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