



Transforming B2B cash flow management:

How AR
automation and
ERP integration
drive financial
efficiency



Introduction

Despite costly investments in accounting software, many businesses still lose time and money to manual AR processes. Days Sales Outstanding (DSO)—the average number of days it takes a company to collect payment after a sale—is a critical metric that directly impacts cash flow and working capital.

This guide equips software partners and merchants with insights on ERP-integrated solutions that automate AR, reduce DSO, and unlock more capital.

With tools like predictive analytics, instant invoice financing, and automated dispute management, partners can help clients achieve seamless, embedded processes that maximize cash flow and drive real value.

Trend #1

Prioritizing AR automation to eliminate inefficiencies and unlock working capital

87% of businesses rely on accounting software

But only 39% of them have fully automated their AR processes

Although a vast majority of businesses rely on ERP or accounting software, most still struggle with achieving full AR automation, which leads to inefficiencies that impact the cash conversion cycle and limit access to working capital. For software partners, the opportunity lies in delivering ERP-integrated AR solutions that allow clients to go beyond basic functionalities, achieving real-time financial control through full automation.

This shift to ERP-integrated automation enables clients to streamline invoicing, automate payment reminders, and manage cash flow more effectively.

With nearly 80% of survey respondents identified as CFOs or Controllers, it's clear that AR automation has become a priority at the highest levels of financial leadership. This approach offers enhanced control over cash flow management, allowing them to make data-driven decisions in real time.

Top tip:

Guide finance leaders and key decision makers toward ERP-integrated AR solutions that offer advanced automation beyond standard payment processing.

These solutions should include automated workflows and cash flow management tools, enabling clients to minimize inefficiencies, free up working capital, and improve cash flow predictability.

Trend #2

Reducing DSO through predictive analytics and real-time insights

89%

of SMBs consider improving their DSO position a critical priority

Standard accounting functionalities often lack the tools needed for substantial DSO reduction, especially in cases where customers habitually delay payments. Reducing DSO through ERP-integrated predictive analytics can help clients anticipate late payments and proactively adjust their collections strategy. By leveraging real-time payment data and predictive insights, businesses can monitor customer payment patterns and follow up before invoices become overdue.

This proactive approach provides clients with an intelligent, automated workflow that not only reduces DSO but also supports healthier working capital management. For software partners, VARs and consultants, helping clients leverage ERP-integrated predictive tools makes a clear impact on financial stability, freeing cash for reinvestment.

Top tip:

Help your clients leverage predictive analytics in their ERP systems to drive faster collections and proactively manage customer payments.

By identifying high-risk accounts early, businesses can ensure better cash flow stability.

Trend #3

Advanced financing options: unlocking liquidity and accelerating growth

60%
of SMBs

have experienced working capital challenges in the past 24 months

Invoice financing integrated directly within ERP systems can be transformative for businesses facing liquidity issues. Nuvei's solution provides flexibility and reduces DSO dramatically, allowing clients to access cash immediately and choose when to repay, lowering their financial burden and enhancing liquidity management.

With competitive rates of 1.2 to 2 basis points per 30 days, clients gain flexibility in choosing optimal repayment terms, saving on interest costs when managing cash flow.

This embedded financing solution offers a seamless experience for ERP users, allowing businesses to unlock capital with just one click. It reduces dependency on traditional credit and external loans, empowering finance leaders to strategically manage cash flow in response to market shifts.

Top tip:

Position ERP-integrated financing solutions as tools that significantly reduce DSO and provide immediate liquidity, empowering clients to optimize cash flow management on their terms.

Trend #4

Addressing manual errors in AR workflows with ERP-driven automation

55.1%
of companies

prioritize reducing errors caused by manual data entry in AR processes

Manual data entry is a frequent source of costly errors that disrupt financial accuracy, delay collections and pose risks related to employee fraud. ERP-integrated AR automation eliminates the risks of manual entry, improving the precision of invoice matching, reconciliation, and data reporting.

This provides a reliable audit trail and strengthens compliance, which is essential for business transparency and accuracy.

For partners, automating these AR workflows helps clients reduce the operational costs associated with manual corrections and build a foundation for error-free financial management. In turn, clients gain a consistent, scalable process that enhances cash flow accuracy.

Top tip:

Promote ERP solutions that automate data entry and reconciliation workflows, reducing errors, mitigating fraud risks, improving data accuracy, and enabling clients to achieve greater financial control and reliability.

Trend #5

Leveraging automation for efficient dispute resolution

More than **75%** of SMBs still handle payment disputes manually through phone calls and emails

Dispute resolution is often a major bottleneck in AR processes, with delays that impact cash flow. Automating dispute resolution within ERP systems reduces time spent resolving issues and creates a seamless workflow.

Offering ERP-integrated dispute resolution automation helps clients manage disputes more efficiently, linking AR processes directly with customer communications to improve resolution times.

Moreover, efficient dispute resolution improves relationships between buyers and suppliers, translating to repeat business and increased sales. By fostering better communication and faster resolution, businesses enhance customer satisfaction and loyalty.

Automation of dispute workflows also enables real-time tracking and escalation, ensuring disputes are resolved promptly and consistently. This allows finance teams to focus on strategic initiatives rather than being tied up with prolonged, manual follow-ups.

Top tip:

Position ERP-integrated automation as a means to streamline dispute resolution, accelerating cash recovery while reducing time spent on manual interventions.

Conclusion

For software partners, the opportunity to drive real value for clients lies in offering ERP-integrated AR solutions that surpass the limitations of traditional accounting software.

With automation at the core, these solutions address the inefficiencies that hold businesses back, reducing DSO, enhancing financial visibility, and providing immediate access to working capital when needed.

By adopting embedded processes, clients gain not only operational efficiency but also a strategic advantage in managing cash flow effectively.

Partnering with Nuvei means equipping clients with the innovative tools they need to optimize resources, strengthen cash flow, and position themselves for accelerated revenue growth.



Methodology

The survey gathered responses from 189 participants—primarily CFOs and Controllers—across sectors including manufacturing, construction, wholesale, retail, and finance.

Conducted by BigChalk between September 8 and September 17, 2024, the survey focused on U.S.-based small and medium-sized businesses (SMBs) to understand current accounts receivable (AR) practices, automation levels, and cash flow management challenges.

Respondents provided quantitative insights on factors impacting cash flow, such as reliance on accounting software, the extent of manual AR processes, DSO targets, and ERP integration adoption.

The results underscore common AR challenges among SMBs and highlight strategic areas where enhanced automation and ERP integration can optimize financial control and operational efficiency.



Why Nuvei?



Expertise that drives results

With deep experience in ERP integrations across platforms like Sage, Acumatica, and Microsoft Dynamics, Nuvei delivers real-time financial insights and advanced automation tools that align with your clients' strategic goals. Our team combines industry expertise with hands-on support to ensure smooth implementation and long-term success.



Flexible partnership model

Nuvei supports VARs, CPA firms, and consultants with a dedicated partner support team and a flexible business model designed to fit your needs. Whether you prefer white labeling, reselling, or referral programs, Nuvei offers tailored solutions that help you provide unmatched value to your clients. Our pricing models are designed to enhance partner profitability, while our ERP expertise ensures seamless integrations that strengthen your position as a trusted partner.



Robust AR automation and working capital solutions

Nuvei's AR automation platform offers comprehensive tools like dunning, dynamic discounting, invoice financing, and seamless dispute resolution to address cash flow challenges and optimize working capital. By integrating directly with ERP systems, these solutions enable your clients to automate manual workflows, reduce DSO, and unlock immediate liquidity—all with minimal disruption to their existing processes.

Our solutions empower businesses to streamline AR management, mitigate financial risks, and drive sustainable growth.

Key ERP partnerships



About Nuvei

Nuvei is the Canadian fintech company accelerating the business of clients around the world. Nuvei's modular, flexible and scalable technology allows leading companies to accept next-gen payments, offer all payout options and benefit from card issuing, banking, risk and fraud management services.

Connecting businesses to their customers in more than 200 markets, with local acquiring in 50 markets, 150 currencies and 720+ alternative payment methods, Nuvei provides the technology and insights for customers and partners to succeed locally and globally with one integration. and globally with one integration.

For more information,
visit [swktech.com](https://www.swktech.com)



The image features the word "nuvei" in a bold, white, lowercase sans-serif font. A small red circle is positioned above the letter 'i'. The text is centered horizontally and set against a dark, vibrant background filled with bokeh light effects in shades of blue, purple, and orange, along with thin white lines that create a sense of depth and movement.

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