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1st Quarter, 2026

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Meet the AI Receivables Strategist: Finance's Next Critical Role

By: Elaine M. Nowak, Global VP Product Marketing, Sidetrade

AI is transforming credit and collections, but the challenge is bigger than automation alone. Predictive models, data pipelines, system integrations, and governance all need to work together inside daily receivables operations. That is creating a new need inside finance: someone who turns AI into measurable outcomes. Enter the AI Receivables Strategist, a role emerging at the intersection of finance, data, and enterprise systems.

1.1. A New Role is Emerging in Finance

Artificial intelligence and Machine learning models now analyze millions of transactions to identify patterns in payment behavior. Predictive analytics determine which customers are most likely to pay late. Intelligent automation prioritizes collections activities and recommends next-best actions for collectors.

Yet as organizations begin deploying these technologies, a new challenge is emerging. AI does not manage itself.

Predictive models must be monitored. Data must be integrated across systems. Insights must be translated into operational workflows. Governance must be maintained to ensure transparency and accountability.

The most likely role emerging from this realization is what many organizations are beginning to call an AI Receivables Strategist or Intelligent AR Operations Lead.

While the exact title will vary, the underlying function is consistent: someone responsible for operationalizing AI within credit and collections workflows.

1.2. Why Credit and Collections Needs New Capabilities

Traditional credit and collections structures were designed for a different era.

Credit analysts assessed risk using financial statements, credit reports, and payment history. Collections teams managed aging reports and prioritized outreach based on experience and intuition.

These approaches remain valuable, but they struggle to scale in modern environments where organizations manage thousands, even millions, of customer transactions.

AI introduces powerful new capabilities into this process. Predictive models identify payment risks earlier, allowing teams to intervene proactively. Automation streamlines routine communications and prioritizes accounts based on probability of recovery.

However, deploying these technologies introduces a new layer of operational complexity.

AI models require high-quality data drawn from multiple systems, including ERP platforms, CRM systems, billing systems, payment processors and external credit data providers.

These datasets must be integrated, standardized, and continuously updated. Models must be monitored and recalibrated as payment behavior changes. Insights must be embedded into daily collections workflows so that predictions translate into action.

In other words, AI is not simply a tool. It is an operational capability that must be managed.

This is the gap the AI Receivables Strategist fills.

1.3. The Role of the AI Receivables Strategist

The AI Receivables Strategist is responsible for ensuring that AI capabilities deliver measurable improvements in receivables performance. Rather than building models themselves, this role focuses on operationalizing AI within credit and collections processes.

Several core responsibilities define the role.

1.3.1. *Translating finance problems into AI use cases*

One of the most important responsibilities is identifying where AI generates real value.

Credit and collections teams face numerous operational challenges, including predicting payment delays, identifying high-risk accounts, and prioritizing collector workloads.

The strategist works closely with finance leaders to translate these challenges into analytical use cases. This ensures that AI initiatives focus on solving real operational problems rather than simply experimenting with technology.

1.3.2. *Managing predictive models*

Payment behavior evolves over time. Economic conditions change, industries experience volatility, and customer risk profiles shift. Predictive models must therefore be monitored continuously to maintain accuracy.

The strategist oversees model performance, working with data science and analytics teams to ensure models remain calibrated and relevant. If model outputs begin to drift or predictions lose accuracy, adjustments must be made.

Without this oversight, even the most sophisticated models quickly become unreliable.

1.3.3. *Embedding AI into daily workflows*

Predictive insights are only valuable if they influence operational behavior.

One of the strategist's key responsibilities is ensuring that AI outputs are embedded directly into the workflows used by credit and collections teams.

This might include payment risk scores attached to customer accounts, automated prioritization of collections tasks, alerts identifying emerging credit risks, and recommendations for next-best actions.

By integrating AI insights into operational systems, the strategist ensures that predictions translate into real improvements in collections performance.

1.3.4. *Coordinating finance and IT collaboration*

AI-driven receivables management requires close collaboration between finance and technology teams.

Predictive models rely on data pipelines, system integrations, and secure infrastructure. These capabilities typically sit within IT organizations.

The AI Receivables Strategist acts as the operational bridge between these groups. They help translate finance requirements into technical specifications while ensuring that AI tools integrate smoothly with systems such as ERP platforms, CRM systems, and payment processing tools.

This coordination is essential for moving AI initiatives beyond pilot projects and into production environments.

1.3.5. Supporting governance and transparency

Credit decisions and collections activities have legal, regulatory, and reputational implications. When AI becomes part of these processes, governance becomes essential.

Organizations must be able to explain how predictive models generate recommendations and ensure that automated actions remain transparent and auditable.

The strategist helps establish governance frameworks that document model logic, monitor outputs, and maintain oversight mechanisms. As regulatory scrutiny around AI increases, these governance responsibilities will become even more important.

1.4. Why IT's Role is Expanding Alongside This Role

The rise of the AI Receivables Strategist also reflects a broader shift within enterprise technology organizations.

AI-driven receivables management requires a strong technical foundation. Data must be aggregated across multiple systems. AI platforms must integrate with ERP and CRM environments. Security controls must protect sensitive financial information.

As a result, IT teams are playing a far more strategic role in finance transformation initiatives.

Rather than simply maintaining financial systems, IT departments are now responsible for enabling the infrastructure that supports predictive analytics and intelligent automation.

The AI Receivables Strategist depends heavily on this infrastructure, making collaboration between finance and IT more important than ever.

1.5. Skills of an AI Receivables Strategist

Because the AI Receivables Strategist operates at the intersection of multiple disciplines, the skill set required is unique.

Successful candidates typically combine expertise in three areas.

1.5.1. Credit and collections expertise

The role requires a deep understanding of receivables workflows, credit risk evaluation, dispute management, and customer payment behavior.

Without this operational context, it is difficult to identify where AI delivers meaningful improve-

ments. A strategist also considers technology that also reflects domain expertise in order-to-cash, so similarly to onboarding a new finance team member, AI software that is already versed in finance operations will be implemented more quickly, deliver more accurate outcomes, and speed the time to value realization.

1.5.2. Data literacy

The strategist must be comfortable working with data and interpreting analytical outputs. While they may not build machine learning models themselves, they must understand model performance metrics and the limitations of predictive analytics.

Additionally, AI tools are evolving to the point that a user simply asks a question in natural language and AI delivers insights, recommendations, and autonomous action within a few seconds.

1.5.3. Technology fluency

Because AI systems depend on enterprise data infrastructure, the strategist must understand how financial systems interact with data platforms, automation tools, and AI technologies.

This technical fluency allows them to collaborate effectively with IT and data engineering teams.

1.6. A New Layer of Leadership in Finance

Over the past decade, finance organizations have introduced new roles focused on operational optimization, such as revenue operations leaders and financial analytics specialists. The AI Receivables Strategist represents the next evolution of this trend.

As AI becomes embedded within credit and collections processes, organizations will need leaders responsible for managing intelligent systems that drive working capital performance.

These professionals will ensure that predictive insights translate into operational improvements, that models remain reliable, and that AI initiatives align with broader financial objectives.

1.7. Agent Platforms as a Force Multiplier for Finance

Another path organizations may take is to augment the AI Receivables Strategist with platforms that allow finance teams to design and deploy intelligent workflows themselves. Tools such as an agent builder enable credit and collections leaders to create AI agents that interpret payment data, prioritize accounts, recommend next actions, and automate routine outreach without requiring full custom development.

Instead of relying solely on IT or data science teams to operationalize predictive models, the strategist would configure agents that translate analytics into daily operational tasks. In this way, platforms such as an agent builder act as a force multiplier for the role, allowing finance teams to experiment with AI-driven collections strategies and embed intelligence directly into receivables processes while still operating within the secure infrastructure maintained by IT.

1.8. The Future of Credit and Collections

AI is poised to fundamentally reshape receivables management. Predictive models, automation, and intelligent workflows will increasingly replace reactive processes and manual prioritization.

But the success of these technologies will depend on more than sophisticated algorithms. It will depend

on the people responsible for managing them.

The emergence of the AI Receivables Strategist reflects a broader shift in finance: the move toward intelligent operations supported by advanced technology and cross-functional expertise.

Organizations that recognize this shift early - and invest in the roles required to manage it—will be best positioned to unlock the full potential of AI in credit and collections.

Together, these changes represent a fundamental shift in how organizations manage working capital.

Credit and collections are no longer purely operational functions. They are becoming intelligent, data-driven systems supported by advanced technology and cross-functional expertise.

Organizations that recognize this shift - and invest in both the technology and the talent required to support it - will be best positioned to unlock the full potential of AI in managing customer risk and accelerating cash flow.

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About the Author



Elaine M. Nowak is the Global VP of Product Marketing at Sidetrade where she focuses on crafting compelling value propositions and targeted content that highlight the transformative potential of Agentic AI. She collaborates closely with thought leaders, industry experts, and analysts to effectively communicate the benefits and impact of these innovations. With almost three decades of educational content development, messaging, positioning, and thought leadership, she works cross-functionally to ensure finance practitioners and organizations remain aligned with evolving technological needs.



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Christmas Tree Shops Preference Dismissal for Failure to Plead Pre-Lawsuit Due Diligence: An Early Holiday Gift for Trade Creditors

By: Gianfranco Finizio and Colleen M. Restel, Partners, Bankruptcy & Restructuring Department, Lowenstein Sandler LLP

Credit managers increasingly find themselves navigating preference exposure in bankruptcy cases—both as custodians of payment histories and as first-line recipients of pre-suit communications from trustees. Preference law is designed to prevent unequal treatment among creditors in the run-up to bankruptcy, but it has long imposed substantial costs on trade creditors who received routine payments in the ordinary course. The Small Business Reorganization Act of 2019 amended 11 U.S.C. § 547(b) in an attempt to rebalance these dynamics by requiring trustees to conduct and plead “reasonable due diligence” and to take into account a creditor’s known or reasonably knowable affirmative defenses before suing.

On December 5, 2025, the Delaware bankruptcy court dismissed a Chapter 7 trustee’s preference complaint in the *Christmas Tree Shops* bankruptcy case for failing to...

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About the Authors



Gianfranco Finizio focuses his practice on bankruptcy and insolvency matters. He represents a diverse range of clients including official committees of unsecured creditors, indenture trustees, debtors, bank agents, and other major secured and unsecured creditors in complex Chapter 11 bankruptcy cases, out-of-court restructurings, and other distressed situations. Gianfranco’s extensive experience spans the pharmaceutical, healthcare, restaurant, and retail industries, to name a few. He can be reached at 212-419-5877 gfinizio@lowenstein.com



Colleen Restel advises clients on all aspects of complex financial restructuring matters. She represents creditors’ committees, tort claimant committees, individual creditors, post-confirmation fiduciaries, securities plaintiffs, and other interested parties, whom she guides through the development and implementation of innovative solutions and strategies aimed at maximizing recoveries and achieving results. She can be reached at 973-597-6310 crestel@lowenstein.com



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The Business Case for Modern Credit Operations

By: Melanie Albert, VP of Customer Success, Credit Pulse

Credit professionals are trained to notice patterns. Here is one that shows up in almost every department. The team feels the pain. The team sees the bottleneck. The team knows exactly where the process breaks down. The team watches the budget request get denied.

You have probably heard some version of this before.

We already have software.

We already have a data provider.

We can just hire another analyst.

Make it work with what we have.

When those answers stick, the work does not go away. It just moves. The credit team builds workarounds, adds manual steps, and carries more volume with the same tools. The exposure stays in the portfolio. It just becomes harder to see until it shows up later as...

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About the Author



Melanie helps finance leaders modernize credit operations by bringing together technology, process, and people. As a founding leader at several high-growth startups, she has built customer strategies that scale alongside rapidly growing businesses. At Credit Pulse, she partners with credit and finance teams to transform risk assessment with AI-driven insights, helping reduce bad debt while enabling growth.

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Tips for ACH Originators to Comply with Nacha's 2026 Risk Management Rules

By: Jordan Bennett, Senior Director, Network Risk Management, Nacha

Nacha released a new ACH Risk Management Framework for the Era of Credit-Push Fraud in 2022 and has been working tirelessly to bring awareness to credit-push fraud schemes and to find solutions ever since. Fraudsters are crafty and intentionally use schemes designed to foil the victims and every participant in the chain of an ACH transaction from origination to receipt. Financial institutions play a key role in detecting and preventing fraud, but they can't do it alone.

The Risk Management Framework recognizes all participants have a role to play in detecting, preventing, and recovering from frauds that utilize ACH and other credits. [New Nacha Rule amendments](#) become effective in 2026 requiring processes and procedures that are...

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About the Author



Jordan Bennett joined Nacha in 2016 as Senior Director of Network Risk Management. His focus is on educating the industry on strong risk management practices, and expanding and promoting the Nacha Certified program which is a voluntary accreditation program for Third-Party Senders in the ACH Network to demonstrate that they are meeting standards established by Nacha that signal sound core practices associated with ACH payment processing. Prior to joining Nacha, he was a Senior Credit and Risk Analyst at the Federal Reserve.



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Why Your ERP Can't Keep Up with Modern Accounts Receivable

By: Amanda Wilson, Senior Vice President of Sales, Billtrust

ERP systems were never designed to be accounts receivable platforms. They were designed to be systems of record: repositories for transactions, ledgers for compliance, and engines for batch processing. They do these things well. But AR has evolved into something else entirely, and the architecture that made ERPs indispensable in the 1990s is now the same architecture holding finance teams back.

The shift happened gradually. Invoice volumes grew, payment channels multiplied, and customers started expecting the same real-time visibility from B2B suppliers that they get from consumer apps. Consequently, AR teams, still working inside ERP constraints, found themselves exporting data to spreadsheets, manually reconciling across systems, and making decisions with incomplete information.

This isn't an indictment of ERPs. But AR has become...

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About the Author



Amanda Wilson, Senior Vice President, Sales at Billtrust, is a SaaS subject matter expert and sales executive with over 15 years of experience in building relationships and driving tangible results for her clients in the accounts receivable space.



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Same Titles, New Demands: Three Capabilities Redefining Credit Roles

By: Chris Woodard, CMO and Co-Founder, Handle.com

Roles didn't change. Expectations did.

Walk into most mid-market or enterprise credit departments today and the org chart looks remarkably familiar. There's a Credit Manager. An AR Supervisor. A Collections Lead. Maybe a Senior Credit Analyst or two. The titles haven't moved much in a decade, and in many companies, neither have the reporting lines.

But sit in on a quarterly business review, a cross-functional planning meeting, or even a routine conversation between credit and sales leadership, and something has clearly shifted. The questions being directed at credit professionals are broader. The speed at which answers are expected is faster. The assumption about what a credit leader should know and be able to explain reaches further than it used to.

This is the quiet transformation happening across corporate credit. It isn't showing up as sweeping reorganizations or dramatic new titles. It's showing up as an expanding set of expectations layered on top of roles that were already demanding. And the professionals who are stepping into those expectations most effectively are the ones...

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About the Author



Chris Woodard is the CMO and Co-Founder of Handle.com. Handle's software powers the largest credit and finance teams in construction. Fortune 500 material suppliers and contractors trust Handle on a daily basis to provide their credit and collections departments with an end-to-end solution that saves their staff 10-12 hours per week.

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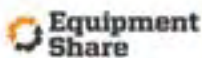
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The Evolving CFO Role in 2026: Real Time Insight as a Strategic Imperative

By: Sarah-Jayne Martin, Global Senior Director of Financial Automation Solutions, Quadient

The CFO role in 2026 has shifted from financial stewardship to enterprise-wide strategic orchestration, driven by economic volatility, AI maturity, and the need for continuous, data driven decisions. What distinguishes successful finance leaders now is their ability to convert continuous data flows into decisions, not just report on the past. This shift is inseparable from a broader operational change: the real-time automation of transactional finance, particularly accounts payable (AP) and accounts receivable (AR), which form the heartbeat of working capital and the primary source of cash signal. As Workday notes, modern CFOs are now "*strategic navigators, co piloting the business alongside the CEO*"—a role impossible to fulfill without real-time financial visibility. [[workday.com](https://www.workday.com)]

This transformation exposes a long-standing constraint: manual AP and AR processes block strategic finance. Eye Share highlights that outdated processes "*create delays... produce inconsistent data... and hide problems instead of surfacing them,*" preventing CFOs from...

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About the Author



As the Global Senior Director of Financial Automation Solutions at Quadient, Sarah-Jayne draws on her 20+ years of experience in the accounts receivable space to leverage technology and process improvement strategies to solve her clients' credit, collections, and payment challenges. A former finance professional herself, SJ has managed global teams and owned many AR-related initiatives, including implementing credit and collections software and partnering with fintech solution providers to improve the customer payment experience. Sarah-Jayne is considered an industry expert and is a frequent featured speaker on panel discussions and webinars, as well as in-person events.

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