



WHITEPAPER · METHOD

The Hidden Cost of Manual Accounts Receivable

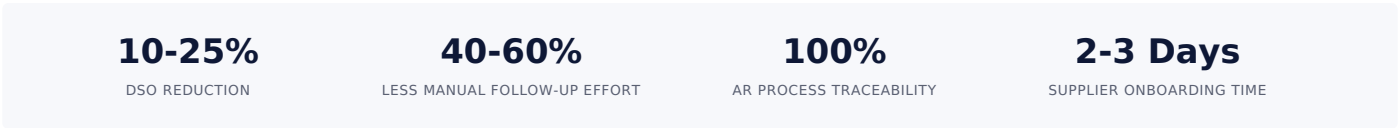
An IIIOT Infotech analysis, grounded in deployment data from i-ARM & i-SRM
— Financial Platforms implementations.

IIIOT INFOTECH · BUILDING CONNECTED SUSTAINABLE ECOSYSTEMS

THE PROBLEM

Where this starts

Accounts receivable teams typically discover a late-paying customer only after the invoice is already overdue, and supplier onboarding — background checks, document collection, master data setup — routinely takes 15-20 days of email back-and-forth before a new vendor can transact.



Figures reflect outcomes reported across comparable i-ARM / i-SRM deployments.

ANALYSIS

What's actually going on

Why DSO creeps up even when the business is healthy

Days Sales Outstanding rarely spikes suddenly — it creeps, one missed follow-up at a time, as an AR team's manual workload grows faster than headcount. The result is a working-capital problem that looks like a customer-payment problem but is often actually a process-consistency problem.

The prediction advantage: knowing before the due date

Traditional AR management reacts after an invoice is already overdue. ML-based payment prediction flags high-risk invoices 2-3 weeks before the due date, giving the collections team a genuine window to act proactively rather than chase reactively.

What good practice looks like

Supplier onboarding as a procurement bottleneck, not just a compliance task

A 15-20 day onboarding cycle is often blamed on "government verification taking time," but a closer look usually reveals the real bottleneck is document collection via email. Digitising collection, not the verification step itself, is where most of the time savings come from.

What full traceability actually buys you

100% traceability across reminders, communications, payments and disputes isn't just an audit nicety — it's what lets a finance team resolve a customer dispute in minutes by pulling up the exact communication history, instead of reconstructing it from scattered email threads.



HOW IIIOT HELPS

i-ARM & i-SRM — Financial Platforms

Accounts Receivable automation and Supplier Onboarding & Risk Management platforms
— accelerate cash and streamline procurement.

Automated Reminders & Follow-Up

Timely, automated reminders via email and WhatsApp accelerate collections without manual chasing.

Centralised AR Workflow

A unified platform connecting Finance, Collections and Customers — replacing scattered spreadsheets and email threads.

ML-Based Payment Prediction

Know which invoices are likely to pay late before the due date, enabling proactive collection action instead of reactive dunning.

Digital Supplier Onboarding (i-SRM)

Digital registration, document collection, government verification, and SAP-integrated master data setup — cutting onboarding from 15-20 days to 2-3.

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