

Large payments arrive, but remittance context is missing

Cash Application teams lose time connecting bank payments to invoices when customer payment details arrive separately or not at all.

01

Payment received

Large or bulk customer payment is visible in the bank feed, but allocation cannot start confidently.

02

Remittance missing

Invoice numbers, deductions, references and allocation instructions are incomplete or absent.

03

Manual chase begins

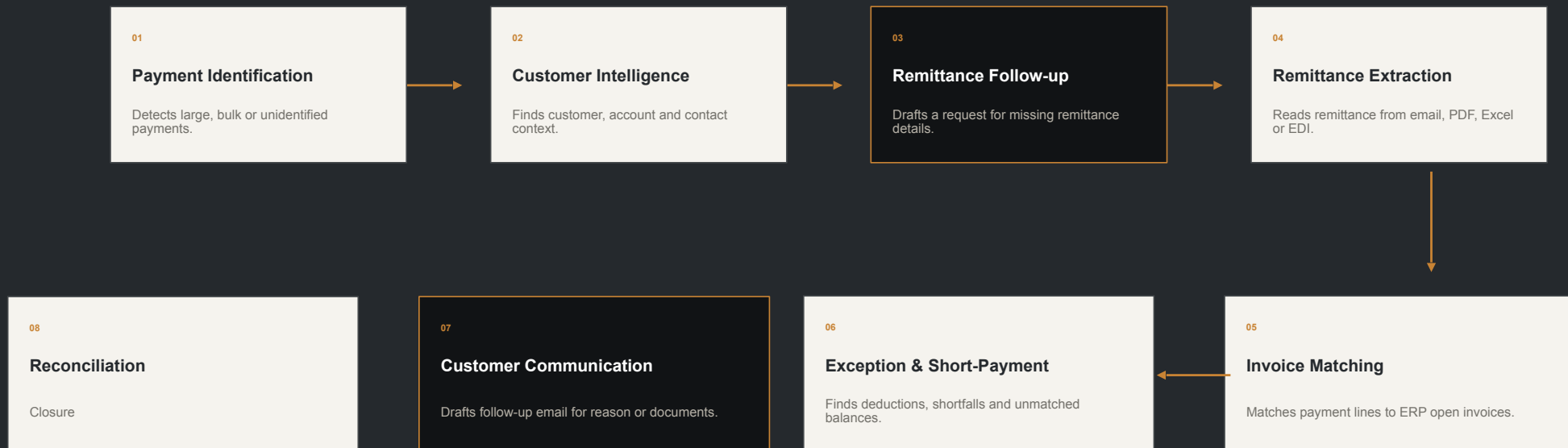
Teams search ERP/CRM, find contacts, draft emails and wait for clarification.

Core issue

Payments cannot be allocated until bank, remittance, invoice and customer context are connected.

Specialized agents collaborate across the cash application workflow

Each agent has a focused role, shared transaction context and human approval before customer-facing communication.



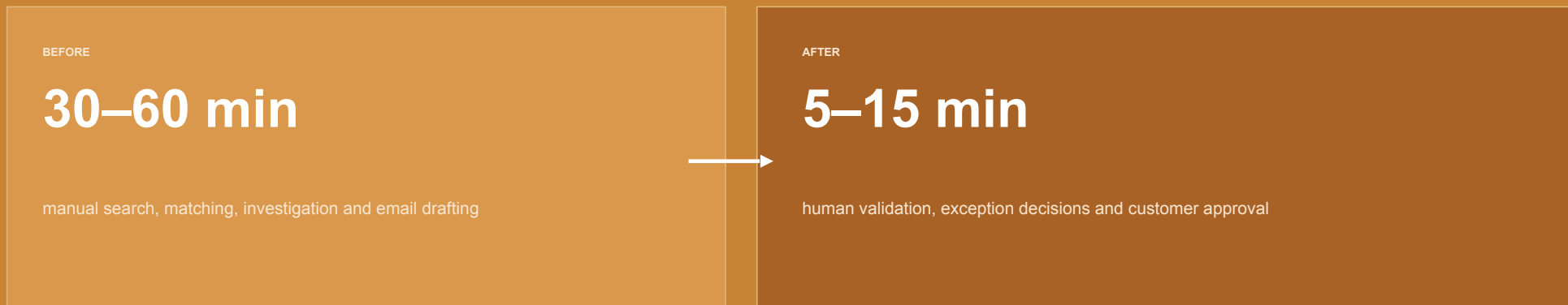
CONTROL

Every external email is reviewed by a human before release.

Human-in-the-loop protects customer communication, governance and audibility.

From manual chasing to supervised automation

impact for a complex payment exception where payment arrives before usable remittance details.



60–80%

indicative reduction in manual effort

Dependent on transaction complexity, remittance quality, source integration and straight-through-processing rates.

Voice Agent extends the same workflow into customer follow-up calls

The same customer has asked for Phase 2: a Voice Agent that can make approved follow-up calls instead of Collections teams manually calling customers.

PHASE 2 ASK

Move from email-only automation to voice-based collections follow-up.

Voice Agent uses customer, invoice, payment and interaction context — then logs outcomes and escalates exceptions.

01

Payment reminders

Call customers for overdue or upcoming payment reminders.

02

Remittance follow-up

Request missing remittance details after payment receipt.

03

Shortfall clarification

Ask for reasons behind deductions or short payments.

04

Status updates

Capture promise-to-pay, dispute reason or documentation status.

CALL OUTCOME

Customer response → workflow update → human escalation for negotiation or judgement cases

Target state: integrated Agentic Order-to-Cash across reconciliation, email communication and voice-based follow-up.