



HOW SMART AGENTS MADE CASH FLOW SING

Abstract

The finance leadership at Infosys Ltd sought to transform its largely manual accounts receivable processes and partnered with Infosys BPM to make it happen. This case study outlines the organization's journey of deploying agentic AI and the impressive outcomes; namely supercharged efficiency and improved cash flow to the tune of \$52 Mn.



When Finance Hit a Wall

Parth Bhatnagar, the Finance head at Infosys Ltd, was conducting a quarterly review with his leadership team. Cash flow targets were becoming harder to achieve as business volumes grew, and Parth needed answers.

The team highlighted manual tracking of accounts receivable (AR) as a key challenge. Effort-intensive processes often produced incomplete or error-prone data, forcing collection teams to rely on reactive follow-ups after payments were overdue.

This approach missed early signals of potential delays, leading to high overdue balances. The situation had begun impacting working capital requirements, prompting Parth to seek a partner capable of delivering not just automation but AI-led intelligence, shifting the focus from chasing overdue accounts to predicting and preventing them.

As part of the ongoing AI-First BPM initiative within the organization, Infosys BPM was identified to shape a pilot

that could demonstrate how AI-driven transformation could directly improve Free Cash Flow. This also required modernizing the digital infrastructure needed to support new ways of working.

Recognizing Infosys BPM's strong track record in Finance modernization, Parth initiated discussions with Akshay Lahoti to map out a future ready, insight driven AR model.

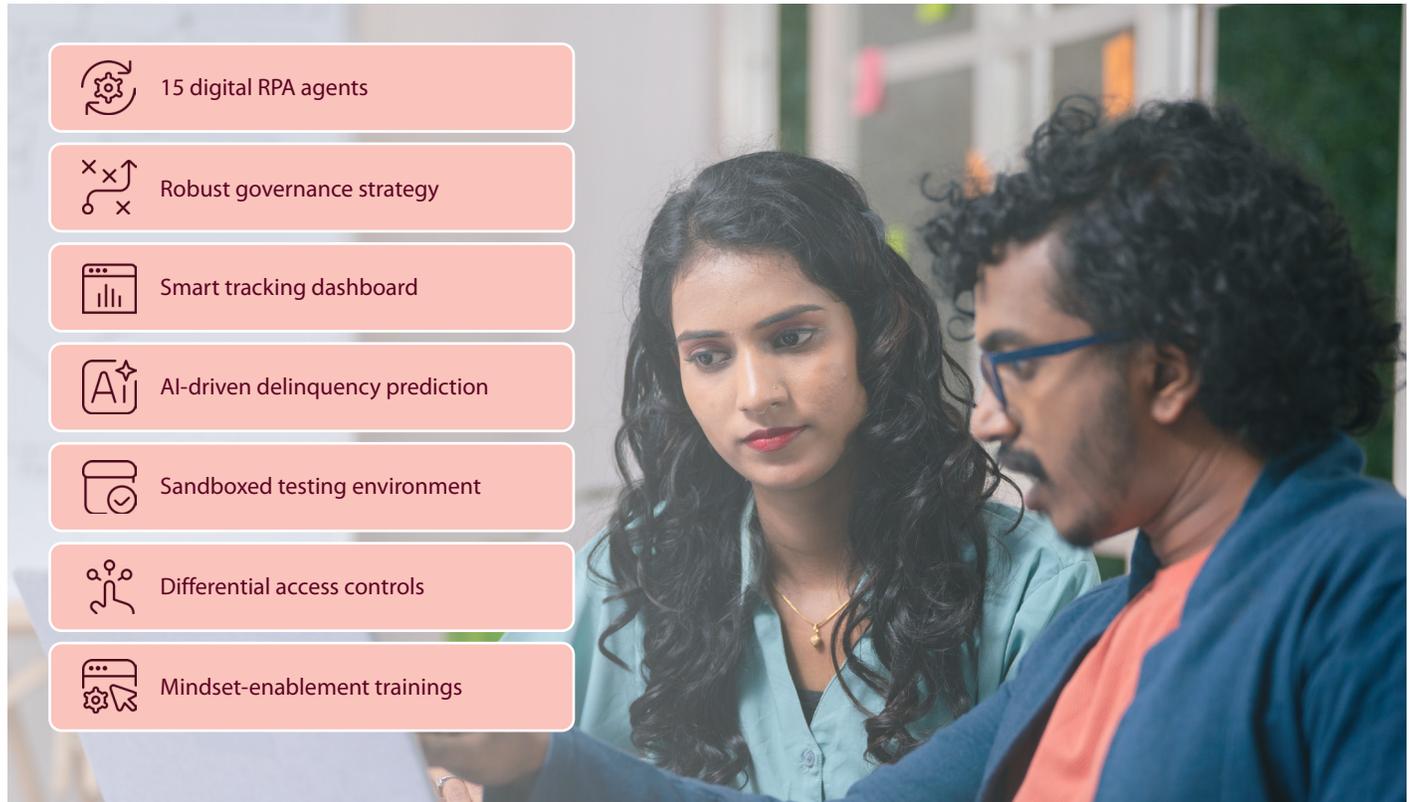
Enter the Smart Agents

Akshay's team began by studying the situation in depth. They found that Excel-based trackers used for aging and forecasting were prone to errors

and heavily person-dependent. Limited insights meant AR teams struggled to prioritize accounts effectively. Fragmented tools and inconsistent metrics across

regions compounded the problem, leaving leadership without a consolidated, data-driven view for proactive decisions.

Approach summary



To shape the right path forward, Akshay collaborated closely with various other teams to jointly develop an AI roadmap that brought together complementary strengths—Infosys Business Finance contributed deep domain strategy, Infosys BPM Operations offered frontline process intelligence, the Infosys BPM Technology Solutions Group ensured a strong platform and governance backbone, and Infosys Topaz provided advanced AI orchestration capabilities. Drawing on this combined expertise, the teams co designed a custom agentic AI powered solution that unified AI, RPA, predictive modeling, and governed data access into a single, seamlessly integrated ecosystem.

The proposal centered on deploying 15

digital agents through a smart interface capable of generating real time insights, prioritizing accounts, predicting payment behavior, and supporting AR teams through proactive nudges.

When Parth shared the idea internally, some resistance emerged. AR teams were skeptical about AI replicating judgment-based decisions, and governance functions such as Information Security and Data Privacy raised concerns about sensitive financial data access. Joint sessions with Akshay helped address these concerns, leading to an IT governance plan with formal security assessments, encryption reviews, and robust access controls before deployment.

With approvals in place, Akshay along

with the team built the solution. They developed a Smart Overdue Tracking Dashboard offering a unified view of AR accounts, real-time trends, and priority segmentation. Machine learning models predicted payment behaviors and forecasted potential slippages, enabling AR teams to focus on high-impact accounts. They also created automated cash application matching and unified reporting interfaces.

The rollout was phased—starting with a pilot for select accounts and expanding after early success. Compliance remained central, with sandbox testing using masked data and differential access controls based on user roles to ensure transparency and traceability.

Akshay emphasized trust-building through feedback loops, allowing AR staff to validate and refine predictions. His team

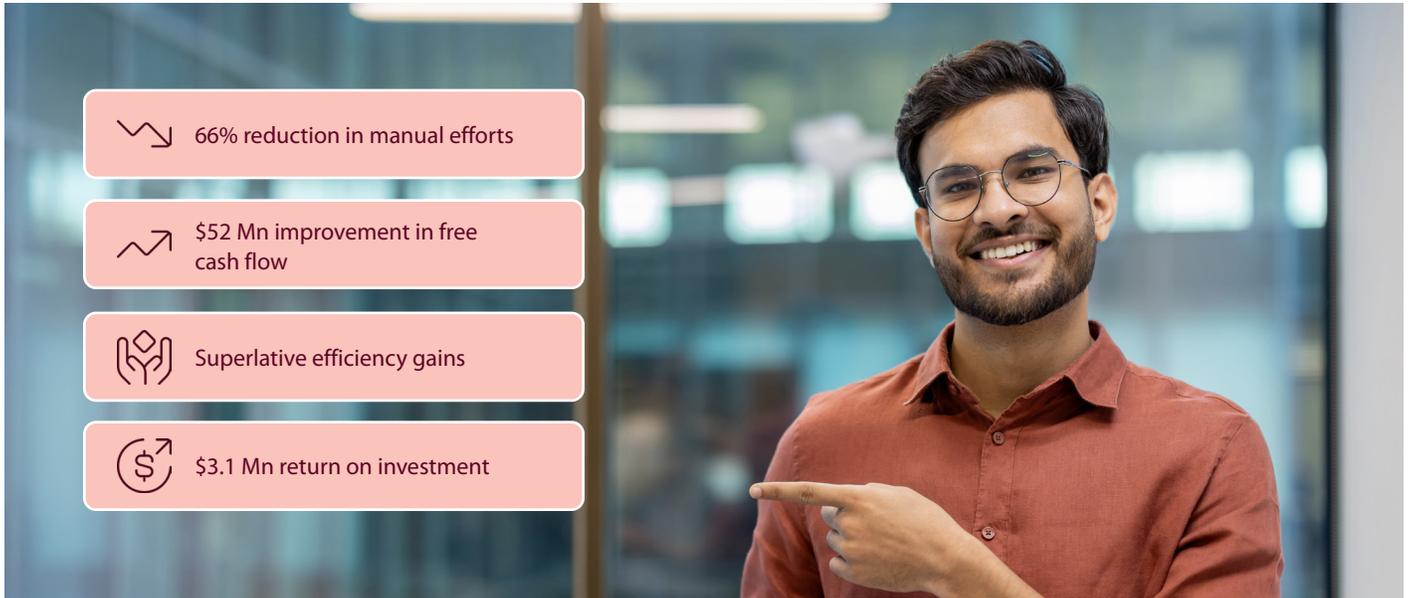
ensured transparency in AI scoring and recommendations. To support the shift from effort-based operations to insight-

driven decisions, Akshay introduced leadership coaching and mindset enablement programs.

The Sweet Sound of Success

Within months of deployment, the AI-driven solution began delivering tangible business and process benefits. Not only did the free cash flow improve by \$52 Mn, the manual effort of AR reporting and analysis reduced by 66%.

Key benefits



Soon, AR teams began relying on AI-driven insights over instincts, transforming AR into a proactive function. The solution also opened new career paths for AR staff transitioning into AI-based roles. Overall, efficiency gains were significant,

and ROI reached \$3.1 Mn. The project earned Akshay multiple internal awards for showcasing how AI, governance, and business strategy can converge seamlessly.

With this project, Akshay and his team

demonstrated the power of agentic AI to create sustainable value. Today, they are replicating and scaling this success across other domains of Parth's Finance organization.

**Names have been altered to preserve the identities of the people involved.*

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