



Bring Intelligence to Every Collection

Free trapped cash and reduce manual effort with BEA Collections



Imagine transforming your receivables operations so your team can manage open invoices autonomously, using just a few simple prompts and configurations, while gaining clear daily insights in seconds. BEA Collections is here to revolutionise the way you work, get more done with less effort and make the time consuming a thing of the past.

Using agentic AI, BEA Collections goes beyond task automation by deciding and acting across the collections cycle. It connects receivables, customer, payment and banking intelligence to determine the next best action, prioritise accounts, tailor correspondence, interpret responses, progress commitments and escalate exceptions within your policies.

It handles high-volume activity and keeps cases moving, enabling your team to focus on exceptions and sensitive customer relationships. Live collection activity also provides a clearer view of expected cash. The result is governed autonomy that releases trapped cash without removing human oversight.

Six Ways AI Elevates Your Collections

With a few simple prompts and configurations, BEA Collections can execute your collections process autonomously:



1. Prioritise. Ranks overdue and at-risk items using value, age, risk, customer history, context and your policies.



2. Communicate. Creates and sends approved, context-aware outreach through your configured channels.



3. Understand. Interprets payer responses and intent, including promises to pay, disputes, out-of-office notices and contact updates.



4. Progress. Updates cases, schedules the next action and coordinates configured tasks with insights and intelligence across connected systems.



5. Escalate. Routes low-confidence, sensitive or policy-bound exceptions to your team, with the relevant context.

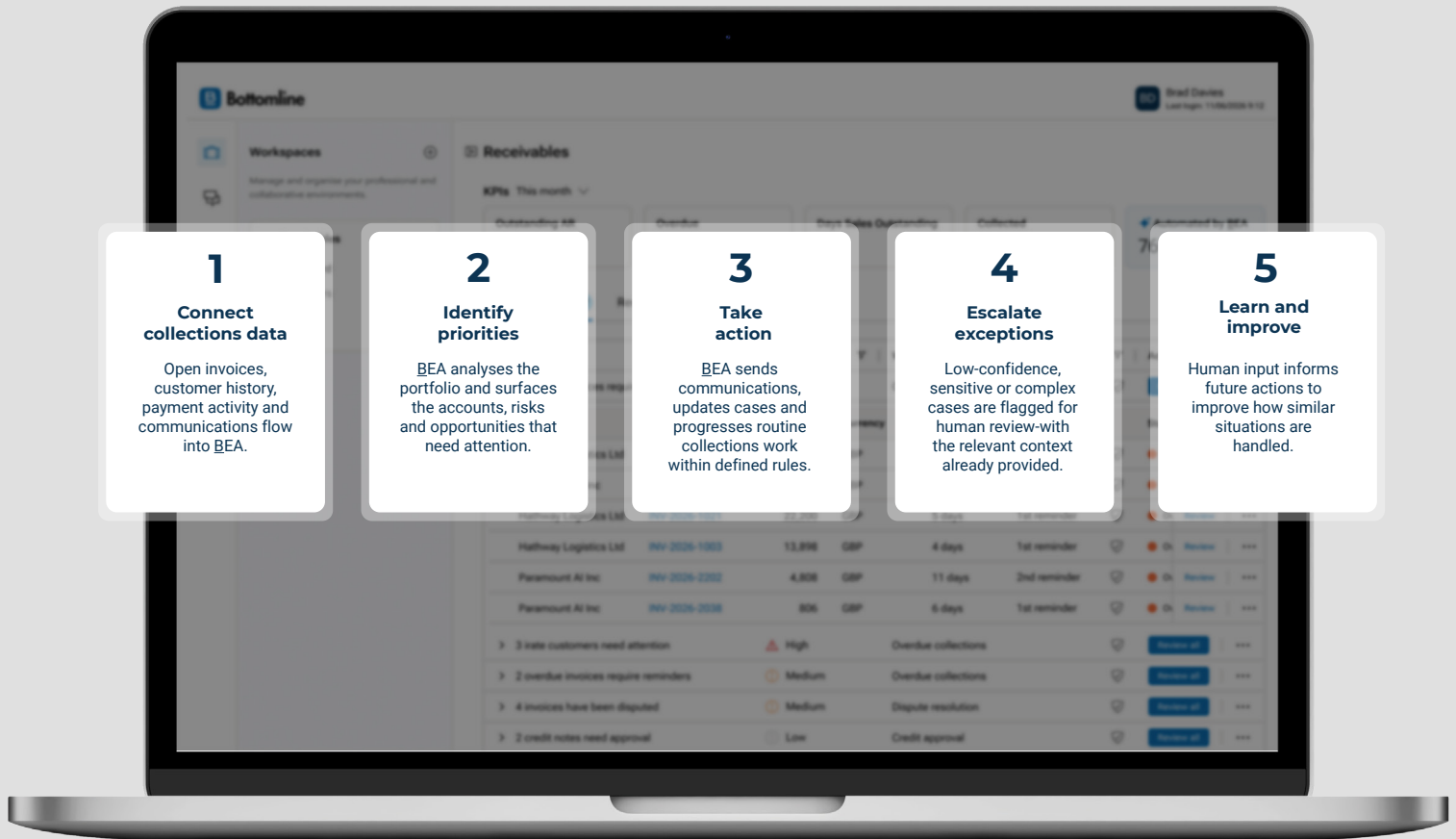


6. Forecast. Uses current interactions and payment commitments to give you a clearer view of expected cash-in.

BEA Collections: Autonomous Decisions. Your Rules. Your Control.

- ➔ Insight and visibility across your customer, payments and banking systems in a single place.
- ➔ Better-informed action. Insights and intelligence to recommend and take the next best step.
- ➔ You set the boundaries. Your team controls policies, thresholds, channels, approvals and escalation routes.
- ➔ A clear record of every action and full audit history. Communications, decisions, approvals and overrides are captured for review.
- ➔ Scale automation your way. Go all-in across your collections operation from day one, or phase the roll-out by portfolio, customer group or workflow.

BEA Collections In Action



The Business Value Of BEA Collections



Transform Collections Without Losing The Human Touch

BEA Collections increases productivity by handling repetitive, high-volume activity while giving collections specialists the context and time to resolve disputes, negotiate effectively and protect valuable customer relationships. Automation manages the routine; human judgement remains focused on where it adds the most value.

From Collections Challenges To Measurable Business Value

THE CHALLENGE	HOW BEA COLLECTIONS AGENT HELPS	WHAT IT MEANS FOR YOUR BUSINESS
Scattered collections data Invoice, customer, payment and conversation details sit across systems, inboxes and spreadsheets.	Connects the full collections picture by bringing receivables, customer, payment and banking intelligence into the flow of work.	Clearer priorities, better-informed action and less time spent piecing information together.
Too much routine work Teams manually prioritise accounts, draft reminders, record notes and check whether payments have arrived.	Automates repetitive activity with purpose-built sub-agents which monitor, prioritise, draft, log and follow up within your configured rules.	More time for collections specialists to resolve disputes, negotiate and protect valuable customer relationships.
Generic messages get generic results Standard reminders often miss the payer context needed to encourage action.	Makes every message matter by creating approved correspondence shaped by the payer, account status and next best action.	More relevant engagement that encourages action while helping protect the customer relationship.
Promises and exceptions are easy to miss Disputes, deductions, failed payments and broken commitments can remain unresolved.	Keeps every case moving by interpreting responses, updates cases, schedules next actions and escalating exceptions with context.	Fewer avoidable delays, stronger follow-through, internal escalations and greater control over sensitive cases.
Cash visibility is always one step behind Delayed updates make it difficult to understand what is likely to be paid and when.	See receivables clearly with current promises, case status and payment activity turned into a daily receivables snapshot.	Better cash decisions and a clearer view of expected cash-in.
Higher volumes put pressure on headcount As invoice volumes grow, so do repetitive workload and cost to collect.	Scale automation on your terms starting with one portfolio, customer group or workflow, then expand at your own pace.	Handle greater volumes without adding the same level of manual effort, while retaining approval rules, escalation paths and a traceable record.

Ready to turn all invoices into predictable cash?

Talk to Bottomline about **the collections** workflow you want to transform first.

Contact Us

*BEA Collections is part of Bottomline's **BEA Intelligence Layer**, connecting data, workflows, and decisions across the CFO Suite.*

*The **BEA Intelligence Layer** enables finance teams to configure and enhance finance processes using AI agents purpose-built for AR, AP, Treasury, and Payment*



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