

IMPLEMENTATION GUIDE

# The AR Automation Implementation Checklist

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A twelve-step plan that mid-market finance teams use to move from manual AR to a measurable 90-day automation win. Based on data from 500+ SINGOA implementations and PYMNTS 2025 benchmarks.

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Prepared for mid-market CFOs, controllers, and AR operations leaders.

**SINGOA - Stepping Into Next Generation Of Accounting**

## Why this checklist exists

Most mid-market AR automation projects fail not because the software does not work but because the finance team skipped the pre-work. This checklist surfaces every measurable decision you need to make before, during, and after rollout. Each step is concrete, takes under a week, and produces a deliverable you can hand to your board.

**35%**

Faster collections after automation

**\$2.87**

Automated cost per invoice

**90 days**

Time to first measurable ROI

Sources: PYMNTS B2B Payments Report 2025; IOFM AR Benchmarking 2025; SINGOA customer data, 500+ mid-market implementations.

## The 12-step checklist

Work through these in order. Each step takes a few hours of focused work and produces an artifact you can reuse in vendor conversations, board presentations, or internal change-management discussions.

**1**

### Audit your current AR process end-to-end

Map the full invoice-to-cash cycle: invoice creation, delivery, reminder cadence, payment receipt, matching, reconciliation, reporting. Time each step. Measure cost per invoice including staff time, error correction, and working capital carrying cost. Compare against the \$2.87 automated benchmark.

**2**

### Calculate your true DSO and aging distribution

Pull 90 days of receivables data. Compute DSO, percent in 0-30 / 31-60 / 61-90 / 90+ buckets, and top 20 past-due accounts by dollar value. A \$30M-revenue company above 55-day DSO is locking \$500K+ in avoidable working capital.

**3**

### Identify your three biggest AR bottlenecks

Common candidates: manual payment matching (90-150 minutes per 25 payments), AIA G702 preparation (2-5 hours per pay app), lien waiver exchange (paper-based at most firms), monthly report generation, collection follow-up tracking. Pick the top 3 by hours consumed per month.

**4**

### Evaluate 2-3 AR automation platforms

Request proposals with: per-invoice pricing, implementation timeline, ERP connector list, industry-specific workflow depth, data migration plan, training included, and 14-day free-trial terms. Evaluate on total cost of ownership over 3 years, not year-one license.

**5**

### Run a 14-day free trial with real data

A vendor demo runs against their data, not yours. Load 30 days of your real invoices, customers, and payments. Measure actual matching accuracy, collections throughput, and staff time recovered. Decision quality triples when you test on your own workflow.

**6**

### Set specific 90-day ROI targets before kickoff

Target DSO reduction (15-30% is realistic), cost per invoice target (\$3 or below), staff hours recovered per week (10-20 hours typical), and bad-debt rate reduction (2-3 percentage points). Measure weekly against these targets relentlessly.

**7**

### Confirm pre-built ERP connectors (no custom integration)

Confirm out-of-box connectors for your accounting system: QuickBooks, Xero, NetSuite, Sage Intacct, Sage 300 CRE, Microsoft Dynamics 365, SAP Business One. Custom integration adds 2-4 months. Pre-built ships same-day.

**8****Plan your rollout sequence by feature, not by team**

Recommended order: automated invoice delivery + dunning (30-day payback), then AI cash application (45 days), then AI collections prioritization (60 days). Build confidence with early wins before full platform expansion.

**9****Address change management proactively**

Communicate to AR staff that automation removes repetitive data entry (their least-favorite task per IOFM 2025), not their roles. Outline the analytical and relationship-focused work they will take on instead. Without this, you will hit 30% + adoption resistance.

**10****Export and archive pre-automation baseline metrics**

Before day 1: export current DSO trend (90 days), aging distribution, top-20 past-due accounts, invoice volume by customer, staff hours per invoice, bad-debt rate. These are your proof-points for the board review in step 12.

**11****Connect all payment data sources on day 1**

Bank feeds (Plaid or direct bank), accounting system (source of truth for invoices), customer portal (optional but helpful for self-service), and email-to-PO inbox. The more complete the data on day 1, the faster matching accuracy climbs above 95%.

**12****Report AR automation ROI to your board within 90 days**

Package DSO improvement, dollars freed from working capital, staff hours redirected, and bad-debt reduction. The data will be compelling and position finance operations as a strategic value driver, not an overhead cost center.

**See the full automation stack in a live demo**

15 minutes. AI payment matching, automated collections, risk scoring, and SINGOA Assist working on a real mid-market AR portfolio.

[\*\*Book your one-on-one demo\*\*](#)







