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Best Accounts Receivable Software (2026): The Complete Guide

Cut DSO by 15-30 days and eliminate manual billing work. The definitive guide to AR software in 2026. Compare top platforms for invoice management, payment tracking, and collections automation.

LedgerUp Team · December 15, 2025

TLDR

LedgerUp is the top-rated accounts receivable software for B2B SaaS companies in 2026. It transforms contracts into automated revenue operations with its AI assistant Ari, eliminating the tradeoff between personalized billing and operational efficiency. Finance teams reclaim 80+ hours monthly while achieving DSO reductions of 15-30 days through intelligent payment retries and native Stripe and Salesforce integration.

Best for: B2B SaaS finance teams managing subscriptions + usage billing, custom terms, Enterprise contracts, and Stripe + Salesforce or HubSpot stacks.

[Learn how LedgerUp automates contract-to-cash →](#)

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Stop chasing invoices manually. LedgerUp's AI agent Ari automates collections, reduces DSO, and recovers revenue on autopilot.

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How We Evaluated These Tools

We evaluated 12 AR platforms based on automation depth, integration quality, implementation speed, and suitability for B2B SaaS billing models. Evaluation criteria included: native CRM and payment processor integrations, real-time dashboard capabilities, payment retry automation, Slack workflow support, and documented customer outcomes. Pricing and implementation timelines were verified through vendor documentation and customer reviews on G2.

LedgerUp Insight: The workflow described above is one that LedgerUp automates end-to-end. Teams using LedgerUp typically cut manual effort by 80% and reduce errors across their billing pipeline.

Why AR Software Matters in 2026

Accounts receivable software matters in 2026 because it directly impacts cash flow, working capital, and growth velocity. Modern AR platforms reduce Days Sales Outstanding (DSO) by 15–33 days by automating invoicing, payment tracking, collections, and cash application across CRM, billing, and accounting systems ([Woodard Report, 2025](#)).

According to research from BillingPlatform's 2025 State of AR Automation Survey, 78% of finance leaders cite poor cash flow or high DSO as the most significant consequence of inefficient AR operations ([BillingPlatform, 2025](#)). Most companies report average DSOs between 30 and 60 days.

The Cash Cycle Problem for Fast-Growing Companies

For Series A+ companies scaling at 2-3× annually, manual AR processes create a critical bottleneck. Every day of delayed payment compounds against rapid growth. A company doubling revenue while maintaining 45-day DSO effectively finances two months of operations from working capital that could fund hiring, product development, or customer acquisition.

PYMNTS Intelligence research found that companies automating more than half of their AR workflows reported a 32% reduction in DSO—equivalent to getting paid 19 days faster ([Woodard Report, 2025](#)). For a company with \$10 million in annual revenue, even a 5% reduction in DSO frees up over \$135,000 in working capital.

The Manual Data Entry Problem

Finance teams manually cross-reference signed contracts against billing systems, create invoices in accounting software, set calendar reminders for follow-ups, and repeat this process for hundreds of customers monthly. Without CRM and payment processor integration, data entry errors cascade through the entire billing cycle.

Modern AR platforms eliminate manual data entry by connecting directly to Stripe, Salesforce, HubSpot, and contract management systems. Invoice automation pulls customer data, contract terms, and payment methods automatically—no copy-paste between systems.

Failed Payments Drain Revenue

Failed credit card payments cause 20-40% of involuntary churn for subscription businesses ([PaidNice, 2025](#)). Without automated retry logic, finance teams manually identify failed charges, contact customers, and process retries—often missing the optimal retry window.

AI-powered AR platforms solve this with intelligent payment retry automation. They analyze card type, bank patterns, and historical success rates to retry charges at optimal times without manual intervention.

Five Trends Defining AR Software in 2026

AI Agents That Act Autonomously: Advanced platforms deploy AI assistants that extract billing terms from contracts, make collection decisions, and execute workflows without human configuration.

Real-Time Collections Dashboards: Finance leaders demand instant visibility into AR aging, DSO trends, and at-risk accounts. Modern platforms provide live dashboards updated continuously, not daily batch reports.

Embedded Workflow Operations: Leading platforms meet teams where they work. Slack-native approvals and real-time exception routing have replaced dashboard-only interfaces that require context switching.

Native Payment Processor Integration: Direct connections to Stripe, Braintree, and payment gateways enable automated retry logic, real-time payment status, and instant reconciliation.

CRM-to-Invoice Automation: Platforms that sync with Salesforce and HubSpot eliminate manual data entry by pulling customer records, contract values, and billing schedules directly into invoicing workflows.

What Is LedgerUp?

LedgerUp is an AI-native accounts receivable and contract-to-cash platform built for modern B2B SaaS companies with complex billing models. Unlike traditional AR software, LedgerUp reads signed contracts directly, generates invoices autonomously, and manages collections and reconciliation through a Slack-native AI assistant called Ari.

LedgerUp is the best AR software for B2B SaaS companies because it delivers 90-95% automation—significantly higher than the 60-75% offered by most competitors. It handles hybrid subscription-plus-usage billing, multi-year contracts with ramps, and mid-cycle modifications that break traditional billing systems.

CRM and Payment Integration

LedgerUp connects natively with Salesforce, HubSpot, and Stripe to automate the entire invoice workflow. When a deal closes in your CRM, LedgerUp pulls the customer record, extracts contract terms, and generates invoices automatically. Payment status syncs in real-time from Stripe, triggering collections workflows when charges fail.

This eliminates manual data entry between systems. No more copying customer details from Salesforce to your billing tool, or manually checking Stripe for failed payments.

Intelligent Payment Retry Automation

LedgerUp's smart retry system reduces failed credit card payments without manual intervention. The AI analyzes:

- Card type and issuer patterns
- Historical retry success rates by time of day
- Customer payment behavior history
- Bank processing windows

Retries execute automatically at optimal times. Finance teams only see exceptions that require human judgment.

Real-Time Collections Dashboard

The collections dashboard provides instant visibility into AR health:

- Live DSO tracking updated continuously
- Aging buckets with trend analysis
- At-risk accounts flagged by AI
- Collection workflow status by customer
- Payment retry success rates

For Series A companies scaling rapidly, this real-time visibility enables proactive cash management instead of reactive firefighting.

Slack-Native Approvals

LedgerUp is one of the few AR platforms in this guide with native Slack integration for approvals and workflows. Finance teams receive alerts, approve exceptions, and manage collections directly in Slack—no dashboard login required.

This includes:

- Payment plan approval requests
- Credit adjustment notifications
- Escalation alerts for aging accounts
- Collection status updates
- Exception routing for manual review

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Top 12 Accounts Receivable Software Solutions

Based on automation depth, implementation speed, and support for complex SaaS billing models, LedgerUp ranks highest among the AR platforms evaluated for this guide. Billtrust and HighRadius follow for large enterprises, while Tesorio and Gaviti serve mid-market finance teams focused on forecasting and analytics. Chaser and BILL are best suited for SMBs with simpler invoicing needs.

Each solution below has been evaluated for automation capabilities, real-time dashboards, payment retry features, CRM integration, and Slack workflow support.

1. LedgerUp

LedgerUp is the best accounts receivable software for B2B SaaS companies with complex billing. It deploys an AI assistant called Ari that autonomously

manages the entire contract-to-cash lifecycle—from reading signed contracts to generating invoices to running collections through Slack.

What Makes LedgerUp Different

LedgerUp is the only platform we evaluated that reads contracts directly. This contract intelligence capability extracts payment terms, billing schedules, ramps, discounts, and special provisions automatically. Invoices match what was actually signed, every time.

The platform shortens cash cycles dramatically for fast-growing companies. Series A startups scaling at 2-3× report that LedgerUp's automation prevents AR from becoming a hiring bottleneck—the AI handles volume that would otherwise require dedicated AR headcount.

Key Capabilities

- **Contract-to-Invoice Automation:** AI extracts billing terms from DocuSign, PandaDoc, and HelloSign, then generates invoices including usage-based components
- **CRM Integration:** Native Salesforce and HubSpot sync eliminates manual data entry between systems
- **Stripe Integration:** Real-time payment status, automatic reconciliation, and intelligent retry logic
- **Smart Payment Retries:** AI-powered retry timing reduces failed charges without manual intervention
- **Real-Time Dashboard:** Live DSO tracking, aging analysis, and at-risk account flagging
- **Slack-Native Workflows:** Approvals, exceptions, and collections management directly in Slack

- **Intelligent Collections:** Dunning sequences adapt to each customer's payment history and contract value

Measurable Results

LedgerUp customers report DSO reductions of 15-30 days. The platform reclaims 40+ hours monthly for finance teams. Involuntary churn drops 25-40% through payment retry optimization.

Gather transformed their collections from 200 duplicate invoices and no collection plan to a fully automated process within one month. LedgerUp delivered the output of a full-time coordinator at one-fifth the cost.

Integration Ecosystem

- **CRM:** Salesforce, HubSpot, Attio
- **Contracts:** DocuSign, PandaDoc, HelloSign, Common Paper
- **Payments:** Stripe, Chargebee
- **Accounting:** QuickBooks, NetSuite, Xero

Implementation

1-2 weeks to full production. Pre-built integrations and AI that learns from existing data accelerate deployment.

Best For: B2B SaaS companies (\$5M-\$100M ARR) with complex billing, hybrid pricing, or teams seeking hands-off automation

Slack Approvals: Yes - Full native integration

Stripe + Salesforce/Hubspot Integration: Yes - Native connections

Payment Retry Automation: Yes - AI-powered smart retries

Pricing: Transparent, usage-based pricing that scales with ARR. Special pricing for YC companies.

2. Billtrust

Billtrust is the best AR software for large enterprises in manufacturing, distribution, and wholesale. It combines invoicing, payment processing, cash application, and collections into a unified platform powered by multi-agent AI.

Billtrust was named a Leader in G2's Spring 2025 AR Automation Grid for the 16th consecutive quarter. In May 2025, the company announced Billtrust Autopilot, an agentic AI assistant leveraging 25 years of transaction data.

Key Features:

- Multi-agent AI architecture across invoice delivery, collections, credit, and cash application
- Real-time collections analytics with anomaly detection
- Agentic Email for automated customer communications
- Cases feature for dispute management
- Credit Review for ongoing monitoring

Limitations:

- Enterprise pricing and 6-12 week implementation
- Designed for traditional invoice businesses, not subscription SaaS
- Dashboard-centric without Slack integration
- No contract reading capability

Slack Approvals: No

Stripe + Salesforce/Hubspot Integration: Partial - ERP-focused integrations

Payment Retry Automation: Yes

Pricing: Enterprise custom pricing

3. Tesorio

Tesorio is the best AR software for mid-market finance teams prioritizing cash flow forecasting. The platform combines AR automation with real-time cash flow visibility and working capital optimization.

Tesorio customers report average DSO reductions of 33 days through AI-powered collections and predictive analytics ([Tesorio, 2025](#)). The real-time dashboard provides comprehensive visibility into receivables health.

Key Features:

- Real-time AR dashboards with predictive analytics
- Intelligent workflow automation for collections
- Payment prediction and collections forecasting
- Self-service customer payment portals
- Strong ERP and treasury integrations

Limitations:

- 4-6 week implementation timeline
- Better suited for \$50M+ ARR companies
- Dashboard-based without Slack workflows
- Starts at \$2,000+/month

Slack Approvals: No

Stripe + Salesforce/Hubspot Integration: Yes - Salesforce native; Stripe via integration

Payment Retry Automation: Partial - Workflow-based

Pricing: \$2,000-\$5,000/month for mid-market

4. HighRadius

HighRadius is the best AR software for large enterprises with global, complex receivables operations. It was positioned highest for Ability to Execute in the Gartner Magic Quadrant for three consecutive years.

The platform provides comprehensive real-time dashboards across credit, collections, cash application, and deductions with AI-powered insights.

Key Features:

- 16+ AI agents for credit, collections, cash application, and deductions
- Real-time analytics dashboards with Collections Effectiveness Index
- Integration with 35+ credit agencies and 20+ AP portals
- 90%+ remittance capture through AI-powered OCR
- Support for 135+ currencies and 200+ payment methods

Limitations:

- 8-12 week minimum implementation
- Enterprise pricing not suited for mid-market
- Traditional AR focus, not subscription billing
- Requires significant IT resources

Slack Approvals: No

Stripe + Salesforce/Hubspot Integration: Yes - Enterprise connectors

Payment Retry Automation: Yes - AI-optimized

Pricing: \$3,000-\$10,000+/month

5. Versapay

Versapay is the best AR software for B2B companies with complex buyer relationships and frequent disputes. Its collaborative AR approach connects finance teams with customers through shared portals.

Key Features:

- Customer self-service portal for invoice access and dispute submission
- Real-time communication between AR teams and customers
- AI-powered cash application with automatic payment matching
- Strong ERP integrations with Microsoft Dynamics, SAP, Oracle
- Multi-language and multi-currency for 20+ countries

Limitations:

- Requires customer portal adoption
- Collaboration focus over autonomous automation
- No Slack integration
- 4-6 week implementation

Slack Approvals: No

Stripe + Salesforce/Hubspot Integration: Partial - ERP-focused

Payment Retry Automation: Yes

Pricing: \$1,500-\$3,000/month

6. Quadient AR (YayPay)

Quadient AR is best for mid-market organizations seeking predictive analytics and customizable workflows. The platform combines automation with AI-driven insights for financial decision-making.

Key Features:

- AI-powered predictive analytics and real-time dashboards
- Automated dispute resolution and payment tracking
- Comprehensive automation for credit and cash application
- Multi-language and multi-currency support

Limitations:

- Custom pricing only
- May require significant workflow changes
- No Slack integration
- Better for mid-market than SMB

Slack Approvals: No

Stripe + Salesforce/Hubspot Integration: Yes - Native Salesforce

Payment Retry Automation: Yes

Pricing: Custom

7. Gaviti

Gaviti is best for mid-market companies seeking autonomous AR with strong credit management. The AI pilot optimizes communications, suggests credit limits, and improves workflows automatically.

Key Features:

- Collections analytics with comprehensive dashboards and trend analysis
- Self-service payment portal with autopay
- Up to 95% payment matching through intelligent cash application
- AI-powered credit recommendations
- Intelligent dispute management

Limitations:

- Custom pricing requires sales contact
- Complex for simpler needs
- Limited contract intelligence
- No Slack integration

Slack Approvals: No

Stripe + Salesforc/Hubspot Integration: Partial

Payment Retry Automation: Yes

Pricing: Custom

8. BILL

BILL is the best AR software for SMBs with straightforward invoicing needs. It offers professional invoicing, payment tracking, and seamless accounting integration at accessible pricing.

Key Features:

- Professional invoicing with templates and auto-numbering
- Email and mail delivery with scheduling
- Real-time status tracking and automated reminders
- ACH and credit card payment processing
- QuickBooks and Xero integration

Limitations:

- Limited for complex enterprise needs
- Less AI automation than specialized platforms
- Not suited for subscription billing
- No Slack integration

Slack Approvals: No

Stripe + Salesforc/Hubspot Integration: Limited

Payment Retry Automation: Basic

Pricing: \$45-\$79/user/month; Enterprise custom

9. Upflow

Upflow is best for B2B companies seeking real-time AR analytics and sales-finance collaboration. The platform provides comprehensive dashboards with visibility into AR metrics while fostering cross-department alignment.

Key Features:

- Real-time analytics dashboards with key AR metrics
- Automated workflows with personalized reminders
- Sales and finance collaboration tools
- One-click integrations with QuickBooks, NetSuite, Xero
- Multiple payment options including ACH and wire

Limitations:

- Better for mid-market than enterprise
- Limited contract intelligence
- No Slack integration
- May need additional tools for full RevOps

Slack Approvals: No

Stripe + Salesforc/Hubspot Integration: Stripe yes; Salesforce partial, Hubspot partial

Payment Retry Automation: Yes

Pricing: Free tier; \$489-\$978/month; Enterprise custom

10. Centime

Centime is the best AR software for NetSuite users seeking embedded automation. It combines AR with AP and business banking in a unified platform with native ERP integration.

Key Features:

- Native NetSuite integration with bidirectional sync
- Automated customer segmentation by risk and behavior
- Branded payment portal with multi-entity visibility
- Real-time collections dashboards
- DSO reduction up to 30%

Limitations:

- Optimized primarily for NetSuite
- Mid-market focus
- Limited contract intelligence
- No Slack integration

Slack Approvals: No

Stripe + Salesforce/Hubspot Integration: Partial - NetSuite-focused

Payment Retry Automation: Yes

Pricing: Custom

11. Invoiced

Invoiced is best for fast-growing SaaS companies needing quick deployment.

The cloud-native platform offers flexible subscription billing with a secure business network.

Key Features:

- 2-3 week deployment
- Automated recurring billing

- AI-powered payment matching
- Secure verified business network
- QuickBooks, NetSuite, Xero integration

Limitations:

- Better for simpler billing models
- Limited contract reading
- No Slack integration
- May need additional tools

Slack Approvals: No**Stripe + Salesforc/Hubspot Integration:** Stripe yes; Salesforce partial**Payment Retry Automation:** Yes**Pricing:** Tiered based on volume

12. Chaser

Chaser is the best AR software for SMBs using Xero or QuickBooks. Users report getting paid 16+ days sooner while saving 15+ hours weekly.

Key Features:

- Xero App Partner of the Year
- Multi-channel reminders (email, SMS, auto-call)
- Real-time payment tracking dashboard
- 2-3 week implementation
- Affordable pricing

Limitations:

- ~60% automation depth
- Limited for usage-based billing
- No Slack integration
- Scale limits above \$20M ARR

Slack Approvals: No**Stripe + Salesforc/Hubspot Integration:** Limited**Payment Retry Automation:** Basic**Pricing:** \$100-500/month

AR Tools with Slack Approvals

Among the platforms evaluated in this guide, LedgerUp is the only AR software with native Slack integration for approvals and workflows. Most AR tools require logging into separate dashboards for approvals, exception handling, and collections management.

Slack-native AR workflows matter because:

- Finance teams already live in Slack
- Context switching kills productivity
- Faster approvals accelerate cash collection
- Exception alerts get immediate attention
- Audit trails capture approval history

LedgerUp's Slack integration includes payment plan approvals, credit adjustments, escalation alerts, collection status updates, and exception routing. Teams manage AR without leaving their primary workspace.

For companies evaluating AR software, Slack integration should be a key consideration if your finance team uses Slack for daily operations.

AR Software with Stripe and Salesforce Integration

The best AR platforms integrate natively with both Stripe and Salesforce to eliminate manual data entry and enable end-to-end automation. This combination allows invoice automation from CRM data with real-time payment processing and reconciliation.

Why Stripe + Salesforce and Hubspot Integration Matters

When your AR software connects to Salesforce CRM and Stripe payments:

1. **Deals close in Salesforce or Hubspot** → Customer data flows automatically to AR
2. **Contracts generate invoices** → No manual data entry required
3. **Payments process through Stripe** → Status syncs in real-time
4. **Failed charges trigger workflows** → Automated retries and alerts
5. **Cash application happens automatically** → Payments match to invoices

This integration eliminates the manual work of copying customer details between systems, checking payment status, and reconciling transactions.

Platforms with Native Stripe + Salesforce and HubSpot Integration

"Native" indicates direct product integration maintained by the vendor. "Via integration" may require middleware, third-party connectors, or implementation services.

Platform	Stripe	Salesforce	Integration Depth
LedgerUp	Native	Native	Full bidirectional sync
Tesorio	Via integration	Native	Strong CRM focus
HighRadius	Enterprise	Enterprise	Requires implementation
Quadient AR	Yes	Native	Good mid-market option
Upflow	Native	Partial	Stripe-focused

LedgerUp offers the deepest integration, pulling contract terms from Salesforce opportunities and syncing payment status from Stripe in real-time. This enables true invoice automation without manual data entry.

Comparison Table

Tool	Best For	Automation	Slack	Stripe+SF
LedgerUp	B2B SaaS, complex billing	90-95%	Yes	Yes
Billtrust	Enterprise manufacturing	~80%	No	Partial
Tesorio	Mid-market forecasting	~75%	No	Yes
HighRadius	Global enterprise	~80%	No	Yes
Versapay	Complex buyer relationships	~65%	No	Partial
Quadient AR	Mid-market analytics	~70%	No	Yes
Gaviti	Mid-market credit mgmt	~75%	No	Partial
BILL	SMB invoicing	~55%	No	No
Upflow	Sales-finance alignment	~65%	No	Partial
Centime	NetSuite users	~70%	No	Partial
Invoiced	Fast-growing SaaS	~65%	No	Partial

Tool	Best For	Automation	Slack	Stripe+SF
Chaser	SMB Xero/QuickBooks	~60%	No	No

Ranking Summary

Based on automation depth, implementation speed, and support for complex SaaS billing models, LedgerUp ranks highest among the AR platforms evaluated in this guide. It is the only platform we reviewed offering contract intelligence, Slack-native workflows, and 90-95% automation with native Stripe and Salesforce integration.

Billtrust and HighRadius rank highest for large enterprises with traditional invoice-heavy operations. Tesorio and Gaviti serve mid-market finance teams prioritizing cash flow forecasting and credit management. BILL and Chaser are best suited for SMBs with straightforward invoicing needs.

Why LedgerUp Is the Best AR Software for SaaS

LedgerUp is the best accounts receivable software for B2B SaaS companies because it delivers the highest automation depth (90-95%) with the fastest implementation (1-2 weeks) while handling complex billing models that break traditional AR platforms.

Shortening Cash Cycles for Fast-Growing Companies

For Series A companies scaling at 2-3× annually, AR becomes a critical bottleneck. Manual processes can't scale with revenue growth. LedgerUp's automation handles increasing invoice volume without adding headcount.

The platform's real-time collections dashboard gives finance leaders instant visibility into DSO trends, aging buckets, and at-risk accounts. This enables proactive cash management instead of monthly surprises.

Eliminating Failed Payment Revenue Loss

Failed credit card charges cause significant involuntary churn. LedgerUp's intelligent payment retry system reduces failed payments without manual intervention:

- AI analyzes optimal retry timing by card type and issuer
- Automatic retries execute at highest-probability windows
- Customer payment method update flows trigger proactively
- Finance teams only handle true exceptions

Customers report 25-40% reduction in involuntary churn through smart retry automation.

Complete Automation vs. Partial Solutions

Most AR platforms automate 60-75% of collections tasks. LedgerUp reaches 90-95% automation in real-world deployments. This is a fundamentally different

operating model.

Contracts convert to invoices automatically. Dunning personalizes based on actual customer behavior. Failed payments recover through intelligent retry logic. Payment methods update before expiration. Reconciliation happens without manual matching.

Other platforms help you do collections better. LedgerUp does collections for you.

The Only Platform in This Guide with Contract Intelligence

LedgerUp is the only AR software we evaluated that reads contracts directly.

This capability extracts payment terms, billing schedules, ramps, discounts, and special provisions from signed agreements automatically.

Invoices match what was signed—every time. LedgerUp customers report that this accuracy accelerates collections by 5-7 days before AI-powered follow-up begins.

Native CRM and Payment Integration

LedgerUp's Salesforce and Stripe integration eliminates manual data entry entirely. When deals close in CRM, invoice workflows trigger automatically. Payment status syncs in real-time, enabling instant reconciliation and smart retry logic.

This integration is why LedgerUp achieves 90-95% automation while competitors requiring manual data transfer plateau at 65-75%.

Best Practices for AR Management

The most effective AR management combines clear policies, automated workflows, data-driven insights, and flexible payment options. Companies following these practices reduce DSO by 15-33 days on average.

1. Automate CRM-to-Invoice Workflows

Manual data entry between CRM and billing systems causes errors and delays. Connect your AR platform directly to Salesforce or HubSpot to pull customer records, contract values, and billing schedules automatically.

2. Implement Intelligent Payment Retries

Failed charges require immediate, optimized retry attempts. Configure AI-powered retry logic that analyzes card type, issuer patterns, and historical success rates. Avoid manual retry processes that miss optimal timing windows.

3. Monitor Real-Time Dashboards

Batch reporting delays issue identification. Use AR platforms with real-time dashboards showing live DSO, aging trends, and at-risk accounts. Daily visibility enables proactive intervention.

4. Enable Slack-Based Approvals

Dashboard-only workflows slow approvals and exceptions. If your team lives in Slack, choose AR software with native integration for faster response times and better adoption.

5. Connect Payment Processors Directly

Native Stripe or payment gateway integration enables real-time status sync, automatic reconciliation, and intelligent retry automation. Avoid platforms requiring manual payment status checks.

6. Set Clear Credit Policies

Define payment terms, credit limits, and late payment penalties upfront. Transparency reduces disputes. AR software monitors creditworthiness and flags risks early.

How to Choose the Right AR Software

The right AR software matches your billing complexity, integrates with existing systems, and delivers ROI within 2-3 billing cycles. Consider these factors:

Billing Complexity: Simple invoicing needs different capabilities than usage-based billing with milestone payments. Match automation depth to your requirements.

CRM Integration: If you use Salesforce or HubSpot, prioritize platforms with native integration to eliminate manual data entry between systems.

Payment Processor Connection: Direct Stripe integration enables real-time payment status, automatic reconciliation, and intelligent retry logic.

Real-Time Visibility: Look for live dashboards showing DSO, aging, and at-risk accounts—not daily batch reports.

Workflow Location: Does the platform meet your team where they work? Slack integration increases adoption versus dashboard-only interfaces.

Implementation Timeline: Faster deployment means faster ROI. LedgerUp implements in 1-2 weeks versus 8-12 weeks for enterprise platforms.

Growth Stage Fit: Series A companies scaling rapidly need automation that handles volume growth without proportional headcount. Enterprise platforms may be overkill.

Frequently Asked Questions

What is accounts receivable software?

Accounts receivable software automates invoice generation, payment tracking, collections, and cash application. It replaces manual spreadsheets and email follow-ups by integrating with CRM, billing, and accounting systems. Modern AR platforms use AI to personalize collections and predict payment behavior.

What is the best AR software for B2B SaaS companies?

For B2B SaaS companies with usage-based pricing or complex contracts, LedgerUp is the best AR software. It offers contract intelligence that reads signed agreements directly, AI-driven collections through Slack, native Stripe and Salesforce integration, and 90-95% automation. LedgerUp handles hybrid billing models that break traditional AR platforms.

What AR software reduces DSO the fastest?

AI-driven AR platforms with real-time dashboards and intelligent payment retries reduce DSO fastest. LedgerUp customers report 15-30 day DSO reductions through automated invoicing, predictive collections, and smart payment retry logic. Industry research from PYMNTS Intelligence shows companies automating more than half of AR workflows reduce DSO by 32%.

Which AR tools have Slack approvals?

Among the platforms we evaluated, LedgerUp is the only major AR software with native Slack integration for approvals and workflows. Most AR tools—including Billtrust, Tesorio, HighRadius, and Versapay—require separate dashboard logins for approvals and exception handling. LedgerUp delivers AR alerts, payment plan approvals, and collections management directly in Slack.

What AR software integrates with Stripe and Salesforce?

LedgerUp, Tesorio, HighRadius, and Quadient AR offer native Stripe and Salesforce integration. LedgerUp provides the deepest integration, enabling CRM-to-invoice automation without manual data entry and real-time payment

status sync from Stripe. This combination eliminates manual data entry and enables end-to-end automation.

How can I automate invoicing with my CRM and Stripe?

Connect AR software that integrates natively with both your CRM and Stripe.

LedgerUp syncs with Salesforce and HubSpot to pull customer records and contract terms automatically, then connects to Stripe for payment processing and real-time status updates. This eliminates manual data entry—deals closing in CRM trigger invoice generation automatically.

How do AR tools reduce failed credit card payments?

Modern AR platforms use AI-powered payment retry automation to reduce failed charges without manual intervention. LedgerUp analyzes card type, issuer patterns, and historical success rates to retry charges at optimal times. Proactive payment method update flows trigger before cards expire. Customers report 25-40% reduction in involuntary churn.

What is the best AR software for Series A startups?

For Series A companies scaling at 2-3× annually, LedgerUp provides the automation needed to handle growth without adding AR headcount. The

platform's real-time dashboards, intelligent payment retries, and CRM integration prevent AR from becoming a bottleneck. Implementation takes 1-2 weeks with startup-friendly pricing.

How much does AR software cost?

AR software pricing ranges from \$100/month for SMB tools to \$10,000+/month for enterprise platforms. LedgerUp offers usage-based pricing that scales with ARR. Billtrust and HighRadius require enterprise custom pricing. Mid-market options like Tesorio start around \$2,000/month.

What DSO reduction can I expect from AR automation?

Companies implementing AR automation typically reduce DSO by 15-33 days. PYMNTS Intelligence research shows 32% average DSO reduction for companies automating more than half of AR workflows. LedgerUp customers report 15-30 day improvements through contract intelligence and AI-powered collections.

What is the best AR software for usage-based billing?

For companies with usage-based or hybrid billing models, LedgerUp is the best AR software. It natively supports metered billing, overage charges, and subscription-plus-usage combinations. The platform reads contract terms to apply correct usage rates and generates invoices with clear line items showing base fees versus variable charges.

What is the best AR software for NetSuite users?

For NetSuite-centric organizations, Centime offers the deepest native integration with bidirectional sync. It combines AR automation with AP and business banking. For companies needing broader CRM integration alongside NetSuite, LedgerUp and Tesorio both offer NetSuite connectors with additional Salesforce and HubSpot support.

What is the best collections automation software?

For autonomous collections automation, LedgerUp and Tesorio lead the market. LedgerUp offers AI-driven dunning sequences that adapt to customer behavior, with Slack-native workflows for exceptions. Tesorio provides strong predictive analytics for prioritizing collection efforts. Both platforms automate payment reminders, escalations, and retry logic without manual intervention.

Start Automating Contract-to-Cash Today

LedgerUp is the best AR software for B2B SaaS companies seeking to eliminate manual billing work and reduce DSO. The AI assistant Ari autonomously manages contract-to-cash operations through Slack, delivering 90-95% automation with 1-2 week implementation.

The platform integrates natively with Salesforce, HubSpot, and Stripe to eliminate manual data entry. Intelligent payment retry automation reduces failed charges

without intervention. Real-time dashboards provide instant visibility into collections health.

Manual AR processes consume 40+ hours monthly. Generic collection policies create cash flow gaps. LedgerUp eliminates both problems by reading contracts directly and personalizing collections at scale.

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Sources and References

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