

[← Back to all resources](#)

LEDGERUP RESOURCES - LEARNING MATERIALS

Top 10 AR Automation Software in 2025

Which AR platform actually handles complex B2B contracts, usage-based billing, and Salesforce integration? We compared 10 leading tools.

LedgerUp Team · November 28, 2025

What Is AR Automation Software?

AR automation software eliminates manual work across the invoice-to-cash cycle by using integrations and AI to automate invoice generation, payment reminders, cash application, and accounting reconciliation. Modern platforms connect your CRM, e-signature tools, payment processors, and accounting software to orchestrate accounts receivable automatically.

According to PYMNTS research, B2B companies with automated AR processes collect payments 15-30 days faster than those using manual workflows. The Institute of Finance and Management reports that companies using modern AR automation have reduced DSO from an average of 67 days to 33-40 days. Manual AR processes create revenue leakage through delays, data entry errors between

systems, and write-offs—Atradius estimates this friction costs mid-market companies 2-5% of revenue annually.

Key Trends in AR Automation for 2025

AI-native platforms replacing rule-based automation. Modern solutions use large language models to parse contracts, understand payment patterns, and prioritize collection decisions rather than following rigid if-then rules.

Workflow-embedded AR operations. Finance teams are moving AR workflows into collaboration tools like Slack and Teams where cross-functional teams already work, reducing context-switching for approvals and exceptions.

Contract-to-cash integration. Leading platforms now connect the full revenue lifecycle from closed deals in Salesforce/HubSpot through invoicing, collections, and reconciliation in QuickBooks/NetSuite.

Book a LedgerUp Demo

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

[Book a LedgerUp Demo](#)

Who Needs AR Automation Software?

Startup (\$1M-5M ARR): You're likely managing AR with spreadsheets and manual invoice generation. Consider AR automation when your finance person spends more than 10 hours monthly chasing payments or when billing errors start affecting customer relationships.

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.

Scaleup (\$5M-25M ARR): Your contract complexity increases with annual deals, multi-year agreements, and usage components. Manual processes typically break down around 50-100 customers when tracking individual billing requirements becomes unsustainable.

Growth Stage (\$25M-100M ARR): You have 5-25 people touching revenue operations across sales, finance, customer success, and operations. Disconnected systems create billing delays, collection gaps, and reconciliation bottlenecks at month-end.

Signs You're Ready for AR Automation

- Your team manually copies contract terms into your billing system each month
- Invoices go out 5+ days after contracts are signed
- You require 3+ follow-up touches per invoice to collect payment
- Month-end close takes more than 5 days due to reconciliation work
- Your DSO exceeds 45 days despite offering 30-day terms
- You're adding subscription, usage, or hybrid pricing models

How We Evaluated AR Automation Tools

Automation depth: Percentage of AR tasks automated end-to-end without manual intervention, from contract signature through cash reconciliation.

Integration breadth: Native connectors to CRMs (Salesforce, HubSpot, Attio), contracts (DocuSign, PandaDoc), payments (Stripe), and accounting (QuickBooks, NetSuite).

Billing complexity handling: Ability to manage subscription billing, usage-based pricing, hybrid models, and custom contract terms.

Implementation speed: Time from contract signature to first automated invoice.

AI capabilities: Use of machine learning for payment prediction, collection prioritization, and cash flow forecasting.

Documented results: Customer case studies showing DSO reduction and efficiency gains.

Book a [LedgerUp Demo](#) today

The 10 Best AR Automation Tools in 2025

1. LedgerUp — Best for B2B SaaS

Best for: B2B SaaS and services companies (\$2M-\$100M ARR) with subscription-plus-usage billing, complex contract terms, and teams that work primarily in Slack.

LedgerUp focuses on solving a specific problem that most AR tools overlook: the post-signature workflow. When a deal closes in your CRM, there's typically a manual handoff to generate the first invoice, set up billing terms, and initiate collections. This gap is where billing delays, data entry errors, and revenue leakage occur. LedgerUp automates this entire sequence by connecting your CRM (Salesforce, HubSpot, Attio), e-signature tools (DocuSign, PandaDoc), payment processor (Stripe), and accounting software (QuickBooks, NetSuite) into a single workflow.

The platform's AI assistant, Ari, operates natively in Slack—surfacing invoice approvals, payment exceptions, collection tasks, and customer communications in channels where revenue teams already work. This eliminates the dashboard-hopping that slows down most AR processes. For deeper analysis, LedgerUp also provides full dashboards for AR aging, cash flow forecasting, and collection performance metrics.

Where LedgerUp particularly excels is handling billing complexity that breaks simpler tools. Hybrid subscription-plus-usage models, contracts with annual price escalators, custom payment terms, and mid-cycle amendments are extracted from signed contracts and translated into accurate invoices automatically. For usage-based components, the platform pulls consumption data, calculates charges, and generates customer-facing explanations—reducing the support tickets that typically accompany variable invoices.

The platform uses machine learning to prioritize collections based on payment probability rather than just due dates, helping smaller finance teams manage larger customer portfolios without adding headcount.

Implementation runs 1-2 weeks because LedgerUp layers onto existing systems rather than replacing them. There's no data migration or ERP overhaul required.

Key Features:

- Slack-native workflows with Ari AI assistant handling approvals and exceptions in channels
- Full dashboards for AR analytics, aging reports, and cash flow visibility
- Contract data extraction from signed agreements (DocuSign, PandaDoc)
- Automated handling of subscription, usage, and hybrid billing models
- Predictive collections prioritization based on payment likelihood
- Native integrations with major CRMs, Stripe, QuickBooks, and NetSuite

Considerations:

- Slack required for full workflow capabilities; Teams support in development
- Built for subscription/usage models; high-volume transactional businesses (thousands of small invoices) may find Billtrust or HighRadius better suited
- Younger platform than enterprise incumbents; best fit for companies with 50-500 customers

Pricing: Starts around \$30K/year for most implementations, scaling with customer count and invoice volume. Typically 40-60% less than the cost of a dedicated AR hire.

2. HighRadius — Best for Enterprise

Best for: Large enterprises (\$100M+ revenue) with high transaction volumes needing comprehensive credit-to-cash automation across multiple entities.

HighRadius offers the most comprehensive AR automation suite for large enterprises, covering credit management, collections, cash application, deductions management, and payment processing. The platform processes over

\$5 trillion in receivables annually and serves Fortune 500 companies including P&G, Danone, and Sanofi.

Key Features:

- AI-driven credit risk assessment integrating 35+ global credit bureaus
- 90%+ straight-through processing rate for cash application
- Autonomous dunning with ML-optimized send times and channel selection
- Multi-entity support with centralized visibility across global subsidiaries
- Deductions management with automated validity checking

Considerations:

- 3-6 month implementation timeline typical for full deployment
- Enterprise pricing starts around \$100K annually
- Requires dedicated resources for configuration and change management
- Best ROI for companies processing 10,000+ invoices monthly

Pricing: Custom enterprise pricing. RadiusOne mid-market solution available at lower price points.

3. Billtrust — Best for Order-to-Cash Networks

Best for: Mid-market to enterprise companies (\$25M-500M) needing comprehensive order-to-cash automation with payment network capabilities.

Billtrust has 24+ years in AR automation and processes over \$1 trillion in invoice dollars annually. Their Business Payments Network (BPN) connects 2.5 million suppliers and buyers, enabling straight-through payment processing without manual intervention.

Key Features:

- Business Payments Network connecting AP and AR systems for frictionless B2B payments
- 260+ AP portal integrations for automated invoice delivery (Ariba, Coupa, Tungsten)
- AI-powered cash application achieving 90%+ match rates
- Predictive analytics identifying at-risk invoices before they become overdue
- Multi-channel invoice delivery: email, portal, EDI, print, and AP networks

Considerations:

- Implementation timeline varies from 6-16 weeks depending on complexity
- Less focused on contract-to-cash; assumes invoices are already generated
- Strongest for companies with diverse customer payment preferences

Pricing: Tiered based on invoice volume and modules. Mid-market implementations typically \$30K-75K annually.

4. Tesorio — Best for Cash Flow Intelligence

Best for: Finance teams (\$10M-250M revenue) prioritizing cash flow prediction and AR performance analytics, particularly those using NetSuite.

Tesorio's Connected Financial Operations platform transforms AR from an administrative function into a strategic cash flow optimization tool. The platform's strength is predictive analytics—using machine learning to forecast payment timing with high accuracy.

Key Features:

- AI-powered payment prediction with 90%+ accuracy on payment date forecasting
- Dynamic AR dashboards with drill-down from portfolio to invoice level
- Automated collection workflows with smart prioritization
- Deep NetSuite integration with real-time sync
- Cash flow scenarios modeling different collection outcomes

Considerations:

- Starting at approximately \$30,000/year
- Strongest for companies already using NetSuite
- Focused on collections optimization rather than full contract-to-cash

Pricing: Starts around \$30K/year, scaling based on AR volume.

5. Versapay — Best for Customer Collaboration

Best for: Mid-market companies (\$10M-200M) prioritizing customer payment experience and needing strong dispute resolution workflows.

Versapay pioneered "Collaborative AR"—the idea that collections work better when buyers and sellers communicate directly through a shared platform. Their customer portal transforms AR from adversarial follow-ups into collaborative problem-solving.

Key Features:

- Self-service customer portal for invoice access, payments, and dispute submission
- Real-time messaging between AR teams and customers with full audit trail
- AI-powered cash application with machine learning matching

- Strong ERP integrations (Microsoft Dynamics, NetSuite, Sage Intacct)

Considerations:

- Value proposition depends on customer adoption of the portal
- Less automation of upstream contract-to-invoice process
- Implementation typically 4-8 weeks

Pricing: Based on users and transaction volume. Typical mid-market implementations \$25K-60K annually.

6. BILL (formerly Bill.com) — Best for Small Business

Best for: Small to mid-sized businesses (\$1M-25M) needing straightforward AR automation with excellent QuickBooks and NetSuite integration.

BILL offers the most accessible AR automation for growing businesses, with an intuitive interface that requires minimal training. Over 400,000 businesses use BILL for accounts payable and receivable.

Key Features:

- Professional invoice templates with automatic numbering and branding
- ACH and credit card payment acceptance with customer auto-pay options
- Two-way sync with QuickBooks Online, QuickBooks Desktop, and NetSuite
- Approval workflows for invoice review before sending

Considerations:

- Limited capabilities for complex B2B billing scenarios

- Less sophisticated AI compared to enterprise platforms
- Per-user pricing can add up for larger teams

Pricing: Essentials \$45/user/month, Team \$55/user/month, Corporate custom.

7. Invoiced — Best for Subscription Management

Best for: Growing SaaS and subscription businesses (\$2M-50M) needing streamlined recurring billing with automated collections.

Invoiced focuses on making subscription billing and collections simple. The platform handles recurring invoice generation, proration, subscription changes, and automated dunning without complex configuration.

Key Features:

- Subscription management with automatic proration for mid-cycle changes
- Smart Chasing automation across email, SMS, and phone with escalation rules
- Self-service customer portal with AutoPay setup
- Reporting on MRR, churn, and collection effectiveness

Considerations:

- Less comprehensive than full AR automation suites
- Limited AI-driven analytics and payment prediction
- Better for pure subscription than hybrid models

Pricing: Starter free (limited), Professional \$499/month, Enterprise custom.

8. Upflow — Best for European Companies

Best for: European and US mid-market companies (\$5M-100M) prioritizing elegant customer payment experience and collection workflow automation.

Upflow positions itself as a Financial Relationship Management platform, emphasizing that AR is about customer relationships, not just collections. Strong European presence with EUR/GBP support.

Key Features:

- Customer payment portal with multiple payment method options
- Automated dunning sequences with customizable templates and timing
- Real-time AR dashboards with collection performance analytics
- Multi-currency support with European payment method coverage

Considerations:

- Less contract-to-cash orchestration than some competitors
- AI capabilities less advanced than enterprise platforms
- Limited usage-based billing support

Pricing: Growth €499/month, Scale €999/month, Enterprise custom.

9. Centime — Best for Integrated Cash Management

Best for: SMBs and mid-market businesses (\$3M-75M) wanting AR automation combined with AP automation and cash planning in one platform.

Centime is unique in offering AR automation, AP automation, and cash flow planning in a single platform. This integration enables cash flow visibility that standalone AR tools can't match.

Key Features:

- Integrated AR and AP automation in single platform
- Cash flow forecasting combining receivables and payables data
- Digital B2B payment portal for customer self-service
- Two-way sync with QuickBooks and NetSuite

Considerations:

- Less depth in AR features compared to AR-focused platforms
- Best for companies wanting integrated AR/AP rather than best-of-class AR
- Limited support for complex subscription/usage billing

Pricing: Based on company revenue and modules. Typical implementations \$15K-40K annually.

10. Sage Intacct AR — Best for Sage Ecosystem

Best for: Companies already using Sage Intacct seeking native AR automation without third-party integration.

Sage Intacct's accounts receivable module provides AR automation natively within the Sage ecosystem. For companies already invested in Sage Intacct, the native AR capabilities avoid integration complexity.

Key Features:

- Native Sage Intacct integration with no middleware required
- Automated invoice generation and delivery
- Collections task management with reminder automation
- Online payment acceptance (credit cards, ACH)

Considerations:

- Primarily valuable for existing Sage Intacct users
- Less standalone capability than dedicated AR platforms
- AI/ML features less advanced than purpose-built AR tools

Pricing: Included in Sage Intacct subscription for basic features; advanced modules priced additionally.

AR Automation Software Comparison Table

Tool	Best For	Key Differentiator	Implementation	Com Size
LedgerUp	B2B SaaS	Slack-native + dashboards, contract-to-cash	1-2 weeks	\$2M 100M
HighRadius	Large Enterprise	Comprehensive credit-to-cash, 90%+ cash application	3-6 months	\$10C reve
Billtrust	Order-to-Cash	Business Payments Network, 260+ AP portals	6-16 weeks	\$25M 500M

Tool	Best For	Key Differentiator	Implementation	Com Size
Tesorio	Cash Forecasting	Predictive payment analytics	2-4 weeks	\$10M 250M
Versapay	Customer Collaboration	Collaborative AR portal	4-8 weeks	\$10M 200M
BILL	Small Business	QuickBooks integration, ease of use	1-2 weeks	\$1M
Invoiced	Subscription Billing	Subscription management, Smart Chasing	1-2 weeks	\$2M
Upflow	European Companies	Customer payment experience	2-4 weeks	\$5M 100M
Centime	Cash Planning	Integrated AR/AP/cash management	2-4 weeks	\$3M
Sage Intacct AR	Sage Users	Native Sage integration	2-4 weeks	\$5M 100M

Frequently Asked Questions

How much does AR automation software cost?

AR automation pricing varies significantly by company size and needs. Small business tools like BILL start at \$45-55 per user per month. Mid-market solutions typically range from \$25,000 to \$75,000 annually. Enterprise platforms like HighRadius and Billtrust can exceed \$100,000 per year for full implementations. Most vendors price based on invoice volume, number of customers, or AR dollars processed. When evaluating cost, consider that manual AR processes typically cost \$5-15 per invoice to process, while automated processes cost \$1-3.

How long does AR automation take to implement?

Implementation timelines range from 1 week to 6 months depending on the platform and your requirements. Cloud-native tools designed for SMBs (BILL, Invoiced) can be operational in 1-2 weeks. LedgerUp deploys in 1-2 weeks because it layers onto existing systems rather than replacing them. Enterprise solutions (HighRadius, Billtrust) with complex ERP integrations, custom workflows, and change management typically take 3-6 months for full deployment.

Can AR automation integrate with Salesforce?

Most modern AR automation platforms offer Salesforce integration, but depth varies significantly. HighRadius, Tesorio, and LedgerUp offer native Salesforce connectors that sync opportunities, accounts, and contract data bidirectionally. Billtrust and Versapay integrate primarily at the customer/account level. When evaluating Salesforce integration, ask specifically about: which objects sync,

whether it's real-time or batch, and whether the integration supports your specific Salesforce configuration (CPQ, custom objects, etc.).

Can AR automation integrate with QuickBooks?

QuickBooks integration is available across most AR automation platforms. BILL offers the deepest QuickBooks integration with two-way sync covering invoices, payments, and customer records. Tesorio, Centime, and LedgerUp also provide QuickBooks Online integration. Note that QuickBooks Desktop integration is less commonly supported—verify specifically if you're using the desktop version. Key integration points to confirm: invoice sync, payment recording, customer matching, and chart of accounts mapping.

What's a good DSO for B2B SaaS companies?

B2B SaaS companies should target DSO between 30-45 days. According to SaaS Capital benchmarks, median DSO for B2B SaaS companies is approximately 50 days, with top-quartile performers achieving 30-35 days. If your DSO exceeds 60 days, you're leaving significant working capital on the table. AR automation typically reduces DSO by 15-30 days through faster invoice delivery, automated reminders, and reduced billing errors. For context: reducing DSO from 60 to 40 days on \$10M ARR frees approximately \$550,000 in working capital.

What is the difference between AR automation and billing software?

Billing software (Stripe Billing, Chargebee, Zuora) generates invoices based on pricing rules and subscription configurations. AR automation sits downstream,

handling what happens after invoices are generated: delivery, payment tracking, collections, cash application, and accounting reconciliation. Some platforms like LedgerUp span both, connecting contract data to invoice generation and through to collections. Most companies need both: billing software to calculate what's owed, and AR automation to ensure it gets collected and recorded properly.

Should I invest in AR automation if my manual processes work?

Manual processes become liabilities at scale. Research from PYMNTS shows companies with automated AR processes collect 15-30 days faster than manual operations. Even if your current process works, manual AR typically involves: 10-20 hours per week on invoice generation and follow-ups for every 100 customers, 2-5% revenue leakage from billing errors and delays, and month-end close taking 5-10 days instead of 1-3. Most companies see positive ROI on AR automation within 6-12 months through reduced labor costs, faster collections, and fewer write-offs.

Which AR automation tool handles complex B2B contracts best?

For companies with non-standard contracts—custom payment terms, usage components, annual escalators, or multi-year agreements—the challenge is translating signed contract language into accurate invoices without manual data entry. LedgerUp is built specifically for this use case, extracting terms from signed contracts and automating the invoice generation process. Tesorio and Invoiced also handle subscription complexity well but focus more on collections optimization than contract-to-invoice automation. Enterprise companies with

highly complex contracts often use HighRadius, though implementation timelines are significantly longer.

Which AR automation tool is best for usage-based billing?

For complex usage-based billing, LedgerUp, Tesorio, and Invoiced handle variable charges most effectively. LedgerUp handles hybrid subscription-plus-usage models common in B2B SaaS, with automated usage calculation and customer-facing explanations for variable charges. Tesorio excels at forecasting variable revenue. Invoiced handles subscription billing with metered components. Enterprise companies with complex usage rating often pair dedicated billing engines (like m3ter or Metronome) with AR automation for collections and cash application.

Choosing the Right AR Automation Tool

The right platform depends on your billing complexity, team size, and existing tech stack.

For B2B SaaS with complex contracts (\$2M-100M ARR): LedgerUp offers the fastest path to automating contract-to-cash workflows, particularly for companies with subscription-plus-usage billing, custom terms, or teams centered on Slack. Implementation in 1-2 weeks means faster time-to-value than enterprise alternatives.

For enterprise with high transaction volume (\$100M+): HighRadius and Billtrust provide the deepest functionality for organizations processing 10,000+ invoices

monthly, with robust credit management and payment network capabilities. Expect 3-6 month implementations.

For cash flow forecasting priority: Tesorio delivers the strongest predictive analytics, especially for NetSuite users who want accurate payment date forecasting.

For customer-centric collections: Versapay's collaborative portal works well when customer relationships drive payment behavior and dispute resolution is a significant workflow.

For small business simplicity: BILL provides the most accessible entry point with strong QuickBooks integration and straightforward pricing.

For integrated AR/AP: Centime consolidates receivables, payables, and cash planning for companies wanting a single platform rather than best-of-breed AR.

Key evaluation factors: Does it integrate with your CRM and accounting system? Can it handle your billing model without manual workarounds? Is the implementation timeline realistic for your team's capacity?

Book a [LedgerUp Demo](#) today

Last updated: 2025. Pricing and features subject to change. Contact vendors directly for current information.

Book a LedgerUp Demo

See how LedgerUp connects your CRM, billing, and ERP systems to eliminate manual work and accelerate revenue.

Get Started with LedgerUp

Software should do the work. You should move the business.

See how Ari takes billing ops off your team's shoulders - from contract to collected cash.

Book a demo

PRODUCT

Meet Ari

Automate Contract-to-Cash

Automate Collections

Automatic Reconciliation

LEGAL

Privacy Policy

Data Processing Agreement

COMPANY

Customer Stories

Manifesto

LinkedIn

X (Twitter)

TRUST & COMPLIANCE

SOC 2 TYPE II COMPLIANT

GDPR COMPLIANT

[Sub-Processor List](#)

 BACKED BY Y-COMBINATOR

[Cookie Policy](#)

 CERTIFIED STRIPE PARTNER

[Manage Cookies](#)

Up Dog, Inc. © 2026 All Rights Reserved