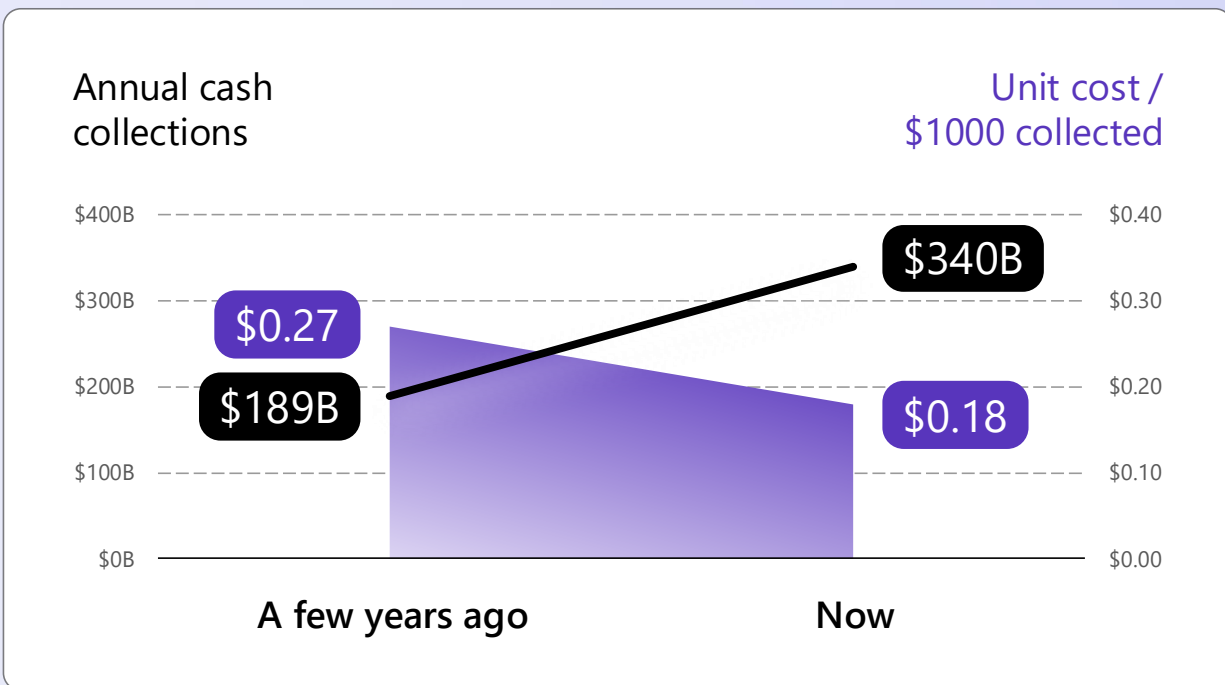


We redesigned collections to handle money at scale.

Credit & Cash Collection

Over the past several years, Microsoft's cash collections scaled rapidly in volume and customer complexity, increasing the risk that business growth would drive higher cost, slower resolution, and inconsistent customer experience. We redesigned collections so growth drives efficiency, not cost. Annual collections scaled from \$200B to over \$350B across 400K customers, unit cost per dollar collected dropped 33%, and we resolved 260K customer inquiries within SLA despite higher volumes.

AI-enabled agents now operate end-to-end, from invoice generation through customer resolution, automating high-volume tasks, and delivering decision-grade insights for managers.



Agents and automation in credit & cash collection

Our internal Finance and Finance IT teams have leveraged Microsoft tools to build custom AI solutions within the Microsoft ecosystem, tailored to our underlying systems and data. These solutions support the full credit and cash collection process, securely, at every step from invoice creation to cash in hand.

Invoice Generation Automation

Invoice Generation Automation is the ignition point for cash, but in some regions, it remains highly manual due to local requirements. The Microsoft India finance team took matters into their own hands, building a Power Automate flow that ensures 3K invoices annually are generated on time, fully compliance with local tax laws, and without delays.

Main development tool:



M365 Copilot

Learn more:

aka.ms/InvoiceGenerationAutomation

Collections Email Agent

Treasury teams manage over 60K emails per month, traditionally requiring manual reviews to address payment inquiries, invoice requests, remittance advice, and account updates. The **Collections Email Agent** now resolves 55% of these autonomously – freeing 36K hours per year while accelerating response times, improving consistency, and unlocking real-time visibility into operational trends.

Main development tool:



Azure AI Foundry

Learn more:

aka.ms/CollectionsEmailAgent

Integrated Collection Solution

As conversations move toward resolution, collections managers need to quickly understand customer risk, align on next actions, and engage customers with confidence using consistent, validated insights. Our Microsoft **Integrated Collection Solution**, created with D365 and Fabric, replaces hours of manual preparation with a real-time snapshot of a customer's trade receivable position and key signals, late payment and dispute prediction, case summarization, intelligent case routing, and automatic cash application. This customer-forward solution cuts prep time to minutes while improving risk visibility and decision quality.

Main development tool:



Copilot Studio

Learn more:

aka.ms/IntegratedCollectionSolution

Agents and automation in credit & cash collection

Credit Risk Agent

Machine learning brought our first wave of automation, scoring every credit extension request to approve or deny extensions. But when scores were too low or unable to be generated, manual review remained. The **Credit Risk Agent** changes that by automating 3,500 high-complexity reviews per year, reducing credit risk processing time by 90%, saving 3K hours annually, and improving decision speed and consistency dramatically.

Main development tool:

 Azure AI Foundry

Learn more:

aka.ms/CreditRiskAgent

Treasury Intelligence Agent

In parallel, our **Treasury Intelligence Agent** combines real-time news intelligence, internal data, and AI-driven recommendations to continuously monitor external events to flag financial exposure. This agent shifts Treasury work from reactive response to proactive risk management, reclaiming 8K hours annually and enabling same-day risk response to position the team as a leader in how intelligent systems can drive confident decision-making.

Main development tool:

 Azure AI Foundry

Learn more:

aka.ms/TreasuryIntelligenceAgent

These solutions ultimately enable the Credit & Cash Collections team to an insight-driven model – resolving issues faster, managing risk with confidence, and engaging customers more effectively at scale. By removing operational friction and elevating decision-making, teams can focus on the conversations and actions that strengthen customer trust and accelerate cash realization.