

# HOW AI AGENTS IMPROVE REVENUE COLLECTION

MESHA

## How Binery Adopted Mesha's AI AR Agent, Marcus to Improve Revenue Management

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Accounts receivable (AR) is a critical component of a company's financial health. It represents the money owed to a business for goods or services delivered but not yet paid for. While it may seem straightforward, managing AR efficiently is often a significant challenge, especially for businesses that rely on manual processes or have a large client base.

Binery, a Hong Kong-based bookkeeping firm with over 100 clients, faced significant challenges in managing its accounts receivable (AR) processes. The manual effort required for reconciling invoices, sending reminders, and tracking payments not only consumed a lot of time but also created inefficiencies that impacted cash flow.

As Binery's client base expanded, these challenges became more acute. Manual processes and fragmented workflows were no longer sustainable. To scale efficiently and maintain its reputation for excellent service, Binery needed an innovative solution to streamline its AR operations, improve collections, and free up time for its team to focus on core business activities.

This pressing need led Binery to seek a solution that could automate reconciliation, optimize payment reminders, and bring much-needed efficiency to its accounts receivable management. Marcus, an AI-powered AR agent, emerged as the perfect solution to tackle these challenges.

### **What is Marcus?**

Marcus is an AI agent developed by mesha. It can send invoices, respond to clients and follow up via email for overdue payments. It learns from your billing history to send reminders (and keep chasing) based on each client's payment history. It will learn the most effective ways and language to help clients pay.



With Marcus, Binery was able to:

- Automate invoicing
- Automate chasing after clients for payments
- Reduce overdue payments
- Optimize cash flow
- Increase client satisfaction

# About mesha



## Who We Are

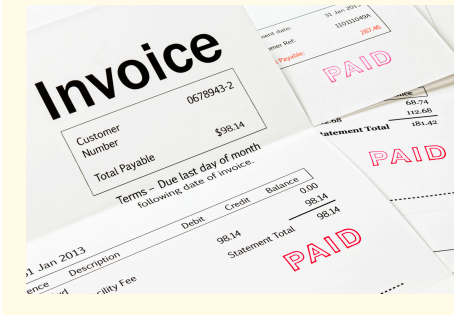
Mesha is an AI company that specializes in providing AI-powered solutions to streamline financial and operational processes for businesses. With a strong focus on innovation, Mesha aims to help companies enhance their efficiency and improve their financial health through intelligent automation.

### **We build AI products for businesses.**

At the core of Mesha's offerings is Marcus, an AI billing agent designed to take the hassle out of invoicing and payment follow-ups. Marcus uses advanced LLMs to automate the generation of invoices, track payments in real-time, and send reminders to clients, ensuring that businesses maintain a steady cash flow without the need for manual intervention.

## What We Do

Share your goals as a company and the products or services you provide to achieve them.



# Binery's Challenge

While the firm excelled at delivering high-quality bookkeeping services, its AR process lacked the efficiency and precision needed to support its growing client base.

## 1. Manual Reconciliation Consumed Time and Resources

Binery used Xero as its primary accounting software and Stripe for processing client payments. However, reconciling payments from Stripe with invoices in Xero was a manual process. Each transaction had to be matched individually, requiring significant administrative effort. As the client base grew, so did the complexity of this task.

- Staff spent hours every week cross-referencing records to ensure that payments were accurately applied to the correct invoices.
- Human errors occasionally led to discrepancies, which required additional time to investigate and correct.
- The process was repetitive and time-consuming, pulling resources away from more strategic, revenue-generating activities.

## 2. Ineffective Payment Reminders

Another major challenge was ensuring that clients paid their invoices on time. Binery relied on Xero's built-in payment reminder functionality, which, while useful, lacked personalization. The reminders were generic and often ignored by clients.

- Clients would overlook automated reminders because they did not convey urgency or provide the convenience of a direct payment link.
- Generic messages failed to acknowledge the unique relationship Binery had with each client, reducing their effectiveness.
- Late payments disrupted Binery's cash flow, creating financial unpredictability and making it harder to manage operational expenses.

### 3. Scaling AR Operations with Limited Staff

As a growing firm, Binery needed to scale its AR process without incurring significant overhead.

- Hiring additional staff to handle AR management was not a viable option due to cost constraints.
- The existing team was already stretched thin, and the inefficiencies in AR management made it challenging to take on new clients without increasing the workload exponentially.

### 4. Struggles with Cash Flow Predictability

Delayed payments impacted cash flow, which is essential for any service-based business.

- With overdue invoices piling up, Binery struggled to accurately forecast its cash position.
- This unpredictability created stress in managing payroll, operational expenses, and growth initiatives.

### 5. Client Communication Challenges

Maintaining good client relationships while chasing overdue payments was another hurdle.

- The tone and timing of payment reminders are critical to maintaining professionalism and trust, but generic reminders often came across as impersonal.
- Binery's staff occasionally had to send follow-ups manually, which was inconsistent and time-intensive.

### 6. Dependence on Fragmented Tools

While Binery relied on advanced tools like Xero and Stripe, these systems did not fully integrate.

- Xero provided a robust accounting platform but lacked seamless integration with Stripe for automated payment reconciliation.
- Stripe's payment insights were useful but disconnected from Binery's broader AR management workflow.
- The lack of a unified solution led to inefficiencies and data silos that hindered decision-making and operational flow.

## The Solution: AI Agents

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Marcus, an AI-powered accounts receivable agent, was integrated with Binery's existing tools—Stripe and Xero—via its robust API. The implementation focused on three key areas:

#### 1. Auto Reconciliation with Xero

Marcus automatically synced payments from Stripe with invoices in Xero. This eliminated the need for manual reconciliation, significantly reducing errors and administrative workload. By

automating this process, Marcus ensured that Binery's books were always up-to-date, providing a clear picture of outstanding invoices and payments.

## 2. Improved Payment Reminders

Marcus enhanced the payment reminder process by sending personalized, data-driven reminders to clients. These reminders included key details such as invoice specifics, payment links, and deadlines, all pulled directly from Stripe. Personalization improved client response rates, while timely follow-ups ensured fewer overdue invoices.

## 3. Time and Effort Savings

With Marcus handling reconciliation and reminders, Binery's team saved countless hours previously spent on manual tasks. The time saved allowed Binery to focus on higher-value activities, such as client acquisition and service delivery, while Marcus managed the repetitive yet crucial task of AR management.

# Results

"Marcus has transformed how we handle accounts receivable. The seamless integration with Xero and Stripe has not only improved our collections but also saved us a tremendous amount of time. It's like having an extra team member who works tirelessly without ever making a mistake."

— Haywood Shum, CEO of Binery

"Marcus exemplifies how AI can address real-world business challenges. By automating the repetitive and time-consuming aspects of accounts receivable, we've enabled companies like Binery to focus on growth rather than chasing payments. Our mission is to create solutions that integrate seamlessly into existing workflows, driving efficiency and improving cash flow reliability." - Tahem Verma, CEO, mesha

- Reduced overdue payments by 30%
- Improved cashflow by 35%
- Reduced costs by eliminating the need for a full-time person to do invoicing

# Results & Impact

## Faster Payments

With personalized reminders and easy payment options, Binery saw a **30% improvement in on-time payments**, reducing overdue invoices and improving cash flow predictability.

## Operational Efficiency

Auto-reconciliation reduced AR processing time by **50%**, saving Binery hundreds of hours annually. This allowed the team to scale its operations without adding headcount.

## Cost Savings

By automating AR management, Binery avoided the need for additional staff to handle collections, cutting operational costs significantly.

## Stronger Client Relationships

The personalized, professional approach to payment reminders strengthened client relationships, ensuring repeat business and positive feedback.

## Enhanced Cash Flow Forecasting

Real-time updates and insights into AR aging allowed Binery to make more informed financial decisions and plan its cash flow with confidence.

# Conclusion

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Accounts receivable management is a critical yet often overlooked area where automation can have a transformative impact. For Binery, Marcus proved to be more than just a tool—it became an integral part of their operations, improving efficiency, reducing costs, and enhancing the overall client experience.

Whether it's reconciling payments with accounting software, sending data-driven reminders, or saving valuable time, Marcus demonstrates how intelligent automation can help businesses overcome AR challenges and achieve sustainable growth. For businesses looking to optimize their AR process, Marcus represents the future of AR management.

# Contact

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For feedback, partnerships, or further information, please feel free to contact us at [sales@mesha.club](mailto:sales@mesha.club)

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