



**The Next Frontier for  
Finance: Extending  
Microsoft Dynamics  
365 Business Central  
with Automation  
and Cross-Border  
Payments**

# Executive Summary

Thousands of companies use Microsoft Dynamics 365 Business Central (D365BC) to bring their finances and operations together. The product offers structure and accuracy through centralized accounting, consistent reporting, and dependable data management. But as organizations grow and enter new markets, finance teams often discover that even a strong ERP system can't fully keep up with today's fast-changing business needs.

Finance teams today deal with diverse challenges like entering new markets, supporting new methods of payment, and meeting ever-shifting compliance rules. While D365BC provides a solid starting point, two critical finance-related capabilities beyond the standard feature set are evolving quickly to meet these needs: automating accounts receivable (AR) and integrating cross-border payments.

These functional areas allow organizations to bridge the gaps between invoicing, collections, and reconciliation, helping to speed up cash flow, cut down days sales outstanding (DSO), and improve the customer experience even as market conditions change.

## **This report explores the way forward-looking organizations are preparing to meet these needs by discussing:**

- 1** The foundations, strengths, and limitations of modern ERP
- 2** Why AR automation and cross-border payments continue to challenge finance teams
- 3** The strengths of D365BC – and its limitations
- 4** How to measure the benefits of integrating AR automation and cross-border payments
- 5** Using finance automation with AI to build a competitive edge

# Introduction

Over the past decade, finance teams have quietly reinvented the way they work. Digital transformation has become the backbone of how organizations manage revenue, cash flow, and global operations.

At the heart of that change for many organizations is Microsoft Dynamics 365 Business Central (D365BC), which gives companies one reliable place to manage their accounting, data, and day-to-day financial activity.

But what's expected of finance teams has changed completely. Closing the books and producing accurate reports is just the starting point now. CFOs are expected to think strategically, finding new ways to improve cash flow, manage risk, and support growth across multiple markets.

**The problem is, even though ERPs like D365BC are great at tracking and recording transactions, they weren't built to handle the full, fast-moving cycle of how money actually flows through a global business today.**

In a world of increased complexity and performance demands, the "invoice-to-cash" process, which covers everything from creating an invoice to receiving and applying payment, often remains fragmented. Consequently, teams are left to juggle spreadsheets, banking portals, and manual follow-ups to make up for what the ERP can't handle on its own. The result is slower



payments, an increase in DSO, and limited visibility into cash flow across regions. At the same time, the payments landscape has grown more challenging. Customers want real-time options, localized payment methods, and immediate confirmation. Behind the scenes, companies have to manage foreign exchange, meet compliance requirements, and settle payments across borders, challenges that go beyond what even the most advanced ERP systems were built to do.

**To meet today's business demands, finance leaders are turning to two important technologies: accounts receivable automation and cross-border payment integration.**

Together, advanced solutions in these areas can transform D365BC from a simple record-keeping tool into a dynamic financial engine, cutting down manual work, speeding up collections, and giving teams a clear view of global payments that traditional ERPs can't deliver on their own.

This white paper explains how AR automation and cross-border payments enhance D365BC's strengths, helping businesses free up cash, simplify their operations, and get ready for a more connected financial future.



# The ERP Foundation and Its Limits

For decades, enterprise resource planning systems have resided at the center of financial operations. Business Central is a great example in today's market as it unifies data, automates everyday accounting tasks, and helps teams work from the same accurate set of numbers.

The real value of an ERP system is its reliability. It brings structure, consistency, and control to finance operations. It helps ensure invoices are accurate, financial reports are consistent, and transactions can be tracked from entry to audit. But that strength can also be a limitation.

Today's finance leaders are expected to do much more than just track what's already happened. They need to:

- ✓ **forecast cash flow**
- ✓ **spot risks early**
- ✓ **ensure every receivable turns into working capital as quickly and efficiently as possible**

Doing that means going beyond what a traditional ERP can offer.

**ERPs are built for stability, not flexibility.**

They're great at recording and reconciling transactions, but they weren't built to manage the full complexity of real-time, cross-border money movement.

Even with D365BC in place, many finance teams still depend on manual work to handle collections, follow up with customers, and match payments that come in from different sources. These **manual steps create delays, drive up DSO, and make it hard for teams to get a clear view of what's happening across the entire invoice-to-cash process.**

It's a problem that tends to worsen as a business becomes more successful. When companies grow and move into new markets, they have to deal with more currencies, more banks, and more tax rules. Every time they add another layer of complexity, they end up creating more manual fixes and opening the door for mistakes to slip through.

The result is what many finance executives now refer to as **"the ERP gap"**: the space between what their ERP systems capture and what their business truly needs to perform. Bridging that gap in D365BC requires tools designed to integrate correctly while providing automation, intelligence, and international reach.





# The AR Automation Imperative



Accounts receivable is the engine that keeps a business running. It determines how quickly revenue turns into cash the company can actually use. But even though it's so important, AR is still one of the most manual and least automated parts of finance.

**In many companies, the AR process still works the old-fashioned way:** invoices are created in the ERP, turned into PDFs, and emailed to customers. When payments finally come in, sometimes days or weeks later, someone has to manually match them to the right invoices. If something doesn't add up, it sets off long email chains or phone calls. And if a customer misses a due date, reminders are often sent by hand or not sent at all.

This system works, but it is far from efficient. **It wastes resources, causes frustration, and leads to delayed collections.** Finance teams spend more time chasing cash than managing it.

**Automation changes everything. With intelligent workflows built into the AR process, companies can streamline everything from invoice delivery to collections and reconciliation.**

Automated reminders and digital payment portals help customers pay on time, while smart matching algorithms connect payments to invoices instantly, eliminating the need for manual work.

The result is **more consistent processes, faster payments, and improved visibility** into every stage of the receivables lifecycle. Instead of reacting to problems, finance teams can proactively manage cash flow. That means processes are more consistent, payments arrive more quickly, and finance teams have a clear view of what's happening throughout the receivables lifecycle.

The benefits of AR automation go well beyond efficiency. Buyers can see what they owe, view invoices online, and pay however they want, without waiting for employees to process the transactions manually. **Companies often cut their days sales outstanding by double digits and save a lot of time for their finance teams.** Those improvements lead to better cash flow, stronger working capital, and better customer experiences.





A good example comes from WebPT, a Phoenix-based provider of physical therapy practice management software. The company implemented Invoiced by Flywire to automate and streamline its accounts receivable processes.

■ ■ We needed to be collecting while we sleep and automation made it possible for us to do just that.

**Kevin Jackson,**  
**Corporate Controller, WebPT**

## The results were immediate:

**11%**

reduction in outstanding receivables in the first 60 days

**2  
day**

reduction in DSO in the first 30-60 days

For companies using Business Central, the takeaway is simple. The ERP does a great job of keeping data and accounting accurate, but automation makes the process faster, smarter, and easier to scale. It turns accounts receivable from a manual task into a strategic way to improve cash flow and strengthen customer relationships.

# The Cross-Border Payments Challenge

As companies expand internationally, their financial operations quickly become more complicated. Managing invoices and collecting payments from customers around the world adds challenges that traditional ERPs weren't built to handle.

Even if invoices are created in D365BC, the actual payment process often happens outside it. Customers in different countries may pay in their own currencies, through local banks, or with regional payment systems. Each payment comes with its own timing, exchange rate, and fees.

Finance teams then have to match all these payments back to the ERP, which isn't always easy. Even a small issue, such as a missing reference number, a delayed confirmation, or a short payment from exchange rate changes, can take hours to sort out. When this happens across hundreds or thousands of payments each month, it's not hard to see why managing global receivables is such a major headache for finance teams.

The impact on the business is real. Industry data shows that international payments take up to two or three times longer than domestic payments. Each extra day means more money tied up that could be used to grow the business, putting pressure on cash flow and adding to financial risk.



International payments take **up to 2-3x longer** than domestic payments

Running a global business also means dealing with tough compliance rules. Companies must manage taxes, anti-money laundering checks, and data laws in many different countries. It's hard to keep everything accurate and transparent when the work is done manually.

For companies using D365BC, the challenges become clear when trying to manage multiple entities or multiple currencies in one system. The ERP can accurately track the data, but it doesn't handle how payments actually move through international banks or how foreign exchange risks are managed.

The solution is simple: integrate cross-border payment tools directly with D365BC. This lets companies send and receive payments in local currencies while keeping control in their home currency. Exchange rates update automatically, fees are easy to see, and payments are processed and reconciled instantly.

## The benefits reach every part of the business:



Finance leaders can see cash positions across regions in real time.



Finance teams can plan more accurately and manage currency risks more easily.



Customers get a faster and more local payment experience.

By connecting cross-border payments directly, companies turn global complexity into something simple and even gain a competitive edge.



# Why D365BC Users Need More

Business Central excels at what it was built to do: maintain accuracy, consistency, and control. But it was never intended to automate every process or handle the intricacies of international finance. As businesses grow, those gaps become increasingly visible.

For small or early-stage companies, manual work might be enough. Teams can handle a few invoices by hand and deal with issues as they come up. But once a business grows and handles hundreds or thousands of transactions each month, problems start piling up.

Payments take longer to collect, errors slip into reconciliations, and reports become messy—all of which slow down growth. That's where AR automation and cross-border payments make all the difference. Together, they take D365BC beyond basic accounting and turn it into a smarter, more connected system for running the business.

**A compelling example is iWave, a company that provides fundraising software for nonprofits.** The organization connected Invoiced by Flywire with Sage Intacct to automate billing and collections.

Despite the alternate ERP, their story also shows what's possible for D365BC users. Automating financial processes beyond what their ERP could support yielded clear results:

**23%** boost in team efficiency

**20 day** reduction in collection time + a smoother customer experience with branded, self-service payment portals

“ Our clients now can pay online, and it's all branded. It looks like our portal and clients love it. They get the emails and reminders they need, they know how to pay us, and we're saving time.

**Karen Wight,**  
**VP of Finance, iWave**

For companies running D365BC, these same benefits are within reach. Integrating automation and payment technology into the ERP system enables finance teams to handle higher transaction volumes, expand internationally, and still close the books faster, all without replacing their existing systems.

The bottom line: D365BC offers a strong foundation but adding automation and payment integration is what really brings out its full power.



# The Power of Integration: AR Automation + Cross-Border Payments

When AR automation and cross-border payment solutions work in an integrated manner and also integrate with core transactional data and processes in Business Central, financial management becomes more efficient, transparent, and scalable.

Think about it this way: a company can create an invoice in D365BC and add payment options right there. And no matter if a customer is in Toronto, Tokyo, or Toulouse, they can pay in their own currency, the payment clears quickly, and the system updates automatically. There's no manual matching, no waiting for emails, and no piles of reconciliations at the end of the month.

Integration also means fewer systems to manage, and less time spent logging into different bank portals. In addition, finance teams get one clear view of cash flow, from invoicing to settlement, so they can track every transaction, see every change, and keep every record audit-ready.

**The impact on day-to-day work is substantial. Automation takes care of repetitive work, cross-border payment tools simplify global transactions, and real-time data helps teams make smarter decisions.**

The result is a finance team that doesn't just run efficiently — it drives the business forward. For global companies, the benefits keep adding up.



Local payment options make compliance easier and customers happier.



Finance teams can do more work without adding more staff.



Leaders can trust that every dollar, euro, or yen is tracked correctly and paid on time.

This isn't about replacing ERP; it's about making it stronger. Integration keeps D365BC at the heart of operations while expanding its power across the company's global network.



# AI as a Competitive Edge

Artificial intelligence is rapidly changing the finance landscape, and AR and payments are at the forefront of that shift. AI augments automation, turning systems that follow instructions into systems that learn and improve over time. In accounts receivable, AI can study customer payment habits and predict which invoices might be delayed. It can recommend when to send reminders or how to adjust terms to get paid faster. In payments, AI can spot errors or unusual transactions, alert teams to potential problems, and suggest resolutions short payments or mismatches.

**For D365BC users, AI helps businesses scale the smart way.** As transaction volumes increase, agents can catch issues early and act on them so finance teams can spend less time on admin work and more time on analysis and strategy.

**The real long-term value is resilience.** AI helps finance teams adapt quickly, whether they're entering new markets, seeing changes in payment habits, or facing economic uncertainty. It keeps D365BC effective and adaptable, evolving right alongside the business.

## Business Outcomes & ROI

Moving beyond the conceptual benefits, companies that combine AR automation with cross-border payments are seeing real results: **faster collections, lower costs, and better control over their cash flow.**

More specifically, companies see **lower DSO, smaller transaction fees, and healthier working capital.** But the changes in how teams work and how they feel about their work are just as important.

**Finance teams that used to spend their days entering data and reconciling payments now focus on analysis, forecasting, and working with other departments.** Instead of reacting to problems, they can stay ahead of them using real-time data instead of static reports. Accuracy improves, audits are easier to manage, and the customer experience becomes more seamless at every step.

**When customers can pay easily and get quick confirmations, they're more likely to stay loyal. These benefits build on each other over time.** When cash comes in faster, it frees up money that can be used for growth, new projects, or paying down debt. Having a clearer view of finances makes planning and managing risk easier. And by combining automation, integration, and smart insights, finance teams experience less burnout and turnover, resulting in better efficiency and higher morale.

For companies using D365BC, the return on investment is even stronger because it works with existing investments. Instead of replacing their ERP systems, they can simply extend them, achieving strong results without major disruption.





# Next Steps for D365BC Users

For finance leaders running Business Central, the question isn't whether to modernize AR and payments, it's how soon. Consider these three typical steps:

1

**Begin by examining the current invoice-to-cash process** to identify the steps that still rely on manual work, where visibility fades, or where international payments tend to slow down. These are the friction points and the biggest opportunities for improvement.

2

From there, companies should **look for tools that plug right into D365BC**. The idea isn't to replace the ERP but to make it stronger. Focus on partners that automate AR, simplify global payments, and add analytics that help teams make faster, smarter decisions.

3

When everything works together, the ERP system stops being just a system of record and starts to **transform into a modern, intelligent platform that helps the business grow**.

## Modernize Your Finance Operations

For Business Central users, ERP alone is no longer enough. AR automation and cross-border payments complete the picture, connecting accurate accounting with real business results.

These tools help companies **move faster, save money, and connect better with customers everywhere**. They turn finance teams into engines of growth that can **scale worldwide without losing control or visibility**.

Companies that act now will have a clear edge. They'll **streamline operations, free up cash, and get their finance systems ready for the next wave of digital transformation**.

**ERP was designed to manage data. Automation and payments integration are designed to make it move. Together, they define the future of intelligent finance.**

### READY TO MODERNIZE YOUR AR OPERATIONS?

Schedule a demo with Invoiced by Flywire to see how we can help you transform your receivables process without replacing your ERP.

[Schedule a demo](#)

# Disclaimer

Microsoft Dynamics 365 Business Central is a product of Microsoft Corporation. Flywire is an independent partner that offers integrated accounts receivable automation and cross-border payment solutions compatible with Microsoft Dynamics 365 Business Central.



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