

Cash-In Analysis & Utilization Strategy (Accounts Receivable)

Objective

This document provides strategic insights on how to analyze and visualize the cash-in flow using the 6 key AR tables in Oracle ERP. It outlines use cases for finance teams to improve forecasting, automate reconciliation, and enhance decision-making.

Key Table Utilization Summary

- AR_PAYMENT_SCHEDULES_ALL - Tracks outstanding and settled receivables by customer and invoice.
- AR_CASH_RECEIPTS_ALL - Records actual payments, with status and reconciliation details.
- AR_RECEIVABLE_APPLICATIONS_ALL - Maps payments to specific invoices and schedules.
- AR_RECEIPT_METHODS - Classifies how payments are received (e.g., bank transfer, check).
- AR_RECEIPT_CLASSES - Groups receipt methods and defines remittance and clearing rules.
- AR_ADJUSTMENTS_ALL - Records discounts, write-offs, and financial corrections on receivables.

Use Case Scenarios

- 1. Daily Cash-in Reconciliation Dashboard: Monitor total receipts and their application status.
- 2. Aging Analysis: Visualize overdue payments by aging buckets and customers.
- 3. Receipt Method Trends: Analyze which payment methods bring in most cash reliably.
- 4. Customer Risk Segmentation: Tag customers by payment behavior, overdue risk, and adjustments applied.
- 5. Disputed vs. Cleared Receipts: Visualize volumes and values of receipts in exception or dispute.
- 6. Deductions & Write-offs: Track amounts adjusted due to discounts or errors.
- 7. Forecasted Cash Flow: Use open schedules to project expected inflows.
- 8. Bank Performance Dashboard: Group receipts by bank account and compare lead times.
- 9. Workflow Delay Tracking: Identify bottlenecks in approval or confirmation flows using flags.
- 10. MRC Analysis: Compare local vs functional currency impacts on collections.

Recommended Visualizations

- Line Chart: Daily or weekly trend of cash receipts.
- Stacked Bar Chart: Receipts grouped by method and class (e.g., CASH, CHECK).
- Donut Chart: % of receipts applied, unapplied, or reversed.
- Aging Heatmap: Payment schedule aging across key customers.
- Geo Map: Regional inflow of payments by customer location.
- Waterfall Chart: Invoice to receipt to adjustment trace per transaction.
- Sankey Diagram: Payment sources to applications to adjustments flow.
- Pivot Tables: Customer-wise open balance vs. payments vs. adjustments.

Data Governance & Automation Tips

- Ensure all receipts are linked to customer transactions via RECEIVABLE_APPLICATIONS_ALL.
- Automate flagging of overdue items using APPLY_DATE vs DUE_DATE.
- Validate totals by reconciling applied receipts against invoice balances.
- Leverage MRC fields for multi-currency consolidation.
- Enable audit logging using CREATED_BY and LAST_UPDATED_BY for user accountability.
- Implement workflow tracking via EVENT_ID and PROGRAM_UPDATE_DATE for system-generated delays.

Conclusion

Leveraging these AR tables provides a rich opportunity for your finance and analytics teams to build powerful dashboards, forecast more accurately, and monitor customer payment behaviors. Automation and proactive visualization will lead to faster cash collection, reduced disputes, and more accurate financial planning.