

BUYER'S GUIDE

# AI-powered accounts payable automation

Choosing the right invoice  
management solution for  
your business

**SAP** Concur



# Contents

- 3** AI-powered accounts payable automation: Why now?
- 5** The benefits of automated accounts payable
- 8** What does truly automated AP look like?
- 10** Steps to successful automation
- 12** Choosing the right solution
- 14** Top 10 questions to ask solution providers
- 15** Empower your business with invoice automation



# AI-powered accounts payable automation: *Why now?*


If AP teams have learned one thing from the rise of AI, it's this: The tedious, paper-based processes that organizations tolerated for years will no longer work.

Manual invoice processing slows down your teams and increases the risk of errors. High exception rates lead to increased processing costs, longer cycle times, and reduced visibility into spend. Rising rates of AI-driven fraud demand intelligent solutions that can identify anomalies quickly.

**For these reasons, AI-powered automation is the new strategic priority.** For most AP teams, the focus remains on achieving a stable digital core that

can support more advanced intelligent functions in the future.<sup>1</sup> That means using automation to reduce the risk of errors, duplicates, and lost documentation so your team can do better work, faster.

Automation brings performance advantages beyond streamlining day-to-day invoice management. Integrating vendor and payment data with your ERP or financial system lets you match invoices from POs to goods or services received. It also gives you a clear view of your overall financial position so you can forecast, budget, and plan with confidence. And it's all possible with a connected, intelligent invoice management system.



**75% of all AP departments**  
use some form of AI today.<sup>2</sup>

<sup>1</sup> Ardent Partners, *Accounts Payable 2026: Big Trends and Predictions*

<sup>2</sup> Ardent Partners, *Accounts Payable Metrics that Matter in 2025*

## The purpose behind this guide

We developed this guide to help AP teams make informed choices as they shape their AI-powered, automated future. It will help you spot opportunities for greater efficiency, benchmark your team's processes, and give you simple tips along the way.

## Top focus areas for AP teams<sup>3</sup>

**48%**

Implement AP automation

**41%**

Improve AP reporting and data analytics

**40%**

Enable more suppliers to submit invoices electronically

**33%**

Reduce processing costs

# The benefits of automated accounts payable

To understand the benefits of automation, it helps to directly compare the challenges of manually tracking AP—using PDFs, spreadsheets, and even paper—against the specific advantages of a digitized model.

## PAPER AND SPREADSHEET CHALLENGES

- **Lost or incomplete documents:** Physical papers and decentralized files are easily misplaced or forgotten.
- **Time-consuming manual entry:** Staff spend hours matching invoices to POs and entering data, increasing the risk of errors.
- **No centralized visibility:** Stakeholders and suppliers lack insight into payment status or data sources.
- **Lack of version control:** Multiple versions of the same spreadsheet often exist simultaneously, leading to confusion.
- **High risk of non-compliance:** Without guardrails, the risk of fraud and compliance violations increases significantly.
- **Missed savings:** Slow processes and bottlenecks result in missed opportunities for payment rebates and preferential pricing.

## DIGITAL AND AUTOMATED BENEFITS

- **Reduced operational costs:** Eliminate manual labor costs and free up resources for strategic tasks.
- **Lower duplicate invoice volume:** Automated matching prevents paying the same invoice twice.
- **Access to in-depth analytics and reporting dashboards:** Gain full visibility into spending with access to real-time data and insights.
- **Stronger credit rating:** Consistent, on-time payments improve your standing with financial institutions.
- **Improved supplier satisfaction:** Transparent and reliable processes build better vendor relationships.
- **Accelerated payment cycles:** Faster processing captures early payment discounts and avoids late fees.

With invoice automation, it's easier to monitor spending trends and detect potential mistakes. Solutions using AI—including machine learning and generative AI—can pick up on the smallest trends and risk patterns, turning them into opportunities. Each one is a chance to optimize your team's performance, enhance your bottom line, and invest in your organization's growth.

Automated AP also makes it easier to capture payment discounts and avoid late fees. With more money in the bank, you've got more to reinvest in the business. And adding AI assistance frees your team from tedious tasks, allowing them to focus on higher-level work.

## What's holding companies back?

Usually, nothing—once they realize how much manual processes are actually costing them. From lost time and productivity, missed savings opportunities, and low retention due to poor employee experiences, the true costs are significant. Some companies think they're "automated enough." However, logging invoices into your ERP or emailing approvals are still largely manual processes.





## Small and midsize business leaders' view on automation benefits<sup>4</sup>

**86%**

say using a unified AP platform would reduce fraud risk

**86%**

say faster invoice approvals would improve operational efficiency

**85%**

say improved invoice accuracy would impact financial processes

**83%**

say supplier and bank account identity verification is a key capability

# What does truly automated AP look like?

When your invoice processing is fully automated, people are free to focus on the moments that make your business run better.

- AI-driven **optical character recognition (OCR)** technology immediately scans incoming invoices and codes them appropriately
- Invoices, POs, and goods received are **verified via three-way matching**, and any abnormalities or errors are flagged before payment is made
- **Flexible, reliable integration** with the tools you already use, such as QuickBooks or NetSuite, eliminates the need to export/import files between programs

- Payments are fully integrated into a **single spend management system**, accessible from anywhere, anytime
- Teams can **track and control** when payments are made
- Leaders can **access reports instantly** to see an accurate, real-time picture of cash flow
- Employee purchase requests are **quickly validated** against purchasing policies and routed for approval via custom workflows

AI-powered automation helps you exceed AP benchmarks so your team can move from ordinary to exceptional.

“

We were able to move from fragmented, Stone Age processes to a **modern, connected, digitized workflow** that gives us more control, more efficiency, enterprise-class security, and makes life easier for our users.”

SHIMA SHAMLOO, SENIOR ADVISOR FOR TREASURY AND AUTOMATION,  
CORPORATE FINANCE, AUSTRALIAN MARITIME SAFETY AUTHORITY

AVERAGE AP BENCHMARKS

BEST-IN-CLASS,  
AUTOMATION-FUELED BENCHMARKS

TIME TO PROCESS A SINGLE INVOICE

**9.2 DAYS**

**3.1 DAYS**

COST TO PROCESS A SINGLE INVOICE

**\$9.40**

**\$2.78**

EXCEPTION RATE

**14%**

**9%**

TOUCHLESS PROCESSING RATE

**32.6%**

**49.2%**

WEEKLY HOURS SPENT PROCESSING SUPPLIER INQUIRIES

**8.72**

**5.36**



# Steps to successful AP automation

When you're ready to investigate intelligent, AI-fueled technology, take advice from experts and follow best practices. Whether you're planning to automate invoice management or want to complement other financial management capabilities, begin with these five steps.

## Step 1: Engage the right stakeholders.

The decision to automate AP rarely rests with a single person. And it's critical that from Day 1, you have change champions, not blockers. Get ideas, perspectives, and input from everyone who will play a role in the project—not only those who will be using the tool most often. That includes the CFO, IT, and procurement teams, and anyone else with a vested interest in your company's financial and operational health. Your first stop should be with your AP team. Ask them to share their insights on how automation can improve their everyday workflows. Make it clear that AI-powered invoice management platforms are here to support them, not replace them.

## Step 2: Map current workflows and identify challenges.

Examine your current AP workflows, including invoice flows, processing volumes, and response times. Identify the key challenges within those workflows, then begin mapping the current process to a future, automated state. At this stage, working with an experienced consultant or solution provider can help you set expectations and align on clear goals.

“

We had no existing system, so it was really important to deliver the simplest solution possible to make the move away from manual processes a success. **SAP Concur understood that and was very accommodating.”**

**MICHAEL BERRY, HEAD OF CHANGE MANAGEMENT, INGEUS**

### Step 3: Define technology and business requirements.

Gather the right technology and business requirements so you can choose the most appropriate solution for your business. The right invoice management system will complement your existing technology and help you get up and running quickly. It also should integrate with your ERP and other key financial systems. And it should be flexible enough to expand with you as your business grows.

### Step 4: Manage change effectively.

Don't let process disruption knock you off course. Set your people up for success with adequate training and support to set the stage for a smooth rollout and adoption. The right change management strategy will bring the best results in the long term, from greater productivity and deeper insights to enhanced employee satisfaction and overall growth. Change management is another area where an experienced consultant or implementation partner can help, whether it's integrating a new solution, onboarding new users, or expanding adoption.

### Step 5: Use feedback and data to refine processes.

With an intuitive, integrated system, you can see results quickly. Use early data—along with continuous feedback from your stakeholders—to build and refine your workflows over time.

<sup>6</sup> SAP Concur ROI research, Phronesis Partners, 2024

<sup>7</sup> Ardent Partners, *Accounts Payable Metrics that Matter in 2025*

# 64%

**increase** in monthly volume of invoices processed by users of automated AP solutions vs. those without AP automation<sup>6</sup>

# 80%

**reduction** in invoice processing costs achieved by best-in-class organizations after adopting an ePayables solution<sup>7</sup>

# Choosing the right solution

The marketplace is filled with AP automation solutions. Your challenge is finding the one that fits best now *and* is ready to expand with your business. The solution you choose should help you boost efficiency with minimal lift from your team and technical resources.

## **Key evaluation criteria include:**

### **AI and predictive analytics**

Leading solutions will leverage AI that lets you see every part of the payment cycle, identify trends, and spot consistent-spend vendors so you can negotiate better rates. AI-driven insights should help you pinpoint the expense types that impact cash flow the most. You can then use those data and insights to support other departmental and cross-functional goals and enhance strategic decision-making company-wide. And as methods of fraud get more creative, AI can help you spot anomalies faster and reduce your risks of financial loss.

### **Automated invoice capture and classification**

In a fully automated solution, all invoices are captured using OCR. Look for a solution that pairs OCR with machine learning and human auditors to validate invoices and bring accuracy rates closer to 100%. For example, machine learning can be used to separate documents containing multiple invoices and to create templates for accurate recognition of invoice values. These types of AI-powered features help make sure all data is accurate before payment is made.

### **Scalability**

Your invoice management solution should scale with your business. That's why it should automate the entire AP workflow, from invoice submission to routing to approvals—and provide full visibility and control at every step in the process. Automation should also provide two- and three-way matching for POs and invoices. With enhanced AI and ML capabilities, your system will get smarter with every invoice, expanding your potential for growth.

### **Workflow optimization and customization**

Your new solution should standardize workflows, making them more streamlined, efficient, and intelligent while offering customization to meet changing business needs. Flexible configuration options let your team tailor routing, rules, and vendor management. This adaptability helps minimize errors, allows for outsourcing of specific steps, and keeps your operations agile and effective.

### Reporting capabilities

Seek solutions that include standard, pre-built dashboards while allowing you to set customized report criteria and scheduling. The solution should also deliver personalized views for administrators, managers, and department heads so they can access accurate, near real-time insights into payables. Intuitive, dynamic reporting tools help AP teams make more timely and informed decisions to optimize cash flow.

### Mobile app

Your AP solution should be accessible from anywhere. With a mobile app, your team can access their automated AP workflows on the go, in their language and currency. An intuitive interface empowers remote workers, field staff, and frequent travelers to stay connected and engaged in the AP process. They can approve or reject invoices from anywhere, accelerating processing times and driving efficiency.

### Integration ready

Make sure your solution meets today's needs and tomorrow's challenges. It must be ready to integrate with your ERP, CRM, HR, and other financial, accounting and payment systems. Explore solutions with pre-built third-party connectors, or work with your internal IT resources or a solution consultant if you have more complex integration needs.

“

The benefits we get—staff satisfaction, efficiency, supplier satisfaction from being paid more quickly—are all important for a good working environment going forward. **I wouldn't hesitate to automate.”**

**JOE HALL, CHIEF FINANCIAL OFFICER, HONDA NZ**

# 4.8/5

SAP Concur mobile app  
rating in the Apple App Store<sup>8</sup>



# Top 10 questions to ask solution providers

1. How does your solution integrate with our existing ERP and financial systems?
2. Do you have a partner ecosystem that offers me flexibility in payment options, including virtual payments?
3. How does your solution leverage AI to improve accuracy and efficiency?
4. What reporting capabilities and predictive analytics does your solution offer?
5. What preconfigured reporting dashboards are available?
6. Does your solution enable vendors to self-serve?
7. How long will it take to implement the solution and get users fully onboarded?
8. Will you be able to scale with my business needs as we grow?
9. Will I have control of and access to my invoices at all times?
10. How is my invoice data protected and secured?

Concur Invoice users:<sup>9</sup>

Process

**35%**

**more invoices**

---

Are

**8.75x**

**more efficient** than  
non-SAP Concur users

# Empower your business with AI-powered invoice automation

Every moment of change is an opportunity to do things better. Each aspect of your financial workflows can provide insights for better decision making and add certainty to your actions. With Concur solutions, you'll increase the speed and accuracy of your AP operations while adopting AI best practices, improving visibility, and quickly adapting as spending changes.

Whether you're new to travel, expense, and invoice management or extending your existing Concur solution to include AI-powered automation, let us show you what's possible. [Connect with a Concur representative today or explore the following resources:](#)

- ▶ [Explore](#) our travel, expense, and invoice management solutions.
- ▶ Take a [self-guided demo](#) for Concur® Invoice to see how an AI-powered AP automation solution works.
- ▶ [Find out](#) how much money your company can save with our Concur Invoice ROI calculator.

Learn more at [concur.com](https://concur.com) or at the SAP Concur [blog](#).



enUS (26/02)

© 2026 SAP SE or an SAP affiliate company. All rights reserved. See Legal Notice on [www.sap.com/legal-notice](https://www.sap.com/legal-notice) for use terms, disclaimers, disclosures, or restrictions related to SAP Materials for general audiences.