

EBOOK

# The Future of Finance With Touchless AI-driven AP Automation

Discover how AI-driven touchless AP automation can turn Accounts Payable (AP) into a strategic powerhouse.



# Introduction:

## The Future of Finance is Here

Economic uncertainty, higher regulations, and a wave of digital transformation pressure demand businesses prioritize investments in efficiency and automation. The pressure to streamline processes is palpable, since nearly **70%** of Accounts Payable (AP) leaders expect this year to be particularly challenging – and Accounts Receivable (AR) teams are feeling the strain too.

Both of these critical functions face major operational challenges, including:

### High invoice exception rates:

According to Ardent Partners' [AP Metrics that Matter in 2025](#) survey, 53% of AP leaders express deep concern over high invoice exception and error rates. Resolving each exception consumes valuable resources and diverts attention away from business-building activities.

### Slow invoice processing:

Organizational efficiency is often hindered by slow invoice processing times. Indeed, **41%** of AP leaders report that lengthy invoice approvals lead to missed opportunities, including valuable early payment discounts that can greatly enhance the company's bottom line.

### Complex regulatory landscape:

Tax rules are constantly changing, and new electronic invoicing mandates are popping up all over – from [Belgium](#) to [Germany](#), and [France](#). This makes staying compliant much trickier for global brands, putting them at higher risk of penalties if they're not quick to adapt.

### Limited financial visibility:

Without up-to-the-minute data, finance teams can miss key insights and risk falling behind competitors. This is a huge concern for **65%** of AP teams now directly involved in cash management. On top of that, a substantial **41%** of finance leaders are pushing hard to boost their reporting and analytics capabilities.

### Pressure to reduce costs:

Amidst [worldwide labor shortages](#) and increasing competitive pressures, many AP departments urgently need to cut costs. Ardent Partners found that **33%** of AP leaders are focusing on reducing invoicing costs this year.





Despite these daunting hurdles, businesses currently have huge opportunities to leverage AI's transformative power to enable AP transformation. In fact, around two-thirds (61%) of P2P professionals believe AI will fundamentally reshape accounts payable this year, reflecting a strong sense of urgency and interest in digital transformation.

That said, while the AI hype cycle continues apace, many AP leaders are still struggling to pinpoint AI's potential beyond basic automation tasks. This is where expert tech guidance makes all the difference.

With over four decades of experience, Tungsten Automation has been quietly leading the AP automation sector. We're recognized as a leader in Intelligent Automation (IA), [Intelligent Document Processing \(IDP\)](#), [Process Orchestration](#), and [invoicing compliance](#) by top industry analysts.

In this eBook, we'll explore how to leverage AI as a force multiplier in AP functions, showing you how to achieve lower invoicing costs, sharper strategic insights, and truly future-proofed operations. Ready to embrace the future of finance? Read on to learn more.



## SECTION 1

# Gen AI as a Force Multiplier in Touchless AP Automation

AP departments are slowly moving away from manual processes and increasingly embracing automated solutions to enable touchless invoicing processes (also known as straight-through processing or “STP”). Underscoring this trend, experts at Gartner predict that the global AP automation market will reach \$1.75 billion by 2026, growing at 14% Compound Annual Growth Rate (CAGR) since 2021.

Intelligent technologies like Generative AI (Gen AI), Machine Learning (ML), and Advanced Optical Character Recognition (OCR) are leading the charge, with recent figures suggesting that 75% of AP departments are already leveraging some form of AI today.

With faster processing, fewer errors, and smarter insights, AI can be a real game-changer for finance teams. But it’s important to bear in mind that AI is not just a “plug and play” solution. Its real power comes from thoughtful adoption developing tools that directly address business needs.

This is where specialized “AI agents” come into play. These are purposely built AI models designed to handle specific tasks autonomously, such as translating documents and communications with a high degree of accuracy. AI agents often fall into three main categories including:





## Document AI



Document AI uses advanced machine learning (ML) algorithms to extract data from a wide range of documents. This makes it a great tool for identifying multiple invoice formats and languages, and also for capturing structured data from unstructured sources, such as handwritten notes.

### Where document AI shines in AP:

- **Invoice data extraction:** Accurately captures all necessary data from invoices, removing the need for manual entry.
- **Touchless PO invoice matching:** Automates invoice matching to purchase orders, speeding up processing time.
- **Contract-to-invoice reconciliation:** Verifies invoice details against contract terms to ensure accuracy and compliance.

## Decisioning AI



Decisioning AI operates as an intelligent workflow manager, making real-time decisions about certain tasks, such as invoice routing and payments processing. It can analyze high volumes of historical data, including organizational hierarchies, and follow complex, customizable rules to streamline financial operations.

### Where decisioning AI shines in AP:

- **Dynamic routing of invoices to approvers:** Directs invoices to the correct approver for faster processing.
- **Invoice fraud detection:** Identifies potential fraud risks by detecting unusual patterns and anomalies – flagging suspicious invoices for further checks.
- **Automated compliance handling:** Performs multi-regional checks instantly to speed up compliance processes.

## Knowledge AI



Knowledge AI turns raw financial data into actionable insights using Natural Language Processing (NLP) and Machine Learning (ML) technologies. It provides finance teams with conversational interfaces for intelligent search, direct answers to questions, and enhanced decision support.

### Where knowledge AI shines in AP:

- **Conversational queries on invoice data:** Allows users to ask questions and get comprehensive answers about their invoice data.
- **Benchmarking and spend analysis:** Performs on-the-fly benchmarking, uncovering spending trends, and analyzing supplier relationships.
- **Chat-based AP case research:** Delivers specific AP insights directly, improving collaboration and efficiency.

It's worth noting that AI agents do more than improve current processes – they set the stage for future digital transformation as they detect relationships, explain their findings, and constantly learn from your unique processes, all while operating under robust enterprise-grade controls. To demonstrate the difference these advancements can make, here's some key metrics that show how AI-driven AP solutions compare with traditional invoicing methods:

AP Metric	AI-driven AP solutions	All other solutions (including manual AP processing)
Invoice processing cost	<b>\$2.78</b>	<b>\$12.88</b>
Invoice exception rates	<b>9%</b>	<b>22%</b>
Invoice processing time	<b>3.1 days</b>	<b>17.4 days</b>
Touchless processing rates	<b>49.2%</b>	<b>23.4%</b>
Time responding to enquiries	<b>13.4%</b>	<b>26.9%</b>

Source: Ardent Partners' [AP Metrics that Matter in 2025](#) survey

## SECTION 2

# How to Boost AP Efficiency: A Step-by-Step Guide

Achieving 95% touchless (or straight-through) invoice processing is the ultimate goal for modern AP departments. But, fewer than 5% of companies actually reach it. This often boils down to two main reasons:

### 1. Technological limitations:

Sometimes, the technology itself simply isn't ready. Existing systems often struggle to handle complex invoice processing, and many companies delay vital upgrades until the last minute due to high costs and potential business disruptions. Moreover, migrating old systems, particularly critical ones like ERPs, can introduce unexpected delays and cybersecurity risks, slowing down wider transformation efforts.

### 2. Organizational challenges:

Transformation isn't just about the tech; manual processes are often deeply ingrained, and many employees find it hard to adjust to new ways of working. Additionally, around a third (31%) of AP leaders admit that they don't have a clear strategy for bringing AI on board, making it nearly impossible to win stakeholder buy-in.

Fortunately, AI and advanced technologies are now providing the tools to bust through these barriers, making complete AP automation more achievable than ever before. To help you make this move and really transform your AP operations with AI, here's our step-by-step guide:








# Your 5-Step Guide to Touchless AI-Driven AP Automation

AI is reshaping AP. Ready to embrace its full power? Here's your five-step roadmap to game-changing efficiency and financial transformation.

## 1 Understand your AP Landscape

Assess your financial data management and ask yourself what's working and what isn't. For example:

-  Are manual tasks causing more headaches and mistakes than they should?
-  Are late payments putting a strain on your supplier relationships – and your bottom line?
-  Are your invoicing costs soaring? 80% of finance managers believe they're on the rise – don't get left behind!

### Define your Key Performance Indicators (KPIs)

Calculate what AP success looks like. Here are some industry benchmarks to help you:

- **Processing time per invoice:** The current average is 9.2 days.
- **Cost per invoice:** Currently averaging \$9.40.
- **Days Payable Outstanding (DPO):** Typically around 54 days.

### Assess your AP Data

AI is only as smart as the data that feeds it. Make your AP data shine to deliver the best results.

#### "Good Data" Looks Like...

- ✓ Complete
- ✓ Instantly accessible
- ✓ Insightful
- ✓ Structured
- ✓ Machine-readable
- ✓ Ready for analysis

#### "Bad Data" Looks Like...

- ✗ Unstructured
- ✗ Scattered
- ✗ Incomplete
- ✗ Incorrect



#### Bonus Tip:

Make sure you can pull AP data when needed for spot audits, or pre-filled tax returns.

## 2 Choose the Right AI Solution



### Look for solutions with advanced AI capabilities like:

- **Document AI:** Delivers smart document identification and data extraction capabilities.
- **Decisioning AI:** Intelligent, real-time workflow management systems to drive faster approvals.
- **Knowledge AI:** Enables users to ask questions and receive answers about their data through natural language queries.



### Make sure solutions also include these features:

- **Easy ERP Integration:** Seamlessly connects with major ERP systems (e.g., SAP, Oracle, Microsoft Dynamics).
- **Robust Security:** Look for security certifications like SOC 2 and ISO 27001.
- **Scalable Platform:** Grows with your business with features like multi-currency support



# Your 5-Step Guide to Touchless AI-Driven AP Automation (continued)

## 3

### Plan your AP Automation Launch

Carefully plan your AI journey for a smoother onboarding experience.



#### Map and Redesign AP Processes

Map out your AP journey, then redesign it to flow seamlessly with your new automated system.



#### Establish Clear Governance

Set up robust data governance policies and oversight mechanisms for your new automated workflows.



#### Train Teams and Onboard Suppliers

- Give your finance team the skills to win – build a training program that actually sticks.
- Get your suppliers up and running fast on your new invoice software.



#### Set Realistic Timelines

Establish clear, achievable timelines for AI deployment.

Typical timeframe: 4 – 12 weeks, depending on complexity and customization needs.



#### Validate and Confirm

Work hand-in-hand with your AP automation vendor to fine-tune your deployment plan.

Establish clear communication channels to ensure a smooth launch.

## 4

### Monitor and Optimize



#### Track your KPIs:

Continuously monitor and improve the KPIs you established for Step 1.



#### Use Analytics

Leverage insights from your financial data to enhance cash flow forecasting over time.

## 5

### Scale and Innovate

Keep your AP operations adaptable and ready for whatever the future holds.



#### Embrace Emerging Trends

Stay agile and proactive in adopting emerging trends in financial technology, such as mobile AP apps and predictive analytics.



#### Partner with a Best-in-Class Vendor

Partner up with an experienced and innovative AP automation provider like [Tungsten Automation](#) and discover smarter and faster ways to run your finance operations.



## SECTION 3

# AI Trends and the Future of AP Automation

While we're not yet enjoying fully AI-driven AP operations where everyone can just take long lunches and work short days, the impact of AI is already dramatic. From a user experience perspective, agentic AI and chatbots deliver information tailored to users' specific activities and roles. This boosts the quality of the AP team's output and reshapes their typical working day, paving the way for future AI-driven AP trends such as:

### **Mobile AP apps:**

The latest AI-powered finance platforms are increasingly [mobile-friendly](#), allowing AP leaders to review and approve invoices directly from their smartphones or tablets. For example, [Tungsten AP Essentials](#) offers invoice approval controls through its mobile app and email. This gives organizations a major agility boost, enhancing cash flow and overcoming bottlenecks within remote working teams.

### **Invoice vendor portals:**

According to Ardent Partners' [AP Metrics that Matter in 2025](#), 40% of AP leaders are keen to give suppliers the means to submit invoices electronically and to consult on the status of their invoices online. AI-driven self-service vendor portals use machine learning and multi-channel chatbots to answer supplier questions and connect directly with enterprise systems. Right now, AP staff spend about [21.8%](#) of their time just responding to inbound queries – but with these self-serve platforms, much of that workload can be lifted, letting teams focus on higher-value tasks.

### **Predictive analytics:**

Unlike traditional analysis, which only looks backward, predictive analytics uses historical data and machine learning (ML) to forecast future outcomes. This proactive approach helps organizations get ahead of potential issues – like seasonal cash flow fluctuations – and uncover new opportunities. Companies such as GameStop are already leveraging GenAI-powered predictive analytics in their AP processes to gain real-time financial insights, benchmark their invoice workflows, and achieve greater efficiency and smarter decision-making.



# Introducing Tungsten Automation's InvoiceAgility

For finance leaders, the priority isn't always being "cutting-edge" for its own sake, but rather leveraging technology to future-proof the business against disruption and evolving demands.

Tungsten Automation's [InvoiceAgility](#) is built precisely for this purpose: to help you make the most of your own data and remain adaptable to changing market trends. It features advanced AI tooling like Optical Character Recognition (OCR) for reading documents, Natural Language Processing (NLP) to understand text, and Machine Learning (ML) algorithms that learn from your unique data.

These AI capabilities power InvoiceAgility in two main ways:

**Agentic AI:** Acting as automated workers, AI agents can handle tasks like routing invoice approvals and matching invoices to purchase orders – helping reduce manual touchpoints by over 90%.

**Copilots:** Designed to answer questions and build intelligent workflows, delivering actionable insights for cash management, supplier relationships, invoice compliance, and more.

## Our approach ensures you can use the right AI for the right job,

providing crucial insights for areas like cash management and supplier relationships, where faster access to data makes all the difference.

To that end, let's take a closer look at some of InvoiceAgility's key features and benefits:

### Invoice Document Library

- **Advanced Optical Character Recognition (OCR) available:** Capable of interpreting 100+ languages, complex scripts, and handwriting with unmatched precision.
- **Hyperscaler document library:** Pre-trained on millions of invoices to achieve 95% first-time capture rates and ensure fast, high-volume performance.
- **Complements existing e-invoicing solutions, streamlining AP processes and maximizing ROI.**





## Gen AI Copilot Expansion

- **Conversational AI interface:** Simplifies invoice analytics for finance teams by providing actionable, generative AI-powered insights.
- **Identify supplier invoice trends:** Uncover cost-saving opportunities, such as early payment discounts, through deeper insights into spending patterns and tariff updates.
- **Copilot insights optimize cash flow:** Empowers finance teams to make strategic decisions that directly impact cash flow and foster stronger supplier relationships.

## Workflow Automation

- **Extended invoice exception handling:** Advanced Process Orchestration systems can efficiently manage complex workflows.
- **Fiori UI simplifies work in SAP:** This user-friendly interface is designed to make operations familiar and smooth for users working within SAP environments.
- Integrates invoice archive solution for SAP, including long-term invoice archiving for faster retrieval, enhanced compliance, and cost savings.

## Country Compliance

- **Expand global invoice processing:** Enable global supply chain efficiency by [processing compliant invoices](#) in more than 140 countries.
- **Largest e-invoice solution provider:** Automates validation and reporting across national requirements and government platforms, serving as a compliant provider.
- **Key regions:** Streamlines crucial checks in key markets like France, Germany, Poland, India, and Malaysia, among others.



## SECTION 4

# Real-World Impact: Automation Driving Transformation

## Pfizer transforms Global Invoice Processing to achieve \$2 million in savings.

Pfizer, a global pharmaceutical giant, faced inefficiencies with their homegrown invoice and workflow processing systems. These legacy platforms were not scalable for their ambitious global expansion plans, leading to bottlenecks and manual errors. Pfizer recognized the urgent need for a robust solution that could integrate seamlessly with their existing SAP platform. They strategically chose InvoiceAgility, which [provided a comprehensive solution](#) encompassing invoice scanning, an advanced AP engine, and an intuitive workflow management system.



### The Results

- **Achieved annual savings of over \$2 million.**
- **Implemented the solution across 90 countries.**
- **Enhanced financial viability and adaptability.**
- **Streamlined operations.**

Larry Geiger, Director of Digital Solutions at Pfizer, shared his perspective on the transformative experience:

“The front end part of it is phenomenal. During COVID we saw probably one of the best things happen. We looked at it as a scanning solution, we added an email capability into our processing. And during COVID nobody’s sitting in a building, nobody’s doing scanning.

We used the email functionality across all our countries, and it’s as if we didn’t miss a blip. We have a phenomenal relationship with Tungsten, which really sets them apart. They’re our partners, we firmly believe that.”





# Grace Optimizes AP Processes to Reduce Costs and Achieve Best-In-Class Status

Leading global specialty chemicals company, Grace, had an AP team drowning in manual processes. They were losing 60% of their invoices, their crucial financial data couldn't integrate with their SAP system, and their paper-based workflows were driving up operational costs.

The company urgently needed a robust solution and deployed InvoiceAgility to automate data capture and seamlessly integrate with SAP. This move helped them [fundamentally streamline AP operations](#), drastically reduce manual entry, and consolidate global processes.

GRACE

## The Results

- \$500,000 annually and boosting visibility.
- Reduced Cost per invoice to \$0.95.
- Discount capture rate from 40% to 85%.
- Invoice cycle time now averages 2.5 days.

Ashwini Metuku, Principal Solution Architect at Grace, commented on the impact:

"Process Director is one of the best tools I've seen in the AP area – everything is seamlessly available in the cockpit, from invoice dates to approval details, enabling streamlined analytics. With one user ID, we're supporting nearly 100,000 users, making a significant impact on our operations."

See the full range of Tungsten Automation case studies [here](#).



## CONCLUSION

### The Tungsten Automation Difference: Your Partner in the Future of Finance

In summary, AI-driven AP automation is fast becoming indispensable for modern AP teams. It can accelerate daily operations by reducing manual tasks, ensure critical regulatory and business compliance, and deliver invaluable insights to spur proactive financial management.

Conversely, missing out on these advancements and sticking with manual invoicing processes increases business risks in the digital age. Traditional invoicing opens up the potential for fraud, raises overall invoicing costs, and increases error and exception risks. With 80% of routine AP tasks expected to be fully automated within the next few years, the future of finance is already here, and fast adaptation is the key to maintaining a competitive edge.

This eBook has provided an overview of the key AI-driven innovations shaping accounts payable transformation today, from specialized AI agents like Document AI and Decisioning AI to broader trends like predictive analytics. We've also provided a clear, step-by-step guide to introducing AI to promote touchless invoicing and gain real-time financial insights.





# Efficiency is your edge. Unlock it with AI-powered **InvoiceAgility** from Tungsten Automation.

Backed by over 40 years of experience, Tungsten Automation delivers proven, scalable invoice automation software that empowers businesses to lead, not lag, in the competitive business landscape. If you'd like to learn more, [talk to an Invoice Automation specialist today.](#)

As a trusted Tungsten Titanium Partner and with over 25 years of experience, Genus Technologies has guided enterprises in advancing finance automation with expertise, success, and collaboration. To learn how our consulting services and solutions can help modernize your AP processes, [reach out to the Genus team today.](#)



**TUNGSTEN**  
AUTOMATION

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TECHNOLOGIES

## About Tungsten Automation

Tungsten Automation, formerly Kofax, is the global leader in intelligent automation solutions with a trusted legacy of nearly 40 years, with a team of 2,000+ employees in 40 countries, serving 25,000+ global customers. Our dedication to innovation and customer success has earned us industry recognition, including being named a leader in Intelligent Automation (IA), Intelligent Document Processing (IDP) and Process Orchestration by top analysts. We are trusted to help businesses gain unprecedented efficiencies and reduce costs through AI-powered workflow automations that propel their businesses into the future.

To learn more, visit [www.TungstenAutomation.com](https://www.TungstenAutomation.com)

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## About Genus Technologies

Genus Technologies is a proud Tungsten Automation Titanium Partner with more than 25 years of experience helping organizations solve complex digital transformation challenges using proven solutions for invoice and finance processes. We help modernize business operations through deep expertise in intelligent automation and AI technology, turning strategy into scalable results. Our teams work closely together to understand your goals and deliver practical outcomes that accelerate operations, optimize workforce performance, strengthen compliance, and create lasting competitive advantage.

To learn more, visit [www.GenusTechnologies.com](https://www.GenusTechnologies.com)

