

Are Your Processes Mature Enough To Manage 2027's Challenges?

Presented by:

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How we'll spend the next 50 minutes

1

Frame the problem

Why your instincts are likely wrong. And why that's risky.

2

See peer data

Where your AP performance compares.

3

Learn IOFM's model

Six dimensions, four assessment levels.

4

Score your team

A quick self-assessment, done in the room.

5

Interpret your profile

Which dimensions should you focus?

You'll walk out of the room ready to build a 2027 roadmap.

Operational instincts are inaccurate 2/3 of the time

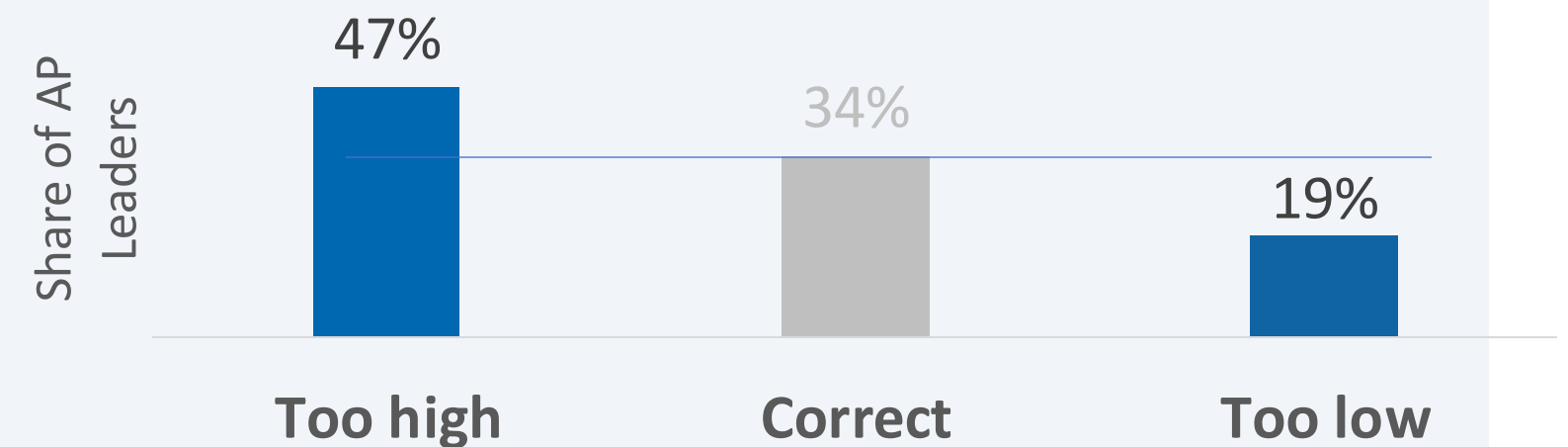


2027 Coming Whether You're Ready or Not

- Compliance Changes
- Fraud and Other Risks
- Performance Improvement
- Use of AI & Next Wave Automation
- Talent Challenges
- C-Suite Expectations



'Gut Check' Management is Risky



There's a sizable risk either way.

Wrong instincts = wrong investment decisions

If you wrongly assume you're ...

^ ... Above average:

You'll postpone fixing what's actually broken.

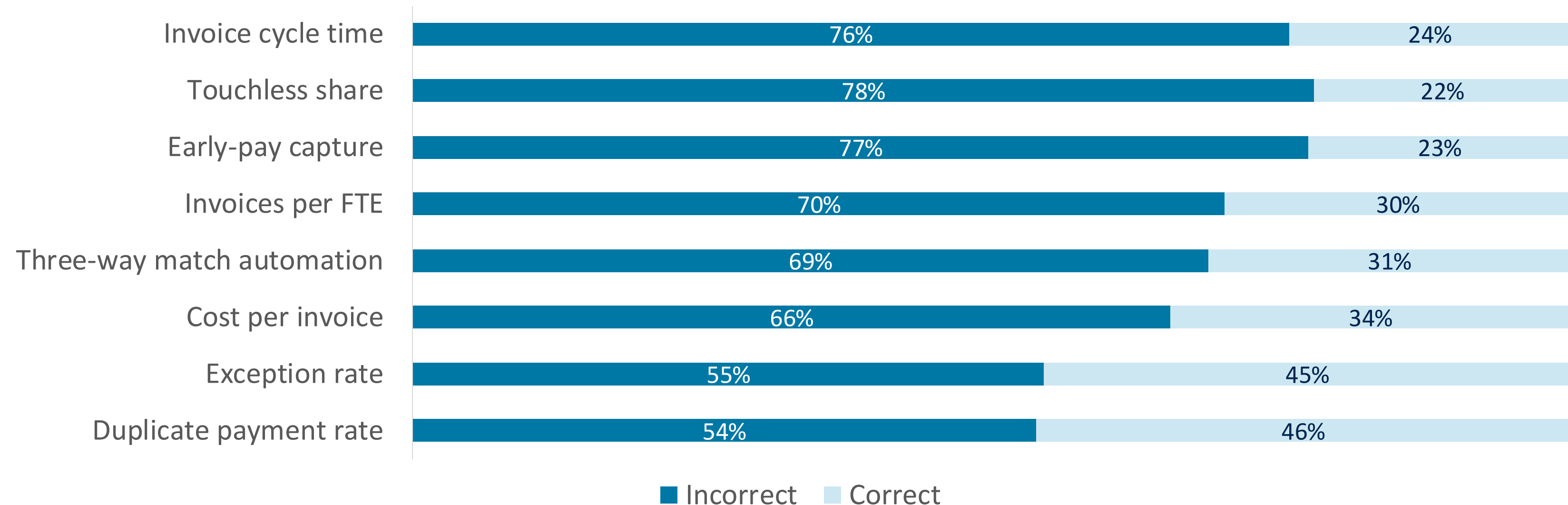
✓ ... Below average:

You'll invest in things that don't need to be fixed.

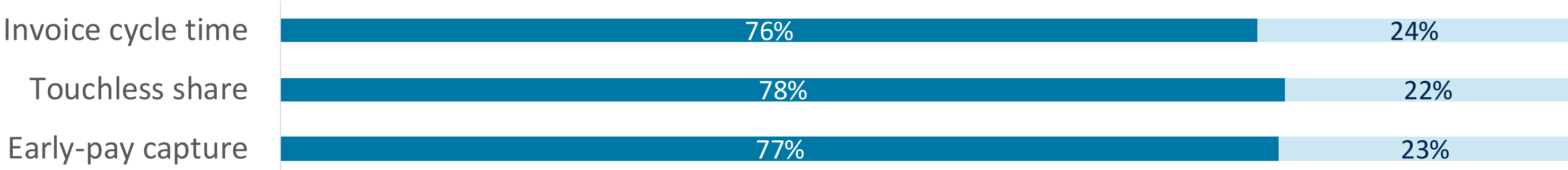
! Either Way:

You've lost credibility with the c-suite and board by asking for what you don't need.

How AP leaders think they compare to their peers



How AP leaders think they compare to their peers



Note: 'Gut Check' benchmarking is worst for the metrics you'd use to track after automating, arguably when tracking performance is most important.

■ Incorrect ■ Correct

Metric formulas

Metric	What it measures	How it's calculated
Invoices per FTE	Invoice volume handled per full-time-equivalent AP employee. The core measure of team productivity.	Invoices processed ÷ AP FTEs
Cost per invoice	Fully loaded cost to process one invoice from receipt through payment, including labor, technology and allocated overhead.	Total AP processing cost ÷ Invoices processed
Invoice cycle time	Average elapsed time from invoice receipt to approval for payment.	Total days from receipt to approval ÷ Invoices processed
Touchless share	Share of invoices that move from receipt to payment approval with no manual intervention.	(Invoices with no manual touch ÷ Invoices processed) × 100
Three-way match automation	Share of PO-based invoices the system matches to the purchase order and receipt without human review.	(Invoices auto-matched ÷ Invoices requiring a three-way match) × 100
Exception rate	Share of invoices that fall out of straight-through processing and require manual research or rework.	(Exception invoices ÷ Invoices processed) × 100
Duplicate payment rate	Share of payments issued more than once against the same obligation.	(Duplicate payments ÷ Payments issued) × 100
Early pay capture	Share of available early-payment discounts the team captures.	(Discount dollars captured ÷ Discount dollars offered) × 100

Are you as fast as your peers?

Efficiency KPIs	Automation level	Below average performance		Average performance		Above average performance	
		Result	Share of segment	Result	Share of segment	Result	Share of segment
Invoices per FTE	No Automation	<250	27%	250-999	45%	>1,000	27%
	Minimally Automated		—		—		—
	Partially Automated		35%		35%		29%
	Fully Automated		31%		38%		31%
Cost per invoice	No Automation	>\$10	41%	\$5-\$10	22%	<\$5	37%
	Minimally Automated		39%		32%		29%
	Partially Automated		38%		30%		32%
	Fully Automated		33%		24%		43%
Invoice cycle time	No Automation	4 days or more	81%	—	—	3 days or fewer	19%
	Minimally Automated		83%		—		17%
	Partially Automated		54%		—		46%
	Fully Automated		81%		—		19%
Touchless share	No Automation	<25%	83%	25-50%	3%	>50%	13%
	Minimally Automated		90%		5%		5%
	Partially Automated		66%		15%		19%
	Fully Automated		50%		16%		33%
Three-way match automation	No Automation	<55%	66%	55-75%	18%	>75%	16%
	Minimally Automated		—		—		—
	Partially Automated		53%		34%		13%
	Fully Automated		46%		41%		14%

Are your controls as strong as your peers?

Effectiveness KPIs	Automation stage	Below average performance		Average performance		Above average performance	
		Result	Share of segment	Result	Share of segment	Result	Share of segment
Exception rate	No Automation	>15%	39%	5-15%	27%	<5%	34%
	Minimally Automated		43%		17%		39%
	Partially Automated		16%		50%		34%
	Fully Automated		44%		30%		26%
Duplicate payment rate	No Automation	>1%	6%	0.4-1%	8%	<0.4%	87%
	Minimally Automated		—		—		—
	Partially Automated		5%		11%		84%
	Fully Automated		3%		32%		66%
Early pay capture	No Automation	<25%	76%	25-50%	7%	>50%	17%
	Minimally Automated		74%		5%		21%
	Partially Automated		70%		6%		24%
	Fully Automated		65%		8%		27%

Where you trail peers points to the dimension that requires help

Check each metric where you trail peers. The dimension with the most checks is where to look first.

1 Intake & Capture

- ☐ Invoice cycle time
- ☐ Touchless share
- ☐ Exception rate

2 Process & Controls

- ☐ Three-way match automation
- ☐ Exception rate
- ☐ Invoice cycle time
- ☐ Duplicate payment rate
- ☐ Early pay capture

3 Technology & Automation

- ☐ Cost per invoice
- ☐ Touchless share
- ☐ Invoices per FTE
- ☐ Three-way match automation

4 Data & Visibility

- ☐ Early pay capture

5 People & Capacity

- ☐ Invoices per FTE
- ☐ Cost per invoice

6 Supplier & Compliance Risk

- ☐ Duplicate payment rate

What’s inhibiting your team from improving performance?

Maturity, Readiness and Risk Assessments Coming Soon

Coming in 2027...

Assessments

Benchmark where you stand today, then work the prioritized plan it gives you back.

01

AP Fraud Vulnerability Assessment

Identify gaps in your fraud controls and benchmark your program against peers across 14 control areas.

RISK & CONTROLS

21 questions · 10-12 min

Elevated risk - 32/56

Completed Sep 15, 2026

RETAKE

VIEW RESULTS

02

AP Automation Readiness Assessment

A seven-domain readiness diagnostic across 36 capabilities, from your current automation baseline through data, process, technology, AI, organizational change and ROI measurement.

AUTOMATION & TECHNOLOGY

36 questions · 18-22 min

Tier 3: Developing - 51.75/100

Completed Sep 15, 2026

RETAKE

VIEW RESULTS

03

AP Compliance & Controls Health Assessment

A 33-item control audit across segregation of duties, fraud prevention, regulatory and tax compliance, audit readiness, policy governance, vendor due diligence and payment leakage.

RISK & CONTROLS

33 questions · 16-20 min

START

04

AI Readiness Assessment

A 25-statement readiness diagnostic across eight categories — data, governance, lessons from the first automation, process, strategy, team, technology and vendors — with flagged prerequisites reported separately from the score.

AUTOMATION & TECHNOLOGY

25 questions · 12-15 min

START

05

AP Automation Readiness — Five-Minute Check

The short form of the AP Automation Readiness Assessment: 16 priority capabilities across the same seven domains, scored the same way.

AUTOMATION & TECHNOLOGY

16 questions · 5-8 min

START

06

Change Management & Transformation Readiness Assessment

A 36-capability readiness gate across executive sponsorship, culture, staff capacity, governance, change history and communication — with three hard gates that stand regardless of the overall score.

STRATEGY & LEADERSHIP

36 questions · 18-22 min

START

06

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STRATEGY & LEADERSHIP

36 questions · 18-22 min

START

07

AP Strategic Leadership Index

A 34-statement maturity index for the AP Director across six domains, each weighted equally and each carrying its own 90-day plan.

STRATEGY & LEADERSHIP

34 questions · 17-21 min

START

08

AP Manager Maturity Assessment

A 30-capability maturity assessment for the AP Manager, with a 30/60/90-day action plan that changes with the score you give.

PROFESSIONAL DEVELOPMENT

30 questions · 15-19 min

START

09

Working Capital & Payment Strategy — AP Director

Payment strategy, vendor negotiation and working capital, for the AP Director.

STRATEGY & LEADERSHIP

28 questions · 14-17 min

START

10

Working Capital & Payment Strategy — AP Manager

Payment strategy execution, vendor terms and cash discipline, for the AP Manager.

STRATEGY & LEADERSHIP

18 questions · 9-11 min

START

11

Working Capital & Payment Strategy — AP Specialist

Day-to-day payment execution, terms adherence and discount capture, for the AP Specialist.

STRATEGY & LEADERSHIP

20 questions · 10-12 min

START

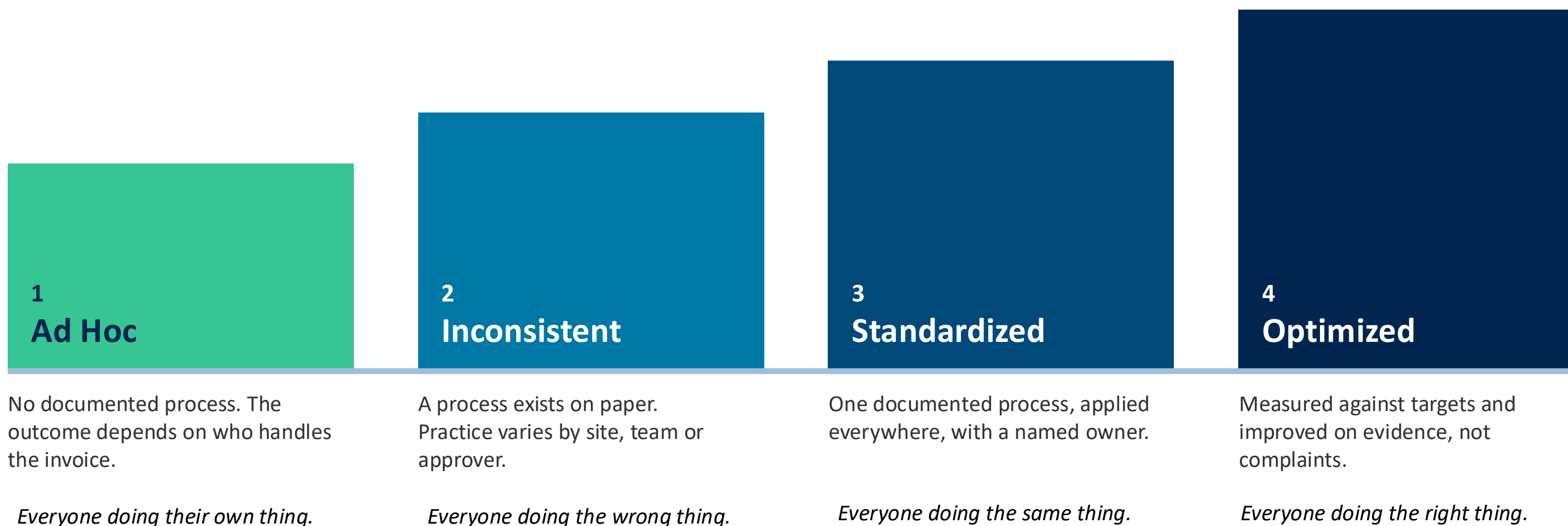
November 2026 | JW Marriott Austin | Austin, TX

The logo for IOFM FALL Conference & Expo. It features a stylized graphic of three overlapping geometric shapes (a green triangle, a blue square, and a dark blue triangle) to the left of the text "IOFM FALL Conference & Expo".

The assessment scale: four levels

Every dimension is assessed on this 1-4 scale.

What separates the levels is whether the process is documented, applied everywhere, and measured.



Six dimensions. Score each one separately.

Averaging them hides the gap that are hurting you. The low-water marks matter more than the total.

1 Intake & Capture

How invoices arrive, and how much of that arrival is already structured data.

2 Process & Controls

Approval routing, matching discipline, and segregation of duties.

3 Technology & Automation

Platform coverage across the cycle — and what actually runs untouched.

4 Data & Visibility

Whether you can produce your own numbers without a special project.

5 People & Capacity

Roles, skills, workload per head, and who can cover a departure.

6 Supplier & Compliance Risk

Onboarding checks, fraud controls, mandate readiness.

How the assessment works

Six dimensions, one level each. Six answers is the whole assessment.

- 1

Read the four statements per domain

Decide which best describes your current state — not what should be or ought to be.
- 2

Assess on evidence

Choose the level you could defend with a document, a report or a number.
- 3

Identify your weakest dimensions

Those dimensions you score lowest today are what you need to prioritize (and work on in my next session).
- 4

Consider your maturity goals

Identify the minimum level of maturity to accomplish your goals; don't overly improve every process.

Sample completed assessment

Dimension	Ad Hoc	Inconsistent	Standardized	Optimized
Intake & capture	Email and paper, keyed by hand ☐	Some capture tools; varies by supplier ☒	One intake channel, one rule set ☒	Structured data validated at source ☐
Process & controls	Routing by memory; matching is manual ☒	Workflow exists; approvers improvise ☐	Rules-based routing, documented authority ☒	Exceptions are the only human touch ☐
Technology & automation	Point tools, partial coverage ☐	Platform in place, adoption uneven ☒	One platform, end to end ☒	Touchless rate measured and rising ☐
Data & visibility	Numbers take a week and a spreadsheet ☐	Reports exist; definitions differ ☒	Agreed KPIs on a monthly cadence ☐	Live dashboard; answers in the meeting ☒
People & capacity	Volume per head unknown; no backup ☐	Roles written down; cover is informal ☒	Defined roles, cross-trained cover ☒	Capacity modelled against volume ☐
Supplier & compliance risk	Onboarding by trust; mandates unmapped ☒	Checks done but not consistently logged ☐	Verified onboarding, controls tested ☒	Monitored controls, mandate roadmap ☐

Quick assessment, dimension by dimension

Read across each row and pick the description you could evidence today — that is your level for that dimension.

✓ Check the cell where you are today. ★ Star the cell where you aspire to be. Ask: What’s the minimum level of maturity you need to accomplish your next goal?)

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Your lowest scores show where to start

What a score of “Ad Hoc” or “Inconsistent” usually looks like in each dimension, and the first fix.

1 Intake & Capture

Looks like: PDFs and paper keyed by hand

First fix: One intake channel for top suppliers

2 Process & Controls

Looks like: Email approvals; matching varies

First fix: Approval rules enforced in workflow

3 Technology & Automation

Looks like: Point tools, many manual touches

First fix: Automate the highest-volume touch

4 Data & Visibility

Looks like: Every KPI is a spreadsheet project

First fix: Five core KPIs, one monthly report

5 People & Capacity

Looks like: One person holds the knowledge

First fix: Document roles; cross-train cover

6 Supplier & Compliance Risk

Looks like: Bank changes accepted by email

First fix: Verify every new vendor and bank change

Each 2027 challenge sets a minimum level to reach

Don't overengineer. Aim for the level each challenge needs, not everything needs to be "optimized".

2027 challenge	Dimension it depends on	Minimum level	Why
E-invoicing mandates	1. Intake & Capture	3 Standardized	Structured e-invoices need one intake channel
Fraud and other risks	2. Process & Controls	3 Standardized	Controls that vary by approver leave gaps
AI and next-wave automation	3. Technology & Automation	3 Standardized	Automation repeats inconsistency at scale
Performance improvement	4. Data & Visibility	4 Optimized	Improving on evidence needs measured targets
C-suite expectations	4. Data & Visibility	3 Standardized	Leaders expect numbers on request
Talent challenges	5. People & Capacity	3 Standardized	Documented roles let you cover departures
Compliance changes	6. Supplier & Compliance Risk	3 Standardized	Mandates need one documented process

Actionable takeaways

1. You know where your performance stands relative to your actual peers.
2. You know what's inhibiting improvement today.
3. You're ready to build a roadmap to address your specific needs.

The final session in this track (tomorrow, 2:15pm, in this room) will help you prioritize a 90-day plan.

QUESTIONS?

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