

AI in Action:

Practical Automation Wins for Your AP Team

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What we'll cover, in order

1

Where the hours go

Machines should own the keystrokes, not you.

2

Get your team ready

Name the fear before you name the tool.

3

What to hand over

Sort AI-ready work from judgment work.

4

Hand it over safely

Guardrails and read-only ERP access.

5

Prompt to built tool

Three real examples I actually run — no code required.

6

What the hours buy

Cash flow and working capital leverage.

The gap isn't effort. It's structure.

By the numbers

74%

of AP departments have not fully automated their processes

\$12-18 → \$2-4

cost per invoice

20 days → 3 days

approval cycle

70-80% → 93-98%

capture accuracy

Manual vs. AI-assisted, per IOFM Research 2025.

Why the gap exists

It isn't a talent gap.

It's a structural one. The steps eating the most time are keystrokes and lookups between systems — not judgment. Remove those, and the gap closes.

Put a number on your own keystroke work

Invoices / week		Minutes of manual touch each		Hours / week of keystroke work
500	×	4	=	33
<i>your volume</i>		<i>coding, matching, chasing</i>		$500 \times 4 \div 60$

That's most of a full-time person — spent on work that requires no judgment. Illustrative numbers; run yours. Whatever figure you land on is the budget you're about to get back — and we'll come back to what you buy with it.

None of this matters if they're afraid of it



Does your team understand what's being taken over, and why?

Not just that a tool is coming — why this task, why now. Leave the reasoning vague and they'll fill in the blanks themselves, usually with a scarier story than the truth.



Have you addressed the fear directly?

Ask two questions: what drains you, and what do you love? What drains them is your AI roadmap. What they love is what stays with them — and grows.



Are your processes actually ready for AI?

AI works best on consistent inputs. If your process is really just a habit that lives in someone's head, document it first — then automate it.

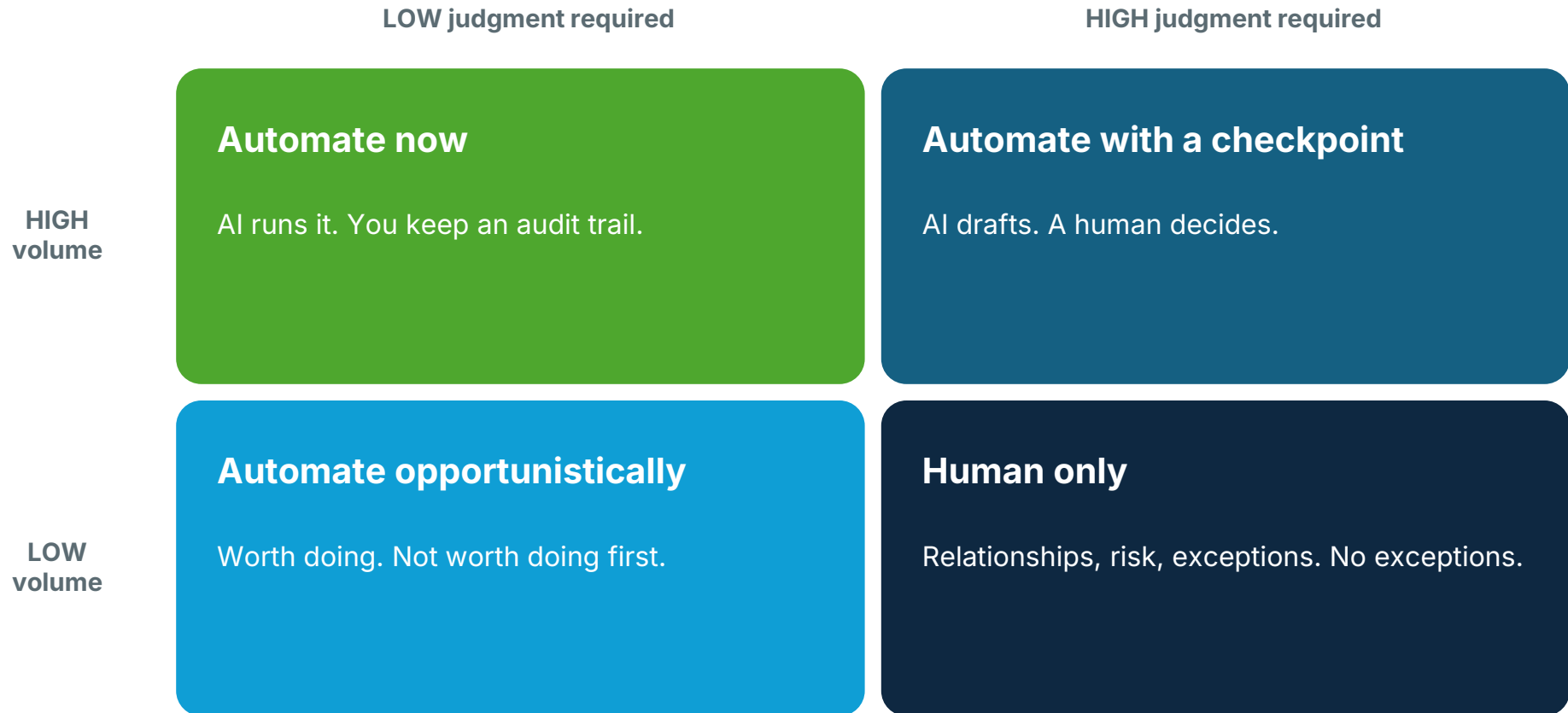


Who owns the mistakes?

Always a person. AI is the draft; a person reviews, approves, and owns the outcome. That's what protects your team's confidence and your controls environment.

AI takes the drain. You keep the value.

Sort every task on two axes



Your actual task list, sorted

Automate now

- Invoice data extraction
- PO / 2-way & 3-way matching
- GL coding suggestions
- Payment status lookups
- Vendor inquiry first-response

Automate with a checkpoint

- Exception routing & triage
- Vendor statement reconciliation
- Payment batch anomaly review
- Early-payment discount screening

Human only

- New vendor risk & fraud review
- Contract terms & negotiations
- Escalated vendor disputes
- Any change to bank or payment details

Decide these five things before you start



No raw sensitive data in public tools

Never paste full bank numbers, tax IDs, or unmasked payment details into a consumer-grade chatbot.



Human sign-off on anything that pays

AI can flag a payment batch before release. It should never approve or release one itself.



Use enterprise-grade tools

Defined, limited data-retention policy. Admin controls. Audit logging. Not a free personal account.



Log it and audit it

Treat it like a new hire: track what it touched, review its work on a set cadence, widen access as trust builds.



If you connect your ERP, keep it read-only

An export works fine to start. If you do connect live, scope it so it can read and flag — never post or pay.

Read-only is doing most of the safety work in everything that follows.

Four ways people actually use AI in AP

Ask

A one-off prompt you type when you're stuck. Useful, but it disappears when you close the window.

Most people stop here ▲

Save it as a template

You refine the wording and save it, and the whole team reuses the same one. Now it's a shared standard.

Connect it to live data

You point it at a read-only ERP feed so it pulls current data instead of you pasting exports in.

Automate it

It runs on a schedule and hands you a finished answer. You review the result, not the input. That's a tool, not a prompt.

The real leverage ▲

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Ramp reimbursement accrual

PROMPT

Here is our Ramp reimbursement data for [Month].

Please:

1. Identify all reimbursements submitted but not yet paid
2. Calculate the total amount owed
3. Create a journal entry – Dr: GL Expense, Cr: Accrued Liabilities, dated last day of [Month]
4. Split into separate journals by currency and entity

WHAT THIS REPLACES

Someone manually calculating what was submitted but unpaid every month-end, then building the journal entry by hand — the accrual Ramp doesn't generate on its own.

GUARDRAIL

Started as an export pasted into a prompt. Now runs through a read-only connection into Ramp — it pulls the data itself and never writes anything back.

Navan travel pre-coding for Ramp

PROMPT

Here is our Navan export and our Ramp transactions for [Month].

1. Match each Navan transaction to its Ramp entry
2. For unmatched lines, suggest GL code, cost center, and memo
3. Flag anything that doesn't match or looks miscoded
4. Break out GST per line for tax coding (CA entity)

Return as a table for Ramp import.

WHAT THIS REPLACES

Manually GL-coding every travel transaction, then reconciling Navan against Ramp by hand — the descriptions never quite line up between the two systems.

GUARDRAIL

Export in, table out — no live connection needed for this one. Nothing is written back to either system until AP reviews and imports it.

AP dashboard, connected live

PROMPT

Build an AP Dashboard in Google Sheets. Include:

1. Invoice aging by vendor (Current, 1-30, 31-60, 61-90, 90+ days)
2. Total outstanding payables and what's due this week
3. Pending approvals by owner

Connect to live NetSuite data via the NetSuite MCP connector.

WHAT THIS REPLACES

A static NetSuite export, pulled by hand whenever someone had a spare hour to do it — which, during close, was never.

GUARDRAIL

Read-only pull via the NetSuite MCP connector. It reads current data on every refresh; it cannot write anything back to NetSuite.

A mockup of what that prompt produces

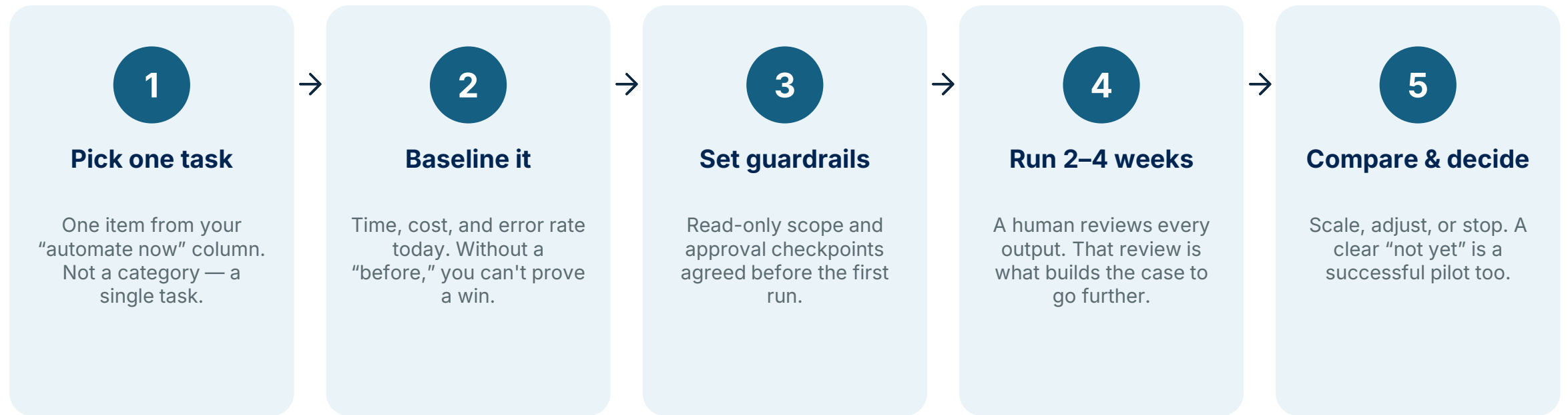
TOTAL OUTSTANDING PAYABLES	OVERDUE	DUE THIS WEEK	PENDING APPROVALS
\$482,300	\$38,150	\$96,400	14

Invoice aging by vendor

Vendor	Current	1-30	31-60	61-90	90+
Acme Logistics	\$12,400	\$3,200	—	—	—
Northbridge Supply	\$28,900	\$6,100	\$1,500	—	—
Vantage Cloud Services	\$54,200	—	—	—	—
Harborline Freight	\$9,800	\$4,300	\$2,900	\$1,200	—
Solstice Office Group	\$6,150	\$1,050	—	—	\$850

Pending approvals by owner and a rolling six-week cash outflow view sit on additional tabs — same read-only feed, same refresh.

Five moves, on a single task



So you got the hours back. Now what?

Remember the number you calculated earlier.

WHAT USUALLY HAPPENS

Absorb it

The hours quietly refill with more volume, more entities, more invoices. Headcount stays flat, nothing else changes, and next year looks like this year.

WHAT WE'RE GOING TO DO

Redeploy it

You point the reclaimed hours at the four levers AP has always owned but never had time to pull — and AP starts showing up in the cash conversation.

The tools you built earlier didn't just save time. They gave you data you never had time to look at — and that data is where the cash is.

Four levers AP owns that move cash



Discount capture

Every unclaimed 2/10 net 30 discount is a return you declined. The screening is the hard part — not the decision.



Payment timing / DPO

Paying early with no discount is an interest-free loan to your vendor. Most teams do it constantly without knowing.



Fraud & anomaly detection

Banking changes, duplicate invoices, spend concentration drift. AI surfaces the pattern; you decide what's signal.



Strategic vendor management

You know exactly who your highest-spend, worst-terms vendors are. You've just never had time to build the case.

\$1.7 trillion sits in excess working capital across the top 1,000 U.S. public companies. These four levers are AP's share of it. *(The Hackett Group, 2025 Working Capital Survey)*

Four tools you can build for those levers

Discount Capture Radar

DISCOUNT CAPTURE

Scans open invoices daily for unexpired discount terms, computes annualized return, ranks by value.

"Pay these 6 today: \$4,100 captured."

Early-Payment Leak Report

PAYMENT TIMING / DPO

Compares actual pay date to due date by vendor, surfacing where you routinely pay early for no discount.

"12 vendors, avg 9 days early, no terms."

Vendor Anomaly Monitor

FRAUD & ANOMALY DETECTION

Flags banking-detail changes, duplicate invoices, and vendors whose spend share or pricing shifted sharply.

"1 banking change, 2 duplicates flagged."

Terms Renegotiation Target List

STRATEGIC VENDOR MANAGEMENT

Ranks vendors by annual spend against current terms to show where a terms change is actually worth the conversation.

"Top 15 vendors by terms upside."

Why the discount lever pays for the whole project

A 2/10 net 30 invoice

You give up 20 days of cash.
You get 2% back.

$$(2 \div 98) \times (365 \div 20)$$

≈ 37% annualized return

Compare that to what your idle cash earns in a money market account.

Scaled across a year

\$500,000

in annual spend with discount terms you currently miss

\$10,000

captured at 2% — from screening you no longer have to do by hand

Illustrative figures — swap in your own spend and terms. The point is that the screening, not the decision, was always the bottleneck.

Processor → Builder → Leader

01

Processor

Measured on volume: invoices touched, days to close, error rate in the batch.

The work AI compresses first.

02

Builder

Measured on leverage: the tools you stood up, and the hours they gave back to the team.

What building your first tool gets you.

03

Leader

Measured on outcomes: discount capture, DPO, forecast accuracy, vendor risk.

What redeploying your time gets you.

45% of AP pros worry about job security with AI (up from 27% in 2024) — yet **58%** expect an immediate positive impact on their role. Both are true. Which one you live depends on whether you stop at Processor.

Source: AvidXchange/IOFM 2025 AP Career Satisfaction Report

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Actionable Takeaways

1

The gap is structure, not effort.

Find the steps that are keystrokes, not judgment.

2

Get your team on side first.

Name the fear, ask what drains them, let them pick where AI goes first.

3

Sort your task list on volume and judgment.

That tells you what to hand over, and what never to.

4

Set guardrails first — read-only ERP access.

It can read and flag. It cannot post or pay.

5

Go from a one-off prompt to a tool that runs itself.

Stopping at “just asking” is why most teams see no real leverage.

6

Spend the reclaimed hours on cash levers.

Discounts, DPO, fraud detection, vendor terms.

Let's talk

What's the first task you'd hand over — and what's stopping you?



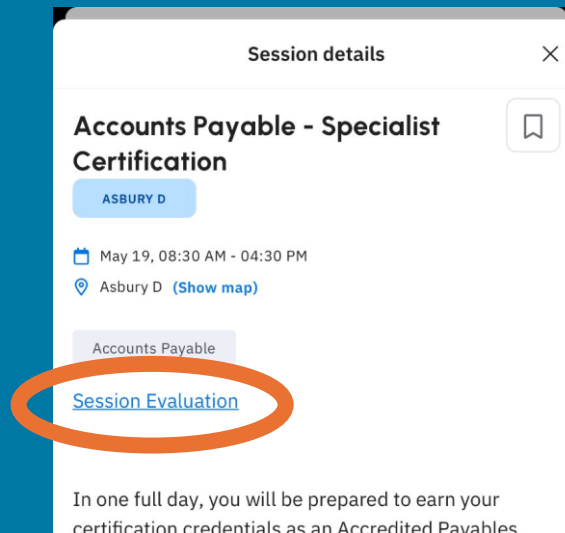
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