

Where AI Actually Works in AP (And Where It Doesn't)

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What We're Here to Answer

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01

What's genuinely running in AP vs. the hype?

02

Where has AI delivered real, measurable results?

03

How do you keep your team motivated through transformation?

04

Who really owns the guardrails—and does it work?

05

What does control failure actually look like?



It's not about replacing your ideas, your knowledge, or your point of view.

It's about using AI to complement what you already bring—and get to transformation faster.

Oracle AI

Embedded in workflow

ZenDesk

Automation & CX

Microsoft Copilot

Productivity layer

+ Combinations

The real power

Not one tool. A combination—working at different levels across the organization.

The Number That Changes the Conversation

~~\$2.85~~ → \$1.20

Cost per invoice · Europe · Under 12 months

~60%

Cost Reduction

<12

Months to Achieve

A–C

Touchless Process Flow

What Drove It



A-to-Z Automation

End-to-end straight-through flows for high-volume invoice types—humans only enter when the process breaks its own rules



Oracle AI, Embedded

AI at the system level—not a bolt-on. Every invoice benefits without extra manual routing steps



ZenDesk + Copilot

Customer-facing efficiency and internal productivity gains working in combination across the org



Headcount Redeployment

Not elimination—capacity freed from routine work redirected toward higher-value decisions

You Can't Train This.

You Have to Spark It.

Story

The "Transformational Monster"

One of my supervisors is now what I call a "transformational monster"—and I mean that as the highest compliment.

After being part of a real tool implementation and seeing the possibilities firsthand, her entire mindset shifted. She now actively hunts for use cases to automate and create effectiveness.

She didn't get a training deck. She experienced what was possible—and that changed everything.

The Shift

"I process invoices"



**"I design better
processes"**

The Leadership Lesson

Don't tell your team AI is important. Put them in the room where transformation is happening and let them discover it themselves.

Your most powerful AI adoption story is when someone's identity changes.

Where AI Has Genuinely Taken Hold

Real adoption. Measurable results.



A-to-Z Process Automation

Straight-through end-to-end flows. High volume, low variance invoice types processed without human touch.



Invoice Capture & Extraction

OCR + ML models handle structured and semi-structured formats at scale—trained on your own data.



Duplicate & Fraud Detection

Pattern recognition catches anomalies faster than rule-based systems. ROI is concrete and auditable.



Vendor Statement Recon

Tasks that once took days now complete overnight. Discrepancy queues shrink dramatically.



3-Way Match & Touchless Pay

High-confidence matches route straight to payment. Humans only see the edge cases.



Payment Run Optimization

Dynamic discount capture and cash-flow timing. Measurable wins on early pay discounts.

Where We Deliberately Drew the Line

AI is great at A-to-Z. But some decisions still need a human in the room.



Individual Situation Decisions

Nuanced, context-dependent calls require a human who understands the relationship, the history, and the risk. No algorithm substitutes for that.



Vendor Escalations & Disputes

Escalations, payment holds, and relationship repair need a human voice. Automation here damages trust faster than it saves time.



Regulatory & Tax-Sensitive Approvals

In EMEA, NAM, APAC—local compliance nuance and cultural context still require human judgment at the point of decision.



Decisions the Model Can't Explain

If you can't explain the reasoning trail to an auditor, you can't defend it. If you can't write it in a policy, don't delegate it to an algorithm.

The rule: if you can't write the decision in a policy, don't delegate it to an algorithm.

Who Really Owns the Guardrails?

Accountability on paper vs. accountability in practice.

IT

Owens infrastructure & access controls. Sets technical thresholds but rarely understands AP process risk.

Legal

Defines what must stay human. Tends conservative—can slow deployment if not brought in early.

Finance

Sets dollar thresholds & approval hierarchies. Often the final word—but not always monitoring day-to-day.

AP Itself

Closest to the process risk. Best positioned to spot model drift—but often excluded from governance design.

The Gap That Matters

Accountability on paper vs. in practice: who actually reviews the exception report at 4pm on a Friday? That answer tells you everything about whether your guardrail structure is real.

What Failure Actually Looks Like

The control gaps no one talks about until they surface in month-end close.

01

Model Confidence ≠ Model Accuracy

High-confidence wrong matches are worse than low-confidence flags. Teams stop reviewing what feels routine—then the edge cases compound silently.

02

Automation Dulls the Team's Judgment

When people stop seeing exceptions regularly, they lose the instinct to catch them. Then the system degrades and nobody notices fast enough.

03

Process Gaps Go Live With the Automation

Pre-existing inconsistencies in PO data, coding, or approvals get scaled up, not fixed. Garbage in—at speed.

Early warnings: Exception queues that shrink but don't resolve · Vendor disputes surfacing at month-end · Team members routing around the system

The Accelerate vs. Hold-Back Framework

A practical tool for deciding where to push AI adoption—and where to pump the brakes.



ACCELERATE WHEN...



Volume is high, variance is low, and the cost of a wrong decision is reversible



You can define "correct" precisely enough to measure model drift over time



Human review exists as a meaningful check—not just theater



The upstream process is clean: consistent data, clear approvals



You can audit the model's reasoning trail and explain it to internal audit



HOLD BACK WHEN...



The decision is rare, high-stakes, or involves regulatory or reputational exposure



You can't explain how the model reached its output to an auditor



The underlying data or process is still inconsistent—fix the process first



A wrong decision is irreversible or damages a vendor relationship



The team can no longer meaningfully review exceptions—automation became theater

Compare Notes

What's your experience? Pick one that resonates.

Q1

What's the one AP process where AI delivered genuine, measurable impact—and what specifically made it work?

Q2

Where did you start an automation initiative and then pull back? What was the trigger that told you to stop?

Q3

Who in your org effectively owns AI guardrail decisions for AP today—and is that actually the right person?

Q4

What's the biggest behavioral change you've seen in your team since automation went live—positive or negative?

Actionable Takeaways

1

Audit Your Automation Portfolio

Map every live AP process against the accelerate/hold-back framework this quarter. Identify which ones have a meaningful human checkpoint—and which ones just feel like they do.

2

Name a Real Guardrail Owner in AP

Not just IT or Legal. Someone who sees the exception queue daily, understands the process risk, and has authority to escalate model drift before it becomes a control failure.

3

Fix the Process Before You Automate It

Before your next go-live, document one data quality or approval inconsistency that automation would scale rather than solve—and resolve it first. Garbage in, at speed, is worse than slow.

Questions

Sr. Director Global AP / T&E / Network Operations

Avis Budget Group

Connect on LinkedIn or reach out through IOFM

The Bottom Line

AI amplifies your judgment—it doesn't replace it

\$2.85 → \$1.20 per invoice. Under 9 months. Real.

Put your team in the room. Let them discover it.

Fix the process before you automate it.

Name a real guardrail owner. Not just on paper.

Please tell us what you think!

- Please scan this QR code using your mobile to access a short feedback survey →
- Also accessible via the mobile app

