

IOFM SPRING 2026 / EXECUTIVE SESSION

From Touch to Touchless

Accounts Payable & Cash Application Automation

Oracle EBS

Oracle Fusion 26B

Oracle + oAppsNET

PRESENTED BY

Oracle — Master Solution Engineer

With oAppsNET — Oracle ISV & Implementation Partner

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Who's speaking with you today



ORACLE

Master Principal Solution Engineer

- 20+ years in AP and AR across Oracle E-Business Suite and Fusion Cloud Financials
- Deep expertise in invoice imaging, approval workflows, cash application, and bank integration
- Focus: scalable, secure, AI-enabled finance automation across industries



OAPPSNET

Oracle ISV & Implementation Partner

- 25+ years implementing and extending Oracle ERPs across EBS and Fusion
- Specialization: AP Automation, AR & Cash Application, Approval Automation, AI enablement
- Oracle Cloud Marketplace validated — quarterly release cadence aligned to Oracle Fusion

60 minutes, three paths, one outcome

05

MIN

Industry Context

The shift to autonomous, AI-driven finance operations

15

MIN

Path 1 — Oracle Seeded

What EBS and Fusion 26B deliver out of the box for AP and Cash Application

10

MIN

Path 2 — Extending Oracle

Customization toolkits, trade-offs, and the quarterly release reality

20

MIN

Path 3 — Oracle + oAppsNET

When ROI demands a third-party, Oracle-aligned partner solution

10

MIN

Demo, Takeaways, Q&A

End-to-end AP invoice → conversational cash application, plus takeaways

Why this matters for every role in the room

CLERKS

Less touch, fewer keystrokes, more exception work

MANAGERS

Higher throughput per FTE, better SLA visibility

BUSINESS OWNERS

Faster close, cleaner audit trail, predictable cash

APP DIRECTORS

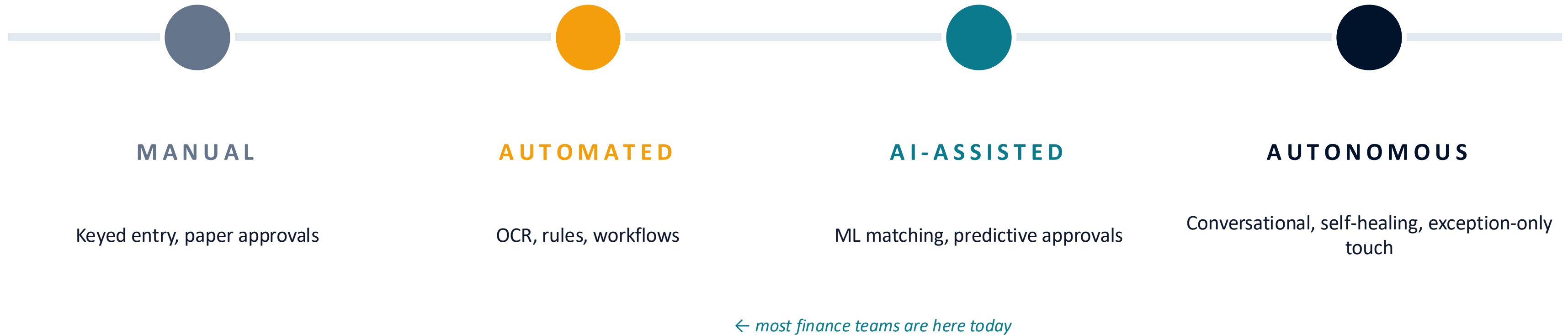
Lower TCO, tighter Oracle alignment, safer upgrades

CFO / CONTROLLER

Real-time working capital insight and DSO reduction

Every layer of the organization has skin in this game — the automation conversation is no longer just IT's.

The shift to autonomous finance



THE INFLECTION POINT

Users no longer want to “use” AP and AR systems — they want to talk to them. Oracle Fusion's AI Agents and conversational assistants make that a 2026 reality, not a roadmap item.

Three paths to AP and Cash Application automation

PATH 1

Oracle Seeded

Out-of-the-box EBS and Fusion 26B

When: standard invoice and payment flows, stable trading partners, fast time-to-value

PATH 2

Extended Oracle

OAF, VBCS, OIC, APIs, Page Composer

When: seeded covers 80% — you need to close the last-mile gap without leaving Oracle

PATH 3

Oracle + oAppsNET

Marketplace-validated, Oracle-aligned ISV

When: complex formats, multi-ERP, industry AI, or extensions become a maintenance tax

We'll walk each path, benchmark it, and land on where your organization belongs.

Oracle Seeded Automation

What you already own in EBS and Fusion 26B.

AP Automation

Cash Application

Benchmarks & Fit

When It's Enough

Oracle EBS — AP Automation capabilities

Manual Entry, EDI, Open Interface Table

Invoice Matching & Holds

2-way / 3-way / 4-way matching to PO and receipts with automatic hold placement and programmatic release rules.

Approval Management Engine (AME)

Rule-driven hierarchical approvals by supplier, cost center, amount, or dimension with audit-grade history.

Payment Manager

Multi-bank, multi-currency payment batching with positive pay, bank transmission, and reconciliation hooks.

Oracle Fusion 26B — AP Automation capabilities

Intelligent Document Recognition (IDR)

AI-powered invoice capture with machine learning — header, line, tax, and charge extraction without pre-configured templates.

AI Agent for Invoice Processing

Fusion AI Agents triage, classify, auto-code, and auto-approve low-risk invoices within confidence thresholds.

Embedded Analytics & Real-Time Holds

Redwood UX with live KPI cards: aging, exception backlog, touchless rate, cycle time — no separate BI required.

Digital Assistant (Conversational AP)

“Show me invoices over 30 days old” — natural language inquiry, approval, and exception triage for AP staff and approvers.

Top 3 industry goals — Seeded AP Automation

1

Reduce cost per invoice

Benchmark goal: move from \$10+ (manual) to under \$5 on Fusion 26B through IDR and AI auto-approval.

2

Drive touchless processing rate

Goal: 50–75% of PO-backed invoices post without human touch on Fusion; 10–30% on EBS with imaging and AME.

3

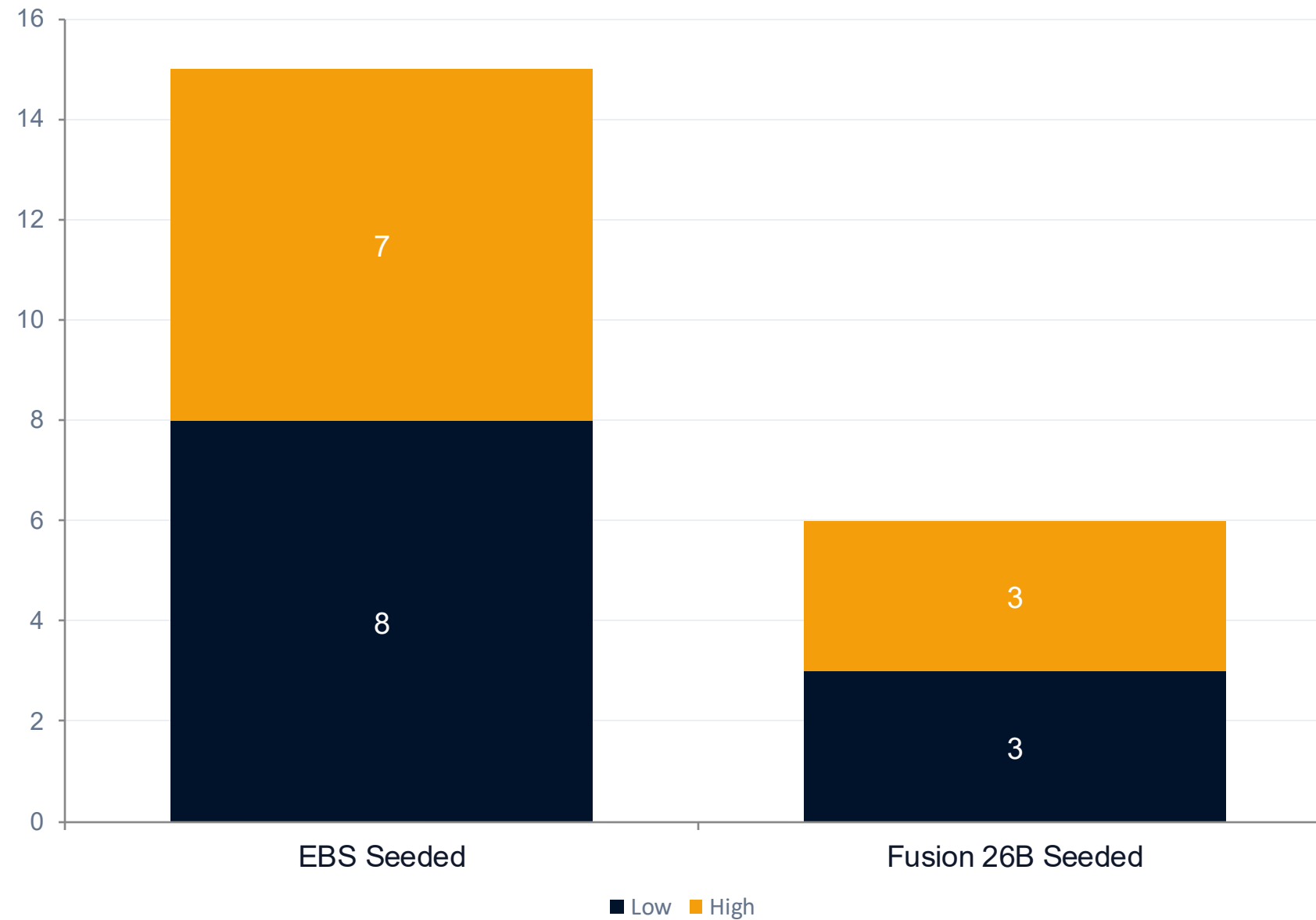
Shorten invoice cycle time

Goal: reduce receipt-to-post from days to hours, and receipt-to-pay to capture early-pay discounts.

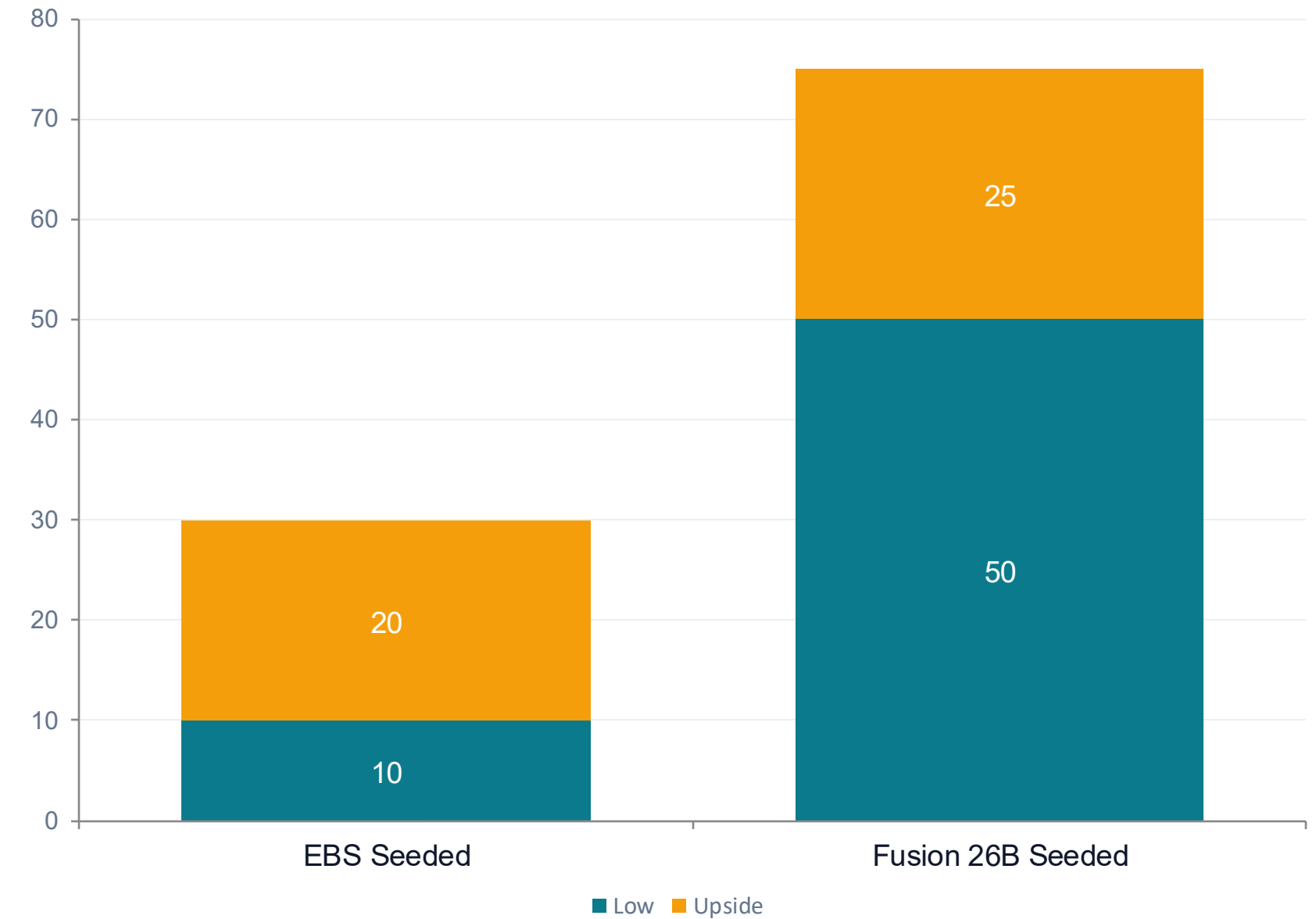
Seeded Oracle gets most organizations to these goals — the question is whether the last 20% is worth extending or partnering for.

Seeded AP benchmarks — EBS vs Fusion 26B

Cost per invoice (USD, lower is better)



Touchless processing rate (% , higher is better)



Source: directional industry ranges. Your results vary with volume, format complexity, and PO coverage.

Oracle EBS — Cash Application capabilities

Lockbox Processing

BAI2 and custom lockbox file ingestion with configurable mapping, validation, and transmission to customers and accounts.

AutoCash Rule Sets

Match on invoice, account balance, or combined logic with aging-based tie-breaking and discount and short-pay tolerances.

Receipt Application & Reversal

Manual and batch application, on-account holding, cross-customer application, and end-to-end audit trail.

Customer Standard Remittance

Ingest customer-provided remittance data and apply across invoices with configurable matching thresholds.

Oracle Fusion 26B — Cash Application capabilities

AI-Based Cash Application

Machine-learning matching that improves with every applied receipt — customer, invoice, PO, and reference heuristics.

Intelligent Remittance Parsing

Unstructured remittance PDFs and emails parsed with AI and attached to receipts automatically.

Customer Account AI Agent

Conversational inquiries across receipts, open invoices, and disputes — for AR teams and customers alike.

Integrated Collections & Disputes

Auto-surfaced short pays, deductions, and dispute candidates — all within the same Redwood experience.

Top 3 industry goals — Seeded Cash Application

1

Maximize auto-match rate

Goal: 70–85% auto-match on Fusion 26B, 50–70% on EBS — measured on total receipt volume, not just clean ones.

2

Reduce Days Sales Outstanding (DSO)

Goal: cut DSO by 2–5 days through same-day lockbox application and earlier aging visibility.

3

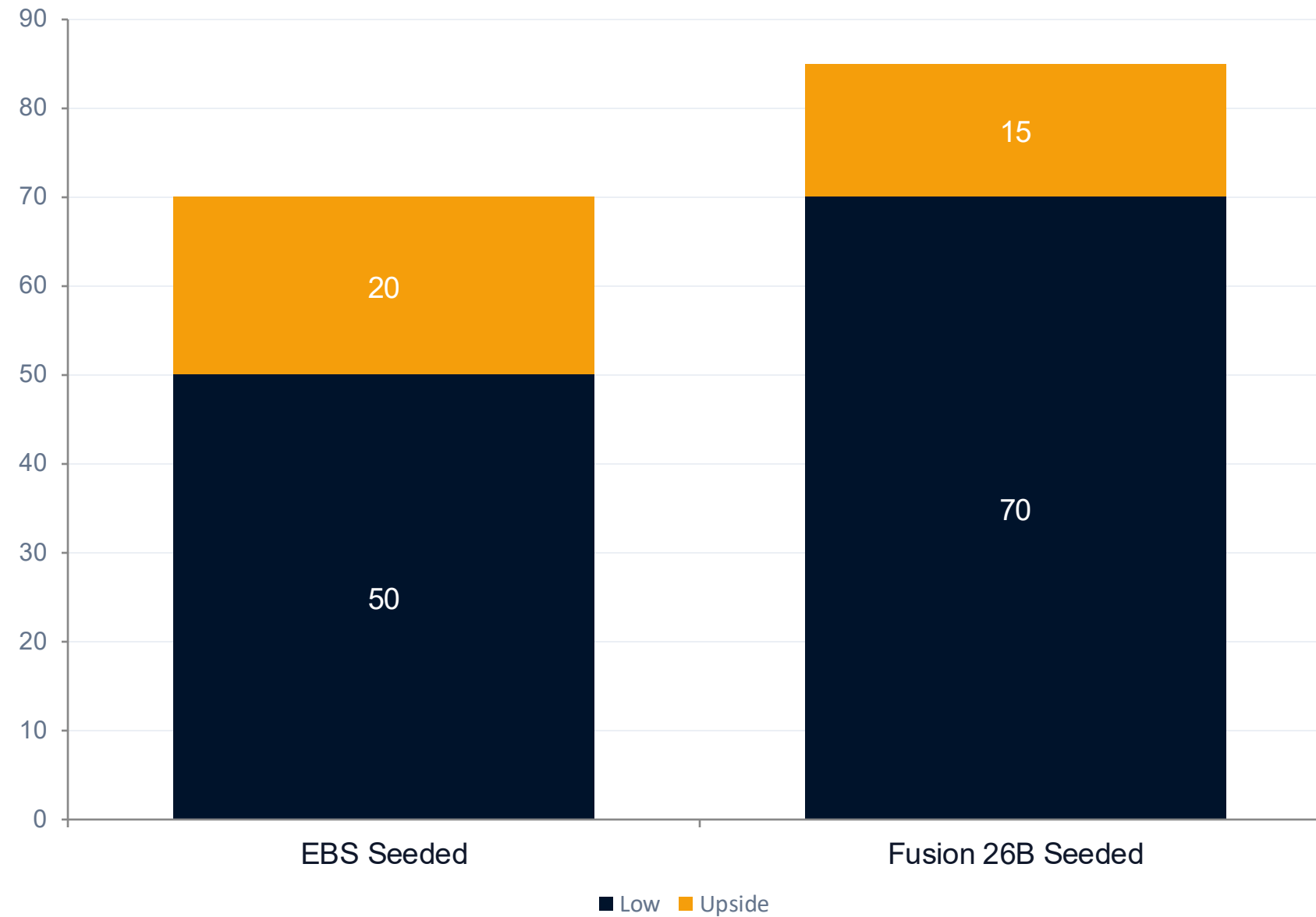
Lower cost per receipt and unapplied cash

Goal: \$2–\$5 per receipt on Fusion, with unapplied balances resolved inside 48 hours instead of at month-end.

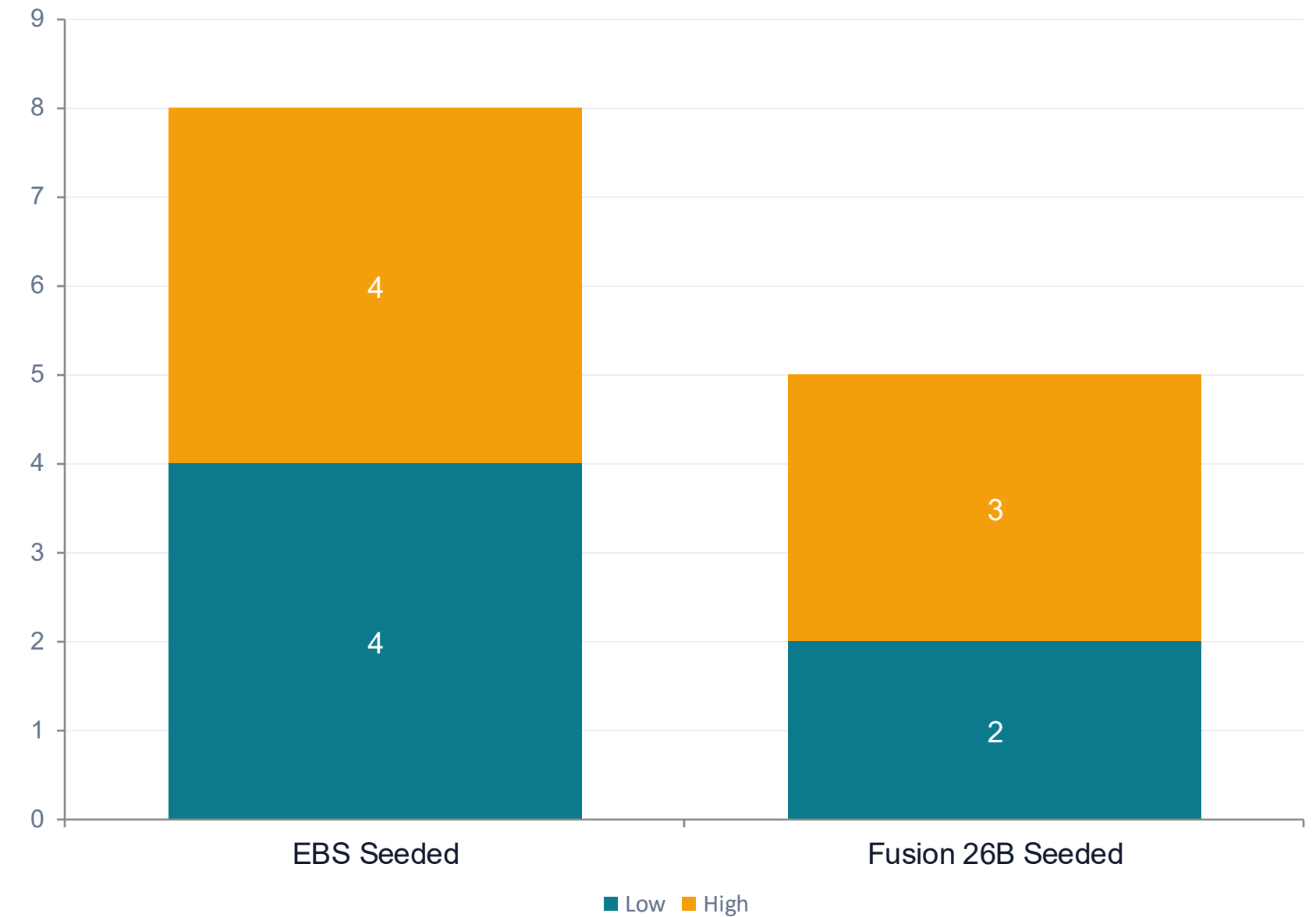
Cash App is where seeded Oracle has made the biggest AI leap in 26B — but the tail of unstructured remittances is where 3rd-party solutions differentiate.

Seeded Cash App benchmarks — EBS vs Fusion 26B

Auto-match rate (% , higher is better)



Cost per receipt (USD, lower is better)



When seeded Oracle is enough

SEEDED IS ENOUGH IF...

- Standard PO-backed invoices from a stable supplier base
- Structured lockbox and ACH inflows with consistent remittance data
- Low to moderate monthly volume (under ~20K invoices/month)
- Single Oracle environment, single-country tax footprint
- Internal IT team comfortable with Oracle release cadence

YOU NEED MORE IF...

- Industry-specific formats (utility, freight, pharma, insurance)
- Unstructured remittance emails, PDFs, customer portals
- Multi-instance reality — EBS and Fusion side-by-side during migration
- Non-standard approval hierarchies tied to business rules outside Oracle
- Demand for conversational AI beyond seeded assistant scope

Extending Oracle

Customizing the seeded platform — and the quarterly release reality.

EBS Toolkit

Fusion Toolkit

Trade-offs

Extending Oracle EBS — the toolkit

OAF & Forms Personalization

UI changes, field validations, conditional show/hide

PL/SQL APIs & Concurrent Programs

Invoice import hooks, payment rules, batch jobs

Approval Management Engine (AME)

Custom rules, conditions, and approver lookups

Oracle Workflow (OWF)

Custom notifications, escalations, branching logic

BI Publisher / XML Publisher

Check stock, remittance advice, audit reports

SOA Suite / Integration Layer - WebCenter

Bank integrations, OCR vendor feeds, tax services

Mature, well-known, low per-extension cost — and well understood by experienced Oracle teams.

Extending Oracle Fusion 26B — the toolkit

Oracle Integration Cloud (OIC)

Pre-built adapters, orchestration, error handling

Visual Builder (VBCS)

Custom Redwood-styled apps and screens

REST APIs & BICC Extracts

Read/write to Fusion, ship data to downstream systems

Page Composer & App Composer

Layout changes, fields, validations, dynamic forms

Groovy / Business Rules

Record-level logic in Financials objects

OTBI & Analytics Publisher

Custom operational analytics and output documents

Modern, API-first, and designed to survive upgrades — when used inside Oracle's supported patterns.

Top 3 industry goals — Extending Oracle

1

Close the last-mile process gap

Meet business-specific rules and UX expectations that seeded Oracle doesn't cover — without rebuilding the stack.

2

Integrate with non-Oracle systems

Banks, OCR vendors, tax engines, TMS, CRM, commerce — surfaced inside AP/AR workflows via OIC and APIs.

3

Preserve the upgrade path

Stay inside supported extension patterns so quarterly Fusion releases and EBS patches don't break production.

Extensions are often the right answer — until they aren't. The next slides are about that breakpoint.

Extensions — the trade-offs

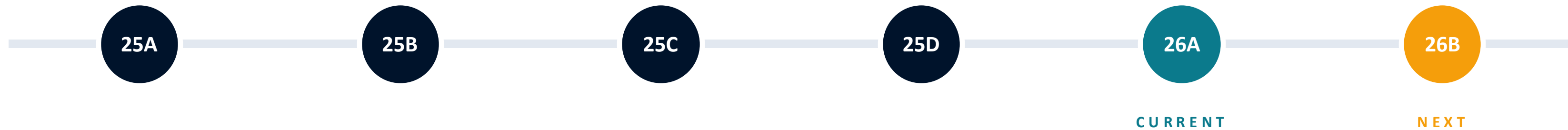
PROS

- Tailored to your business — not one vendor's opinionated workflow
- Lower up-front license cost than buying a third-party platform
- You own the IP and the roadmap
- Leverages your existing Oracle technical team
- Tightly coupled to Oracle security, identity, and data model

CONS

- Every extension is a perpetual maintenance liability
- Quarterly Fusion releases require regression testing every 90 days
- AI features added to seeded Oracle may be blocked by your customizations
- Internal skill dependency — attrition becomes a continuity risk
- “Build v1” is cheap; “keep v1 alive for five years” is the real cost

The Fusion quarterly release reality



4

RELEASES PER YEAR

Every Fusion customer inherits new functionality quarterly

~90d

REGRESSION WINDOW

Between test availability and production activation

100%

OF CUSTOMIZATIONS

Must be validated against every release — not optional

Oracle + oAppsNET

When ROI demands a third-party, Oracle-aligned partner solution.

AP Automation

Cash App Automation

The Partnership Model

When seeded + extensions aren't enough

High-volume, unstructured invoice formats

Utility, freight, telecom, insurance, pharma — formats where seeded IDR hits a ceiling and every extension adds drag.

Multi-ERP reality

Running EBS and Fusion in parallel during migration — you need one AP/AR surface, not two disconnected ones.

Industry-specific AI needs

Matching models trained on your industry's remittance patterns, not generic enterprise data.

Extension maintenance outpacing extension value

Your team spends more time regression-testing customizations than delivering new capability.

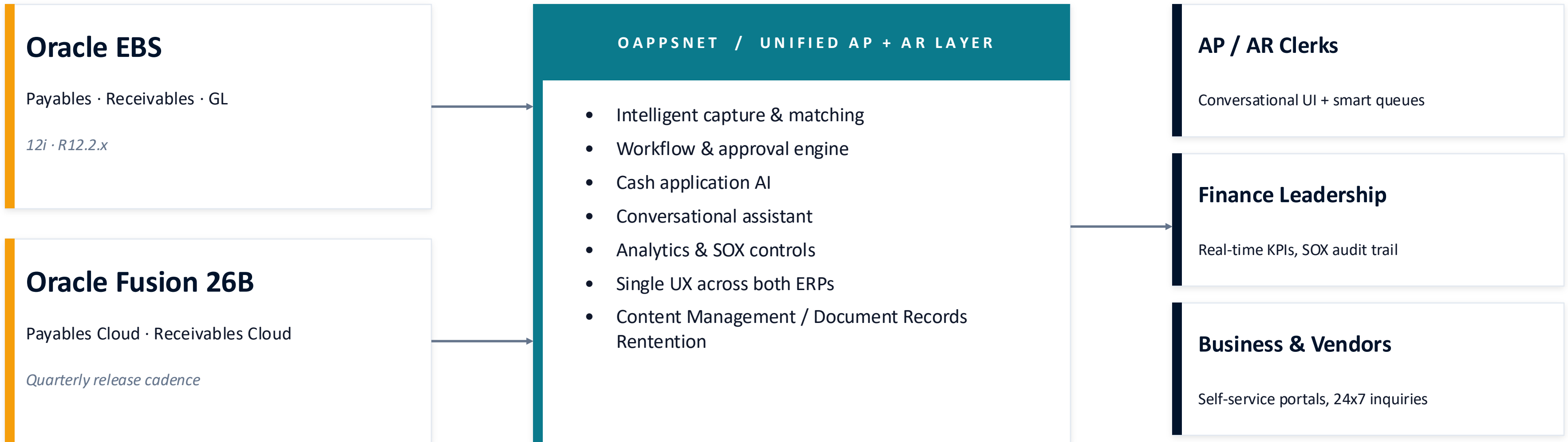
Business demand moving faster than Oracle's quarterly cadence

AI expectations shift monthly; your users don't care that the next feature lands in 26C.

Audit, SOX, and cross-instance control requirements

Centralized approvals and audit history across entities and ERPs — hard to stitch from seeded alone.

oAppsNET + Oracle — one platform across EBS and Fusion



One platform, two ERPs, zero double-maintenance.

Built on Oracle. Validated by Oracle. Delivered with oAppsNET's 25-year Oracle DNA.

Top 3 industry goals — 3rd Party AP Automation

1

Drive touchless rate to 90%+

Even complex invoice formats (utility, freight, multi-line service) posted without human touch — exceptions only.

2

Drive cost per invoice below \$3

Combine AI capture, auto-coding, and intelligent approval routing across both EBS and Fusion.

3

Give every user a conversational AI interface

Clerks, approvers, suppliers — all interact with AP through natural language, inside Teams, email, or the ERP itself.

These aren't aspirational numbers — they're operating norms in live oAppsNET customer environments.

Top 3 industry goals — 3rd Party Cash Application

1

Auto-match rate 90%+ on messy data

Lockbox, ACH, wire, credit card, customer portal — including unstructured PDF and email remittance parsed by AI.

2

Single model across all inbound channels

One cash application engine instead of five — lockbox, bank, ePay, portal, and email remittance unified.

3

Self-learning customer-specific rules

Matching models that learn each customer's payment patterns — not just generic enterprise heuristics.

Conversational AI for finance — sample prompts

CLERK

"Show me every invoice over 30 days still pending approval."

→ Returns ranked queue with suggested escalation path.

MANAGER

"Why did this receipt not apply?"

→ Explains matching score, missing data, and recommended action.

APPROVER

"Approve the Acme invoice batch under \$10K — flag the rest."

→ Executes approval, lists flagged exceptions with reasoning.

CONTROLLER

"DSO trend for top 20 customers, last 6 months."

→ Generates live chart, explains top drivers of movement.

SUPPLIER

"When will invoice #44823 be paid?"

→ Returns projected pay date, bank, any outstanding holds.

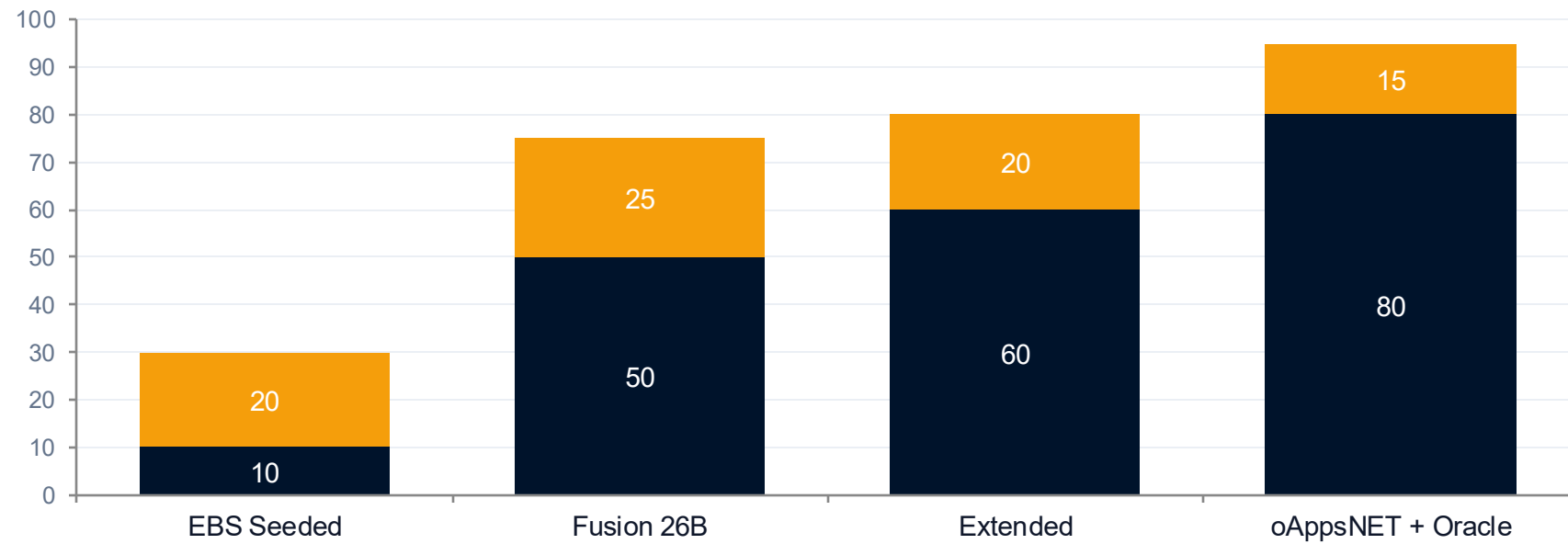
AUDITOR

"Show me every manual override on approvals in Q3."

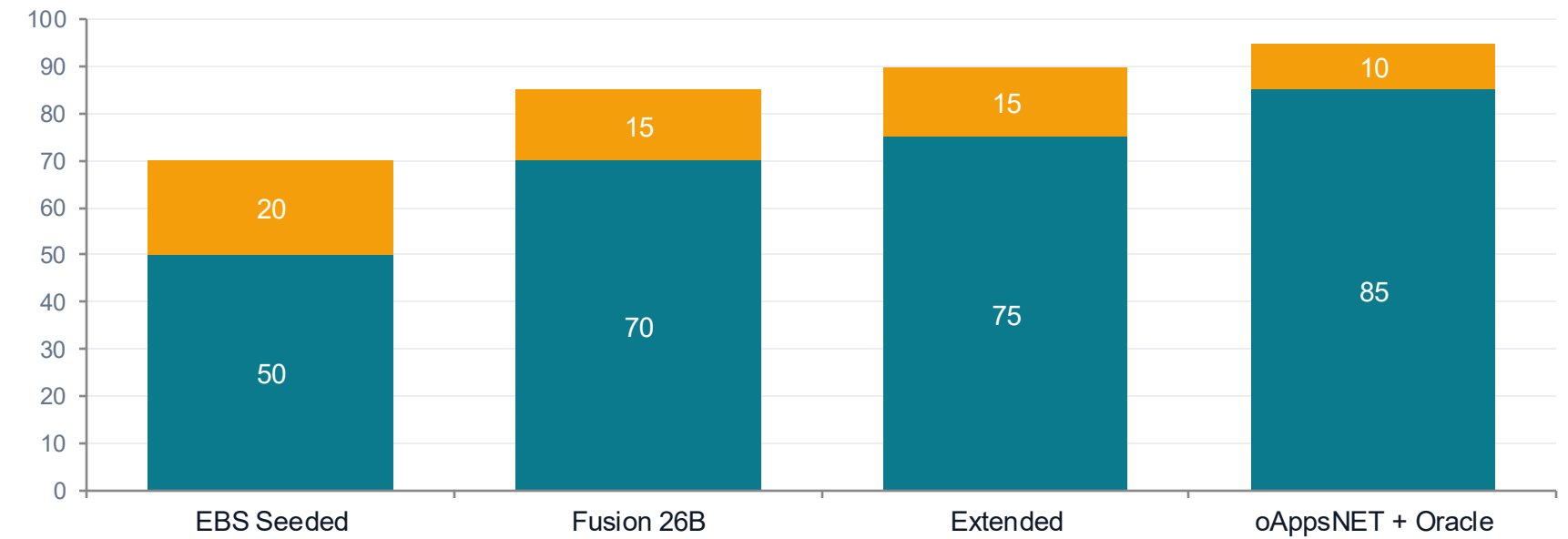
→ Produces audit-grade list with who, when, and why.

Benchmarks across all three paths

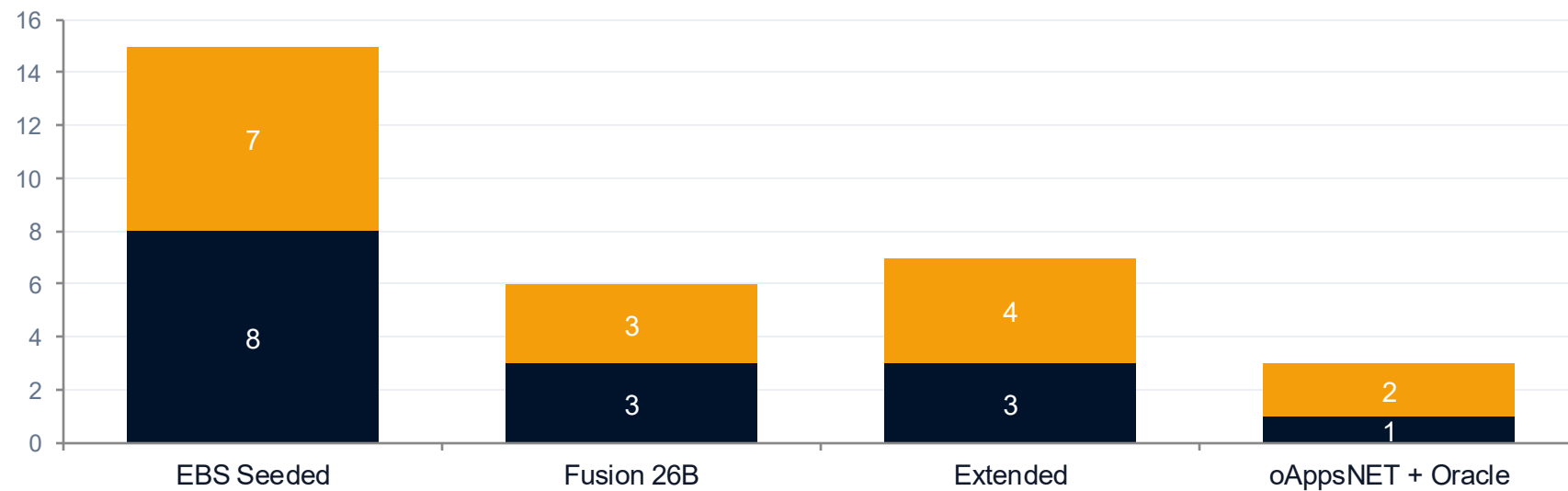
AP touchless rate (%)



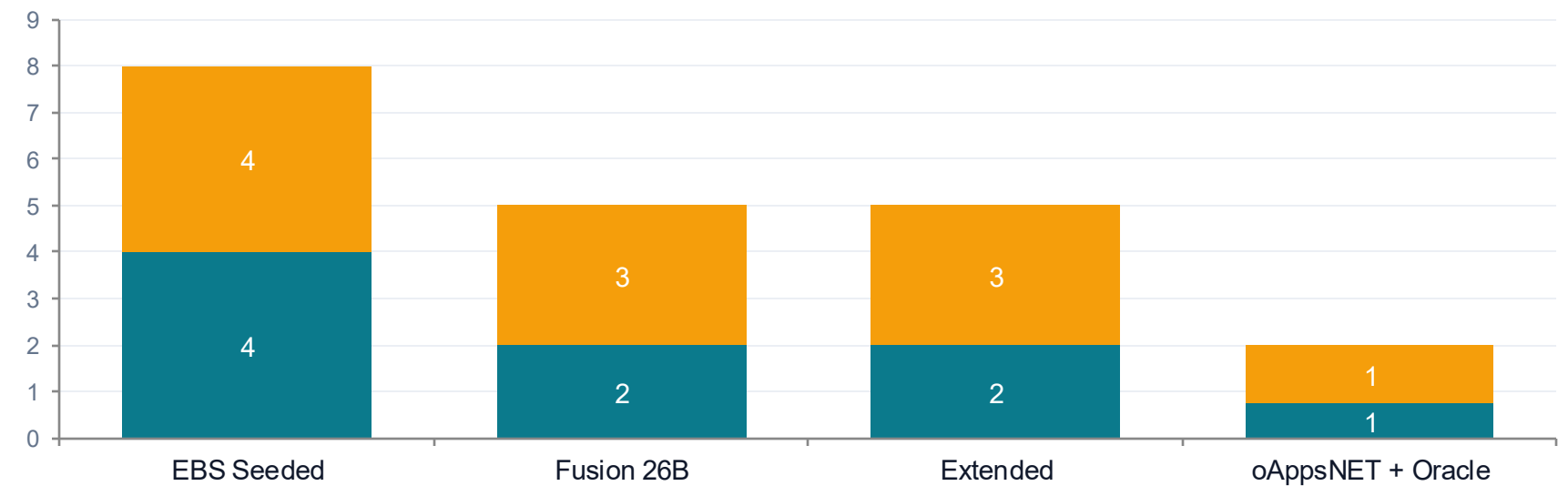
AR auto-match rate (%)



Cost per invoice (USD)



Cost per receipt (USD)



THE KEY INSIGHT

Building v1 is the easy part.

Keeping it relevant for five years — that's the hard part.

AI MOVES MONTHLY

New models, new prompts, new UX patterns every 30 days. A 2024-built AP bot is obsolete in 2026.

ORACLE MOVES QUARTERLY

Four Fusion releases a year. Every one adds, changes, or deprecates functionality your extension depends on.

YOUR BUSINESS MOVES WEEKLY

New suppliers, new formats, new approval rules. Something has to absorb that pace without breaking.

WHAT YOU GET THAT AN INTERNAL BUILD CAN'T MATCH

Why a partner like oAppsNET changes the math

25+

YEARS IN ORACLE

Oracle ecosystem depth — EBS through every Fusion release to 26B.

4

RELEASES / YEAR TRACKED

Every Fusion quarterly release regression-tested so your team doesn't have to.

100%

ORACLE MARKETPLACE

Listed, validated, security-reviewed, certified to Oracle's standards.

1:1

ORACLE SE ALIGNMENT

Direct relationships with Oracle Solution Engineers and product management.

Our job isn't just to make you a happy customer — it's to pass every Oracle approval, every quarter.

The partner test — three questions to ask

1

Are they in the Oracle Cloud Marketplace?

Marketplace listing = Oracle security review, architecture validation, and published support terms. Non-negotiable baseline.

2

Do they have direct Oracle solution engineering relationships?

The partner should be joint-designing with Oracle SEs and product managers — not discovering roadmap changes after you do.

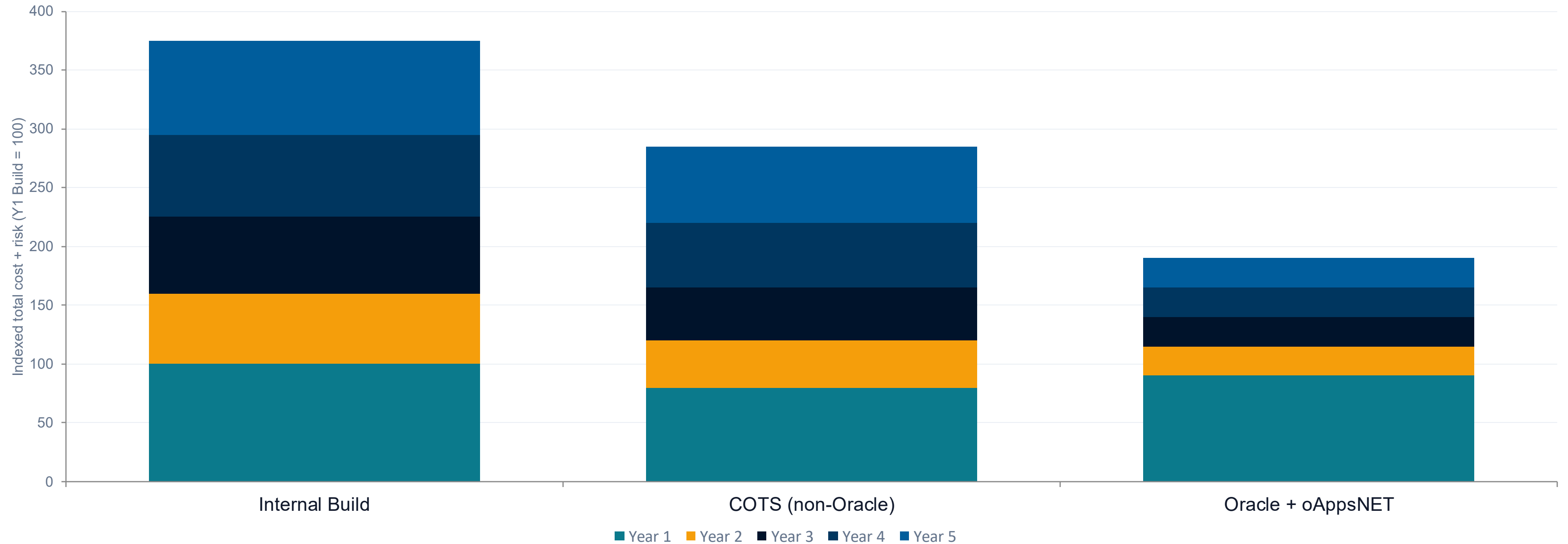
3

Do they ship against Oracle's quarterly cadence?

Every 90 days, validated against the next Fusion release before you activate it. Prove it with release notes.

If a vendor can't answer all three with evidence — your “3rd-party solution” is really just an extension you didn't build.

Total cost & risk — build vs buy vs partner



Indexed illustration. Internal builds front-load less but accumulate maintenance and risk every year. Oracle + oAppsNET flattens the long-tail.

Feature comparison — at a glance

Capability	Oracle EBS	Oracle Fusion 26B	Oracle + oAppsNET
Invoice capture / IDR	OCR	AI IDR	AI + Industry Models
Touchless AP rate target	10–30%	50–75%	80–95%
Cash application AI	Rules	ML built-in	ML + Remittance AI
Conversational assistant	—	Digital Assistant	Multi-channel AI
Single UX across EBS & Fusion	—	—	Yes
Quarterly release tracking	N/A	Your team	Partner-delivered
Oracle Marketplace validated	N/A	N/A	Yes

Decision framework — which path is yours?

STEP 1

Does seeded Oracle meet your touchless / auto-match targets?

YES → stay seeded



STEP 2

Can a supported extension close the gap without blocking upgrades?

YES → extend



STEP 3

Still short, or the maintenance burden is real?

→ Oracle + oAppsNET

The right answer isn't always Path 3. The right answer is the one that hits your ROI and survives Oracle's pace.

Our job today is to make sure you can tell the difference.

DIRECTIONAL, NOT A COMMITMENT

Illustrative ROI — 100K invoices / year

EBS R12 SEEDED

Out of the box, no customization

Cost per invoice

\$12 – \$15

Annual AP cost

\$1 to 1.5 million

Touchless rate

0%

EXTENDED EBS – WebCenter AP Automation

With custom VBCS / OIC / rules

Cost per invoice

\$3 – \$5

Annual AP cost

\$400K – \$450K

+ Build & maintain

\$250K – \$500K / 3 yr

ORACLE + OAPPSNET

Unified AP/AR layer, partner-managed

Cost per invoice

\$1 – \$3

Annual AP cost

\$150K – \$200K

Touchless rate

80 – 95%

Illustrative ranges for a 100K-invoice organization — we'll run your actual volumes in a follow-up workshop.

DIRECTIONAL, NOT A COMMITMENT

Illustrative ROI — 100K invoices / year

FUSION 26B SEEDED

Out of the box, no customization

Cost per invoice

\$3 – \$6

Annual AP cost

\$300K – \$600K

Touchless rate

50 – 75%

EXTENDED FUSION

With custom VBCS / OIC / rules

Cost per invoice

\$3 – \$5

Annual AP cost

\$300K – \$500K

+ Build & maintain

\$250K – \$500K / 3 yr

ORACLE + OAPPSNET

Unified AP/AR layer, partner-managed

Cost per invoice

\$1 – \$3

Annual AP cost

\$100K – \$300K

Touchless rate

80 – 95%

Illustrative ranges for a 100K-invoice organization — we'll run your actual volumes in a follow-up workshop.

Live demo — AP invoice to applied cash

1

Invoice arrives via email

PDF + attachments → AI capture → auto-coded and routed

2

Approval in the channel you live in

Teams, Slack, or ERP — conversational approval with reasoning

3

Payment & remittance

Automated payment batch with bank integration and remittance dispatch

4

Customer pays — receipt lands

Lockbox / ACH / portal — all channels feed one cash app engine

5

AI matches, learns, applies

Complex remittance parsed; unapplied routed to exception queue only

6

“Where's my cash?”

Conversational inquiry across AP + AR + GL, live, narrated

Your implementation journey

1

ASSESS

2-4 weeks

Volume, format, KPI baseline, current Oracle footprint

2

PILOT

6-8 weeks

One entity, one flow, measurable before/after benchmarks

3

DEPLOY

3-6 months

Scale across entities, integrate banks, retire custom extensions

4

OPTIMIZE

Continuous

Quarterly Oracle release track, AI tuning, new channel coverage

Typical first value in 90 days. Typical full payback inside Year 1.

Actionable Takeaways

1

Benchmark your seeded baseline — this week

Before evaluating any third-party tool, measure your current touchless rate, cost-per-invoice, and auto-match rate on EBS or Fusion 26B. You cannot prove ROI without a before-line.

2

Inventory every AP/AR extension and its upgrade dependency

Every customization you run today is a quarterly regression bill. List them, score them on business value, and identify which ones block you from adopting seeded Fusion AI features.

3

Apply the three-question partner test to any 3rd-party vendor

Oracle Cloud Marketplace? Direct Oracle SE relationships? Quarterly release cadence alignment? If all three aren't a “yes with evidence,” it's not a partnership — it's an extension you didn't build.

Autonomous finance isn't a product — it's a practice. Start the practice before choosing the product.

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- *Your feedback shapes future IOFM Spring sessions*

TUES 4:05 | Understanding Your Options to Automate Oracle AR & AP
with an Oracle Master Principal Solution Engineer



QUESTIONS?

War stories, objections, and challenges — all welcome.

ORACLE

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