

AP at a Breaking Point: What 2026 Will Demand from Every Payables Leader

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A Data-Backed Look at Accounts Payable Today

Results from the Edenred Pay-WBR Insights 2025 Survey.

- Company sizes from 50 to 2,000+ employees
- Roles include AP leaders, finance directors, and VPs
- Revenue range: \$200M to \$2B+
- Insights reflect AP's real-world challenges and priorities



Edenred Pay, leading invoice-to-pay platform



Experienced

- 30+ years in business
- 15+ years expertise in payments & invoice automation
- PCI, SOC 2 & HIPAA compliant
- Major U.S. bank partners
- In-house issuing & processing capabilities
- Certified Mastercard & Visa processor



Trusted

- More than 9,000 corporate customers and 400+ management clients
- \$100b+ spend in invoices processed
- \$9B+ virtual card processed annually
- 20K platform users
- Largest customers with programs over \$1BN



Innovative

- 25-40%+ vendor virtual card participation in accounts payable program
- Proprietary technology to maximize spend
- Dedicated team to apply manual payments
- Robust API, STP, and RPA capabilities
- Complete Invoice-to-Pay AP Automation Services

Elevated Results



Automate

- A single solution for processing all paper and electronic invoices
- Automate payments in a single platform integrated with your ERP
- Guaranteed data capture accuracy
- Digital workflows configured to any business or industry requirement
- Complete audit tracking



Optimize

- Invoice and payment transparency
- Touch-free posting of invoices to ERPs and accounting software
- Online collaboration with expert-assisted exceptions resolution
- Intelligent payment decisioning
- Proprietary supplier database with expanding acceptance network



Monetize

- Rebates on qualifying virtual card and network payments
- Vendor match for optimum virtual card adoption
- Optimized Vendor contact details via invoice images
- Real-time cash flow insights at the business unit and executive level
- Tools for extending payment terms

Elevate your processes

Elevate your department

Elevate your business



Trend #1: Digital Payments Surpass Checks

Digital Payments Move to Center Stage



ACH and corporate/virtual cards outpace checks and wires.



Organizations are actively shifting spend toward modern rails.

What the Survey Reveals

- ACH/EFT = 26% of supplier payments (highest)
- Virtual cards and wires = 18%
- 36% expect ACH to grow most in 12 months
- 28% expect virtual cards to grow most
- Only 1% expect check usage to grow



What AP Leaders Should Do Now



- Move beyond “check replacement” to intentional payment strategy
- Identify payment segments best suited for ACH vs. virtual cards
- Prioritize supplier enablement and outreach – not just internal change
- Measure success by % of spend digitized, not just check reduction

Trend #2: Manual Invoice Exceptions Undermine Supplier Satisfaction

Lingering Pain Points



Positive supplier feedback masks hidden friction.



Manual invoice handling interrupts timing and consistency.

What the Survey Reveals

- 82% say suppliers are at least somewhat satisfied
- 84% say 10–25% of invoices need manual handling
- 10% say 25–50% of invoices require handling
- 18% admit “significant room for improvement”



What AP Leaders Should Do Now

- Standardize intake and validation rules upstream
- Eliminate re-keying and email-based invoice approval
- Use automation to prevent exceptions – not just route them
- Track exceptions as a KPI – not a necessary evil

Trend #3: AI Adoption is Early but Accelerating

Strong Tech Foundations, Early AI Maturity



AP automation is widespread.



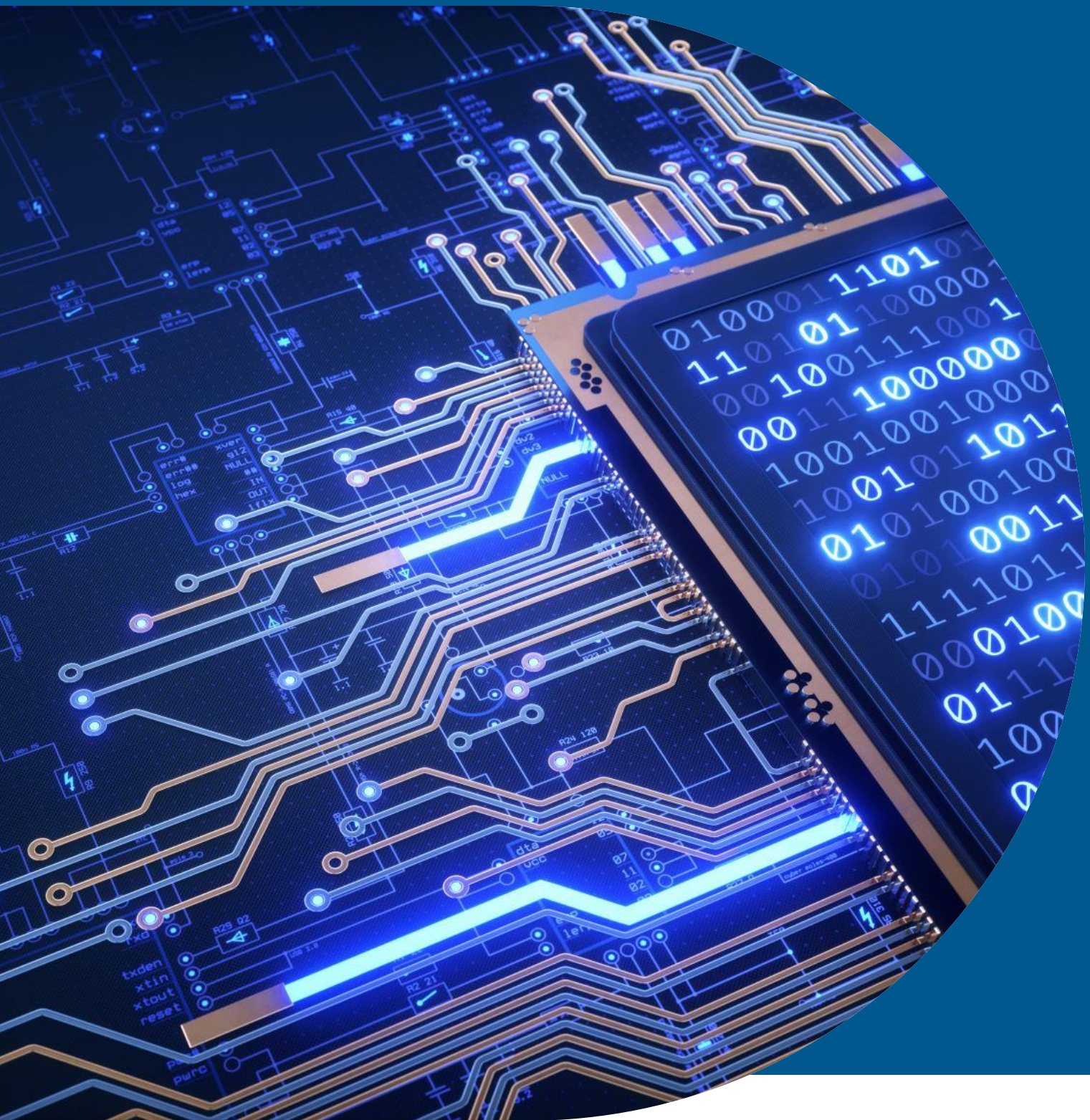
AI is still mostly in pilots or select use cases.

What the Survey Reveals

- 57% have AI in select AP areas
- Only 5% use AI broadly
- 29% are piloting AI; 8% planning implementation
- Foundational tech (cloud access, general ledger coding, workflow) scores far higher than AI tools



What AP Leaders Should Do Now



- Focus AI on friction points, not buzzwords
- Start with document classification, data capture, coding, and exception prediction
- Ensure foundational automation is solid before scaling AI
- Choose AI that works inside real workflows – not alongside them

Trend #4: Fraud Risk Escalates as Threats Mature

Fraudsters Evolve Faster than Defenses



Attempts increase in volume and sophistication across industries.



AP leaders are not confident in their fraud defenses.

What the Survey Reveals

- 37% experienced payment fraud attacks
 - Hospitality fraud exposure: 60%
 - Property management: 45%
- Only 14% feel “very confident” in their defenses
- Top controls used: Bank account verification (60%), MFA (59%), dual approvals (56%)



What AP Leaders Should Do Now

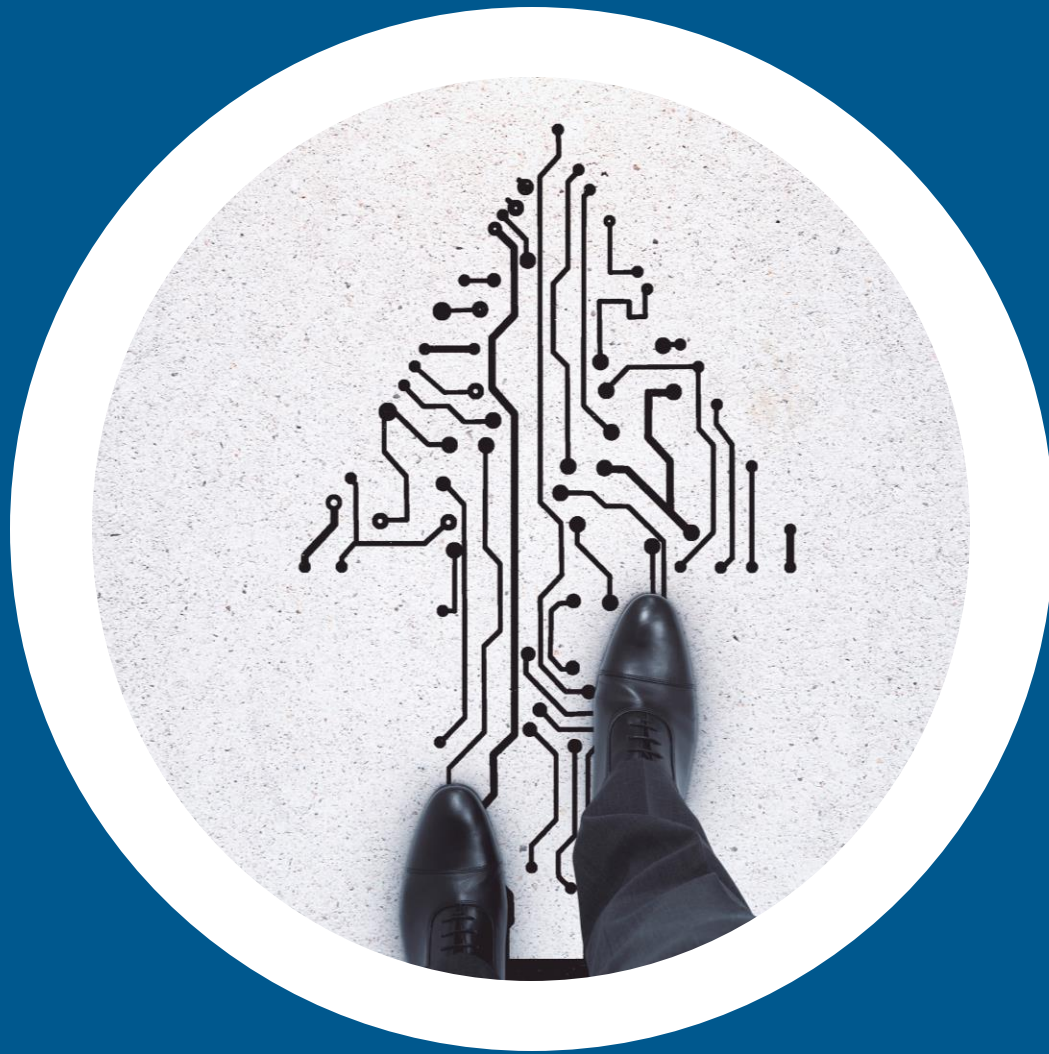


- Treat AP as a frontline risk function
- Standardize bank account change workflows
- Require verification, dual approvals, and MFA by default
- Replace informal controls with system-enforced safeguards

Trend #5: Integration & Resource Constraints

Slow Accounts Payable Automation

Automation Ambitions Blocked



Accounts payable leaders know what they want to fix.



Infrastructure and staffing gaps hold them back.

What the Survey Reveals

- Top AP pain points: Payment errors (53%), supplier disputes (46%), integration issues (36%), fraud (36%)
- Top 2026 priorities: Faster cycle times (53%), better supplier relationships (44%), stronger controls (42%)
- #1 barrier: Integration challenges (29%)
- #2: Lack of internal expertise (23%)
- #3: Budget/competing priorities (22%)



What AP Leaders Should Do Now



- Look for platforms that reduce, not increase, IT dependency
- Favor end-to-end solutions over stitched-together tools
- Demand pre-built integrations and proven implementation models
- Align automation goals with finance leadership priorities

The Road Ahead for Accounts Payable

- Automation pushes AP toward touchless processing
- Better supplier experiences become strategic advantages
- Rising fraud risk pushes AP deeper into risk management
- Integration gaps must close for AP to scale
- Modern AP teams gain greater influence in finance





Questions

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Weds 10:15pm – AP at a Breaking Point:
What 2026 Will Demand from Every Payables Leader

QUESTIONS?

{Last Slide - Speaker contact details }

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THANK YOU!

A stylized graphic of a hand with fingers pointing upwards, rendered in a light orange color. It is positioned in the lower right quadrant of the image.

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