



THE FUTURE OF FINANCE:

How AP Leaders Can Prepare for What's Next

Explore the top trends reshaping Accounts Payable, and how today's leaders can leverage them to drive efficiency, security, and strategic value.

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About the Author

Mark Brousseau is president of Brousseau & Associates and for over the past 29 years, Mark Brousseau has established himself as a thought leader on accounts payable, accounts receivable, payments, and document automation. A popular speaker at industry conferences and on webinars and podcasts, Brousseau advises prominent end-users and solutions and services providers on how to use automation to improve document- and payments-driven business processes. Brousseau has chaired numerous educational conferences and has served on several industry committees and boards. He resides in Center City Philadelphia with his wife and three sons.

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The Future of Finance is Here

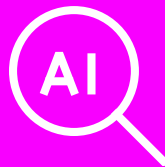
In today's digital economy, modernizing accounts payable (AP) represents a \$230 billion opportunity in efficiency gains and cost savings for U.S. businesses alone.

Leading organizations leveraging artificial intelligence (AI) and analytics in AP report:

- 80% reduction in processing costs
- 75% faster invoice cycle times
- 90% decrease in payment fraud attempts
- 15% improvement in working capital optimization

Yet, 67% of organizations still rely on manual AP processes, creating a competitive disadvantage in operational efficiency, cash flow management, and fraud prevention.

To stay ahead, you need to understand and embrace three major trends reshaping finance today: AI, analytics, and integrated payments. These innovations are more than buzzwords - they're reshaping how AP teams work, making them more efficient.



The future of AP won't be built on yesterday's processes.

The risk of standing still? Falling behind in a function that's evolving at breakneck speed. The consequences of ignoring these trends could mean missed opportunities for cost savings, increased risk of fraud, and a growing gap between your department and the goals of your organization.

This eBook will break down these three key trends – what they are, how they work, and why they matter. We'll provide actionable strategies to help you prepare, insights on how embracing these trends can elevate your role, and key factors to consider when evaluating technology solutions.

[The future of finance is here. Are you ready to lead the way?](#)

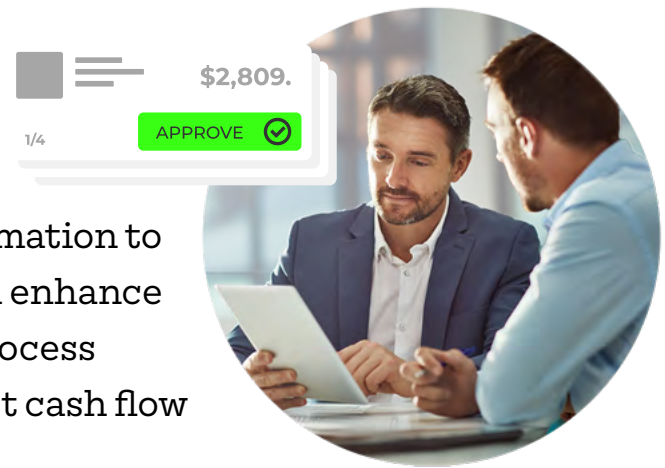
The 3 Biggest Trends Shaping AP

The role of AP is evolving rapidly, driven by advancements in technology.

To stay ahead, AP leaders must embrace digital transformation and leverage cutting-edge tools that optimize operations and strengthen financial strategy. Three major trends – AI, analytics, and integrated payments – are shaping the future of the AP function by automating manual processes, improving decision-making, and mitigating risk. Understanding how these trends impact AP operations can help organizations unlock new opportunities for efficiency and financial control.



1 Intelligent Automation: Transforming AP into a Strategic Powerhouse



AI in AP leverages machine learning, natural language processing (NLP), and automation to reduce manual effort, improve accuracy, and enhance decision-making. AI-driven solutions can process supplier invoices, flag anomalies, and predict cash flow needs with minimal human intervention.

- **Eliminates manual tasks.** AI-powered solutions extract and validate invoice data with near-perfect accuracy, drastically reducing manual intervention and cycle times. This enables AP teams to process invoices faster and reallocate staff to more strategic tasks like data analysis.
- **Enhances fraud detection.** AI identifies unusual transaction patterns and flag potentially fraudulent activity before payments are made. By continuously analyzing vast amounts of invoice data, AI solutions can detect anomalies that would be difficult for humans to spot.
- **Speeds up invoice approvals.** AI-driven workflows automatically route invoices to the correct approvers based on predefined business rules. This reduces delays, eliminates bottlenecks, and ensures timely payments, improving supplier relationships. Machine learning analyzes patterns and refines approval workflows over time, making decisions smarter and more efficient with each processed invoice. AI also accelerates the resolution of invoice exceptions by identifying discrepancies, suggesting corrective actions, and routing invoices to the right stakeholders, reducing manual intervention and ensuring faster issue resolution.
- **Predicts cash flow needs and enhances spend management.** AI can analyze historical payment patterns to forecast future cash flow requirements. This helps organizations better manage liquidity, optimize working capital, and avoid unnecessary borrowing costs. AI also improves spend management by identifying spending trends, detecting anomalies, and providing real-time visibility into corporate expenditures. By analyzing transaction data, AI

can uncover cost-saving opportunities, highlight areas of excess spending, and ensure compliance with corporate budgets and procurement policies. This empowers finance teams to make data-driven decisions that enhance financial stability and strategic planning.



By adopting AI-driven automation, AP leaders can enhance efficiency, mitigate the risk of falling victim to fraud, speed cycle times, and provide valuable financial insights to their organizations.

2 Data-Driven Finance: Unlocking Strategic Insights through Advanced Analytics

Analytics involves collecting, processing, and analyzing data to gain actionable insights into AP operations. By leveraging analytics, organizations can make better-informed financial decisions.

- **Optimizes cash flow.** Analytics enables AP teams to strategically time payments to maximize cash flow. By analyzing invoice due dates, spending patterns, early payment discounts, and working capital needs, organizations can make smarter payment decisions.
- **Strengthens supplier relationships.** With access to historical data on payment trends, organizations can negotiate better payment terms with suppliers. Timely payments lead to stronger supplier partnerships and potential cost savings. Advanced analytics further enhances supplier relationships by providing insights into supplier performance, identifying opportunities for early payment discounts, and helping AP teams proactively address potential issues before they impact operations. By tracking key supplier metrics such as delivery reliability, invoice accuracy, and responsiveness, organizations can collaborate more effectively with suppliers, streamline procurement processes, and foster long-term, mutually beneficial partnerships. Predictive analytics also helps anticipate supply chain disruptions, allowing businesses

to take proactive measures and maintain supplier trust.

- **Identifies process bottlenecks.** Real-time dashboards highlight inefficiencies in invoice processing, approvals, and payments. AP teams can pinpoint delays and implement process improvements to enhance efficiency. AI-powered analytics can also detect recurring issues, such as approval slowdowns or frequent discrepancies, and suggest corrective actions to prevent future delays. By continuously monitoring workflow performance, organizations can proactively address inefficiencies, optimize staff allocation, and speed invoice processing.
- **Enhances audit readiness.** By maintaining a detailed digital trail of transactions, analytics tools simplify audits and ensure compliance with financial regulations. Automated reporting makes it easier to generate required documentation for internal and external audits.

Analytics transforms accounts payable from a reactive function to a strategic one. By leveraging data, AP teams can improve decision-making and strengthen their role in the financial ecosystem.

3 Digital Payment Innovation: Optimizing Working Capital and Reducing Risk

Integrated payments unify all payment types – including cards and ACH transactions – into a single platform. These solutions streamline payment processes, ensure compliance, and reduce fraud risk.

- **Reduces cost.** Integrated payments reduce paper check costs, eliminate manual processing expenses, and mitigate fraud-related losses, leading to significant cost savings. Additionally, integrated payment solutions help lower bank fees by consolidating transactions and optimizing payment methods. Some solutions even generate rebates on card transactions, turning payments into a potential revenue stream. Beyond direct cost savings, reducing manual touchpoints minimizes errors and late fees, further



improving financial efficiency.

- **Mitigates fraud risk.** Integrated payment platforms use encryption, tokenization, audit logging, and other built-in controls to protect transactions from fraud and cyber threats. Advanced fraud detection algorithms can analyze transaction patterns in real time, flagging suspicious activity and preventing unauthorized payments before they occur. Segregation of duties, multi-factor authentication (MFA), and role-based access controls further strengthen security by ensuring that only authorized personnel can initiate and approve transactions.
- **Enhances efficiency.** AP teams can manage all payments from a centralized interface, reducing administrative burden and improving overall workflow efficiency. With an integrated payments solution, there's no need to log into multiple bank portals to initiate payments – everything is managed within a single platform. Additionally, AP teams can check the status of all payments in one system, eliminating the hassle of tracking transactions across multiple portals or following up with different banks. Leading integrated payments solutions also reconcile transactions automatically, reducing manual effort, minimizing errors, and potentially speeding up the financial close by ensuring accurate, real-time payment data is reflected in an organization's ERP platform or accounting system.
- **Improves compliance.** Integrated payments ensure adherence to financial regulations by maintaining a secure, auditable record of all transactions. This simplifies compliance reporting and internal audits. Automated controls help enforce company policies, ensure payments are made only to approved suppliers, and verify that transactions align with contractual agreements and regulatory requirements. Real-time monitoring and reporting make it easier to identify and address potential compliance issues before they become risks.



With integrated payments, AP teams can enhance security, streamline processes, and reduce costs.

The future of AP lies in automation, data-driven insights, and seamless payment processes. AI-driven solutions are eliminating inefficiencies, analytics is transforming AP into a strategic function, and integrated payments are streamlining financial operations while reducing risk. By adopting these technologies, AP teams can not only improve day-to-day operations but also play a more proactive role in managing cash flow and spending, preventing fraud, and strengthening supplier relationships.

Strategic Implementation Framework: Your Roadmap to AP Excellence

The future of finance requires a proactive approach to adopting new technologies and methodologies. AP leaders must take strategic steps to prepare their teams for AI, analytics, and integrated payments.

Below are key strategies to ensure a smooth transition into the future of finance.

Preparing for AI in Accounts Payable

- **Invest in AI-driven automation.** Implement AI-powered invoice-to-pay automation solutions to reduce errors, speed up processing times, and improve data accuracy.
- **Train your team on AI adoption.** Educate AP staff on AI's role in enhancing their work, reducing manual effort, and enabling smarter decision-making. Upskill where necessary.
- **Take a phased approach to implementing AI.** Begin AI adoption with tasks like data extraction and gradually expand into fraud detection and automated approvals.

Leveraging Analytics for Smarter AP Operations

- **Establish Key Performance Indicators (KPIs).** Define metrics such as invoice cycle times, payment accuracy, and discount utilization to track the performance of your AP function.

- **Use dashboards for real-time insights.** Implement visualization tools to monitor AP trends, track key performance metrics, and identify bottlenecks in processes for improvement.
- **Align AP metrics with business goals.** Ensure AP analytics are leveraged to support overall corporate financial objectives, such as cash flow optimization and cost reduction.

Implementing Integrated Payments

- **Find the right payment solutions provider.** Choose a solution that supports multiple payment methods and integrates seamlessly with your existing ERP or accounting systems.
- **Prioritize payment security.** Adopt MFA, automated segregation of duties, encryption, fraud detection mechanisms, and other built-in controls to secure supplier payments.
- **Automate payment reconciliation.** Use automation to match payments with invoices in real-time, minimizing errors, reducing manual tasks, and speeding the financial close.

These strategies will enhance efficiency, reduce risk, and position AP as a strategic powerhouse.

How These Trends Can Elevate Your Career, Your Department, and Your Organization

Embracing AI, analytics, and integrated payments is not just about optimizing processes. It's about...

- ✓ Advancing your career
- ✓ Transforming your AP department
- ✓ Driving meaningful business outcomes



These innovations allow AP leaders to take on more strategic roles within their organizations.

Elevating Your Career

- **Gain visibility among executives.** By leveraging data-driven insights, AP leaders can present valuable financial intelligence to execs, enhancing their credibility and influence.
- **Expand your skillset.** Learning and mastering new technologies future-proofs your career, making you an asset to your organization and opening doors to higher-level leadership roles.
- **Drive cost savings and efficiency.** Demonstrating measurable financial impact through automation and optimization makes you indispensable in AP leadership and beyond.

Transforming Your AP Department

- **Reduce manual work.** Automating tedious tasks like manual keying allows AP staff to focus on higher-value strategic initiatives, improving team morale and overall productivity.
- **Enhance compliance and security.** Automated controls help mitigate fraud risks, protect sensitive data, and ensure that AP processes align with regulatory requirements.
- **Improve supplier relationships.** Faster invoice approvals and timely, accurate payments foster stronger supplier partnerships, leading to better terms and enhanced collaboration.

Strengthening the Organization

- **Better cash flow and spend management.** Optimized payment timing and AI-driven forecasting improve liquidity and financial stability for the entire organization.
- **Improved financial decision-making.** Real-time analytics empower stakeholders across the corporate enterprise with timely and accurate data for making strategic financial decisions.
- **Increased operational agility.** Faster, more accurate payment processes allow

organizations to quickly adapt to evolving business requirements, economic trends, and market conditions.

By embracing AI-powered solutions, analytics, and integrated payments, AP leaders can elevate their roles, transform their departments, and contribute to the broader success of their organizations.

Key Considerations When Evaluating AI, Analytics, and Integrated Payments

Selecting the right AI, analytics, and integrated payments solutions for your AP automation strategy is crucial. With so many options available, AP leaders must consider how each solution aligns with their organization's needs, enhances efficiency, and mitigates compliance and fraud risks. Below are key questions to ask when evaluating these technologies, along with the reasons why they matter.

Evaluating AI Solutions

- ➔ **Does it integrate with your existing ERP and accounting systems?** Seamless integration ensures smooth data flow between AI-powered tools and your legacy financial systems, reducing manual work, minimizing errors, improving efficiency, and enhancing visibility.
- ➔ **Can it automate invoice capture and workflow approvals?** Automating these processes eliminates bottlenecks, reduces human error, and accelerates invoice processing times.
- ➔ **How does it improve fraud detection and compliance?** AI-driven fraud detection helps identify suspicious transactions before payments are made, reducing financial risk, enhancing security, strengthening internal controls, and ensuring regulatory compliance.

Evaluating Analytics Solutions

- ➔ **Does it provide real-time dashboards and reporting?** Real-time insights help AP teams monitor key performance indicators, track cash flow, and make data-driven decisions quickly.

- **Can it track corporate spending trends and cash flow metrics?** Understanding corporate spending trends and cash flow performance enables organizations to optimize working capital, negotiate better terms, enhance decision-making, and improve financial planning.
- **How easily can it be customized to your organization's needs?** A flexible analytics solution allows teams to tailor reports, dashboards, and reporting workflows to specific business objectives, ensuring actionable insights and improved decision-making.

Evaluating Integrated Payments Solutions

- **Does it support multiple payment methods?** An integrated payment solution enables organizations to optimize payments, take advantage of rebates, and reduce processing costs.
- **How does it ensure payment security and compliance?** The integrated payment solutions incorporate built-in controls to protect financial data and ensure regulatory compliance.
- **Can it automate reconciliation?** Automated reconciliation streamlines AP workflows, minimizes discrepancies, and reduces the need for manual intervention, improving accuracy and efficiency. Streamlined reconciliation also speeds up the closing of the financial books.

Choosing the right AI, analytics, and integrated payments solutions can significantly impact an AP department's ability to operate efficiently, mitigate risks, and drive sustainable strategic value.

Leading the Future of Financial Operations

The digitization of AP represents a critical competitive advantage in today's business environment.

Market leaders are achieving:

- 80 % lower processing costs
- 90 % reduction in fraud risk
- 75 % faster processing cycles
- 15 % working capital improvement

From enhanced supplier relationships and improved cash flow optimization to reduced operational risk and increased strategic influence, AP digitization also provides a significant competitive impact.

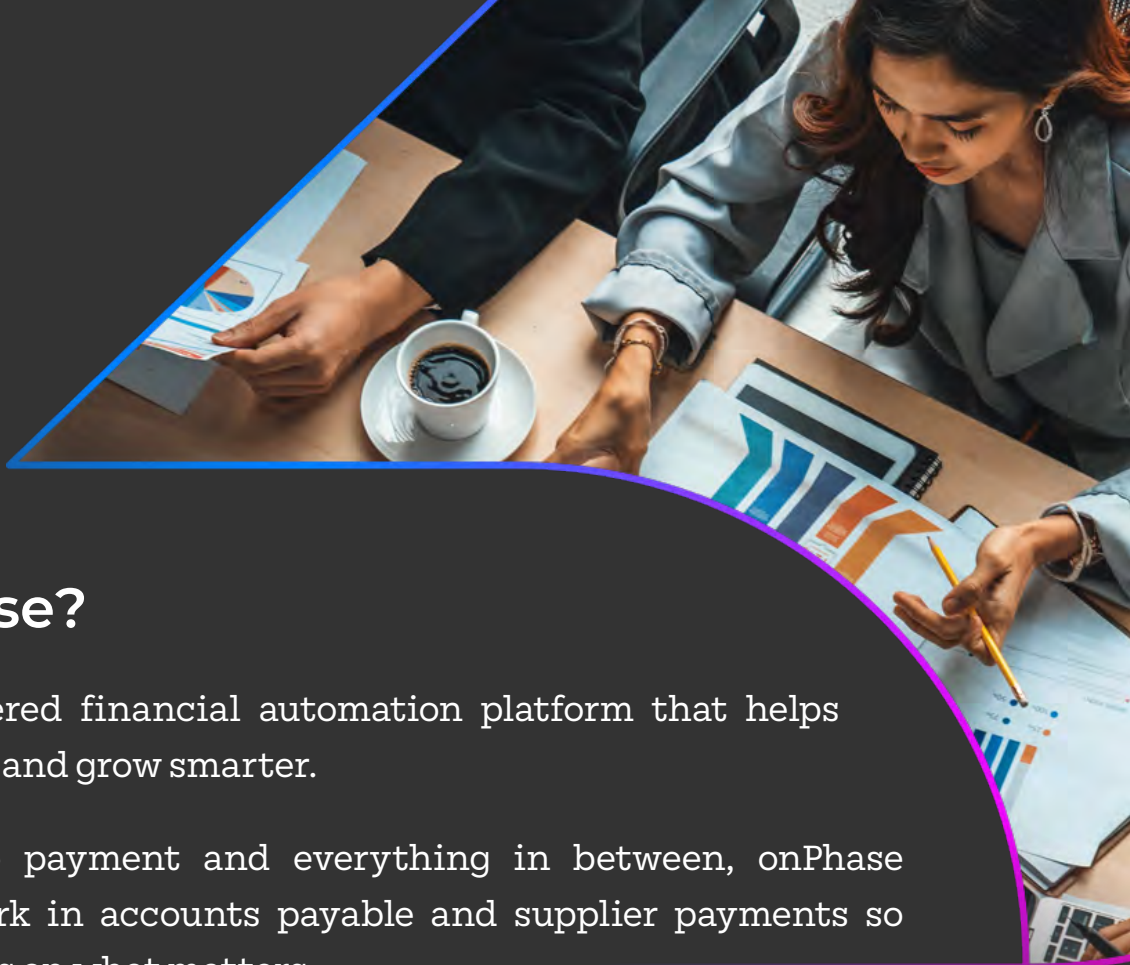
To seize the opportunity offered by digitization, AP leaders should:



The gap between digital leaders and laggards in AP is widening. Organizations that delay modernization risk falling behind in operational efficiency, cost optimization, and fraud prevention.

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Who is onPhase?

onPhase is an AI-powered financial automation platform that helps businesses move faster and grow smarter.

From data capture to payment and everything in between, onPhase eliminates manual work in accounts payable and supplier payments so finance teams can focus on what matters.

onPhase goes beyond what traditional AP platforms offer by bringing document management, online forms, and workflow automation into the same solution. Teams can manage approvals, vendor onboarding, and internal requests without juggling disconnected systems or chasing paper trails.

With fewer silos and smarter automation, finance teams reduce risk, stay organized, and free up time to focus on strategic work. Whether an organization is growing fast, optimizing processes, or navigating change, onPhase is able to keep everything running smoothly and scale with the business every step of the way.

[Learn More](#)