

SOURCE-TO-PAY

# The Power of S2P Automation in the Retail & Consumer Goods Industry

ESKER®



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# Introduction

## Who is this ebook for?

This ebook is for anyone who holds a leadership or decision-making position within the source-to-pay (S2P) process at a retail or consumer goods company, such as:

- CFOs
- Sales managers
- Financial executives
- Shared services center managers

Many retailers face a growing realization — become as efficient and agile as possible or fall behind in today's ever-evolving, tech-driven and increasingly competitive business landscape. As a result, the singular focus on front-end process improvements needs to extend to back-end operations as well, particularly for the S2P cycle. Luckily, there's a simple way to shift that focus from front end to back end: automation. Esker's AI-driven solutions offer visibility and operational efficiency while speeding up the entire process.

Automating S2P functions provides retailers with strategic value by letting Finance staff shift their time and focus from manual processing tasks to higher-value work instead. End-to-end automation of S2P cycles creates a productive work environment and streamlines workflows, resulting in faster, more accurate invoice processing, significantly reduced costs and complete control over spend management — all the things that lead to better productivity and efficiency in your organization.



## Some of the most beneficial aspects of S2P automation include:

- Extended control & visibility
- Strengthened supplier relationships
- Harmonized ERP environments
- Increased productivity
- More engaged employees
- Lower operational costs
- Better scalability & risk management
- Enhanced accuracy
- Risk reduction
- Improved supplier & contract management
- More efficient sourcing

# S2P challenges often faced by retail & consumer goods companies

There's one thing almost all retail and consumer goods companies are currently battling: a rise in costs. S2P automation can assist with curbing the rise in transport and labor spending as well as the surging cost of reaching consumers. By increasing visibility into business expenses, S2P automation significantly improves efficiency, reduces costs and strengthens supplier relationships.

Esker empowers retailers to overcome the most prevalent industry-specific challenges, such as:

## The need to react quickly

Being able to quickly pay invoices — whether to benefit from early payment discounts or remain on good terms with essential suppliers — requires being responsive and having all necessary information on hand. A solution that puts invoices and a wide array of efficient payment management options at the team's fingertips takes the pressure off when processing supplier invoices.

## Complex reconciliation

To avoid payment errors, fraud and disputes, Finance and Procurement teams need to be able to verify that the right invoices are matched with the corresponding orders and receipts. Line-item level data recognition enables a precise view on any discrepancies.



### Multi-tool management

To retain global visibility over all communications and sales channels within a business, having the right tools that manage and consolidate all the data and processes is essential. Reconciling invoices with multiple line items can already be tricky in itself. But even a single discrepancy can result in approvals coming to a grinding halt, and payment for the entire invoice may be delayed. Without granular visibility, businesses risk inefficiency, operational strain and damaged supplier relationships.

### Optimized purchasing processes

Since profitability is the center point of all business operations, it's imperative to maximize efficiency while maintaining oversight over expense management.

### Visibility & traceability of internal exchanges

Ensuring the fluidity of internal exchanges, whether between head offices and stores or between different departments, depends on access to up-to-date data and a complete history of exchanges and will aid in informed decision-making and smooth collaboration.



**That's where Esker comes in**

# How S2P automation works

## An inside look at Esker's solutions

Esker's Source-to-Pay suite integrates with any ERP or business application, allowing companies to automate every phase of the S2P cycle — from supplier sourcing to the creation of an accounting entry. End-to-end automation addresses the challenges inherent in manual data processing and routing by delivering coordination and transparency to the S2P process.

Esker's Source-to-Pay suite enables faster, more accurate data capture by using AI-driven intelligence, automated workflows, and electronic archiving to process and transmit invoices electronically. This provides 100% visibility of exactly where an invoice is in the approval process. Approvers are automatically notified and, once approvals are obtained, the invoice information is generated in the ERP and the payment processed as quickly as possible.

## The stages of S2P automation



# Dashboards with customizable KPIs

Esker’s dashboards present clear, easy-to-read information that helps teams manage daily tasks, monitor performance and quickly identify potential issues or opportunities — all from a single, centralized view. KPIs can be easily customized by user or role through an intuitive interface, allowing users to add, edit or remove indicators as needed. Automatic reports can also be scheduled. Run custom reports to track key metrics such as invoice numbers or amounts, requisitions awaiting processing, invoices and purchase requisitions by status, and the number of invoices processed per FTE, all from the user interface.

# Convenient supplier portal

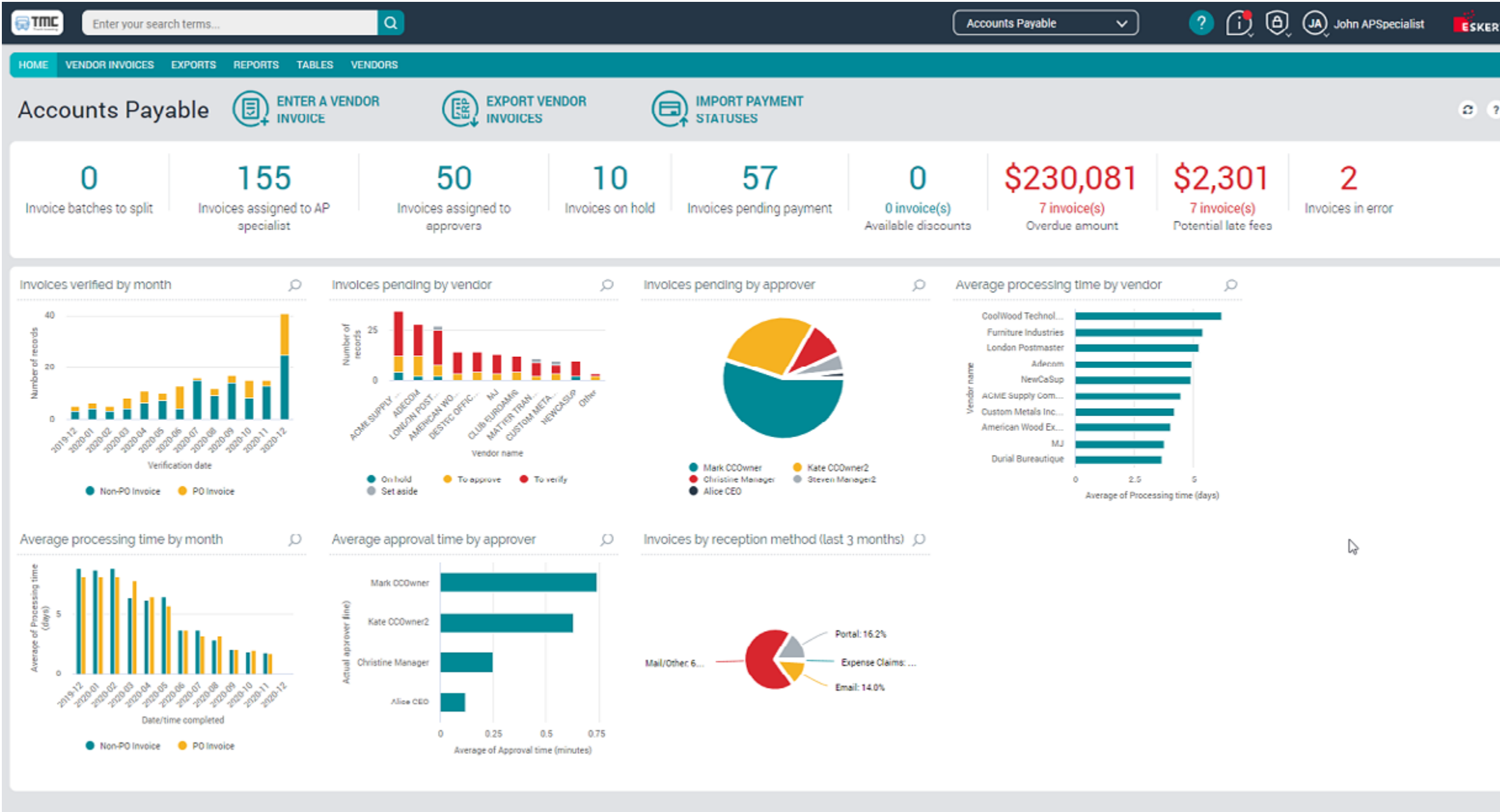
Making life easier for your suppliers means enhancing both your sales opportunities as well as safeguarding your company’s reputation. Esker’s supplier portal simplifies the interactions between your company and suppliers with a collaborative workspace that promotes rapid dispute resolution and a reduction of invoice status follow-ups by providing easy access to invoicing information.

# Mobile reach

Available 24/7 on both iOS and Android, the Esker Anywhere™ mobile application adds another dimension of convenience for reviewing and validating invoices, expenses and purchase requisitions on the go. Additionally, approvers can monitor performance indicators and other important metrics right from the mobile app.

# Automated variance management

In retail environments, large purchase orders with multiple line items often require approval from multiple buyers and requesters, making invoice reconciliation complex and time-consuming. Esker simplifies this process by automatically processing error-free lines and flagging only those with discrepancies for review. From a centralized view, approvers can quickly validate or reject flagged items and request credit notes in just a few clicks.





# Why automate with Esker?

Esker's Source-to-Pay suite helps retailers simplify spend management, improve supplier collaboration and gain the financial agility to focus on business transformation.

## Creating a transparent supplier ecosystem

- **Enable supply chain transparency**, process compliance and business protection by verifying the accuracy of supplier information and ensuring that financial and compliance regulations are met.
- **Simplify supplier onboarding** and reduce the dependency on certain suppliers, allowing retailers to remain agile and change suppliers quickly.
- **Encourage supplier participation** with an easy-to-use supplier portal, reducing supplier management and onboarding time and costs.
- **Provide self-service access to payment information** via an online portal, allowing suppliers to track the status of submitted invoices and easily collaborate with built-in chat tools.
- **Capture invoices in any format** including paper, XML, PDF and EDI, enabling retailers to accept invoices from all suppliers.
- **Manage multiple locations** and meet global compliance requirements for companies operating in multiple languages, currencies and sites.



**"Thanks to Esker's automation solution, we have been able to save 40 days of productivity per month."**

**SONY**

**Tan Ai Ling**  
Deputy Director of Regional Accounting, Sony Electronics Asia Pacific Pte Ltd



**"Esker's AI-based recognition has significantly reduced manual work. We can now focus on improving other factors within our department."**



**Wynona Ho**  
Accounts Payable Manager, Pet Lovers Centre



**"We have been able to standardize our payment cycles across eight countries and with none of the backlogs we encountered prior to using Esker."**



**Zulaifah Abdul Ghani**  
Country Finance Lead, Malaysia & Indonesia, Luxasia



**"My favorite feature is the Esker solution dashboard. Beginning my day with a cup of coffee and diving into the informative charts and graphs on the dynamic dashboard really energizes me. It not only steers and predicts the path for the day but also tangibly represents the milestones we've reached."**

**THE JUST GROUP**

**Frank Prinzi**  
Systems & Accounts Manager, The Just Group



## Improving margins to compensate for rising costs

- **Streamline payments and cashflow** by accelerating process efficiency, ensuring that suppliers are paid on time and you can take advantage of early payment discounts.
- **Gain visibility into spending practices** across brands and regions, and achieve significant cost savings.
- **Increase auto-matching** and boost straight-through invoice processing rates.
- **Decrease invoice processing** time, block only disputed lines, speed up payments and monitor financial performance by tracking key metrics.
- **Leverage ERP investments** with seamless solution integration with multiple ERPs, a common scenario for large retail and consumer goods businesses.
- **Forecast operational and financial metrics** (processing time, productivity, approver performance, etc.) with dashboards and analytics.
- **Increase productivity**, as Finance teams only have to process exceptions and can prioritize by key criteria, such as amount, early payment discounts, etc.

**“Having all information in one place and easily accessible is key and makes our job easier. Esker dashboards allow us to see the full lifecycle of an invoice, from reception until payment is made, and that visibility is invaluable.”**



**Terry Lim**  
Team Manager, Invoice Processing, Scholastic



**“We can view invoices entered into Esker and see what’s been approved and what’s still pending. The visibility it has brought to AP has made approvals easier and payments faster.”**



**Paul Sohn**  
Director of Business Applications, Pelican



**“We selected Esker because they offered one of the only solutions on the market capable of reconciling vendor invoices and purchase requisitions, while completely integrating with SAP®. We were also impressed with the cost, implementation time, solution ergonomics and ease-of-use for our stores and accounting teams alike.”**



**Ana Favier**  
Vice President and CFO,  
Jardiland

**“Going paperless and having all documents and collaboration in one place has really helped us work more efficiently on a day-to-day basis ... The value gained from using Esker’s Source-to-Pay suite is just priceless.”**



**Ng Whye Keong**  
Group Director, Pet Lovers Centre

## Reducing maverick spend & increasing employee well-being

- **Facilitate process integrity** and rapid user adoption.
- **Control purchasing from only approved vendors** and preferred catalog product listings, gaining full control and visibility over what's being purchased.
- **Offer a user-centric journey** and give employees the flexibility to use their preferred device from any location.
- **Create an internal e-commerce-like web store** by broadcasting hosted catalogs or allowing access to supplier punchout catalogs.

**"The interface is very user-friendly and easy for new employees to use right off the bat, which has helped us save time in new hire trainings."**



**Wynona Ho**  
Accounts Payable Manager,  
Pet Lovers Centre

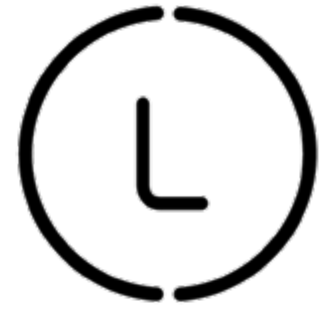


**"Esker has made everyone's life easier thanks to mobile access."**



**Zulaifah Abdul Ghani**  
Country Finance Lead,  
Malaysia & Indonesia,  
Luxasia

# SUCCESS STORY



**L U X A S I A**

When Luxasia, a luxury retailer and distributor, set out to centralize its accounting operations and automate purchase requisitions and supplier invoices, it chose to implement an automated source-to-pay solution. The results speak for themselves.

**Before automation, Luxasia relied on manual processes such as:**

- Creating and printing purchase requisitions
- Entering purchase orders into SAP®
- Processing internal expense reports

These manual workflows led to rising workloads and operating costs, a slow and inefficient invoicing process and growing dissatisfaction among both employees and customers.

**Luxasia's key objectives were to:**

- Increase the use of early payment discounts
- Reduce operational costs
- Improve document visibility and approval workflows
- Extend process automation beyond the AP department
- Automate additional processes

**Results**

- 80% reduction in paper use
- 40% increase in processing capacity, driving higher employee productivity
- Invoice processing up to 50% faster
- Approval workflows up to four times faster with automated approver notifications
- Increased opportunities for taking advantage of early payment discounts through the supplier portal
- Enhanced visibility through customizable dashboards
- Facilitated e-invoice submission via the supplier portal



# Conclusion

Agile supply chains and strong supplier relationships are essential to retail success. By streamlining back-end processes, retailers can boost efficiency and maximize profitability. Leading global retailers have adopted Esker's Source-to-Pay suite to achieve faster invoice processing, lower costs, improved supplier relationships, and reduced overhead and labor expenses. With greater visibility and control over total spend, Finance teams can shift their focus from manual processing to reporting, operational analysis and other higher-value activities that drive the business forward.

## You're in good company

Industry leaders in retail and consumer goods rely on Esker's AI-powered Source-to-Pay suite to streamline processes and unlock efficiency across their business.



# Hi, we're Esker

Esker's AI Automation Suite for the Office of the CFO leverages the latest in Agentic AI and automation technologies to optimize working capital and cashflow, enhance strategic decision-making, and improve human-to-human relationships with customers, suppliers and employees. Esker's Source-to-Pay and Order-to-Cash solutions automate any business process while supporting long-term growth strategies.



**40+**

years of experience with 20+ years focused on cloud solutions



**1,200+**

employees serving 1.12M+ users and 3,000+ customers worldwide



**15**

global locations with headquarters in Lyon, France



**~€250**

million in revenue in 2025



## Business success is best when shared

At Esker, we believe the only way to create real, meaningful change is through positive-sum growth. This means achieving business success that doesn't come at the expense of any individual, department or company — everyone wins! That's why our AI-driven technology is designed to empower every stakeholder while promoting long-term value creation.



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