EBOOK

ACCOUNTS PAYABLE

# From AI Hesitation to AI Readiness: A Guide for AP Leaders

Preparing your people, processes & technology




ESKER®

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# AI in AP — big potential, bigger questions

AI is changing the way businesses operate. And for finance leaders, the possibilities are hard to ignore.

From automating repetitive tasks and improving decision-making to reducing costs and increasing productivity, AI makes finance operations faster, smarter, and more efficient. In fact, research from McKinsey[1] found that more than 80 percent of CFO respondents expect AI and genAI to help employees spend more time on value-added work.

For accounts payable (AP) teams, that's an exciting prospect. After all, who wouldn't want to spend less time entering invoice data, chasing approvals, correcting errors, or tracking down missing information?

But enthusiasm for AI is one thing. Actually putting it to work is another.

AP operates in an environment where accuracy, security, and accountability aren't optional. Every day, your team handles sensitive supplier information, manages financial transactions, navigates complex approval processes, and helps protect your company from fraud and compliance risks.

**Introducing AI into these workflows raises some important questions:**

- Can you trust the information AI produces?
- How do you protect sensitive financial data?
- What happens if AI makes a mistake?
- How do you make sure people remain in control?

These questions don't mean you should avoid AI, just that you should approach it thoughtfully.

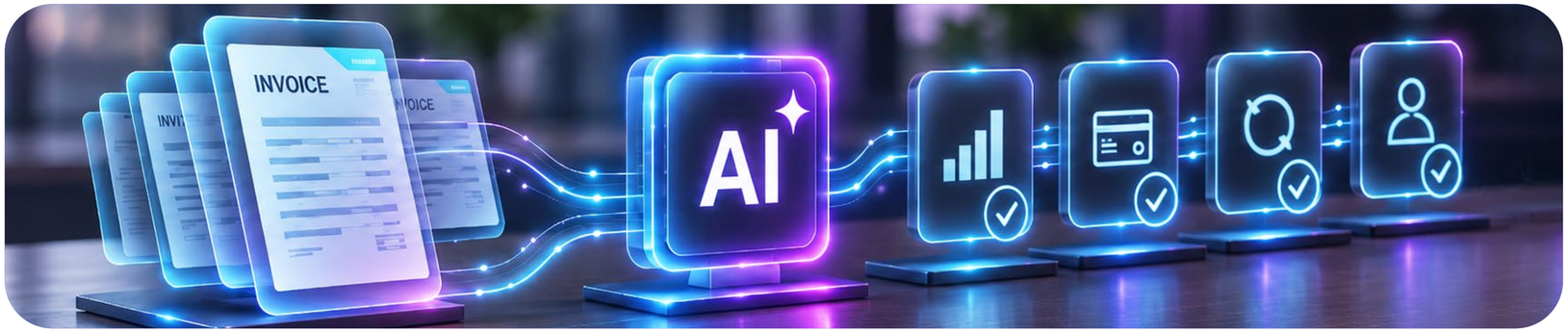
Successful AI adoption requires more than the technology itself. It needs people, processes, and systems that are ready to support it.

**This ebook explores what it takes to move from AI hesitation to AI readiness — and how you can create an environment where AI delivers meaningful business value without sacrificing the trust, visibility, and control that AP requires.**

[1] CFO perspectives on the future of finance, McKinsey, 2024

**80%**

**of CFO respondents expect AI and genAI to help employees spend more time on value-added work.[1]**






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# What's holding AP teams back?

When it comes to AI adoption, there's often a disconnect between what organizations want to accomplish and what employees feel comfortable putting into practice.

CFOs see opportunities to increase efficiency, improve financial visibility, and free up resources for more strategic work. AP leaders, on the other hand, have to consider what happens when AI becomes part of the daily invoice-to-pay process.

## Can I trust the results?

AI can capture invoice information, recommend general ledger (GL) coding, suggest matches, and identify potential exceptions. But what happens when it gets something wrong?

An incorrect invoice amount, mismatched purchase order, or inaccurate supplier record can create problems that ripple throughout the payment process. AP teams need confidence that AI-generated information is accurate, reliable, and subject to appropriate validation.

## Is my company's financial data protected?

Supplier banking details, payment information, tax records, and other sensitive data are essential to AP operations. Introducing AI raises questions about where that information goes, who can access it, and how it's protected.

Without proper safeguards, organizations risk exposing sensitive information or allowing employees to use AI tools outside established security policies.

## Could AI introduce new risks?

AI can help identify suspicious activity and unusual transactions, but it can also make mistakes — especially if the company data it's drawing from is flawed or the workflows it operates within are broken.

Organizations that rely too heavily on it may overlook important warning signs, resulting in duplicate payments, fraudulent transactions, supplier disputes, or compliance issues.

## Who's really in control?

When AI recommends an action, employees need to understand what it's suggesting, why it's making that recommendation, and whether human approval is required. Without that visibility, AI can feel like a black box that's making decisions that are difficult to explain, challenge, or audit.

## Will employees actually embrace it?

Even the most sophisticated technology won't deliver its full potential if employees don't understand or trust it.

AP professionals may worry about learning unfamiliar tools, changing responsibilities, or what increased automation could mean for their jobs. These concerns deserve thoughtful answers, not dismissive reassurances.



## The takeaway?

Hesitation doesn't necessarily mean resistance to innovation. It often reflects a healthy desire to protect the business and understand the implications of change.

Successfully introducing AI into your AP function doesn't mean you have to eliminate every single concern ahead of time. You just need to create the conditions that make those concerns manageable — **and that starts with building a foundation of reliable data and structured workflows.**

# Before AI can transform AP, you need strong foundations

There's a common misconception that introducing AI will automatically solve the problems in financial processes. Unfortunately, that's not the case.

If your AP data is incomplete, your workflows are inconsistent, or your approval rules are unclear, adding AI won't magically make those problems disappear. It'll just help those problems move faster.

That's why successful AI adoption begins long before any technology is deployed. It actually starts with ensuring you have the reliable data and structured workflows AI needs to truly make a difference in your AP processes.



## Reliable data: giving AI the right information

AP teams process enormous amounts of information: invoices, supplier records, purchase orders, payment terms, approval histories, and the list goes on.

But having lots of data doesn't necessarily mean having good data. Your organization might have supplier information scattered across multiple systems, duplicate vendor records, inconsistent naming conventions, and missing invoice fields.

If that's the case, even with AI in place, your employees would still need to spend considerable time verifying information, correcting errors, and reconciling discrepancies.

And if AI is working with unreliable information, the recommendations it produces may be unreliable, too.

Preparing your AP data for AI means making sure your information is:

- **Accurate** — Invoice amounts, supplier details, payment terms, and other essential fields are correct.
- **Complete** — Required information is available when needed.
- **Consistent** — Data follows standardized formats and naming conventions.
- **Connected** — Relevant information can be accessed across the systems and processes that support AP operations.

For example, clean supplier records and consistent purchase order information can help AI recommend appropriate invoice matches, flag discrepancies, and identify transactions requiring attention. Reliable data also supports stronger visibility into liabilities, payment obligations, and process performance.

The point is, AI doesn't just need more information, it needs information it can reliably work with.

## Structured workflows: giving AI the right direction

Even the best data won't accomplish much if the processes surrounding it are disorganized.

Think about how your organization handles invoice exceptions. Does every department follow the same approval procedures? Are responsibilities clearly defined? Do employees know when an issue should be escalated? Are exceptions handled consistently across business units?

If the answer is no, AI will probably struggle to determine the appropriate next step.

Structured workflows provide the rules and context AI needs to support business processes effectively. Your workflows should clearly define:

- How invoices move from receipt through approval and payment
- Who owns each stage of the process
- Which business rules govern routing, matching, and approvals
- When exceptions require escalation or additional validation
- Which actions can be automated and which require human intervention

For example, if an invoice exceeds an established approval threshold, a structured workflow ensures it's routed to the appropriate person rather than moving forward without authorization.

Likewise, clearly defined exception-handling procedures enables AI to recommend next steps within established business rules.

## Bringing it all together

Reliable data gives AI the facts. Structured workflows give it direction.

When both are in place, AP teams can move away from disconnected information and inconsistent processes toward a more unified view of their operations. That makes it easier to identify bottlenecks, monitor performance, explain decisions, and continuously improve the process. Plus, it creates a stronger foundation for using AI confidently.



# AI changes the work, not the need for people

As AI takes on a bigger role in AP, it's natural for employees to wonder what that means for their jobs.

- Will their responsibilities change?
- Will they need new skills?
- Could automation eventually replace certain roles?

These are legitimate concerns. And simply telling your team not to worry isn't going to make them disappear.

The reality is that AI can change how work gets done. But that doesn't mean your organization no longer needs the experience, judgment, and expertise of AP professionals.

Research from Forrester supports this. Their latest forecast of how AI will impact jobs through 2030 found that AI and automation will only take over 6 percent of jobs across multiple industries and that these technologies will mostly augment human employees — not replace them.[2]

In fact, when implemented thoughtfully, AI helps employees spend less time on repetitive tasks and more time doing work that delivers greater value to the business.

## Less busywork, more brainwork

AI lightens that load. Instead of manually reviewing hundreds of invoices to identify potential problems, employees can use AI to flag exceptions, detect duplicates, and prioritize items that need attention. Rather than spending hours searching for invoice statuses or following up on approvals, AP professionals can access relevant information faster and focus on resolving issues.

That creates more opportunities for your team to apply their expertise where it matters most — strengthening supplier relationships, investigating complex exceptions, improving processes, and providing valuable financial insights.

**AI isn't about making AP professionals less important. It's about helping them spend more time on the work that makes them indispensable.**

Of course, getting your employees comfortable with this shift requires more than introducing new technology. You need to communicate how AI will be used, explain how responsibilities may evolve, and provide training that helps your employees develop the skills they'll need.

Involving your team in the adoption process can also help build their confidence and ensure the technology addresses real operational challenges.



[2]The Forrester AI Job Impact Forecast, US, 2025–2030

# Keeping people in the driver's seat

While AI can process information quickly, recognize patterns, and recommend next steps, it isn't infallible. It may misinterpret invoice details, suggest incorrect coding, or flag transactions that don't actually pose a risk. That's why human oversight remains essential.

AP professionals still need to investigate unusual activity, validate complex exceptions, manage supplier relationships, and make decisions that require experience and judgment.

And organizations need to establish appropriate safeguards to ensure AI operates within defined business rules. That includes:

- **Data protection:** keeping sensitive supplier, banking, and payment information secure
- **Clear permissions:** defining which activities AI can support and which require human authorization
- **Transparency:** making AI recommendations understandable and giving employees visibility into what the technology is doing
- **Governance:** maintaining approval controls, escalation procedures, and audit trails

Importantly, human oversight doesn't mean every automated activity requires manual review. Routine tasks can move forward automatically when established criteria are met, while unusual or higher-risk situations are flagged for employee attention.

The goal is to strike the right balance between automation and accountability.

## AI automates



- **Routine data capture and classification**
- **Matching within defined rules**
- **Identifying potential duplicates**
- **Gathering relevant invoice information**

## AI recommends



- **Exception prioritization**
- **Suggested coding or routing**
- **Risk flags and next steps**
- **Actions requiring validation**

## People remain accountable for



- **Complex exception resolution**
- **Sensitive approvals**
- **Investigating suspicious activity**
- **Governance and compliance oversight**

# Preparing people for what's next

Ultimately, successful AI adoption depends as much on employee confidence as it does on technology.

Organizations that communicate openly, provide appropriate training, and establish clear responsibilities help employees feel more comfortable working alongside AI.

And when employees understand how AI supports their work — rather than simply taking tasks away — they're better positioned to embrace the opportunities it creates.

**The future of AP isn't about choosing between people and AI. It's about bringing them together to create a smarter, more efficient, and more resilient finance operation.**






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# What AI-ready AP actually looks like

When reliable data, structured workflows, prepared employees, and appropriate oversight come together, THAT's when the magic really happens.

## Finding the exceptions that matter

Picture an AP specialist starting the workday with hundreds of invoices moving through various stages of processing. Some are waiting for approval. Others are missing information. A few may contain potential duplicates or discrepancies that could delay payment.

Without connected, intelligent tools, identifying the most important issues can require searching across multiple screens, queues, and systems. AI identifies those issues in a flash, giving your employees a clearer picture of which invoices need attention and why.

Rather than treating every invoice as equally urgent, your AP team can prioritize their workloads based on the exceptions, risks, and deadlines that matter most.

## Making invoice approvals less of a hassle

For employees who only approve invoices occasionally, the process can be a real pain. They may need to log into an unfamiliar application, locate the correct invoice, review supporting documents, and determine whether they even have enough information to make a decision.

AI-assisted tools bring the relevant invoice details and context together, making it easier for approvers to understand what they need to do and get it done.

The result? Less time navigating systems and gathering information, with the final approval decision remaining in the hands of the authorized employee.

## Turning information into action

AI's value extends beyond finding information or completing repetitive tasks. By helping your team identify exceptions, understand priorities, and determine appropriate next steps, AI can support a more proactive approach to AP management.

- Identifying a blocked invoice before its due date gives your team time to resolve the issue and avoid a late payment.
- Flagging an unusual supplier request can prompt you to investigate further before the transaction moves forward.
- Providing better visibility into invoice status and payment obligations helps finance leaders make more informed decisions about cashflow.

These improvements may seem relatively small on their own, but together they make a huge difference in how AP teams like yours operate.



### The bigger picture

AI-ready AP isn't about automating everything. It's about helping the right work happen at the right time with the right level of human involvement.

# From readiness to results: AI-powered AP in action

Seeing what AI technology can accomplish in real business environments is a powerful reminder of why doing the work to get ready for AI implementation is so worthwhile. Check out the kinds of results you could see after incorporating AI into your AP processes.

arco®




of invoice fields automatically captured




of invoices processed touchlessly

READ ARCO'S CASE STUDY

BIRMINGHAM FASTENER

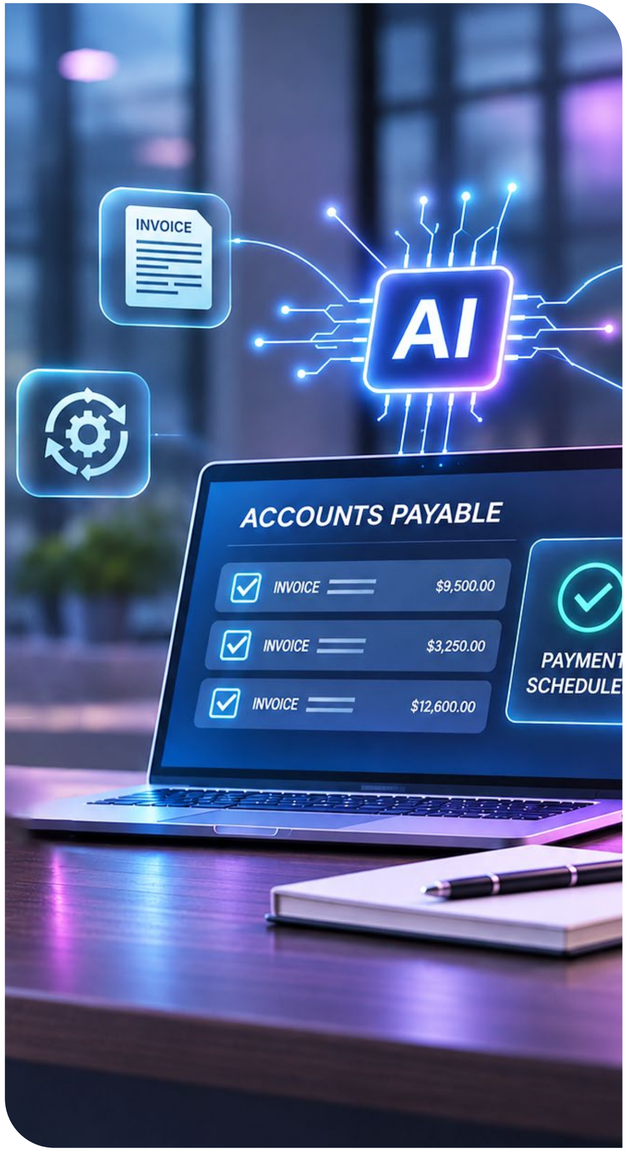



of incoming PO invoices automatically

READ BIRMINGHAM FASTENER'S CASE STUDY



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# Choosing the right AI solution for your AP team

AI readiness isn't just a technology decision. It's an operational decision that affects people, processes, controls, and business performance.

And while there's no universal formula for successful adoption, there are some important considerations that can help you know where to begin.

## Start with a real business challenge

Rather than adopting AI simply because it's available, identify the problems you want to solve.

- Are employees spending too much time entering invoice data?
- Are approval delays affecting payment performance?
- Are exceptions difficult to identify?
- Is limited visibility making it harder to manage liabilities and cashflow?

A clearly defined problem provides a stronger foundation for evaluating potential solutions and measuring results.

## Look beyond automation rates

Touchless processing and less manual work are valuable metrics, but they don't tell the whole story. Consider how AI could also improve exception handling, strengthen controls, increase visibility, and help employees spend more time on higher-value activities.

The strongest business case connects operational improvements to outcomes that matter to the broader finance organization.

## Evaluate security & governance from the beginning

Don’t treat data protection and auditability as features to consider after implementation. Ask potential technology providers how their AI operates within existing business rules, what permissions and safeguards are available, and how your users can understand and validate AI-assisted actions.

## Make sure the solution fits your environment

AP processes don’t operate in isolation. They depend on supplier information, procurement activities, approval workflows, payment systems, and ERP data.

Look for a solution that can work within your existing technology landscape and support connected processes rather than introducing another segregated tool.

## Plan for adoption, not just deployment

Technology implementation is only the beginning. Think about how your employees will be trained, how their responsibilities may change, and how your organization will monitor AI performance over time.

A successful rollout should give your team the confidence to use AI effectively while maintaining the flexibility to adjust processes as your needs evolve.

## Questions to ask an AI technology provider:

- How does your solution protect sensitive financial data?
- Can AI actions be governed by existing permissions and approval rules?
- How are recommendations explained, validated, and audited?
- How does the solution connect with our ERP and other financial systems?
- What happens when AI encounters an exception or uncertain result?
- How will my employees be trained and supported?
- Which performance metrics can we use to evaluate results?

# Put your AI readiness into action with Esker

Building an AI-ready AP operation requires the right combination of technology, processes, and people. That's where Esker comes in.

Esker's AI-powered Accounts Payable platform helps you automate repetitive activities, improve visibility, and manage exceptions while maintaining the security, governance, and human oversight that financial operations demand.

Rather than introducing AI as a separate tool disconnected from your everyday work, Esker embeds AI intelligence into the processes AP teams already rely on. That means AI can help identify duplicate invoices, detect exceptions, prioritize activities, and support approvals — all within your established workflows and business controls.

## Meet Esker: Agentic AI for the Office of the CFO

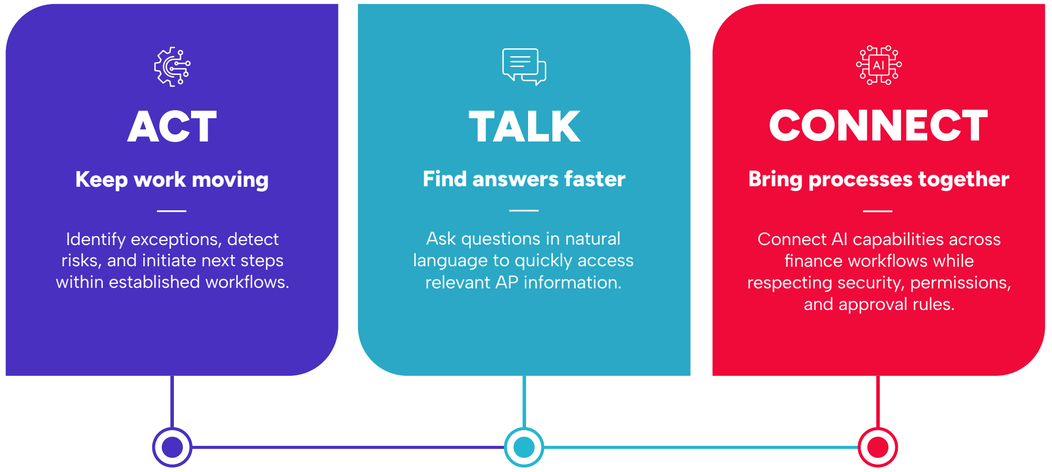
As AI technology continues to evolve, you have an opportunity to move beyond solutions that simply analyze information or make predictions.

Agentic AI can carry out specific tasks on its own, interact with you using natural language, and coordinate activities across multiple processes and systems.

But in finance, greater autonomy must go hand in hand with greater accountability.

Esker Synergy AI brings agentic AI capabilities into a governed framework that serves as a unified orchestration layer on top of your existing financial infrastructure. In other words, it gives you all the advantages of intelligent automation without sacrificing visibility or control.

It combines three capabilities to help AP teams work smarter while maintaining control.




## More AI orchestration. Still human-controlled.

If the idea of agentic AI and AI orchestration has you imagining something like Skynet and Terminators completely taking over your financial operations, you'll be relieved to know that leveraging agentic AI isn't about turning over all your financial activities to autonomous systems.

Instead, agentic AI is a next-generation set of functionalities that helps your team work more efficiently and make better informed decisions within a secure, governed environment.

Consider this scenario. You have an employee who needs to approve an invoice but doesn't regularly work in your AP systems. That employee can simply start a Teams chat with Esker's Synergy AI Agent for AP. The approver can ask the agent which invoices they need to approve, access any additional information they need to understand the invoices, and either confirm or reject the invoice without ever leaving Teams.

Agentic AI helps simplify the experience, but the authorized employee retains control over the final decision.

That's just one example of how Esker combines intelligent capabilities with practical workflows and human oversight.

## One suite. Any process. Total control.

Esker's complete Agentic AI Suite for the Office of the CFO brings together AI-powered capabilities across source-to-pay and order-to-cash processes.

This connected approach means you can extend AI automation beyond individual tasks and support greater visibility, efficiency, and control across multiple financial functions.

And because Esker's solutions can be implemented individually or as a complete suite, you can pursue your AI goals at your pace.



# Esker Synergy: We do AI differently

Built on 15+ years of research and development, Esker Synergy AI is the powerful set of technologies designed to address the evolving questions about AI usability, security and sustainability. Here's why Esker stands out in a sea of AI providers:

## Your data stays yours.

All Esker solutions and Synergy GPT functionalities are designed to ensure data security and privacy, ensuring your data cannot be used, saved or shared by third parties.

## Our AI is purposeful and responsible.

We train our own LLM for targeted, purposeful, and high-value AI use, while larger models run on shared servers. Our Esker Synergy Agents are governed finance agents that operate within policies, permissions, and approval rules defined by humans.

## We offer LLM-as-a-Service.

Esker Synergy GenAI is seamlessly integrated into our solutions, so you don't need a separate LLM provider. We handle prompt engineering, updates and secure scaling, lowering your total cost of ownership.



# AI readiness is within your reach

AI can change AP for the better, reducing repetitive work, helping employees identify issues earlier, improving process visibility, and creating more opportunities for AP teams to contribute to broader financial goals.

But realizing those benefits takes more than introducing new technology. It requires:

Reliable data that AI can work with

Structured workflows that provide clear direction

Employees who understand how their roles are evolving

Governance that keeps people informed, accountable, and in control

The opportunity isn't simply to make AP faster. It's to build an AP operation that's better equipped to manage complexity, respond to change, and support smarter financial decisions.

And the good news? You don't have to transform everything at once.

Start by identifying the processes that need improvement. Strengthen the foundations that support them. Involve your employees. Establish clear safeguards. Then build on what works.

**The path from AI hesitation to AI readiness doesn't begin with automation. It begins with preparation.** And with the right approach, your AP team can be ready for what's next.

## Is your AP team ready for AI?

### 6 questions to assess your organization's readiness

- **Is our AP data ready?** Our invoice, supplier, and payment information is accurate, consistent, and accessible.
- **Are our workflows clearly defined?** We have established business rules, approval paths, and exception-handling procedures.
- **Are our employees prepared?** Team members understand how AI may change their responsibilities and have access to appropriate training.
- **Are security and governance in place?** We have policies and controls to protect sensitive data and govern AI-assisted activities.
- **Do we know where human oversight is required?** We've identified which activities can be automated and which require employee review or approval.
- **Have we defined what success looks like?** We know which business challenges we want to address and how we'll measure improvement.



### Take the next step

Discover how **Esker Accounts Payable** can help your team simplify processes, improve visibility, and put AI to work with confidence.

# See what's possible

Ready to turn these insights into action? Learn how Esker helps businesses like yours work smarter, scale faster, and achieve real, measurable results.

**Take the next step at www.esker.com.**

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For over 40 years, Esker has been rethinking how technology can improve the way businesses work. Today, Esker's Agentic AI Suite for the Office of the CFO combines proven automation with AI agents that turn data into action across source-to-pay and order-to-cash processes — improving working capital and cashflow, scaling productivity, and strenghening financial performance. This blend of expertise, trusted technology, and continuous innovation enables greater autonomy across workflows while keeping people in control of the decisions that matter. Headquartered in Lyon, France, Esker has 1,200 employees across 15 global locations.

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