

Cut costs, not corners: Driving AP efficiency on Business Central



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What this whitepaper is about

This whitepaper examines the challenges businesses face with manual accounts payable (AP) processes, including data entry errors, slow approvals, limited visibility, and rising operational costs. It explains how AP automation can address these issues by streamlining invoice processing, improving accuracy, enhancing compliance, and providing real-time financial insights. The paper also demonstrates how automation reduces costs without sacrificing control or efficiency, enabling finance teams to focus on higher-value activities while strengthening supplier relationships and overall business performance.

Key takeaways

1. Manual accounts payable processes create unnecessary costs, delays, and errors that reduce productivity and place additional pressure on finance teams.
2. In attempts to reduce this pressure and to cut the costs of invoice processing, many finance teams end up (inadvertently) cutting corners, which leads to more substantial long-term issues.
3. AP automation enables businesses to lower costs without cutting corners. Strong financial controls are maintained, compliance is improved, supplier relationships can be strengthened, and finance teams get time back to focus on higher-value activities.

Introduction



Have you ever found yourself struggling to juggle the various elements of the accounts payable (AP) process? Manual invoice processing can be challenging and cause frustration within an already very busy finance team.

The AP process is a critical component of financial operations. Yet, for many organizations, managing AP remains fraught with inefficiencies, errors and avoidable expenses. These challenges not only drain resources but also impact vendor relationships and overall financial health.

The time and money spent as a result of out-dated processes leads many AP teams to try and cut these costs where they can. However, this often leads to corners being cut, with minimal long-term gain. To remain competitive, businesses need an AP process that is efficient, accurate, and cost-effective. It's no longer enough to throw manpower at the problem or accept high operational costs as a given. The right solution can transform AP from a time-consuming, error-prone task into a streamlined, value-generating process. This whitepaper explores the need for AP efficiency and how an automation solution helps to cut costs, not corners.

Costs of manual AP processes



Many businesses struggle with outdated AP processes that hinder productivity and increase costs. Some of the most common challenges include:

- **Manual data entry errors:** Inputting invoices and other AP documents manually into Business Central increases the risk of errors, such as incorrect amounts or mismatched records. These mistakes can delay payments and damage supplier relationships.
- **Time inefficiencies:** Traditional AP processes require significant time for tasks like matching invoices, approvals and filing, leaving little room for higher-value activities. In fact, studies show that AP departments without end-to-end automation process less than half as many invoices as those that do ([SapConcur](#)).
- **Lack of visibility:** Without clear, real-time insights into AP workflows, businesses often face delays in approvals, difficulty tracking documents, and missed opportunities for early payment discounts.
- **High financial costs:** Between labor costs, paper file storage and late payment penalties, the financial burden of inefficient AP processes can quickly add up.

These challenges not only cost businesses money but also strain internal resources, preventing teams from focusing on strategic priorities.

AP automation has become a strategic imperative because finance teams can no longer afford the risks, delays, and blind spots created by manual invoice processing.

Automation as a strategic cost-cutter



Modern AP automation has become one of the most powerful strategic cost-reduction levers because it replaces manual tasks with intelligent systems that do the heavy lifting.

Today's platforms combine AI-driven Optical Character Recognition (OCR) for data capture, automatic 3-way matching of invoices against purchase orders and receipts, workflow routing to accelerate approvals, and fraud detection that flags anomalies before they become losses.

These capabilities reduce the processing cost per invoice not just by eliminating manual touchpoints but by preventing the downstream costs of errors, disputes and rework. The benefits compound quickly: fewer exceptions, faster cycle times, cleaner audit trails and a finance team that can finally shift from firefighting to strategic value creation. Automation doesn't just cut costs - it rewrites the cost structure entirely.

Benefits of AP efficiency

Increasing AP efficiency is no longer a luxury, it's a necessity for modern organizations. By streamlining processes and adopting the right tools, businesses can unlock several benefits:

- **Cost savings:** Automated workflows reduce the need for manual intervention, lowering labor costs and minimizing the risk of late payment penalties. Businesses can also take advantage of early payment discounts more consistently.
- **Improved accuracy:** By eliminating manual data entry, companies can significantly reduce errors in invoices and payments, leading to better financial reporting and compliance.
- **Better resource allocation:** Efficient AP processes free up staff to focus on higher-value tasks, such as vendor negotiations or financial planning.
- **Enhanced visibility:** With real-time tracking and reporting, organizations gain better control over their cash flow and can make informed decisions quickly.
- **Stronger supplier relationships:** Timely and accurate payments help build trust and ensure suppliers are willing to work with your organization long-term.

The business case for AP automation



The business case for AP automation is stronger than ever because it delivers both financial returns (hard ROI) and strategic operational gains (soft ROI).

On the hard-ROI side, organizations see immediate impact through labor savings, higher early-payment discount capture and dramatically reduced exceptions that eliminate costly rework. Manual invoice processing typically costs \$3.50–\$6.50 per invoice, according to a 50-company analysis ([Procurement AI Agents](#)) while top-quartile AP teams using automation cut this cost by up to 85% ([Corpay](#)).

But the soft ROI is just as powerful: automation strengthens supplier satisfaction with faster and more predictable payments. This improves cash-flow visibility through real-time data and lowers fraud risk by enforcing consistent controls.

Another benefit is the ability to enforce stronger compliance and giving the finance team time to be able to focus on strategically valuable tasks. AP automation doesn't just streamline processes; it reshapes the economics and resilience of the entire finance function.



Key features of a great AP automation solution



High-performing solutions have a core base of features that accelerate invoice processing, including:

- **Smart data capture** that uses AI to automatically extract invoice data and enter it into Business Central
- **Automatic three-way PO matching** where invoices are matched to purchase orders and receipts to ensure quick and accurate vendor payments
- **Simple invoice approval** that allows the AP team to check the original invoice quickly, without the need to jump between systems
- **Real-time visibility** that surface bottlenecks, liabilities and cash-flow insights instantly
- **Seamless integration with Business Central** so that data is accessible across the business and you remain audit-ready at all times
- **Built-in compliance** and audit controls to enforce policies, strengthen governance and reduce fraud exposure

Together, these capabilities define the difference between a tool that merely digitizes AP and a platform that transforms it.



The solution: Zetadocs AP Automation



[Zetadocs AP Automation](#) is a powerful tool designed to revolutionize the way businesses handle their AP processes and accelerate invoice processing.

It includes all of the above features, but stands out from other options thanks to these benefits:

Flexibility - Zetadocs adapts to your existing processes and systems, reducing the need for costly operational changes or complex customization. It does not force teams to redesign processes or adopt rigid workflows. Instead, it adapts to different invoice formats and business rules. Zetadocs offers customizability, allowing organizations to tailor data capture rules so the system fits their exact AP process rather than forcing them to change the way they work.

Expert support - Ongoing access to our knowledgeable specialists (who are based in the UK and US) ensures your AP automation solution runs smoothly, minimizing downtime, reducing internal IT workload and protecting the cost savings you've gained.

Predictable pricing - A simple per-page pricing model means invoice complexity or line-item volume doesn't increase your costs, making budgeting easier and eliminating unexpected spikes.

Document management - Built-in SharePoint storage offers faster document retrieval and helps you build an audit-ready organization. Storing documents in SharePoint (with access to them from within Business Central) helps to reduce the time spent searching for documents and helps make data more accessible throughout the business as you can search for related documents without a Business Central licence. You also avoid bloating your Business Central database, which can reduce performance levels.

To see Zetadocs AP automation in action, [book a demo today](#).

Summary



Businesses cannot afford to let inefficiencies in their AP processes slow them down. Manual errors, delayed payments and high costs are not just inconveniences - they are barriers to growth and profitability. By adopting an AP automation solution, organizations can overcome these challenges and transform their AP processes into a source of strategic value.

AP automation solutions deliver a combination of automation, integration and real-time insights to help businesses cut costs without sacrificing accuracy or efficiency. Whether you're looking to save money, reduce errors or free up valuable resources, implementing an automated solution will help you to streamline your AP processes and stay ahead in today's fast-changing business environment.

About Equisys

Equisys is a leading provider of AP automation, expense management and document management software on Microsoft Dynamics 365 Business Central.

Our software is known collectively as **Zetadocs**. The Zetadocs suite integrates with Business Central to help organizations automate manual processes, cut paper use, save time and money, and reduce their carbon footprint.

We also produce **fax software** for PCs and web-based **project management software**.

If you would like more information on our AP automation solution, please visit equisys.com/Solutions/AP-automation/Overview.