

YOUR INTUIT QUICKBOOKS ONLINE PLAYBOOK:

Closing the Gaps with Accounts Payable and Global Payouts Automation

This guide addresses critical payment shortfalls that your Intuit QuickBooks Online migration can leave behind.



Unlocking the Full Value of Your QuickBooks Online Migration

For most organizations, implementing an Enterprise Resource Planning (ERP) system, such as Intuit QuickBooks Online, is one of the most significant financial projects they will undertake. Migration can require months of planning, a substantial budget, and the attention of leadership across departments. By the time it goes live, QuickBooks Online often represents not just a new platform but also the expectation of a more modern and efficient finance function.

Yet the reality is often quite different. While QuickBooks Online organizes transactions and serves as your company's system of record, it does not automate the operational work that produces those transactions. Invoices still arrive by email. Approvals remain tied up in inboxes. Cross-border payments are often handled manually, which carries risks of delay or error. And reconciliation at month-end is still measured in days, not hours. The result is that the return on your QuickBooks Online migration can be easily undermined by gaps in accounts payable (AP) and global payout processes.

This playbook addresses those gaps. It outlines the scenarios where QuickBooks Online limitations are most pronounced, describes the operational risks that follow, and presents a path to ensure that your AP and global payouts processes scale in tandem with QuickBooks Online. This guide is designed for CFOs, Controllers, AP leaders, and IT teams alike, providing a practical framework for integrating payments automation where QuickBooks Online falls short, so that businesses can protect the value of their investment and sustain growth without introducing new risk.



4 Catalyst Scenarios:

Why Companies Pursue a QuickBooks Online Migration



For most organizations, the decision to migrate to QuickBooks Online doesn't come out of nowhere. It's not just about upgrading systems or modernizing technology. Instead, a QuickBooks Online migration is usually triggered by catalyst events—inflection points for a company where existing finance processes can no longer keep up with operational demands.

These moments expose the limits of entry-level tools, spreadsheets, and legacy platforms. They create a level of complexity that forces business leaders to rethink how transactions are recorded, managed, and reported. At these inflection points, the move to QuickBooks Online becomes less about choice and more about necessity.

Here are four of the most common scenarios where companies recognize that a QuickBooks Online migration is the only viable path forward.

What Each Stakeholder Needs from a QuickBooks Migration

CFO Needs a clear view of remaining financial and operational risks after migration to ensure informed, strategic decisions.

Controller Needs confidence that the financial month-end close, reconciliations, and reporting will be faster, more accurate, and scalable.

AP Manager Needs relief from manual workarounds that slow down payments and create bottlenecks.

IT/Integration Lead Needs clarity that QuickBooks Online can handle complex operations, scale with the business, and replace fragmented legacy systems.

Outgrowing Entry-Level Tools

A growing business might be able to start with spreadsheets or simple accounting tools. But as transaction volumes climb and reporting requirements expand, those tools quickly reach their limit. Suddenly:

- Company growth creates a complex, multi-entity financial structure that requires consolidation.
- Tax regulations expose changing financial requirements that increase risk.
- Disparate data prolongs the month-end close process, highlighting the need for greater visibility.

At this stage, companies migrate to QuickBooks Online because the manual workarounds that once worked now break under the weight of scale. A QuickBooks Online migration becomes a strategic step to regain control and avoid finance becoming a bottleneck.



Consolidation After M&A

Mergers and acquisitions introduce overlapping systems, redundant vendor data, and inconsistent approval chains. Leadership requires consolidated financial visibility, but piecing together reports from multiple systems makes accuracy and speed challenging.

In this scenario, a QuickBooks Online migration is driven by the need to unify multiple systems, processes, and data sources from different companies into one. Without migrating to a consolidated platform like QuickBooks Online, there's an increased risk of reporting delays and errors, which erodes the validity of the month-end reports.



Geographic Expansion

Global growth is one of the most significant triggers for a QuickBooks Online migration. As companies expand into international markets, they face:

- New local tax regimes and compliance requirements (VAT, DAC7, etc.).
- Increased foreign currency transactions.
- Complexity with cross-border banking.

Simple accounting systems and spreadsheets cannot keep pace with these demands. A QuickBooks Online migration allows finance to manage global operations at scale—centralizing data, standardizing processes, and reducing risk as expansion accelerates.



Re-Platforming from Legacy Systems

Many established organizations still operate on outdated systems. Over time, these become a liability: costly to maintain, difficult to integrate, and unable to support modern workflows.

When these legacy platforms become too cumbersome, re-platforming to QuickBooks Online is often the only path forward. This gives businesses a rare opportunity to reset: redesigning processes, strengthening integrations, and laying a new foundation for scale and efficiency.

The common thread:

Each of these catalyst events forces the same realization—the tools that once served the business no longer align with operational reality. A QuickBooks Online migration isn't just an upgrade: it's a turning point. Whether you're scaling beyond entry-level tools, consolidating post-M&A, expanding globally, or modernizing from legacy platforms, the migration decision often determines whether finance can keep pace with growth or hold it back.



Understanding the Gap:

Why QuickBooks Online Isn't an AP and Global Payouts Solution

Businesses understand the significant effort required to maintain the fundamental processes of accounts payable and payouts. Even after a QuickBooks Online migration, the operational reality in many organizations remains largely unchanged from what it was before: lengthy intake processes, slow approvals, fragmented payments, and delayed reconciliations. While these manual workarounds may keep the lights on, they do not scale.

The contrast becomes clear when QuickBooks Online is mapped against what finance teams expect from a modern AP and payouts system—especially given what is now possible with integrated automation and agentic AI.

Stakeholder Needs for AP and Global Payouts

CFO Needs confirmation that QuickBooks Online will address all financial bottlenecks, not just record transactions.

Controller Needs assurance that AP and global payout processes will be streamlined, reducing both data errors and reporting delays.

AP Manager Needs relief from day-to-day manual invoice entry, approvals, and payment tasks that continue to slow down the team.

IT/Integration Lead Needs to understand if QuickBooks Online alone can scale finance operations and maintain data integrity without adding new complexity.



THE WAY IT WAS

Invoice intake: PDFs arrive by email. A staff member downloads, checks, and retypes the details into QuickBooks Online.

Approvals: Managers receive invoices in their inboxes, often letting them sit until reminders pile up. Approvals stall when managers are traveling or are distracted by other demands.

Payments: Finance staff cut and paste bank details, prepare wires, and manually track payment status to avoid mistakes. Cross-border transfers require double-checking every transaction.

Reconciliation: At month-end, the team discovers mismatches between entities. Closing the books takes days longer than planned, with added risks of duplicate payments or errors.

The difference is structural:

Moving from manual workarounds to integrated AP and global payouts automation is what prevents QuickBooks Online from becoming a passive recordkeeper. Technology solutions like Tipalti ensure that finance operations scale with the business rather than hold it back, and that leaders have the reliability they expect from their QuickBooks Online migration. **Tipalti makes this shift practical**, combining automation, compliance, and global international payments in a single system tied directly to QuickBooks Online.

THE WAY WE WANT IT TO BE

Invoices flow in automatically: Documents are captured from email or portal and coded without retyping.

Approvals move without bottlenecks: Notifications are sent to managers on their mobile devices. If they do not act, the system escalates to the next step in the process.

Payments execute in one flow: Domestic and international transactions are processed from a single platform, with data synced directly into QuickBooks Online.

Reconciliation is built in: Sub-ledgers are updated in real time, so close cycles are shortened, and data variances are resolved quickly.

THE WAY IT CAN BE NOW

AI-driven invoice capture: Manual entry is eliminated through intelligent extraction and coding, with two- or three-way match resolving discrepancies before they reach QuickBooks Online.

Policy-based approval routing: Invoices are automatically advanced and escalated when thresholds are exceeded, ensuring accountability and efficiency.

Global payment rails: ACH, SEPA, FPS, SWIFT, and corporate cards are managed from one place, reducing operational risk and payment delays.

Real-time reconciliation: The gap between transaction execution and financial reporting is closed, aligning the general ledger and sub-ledgers.

Embedded compliance controls: Tax forms, sanctions checks, and audit trails are enforced within the same workflow, not bolted on afterward. This ensures that tax requirements are met automatically and reduces the likelihood of penalties or oversight.

AP and Global Payouts Technology: Integration Considerations for QuickBooks Online

The true strength of a QuickBooks Online migration is measured less by what goes into the general ledger and more by how reliably operational data flows into and out of it. A streamlined payments integration is where this reliability is won or lost. When AP and global payouts are manually bolted on, finance teams experience reconciliation delays, data inconsistencies, and mounting exceptions. However, when AP and global payouts automation is implemented as a complement to the migration itself, QuickBooks Online becomes more than a recordkeeper. It becomes a living system of financial operations. These are the key things to consider when evaluating AP and global payouts technology.

Bridging QuickBooks Online and Payments: Stakeholder Needs

- CFO** Needs to verify that QuickBooks Online gaps in the AP and global payouts process won't hide inefficiencies and expose financial risk.
- Controller** Needs visibility into whether data syncing between QuickBooks Online and payment workflows will consistently and accurately reconcile across entities.
- AP Manager** Needs to ensure that invoices, approvals, and payment transactions flow seamlessly between systems without manual intervention.
- IT/Integration Lead** Needs to verify the stability of QuickBooks Online when manual workarounds bypass the system.



CONNECTORS VS. MIDDLEWARE

Organizations face a structural decision: rely on pre-built connectors from an AP automation provider, or route everything through a broader integration platform (iPaaS). Pre-built connectors often deliver faster time to value, with tested mappings and supported updates. Middleware allows broader flexibility but shifts ownership of error handling and versioning to internal IT. To start, businesses need clarity on who owns the integration risks before choosing a path. Robust AP and global payouts solutions, such as Tipalti, utilize both and feature pre-built ERP connectors that deliver tested mappings, continuous updates, and sub-ledger reconciliation, thereby reducing IT overhead and integration risk.

MASTER DATA OWNERSHIP

A QuickBooks Online migration exposes questions of ownership. Who controls the vendor master? Where does the chart of accounts live? How are departments and approval hierarchies maintained? Without clear definitions, duplicates proliferate, and reconciliation slows. A best practice is to centralize ownership in QuickBooks Online, with added automation systems updating in controlled ways. This prevents companies from reconciling competing sources of truth. Tipalti supports centralized vendor master ownership while synchronizing updates cleanly into QuickBooks Online, preventing duplicate records and reconciliation delays.

POSTING MODES AND ERROR HANDLING

Another critical decision is how transactions post back to QuickBooks Online. Some organizations favor summary postings to keep ledgers clean. Others require line-level detail for audit and analytics. While either approach can work, the integration must be consistent. Equally important is error handling. Exceptions need to surface where businesses can see and act on them, not buried in log files that no one reviews. Tipalti posts transactions at the proper level of detail and surfaces exceptions in real time, ensuring that finance teams can act before close deadlines are missed.



MULTI-ENTITY AND INTERCOMPANY

Global organizations must consider how AP and global payouts scale across multiple entities. A streamlined QuickBooks Online integration between systems should allow consolidated reporting. Currency conversion and approvals are all integration challenges that, if left unresolved, lengthen close times and slow reporting cycles. Tipalti is built for multi-entity operations, enabling currency conversions and consolidated reporting across jurisdictions—all from a single platform.

CUTOVER DISCIPLINE

Finally, the transition itself matters. A phased approach—sandbox, user acceptance testing, and staged production rollout—is non-negotiable. Skipping these steps almost guarantees manual rework after implementation. Equally important is ownership: who ensures that exceptions are caught during User Acceptance Testing (UAT), and that unresolved issues do not flow into production? Businesses should expect cutover risk to be explicitly identified in the implementation plan, with contingency steps documented before transactions begin to flow. Tipalti's implementation formalizes cutover steps, with UAT exception ownership defined so issues are resolved before production use.



The outcome of a streamlined integration is straightforward:

You get a finance environment where invoices, approvals, payments, and reconciliations are not only captured but also connected. This ensures that QuickBooks Online functions as the system of record it was intended to be, rather than a passive ledger supported by manual workarounds. Tipalti's ERP connectors and reconciliation workflows make that outcome achievable with less IT risk.

Risk and Compliance Issues You Can't Ignore

QuickBooks Online migrations are often judged by whether the system correctly consolidates, balances, and reports, ensuring the general ledger remains accurate. But the greater risk lies outside the ledger. Every invoice, approval, and payout carries tax, regulatory, and fraud implications. When these controls are managed manually, your exposure multiplies. As a result, businesses cannot afford to treat compliance as a secondary layer. Compliance must be embedded directly into the AP and global payouts process..



Global Compliance: Core Stakeholder Needs

CFO Needs protection from exposure to tax errors, sanctions violations, and fraud.

Controller Needs accurate tax reporting and dependable audit trails.

AP Manager Needs compliance embedded directly into daily payment workflows, not as a separate process.

IT/Integration Lead Needs secure data handling and adherence to SOC and ISO standards.

TAX AND REPORTING OBLIGATIONS

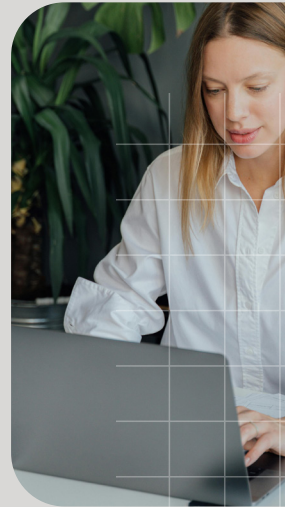
Global operations require collecting, validating, and storing the right tax documentation at the point of onboarding and payment. In Europe, companies must manage VAT and DAC7 reporting for transactions on digital platforms. In the US, paying suppliers and payees requires collecting W-8 or W-9 forms and ensuring accurate year-end reporting through 1099 or 1042-S filings. Without payment automation, forms are gathered inconsistently, deadlines are missed, and penalties follow. Tipalti embeds compliance into the AP and global payouts workflow (W-8/W-9, 1099, 1042-S reporting, VAT, and DAC7 reporting), ensuring tax requirements are met without manual intervention.

SANCTIONS AND OFAC SCREENING

Cross-border payments bring heightened scrutiny. Regulators expect every transaction to be screened against sanctions lists, such as those maintained by OFAC. Manual screening is not only unreliable and slow, but a single missed payment can expose your company to regulatory fines and reputational damage. Automated, embedded screening is the only way to maintain compliance at scale. Tipalti automatically screens every transaction against OFAC and other global lists, reducing both regulatory risk and operational burden.

FRAUD CONTROLS AND AUDIT TRAILS

Fraudulent invoices, vendor impersonation, and unauthorized changes to payment instructions continue to be persistent risks. Companies must ensure that every action—from invoice intake to final payment—is logged with full auditability. Without this discipline, internal controls can weaken, and external auditors may raise findings that delay close and erode leadership confidence. Compliance lapses don't just slow operations. They can also carry financial penalties and reputational damage that boards and regulators will not overlook. Tipalti automatically enforces end-to-end audit trails, making every invoice, approval, and payment traceable for regulators and external auditors.



SECURITY STANDARDS

Compliance also extends to how your data is secured. Standards such as SOC 2 and ISO are now baseline expectations from customers, partners, and auditors. Any AP or global payouts system that cannot demonstrate adherence introduces risk that QuickBooks Online alone can't mitigate. Tipalti adheres to SOC 2 and ISO standards, ensuring that sensitive finance data remains secure throughout the AP and global payouts process.

The compliance lesson is clear:

QuickBooks Online is insufficient when it comes to managing international payment risk. Real protection comes from embedding tax, sanctions, fraud, and security controls directly into the AP and global payouts process. Without this, every payment transaction introduces risk, no matter how clean the general ledger appears. **Tipalti implements these controls directly**, enhancing compliance while safeguarding operations.



Your 90-Day AP and Global Payouts Rollout Plan: Post-QuickBooks Online Migration

A QuickBooks Online migration changes the system of record, but without a plan for AP and global payouts, the operational gaps persist. Businesses need a disciplined rollout framework that keeps the organization moving forward once QuickBooks Online is live. Ninety days is the critical window: it's enough time to stabilize QuickBooks Online while still early enough to prevent manual practices from becoming entrenched.

Stakeholder Needs: Delivering AP and Global Payouts Success

CFO Needs a disciplined plan that maximizes ERP ROI with AP and global payouts automation.

Controller Needs measurable close-cycle improvement in 90 days.

AP Manager Needs assurance that the new system rollout won't overwhelm the team.

IT/Integration Lead Needs to focus on sandbox, UAT, and minimizing cutover risk.

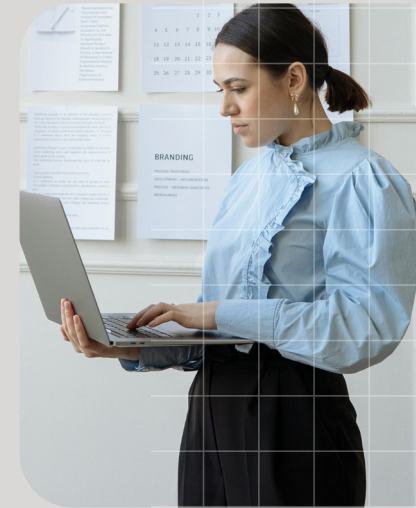


DAY 0–30: ESTABLISH THE FOUNDATION

The first month should focus on preparing data and processes that will determine the success of automation. Vendor masters must be reviewed and cleaned to prevent duplicates and errors from propagating. Approval matrices should be documented and regularly tested to accurately reflect the current organizational structure. Tax form collection (W-8/W-9, 1099s, etc.) should begin immediately to avoid compliance gaps. Many organizations pilot AP and global payouts automation in a single entity during this phase, allowing teams to validate workflows before scaling. Tipalti simplifies this stage by collecting vendor data and automating tax form collection during onboarding, thereby reducing the need for manual follow-up later.

DAY 31–60: EXPAND AND ENABLE

With the foundation set, the second month extends automation across entities. AP and global payout capabilities should be enabled, allowing payments to be managed through a single system rather than using piecemeal banking tools. Three-way match processes for indirect spend are introduced, which tighten controls and reduce duplicate payments. By the end of this phase, approvals, payments, and reconciliations should be running through consistent automated flows across multiple entities. With Tipalti, global payouts across ACH, SEPA, FPS, and SWIFT are unified in one platform, while multi-entity workflows are supported natively.

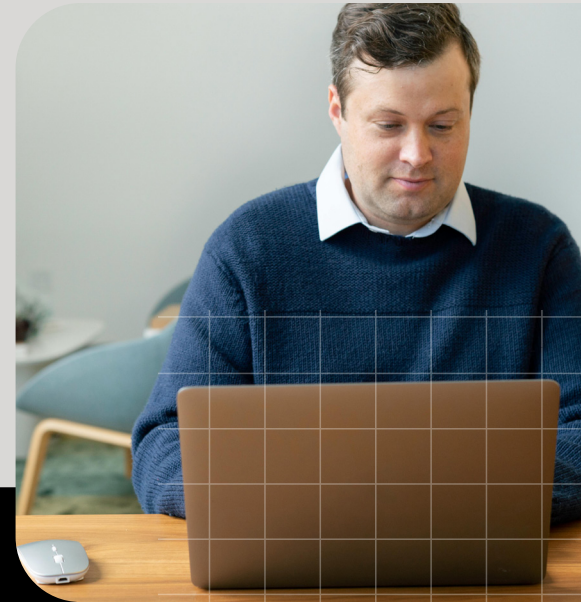


DAY 61–90: TUNE AND ACCELERATE

The third month shifts attention to refinement. Exception handling rules need to be tuned so that recurring issues are resolved quickly. Service level agreements for approvals and reconciliations are defined and enforced. A standardized month-end close process must be implemented to reduce time-to-close and provide leadership with timely visibility into results. Tipalti automates exception handling and enforces SLAs, while accurate reporting shortens close cycles and provides leadership with advanced visibility across all entities.

The result of a phased rollout is control:

By sequencing a technology implementation in 30-day intervals, businesses can minimize disruption, accelerate adoption, and build a finance operation that can scale with confidence beyond the first quarter after a QuickBooks Online migration. Tipalti supports this phased rollout with tested workflows for multi-entity operations and global payments.



AP and Global Payouts ROI: Proof and Outcomes After 90 Days

A QuickBooks Online migration promises efficiency, accuracy, and control. However, those promises only hold if the systems feeding into QuickBooks Online can deliver measurable improvements. Businesses need evidence that AP and global payouts automation does more than streamline tasks. It changes financial operations at scale.



Stakeholder Needs for Maximizing ROI

CFO Needs measurable ROI through improved efficiency and enhanced financial visibility.

Controller Needs faster close cycles and fewer reconciliation issues through automated workflows.

AP Manager Needs reduced workload and stronger supplier relationships enabled by AP and global payouts automation.

IT/Integration Lead Needs verification that all systems and integrations are stable, scalable, and sustainable.

EFFICIENCY BENCHMARKS

Based on Tipalti data, organizations that integrate AP and global payouts automation into QuickBooks Online typically close their books 30–50% faster. Duplicate payments drop by more than 90%. Approval cycles accelerate by 25–40%. Supplier inquiries fall by 60–80% as self-service portals replace status emails. The cost to process an invoice decreases by 60–75%, from an average of \$12–\$15 manually to \$3–\$5 with automation. These are not marginal gains. They are the difference between a business struggling to keep pace and one positioned to support growth.

Organizations that run Tipalti consistently report these results. Supplier self-service reduces inquiries, global payments are executed the first time, and every transaction is reconciled back to QuickBooks Online in real-time.

SCALING WITHOUT HEADCOUNT

Global growth usually drives headcount increases for the organization. With automation in place, growth can occur without proportional increases in team size. Because vendor onboarding, invoice capture, and international payments can scale horizontally, your team can focus on higher-value, strategic work.

ON-TIME SUPPLIER PAYMENTS

Consistent, timely supplier payments strengthen relationships and reduce risk. At the same time, delays and errors can undermine credibility and invite scrutiny from auditors, regulators, and investors. Automation ensures that payments execute the first time, across currencies and borders, with reconciled data in QuickBooks Online.



AUDIT AND LEADERSHIP VISIBILITY

Automated processes leave an auditable trail. When every invoice, approval, and payment is logged, it reduces findings and accelerates audits. Accurate data and advanced dashboards provide businesses with immediate visibility into pending approvals, upcoming payments, and the impact on cash flow. Leaders do not need to wait until the end of the month to determine their financial standing.

The proof is measurable:

AP and global payouts automation implemented as a complement to your QuickBooks Online migration produces a faster close cycle, stronger controls, and scalable operations. These outcomes validate your investment and demonstrate to leadership that your finance function is equipped to support expansion without adding systemic risk. With Tipalti, these benchmarks are not theoretical targets; they are outcomes that finance teams achieve every day.





Moving Forward: What's Next?

A QuickBooks Online migration is one of the most demanding processes a company can undertake. However, while it does create a system of record, it does not resolve operational gaps in AP and global payouts. Left unaddressed, those gaps erode efficiency, extend close cycles, and increase compliance risk. Embedding AP and global payouts automation directly into QuickBooks Online streamlines critical payment workflows, strengthens compliance, reduces risk, and enables your organization to scale globally. Tipalti provides a centralized AP and global payouts platform that integrates seamlessly with QuickBooks Online—ensuring your technology ROI is realized.

- **Discover the benefits** of the Tipalti > QuickBooks Online integration.
- **Speak with a Tipalti integration specialist** to see how automation can be tailored to your QuickBooks Online environment.

The way forward is clear:

A QuickBooks Online migration can only achieve its full potential when your AP and global payouts processes are automated. By integrating Tipalti into QuickBooks Online, you'll build a finance function that scales with confidence.