GUIDE

The Agentic AI Readiness Checklist for Accounts Payable

Map your path to AI-powered AP while keeping your team fully in control.

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Move from AI interest to impact

Finance teams see the potential of AI. They just need a clear path to operationalize it.

Tipalti's recent State of AI in Finance: Exploring the AI Trust Gap found that 98% of finance professionals believe AI is important to their finance function, while 55% are extremely optimistic about its potential. Still, trust in AI remains a challenge to adoption—48% are concerned about its risks.

Those concerns are grounded in the craft of finance. Accounts payable is a complex chain of connected workflows, and each step depends on accuracy, auditability, and control.

AI adoption is a maturity journey

That is why AI adoption in finance can't be treated like flipping a switch. It has to be a maturity journey—especially as agentic AI moves from assisting with individual tasks to coordinating work across systems, recommending next steps, and completing AP tasks under human oversight. The goal is not to replace finance teams, but to amplify their impact by removing manual work from the processes that slow them down.

But before leaders scale AI agents across AP, they need to know which tasks are ready, where humans should stay involved, and which systems must be in place to maintain control.

Use this guide to move forward with confidence

This guide helps you do just that. You'll assess your current AI maturity level, identify the gaps that keep your team from scaling AI with confidence, and get practical next steps to move toward AI-driven, human-governed AP.

From AI assistance to AI-powered AP within controls

Accounts payable is a natural place for AI to create value. The work is high-volume, rules-based, and deeply connected: invoices need to be captured, coded, routed, approved, paid, synced, reconciled, and reported on.

From task support to workflow intelligence

Agentic AI can take that further by helping coordinate work across the AP lifecycle—not just assisting with one task at a time. It can complete workflows, recommend next steps, build reports, surface exceptions, and help teams move faster with better visibility.

But as AI does more, the standard for trust gets higher. A coding error can create reconciliation issues. A missed approval can delay payment. A duplicate payment can affect cash flow. A tax or compliance gap can introduce risk.

AI needs context, controls, and a clear audit trail

That is why advanced AI in AP needs the right operating environment: one where AI works with full workflow context, follows defined controls, explains its actions, and leaves a clear audit trail.

A unified platform helps make that possible. When supplier data, invoice capture, approvals, tax documentation, payments, reconciliation, ERP syncs, and reporting live in one connected system, AI has the context it needs to support the full AP workflow.

Less manual work. More expert oversight.

The next stage of AI in accounts payable is not hands-off finance. It is AI-powered, human-governed accounts payable. With the right foundation, AI helps finance professionals spend less time managing routine work and more time applying the expertise, strategy, and oversight that move the business forward.

3 stages of AI maturity in AP

1 AI-assisted AP

What it looks like:

- AI extracts invoice data
- Humans still check most fields
- Coding suggestions may exist, but require review
- Approval routing can still depend on manual intervention
- Exceptions are common
- AP teams touch most invoices
- AI confidence is inconsistent

Common blocker:

The team sees AI as helpful but not trustworthy enough to rely on.

Key play:

Establish audit-ready logic.

To move beyond AI-assisted AP, the system needs to show why it made a recommendation, not just what it recommended. Finance teams need confidence that coding, routing, matching, and exception handling are based on visible rules, historical context, and explainable logic.

2 AI-orchestrated AP

At this stage, AI starts to do more than extract data. It helps orchestrate workflow across invoice intake, coding, approvals, PO matching, and exception handling.

The AP team's role becomes more strategic. Instead of manually pushing invoices through the process, they begin managing the moments that actually need judgment: exceptions, escalations, policy decisions, and process improvements.

What it looks like:

- AI suggests coding and approval paths
- Routine invoices move with less manual intervention
- Exceptions are surfaced for review
- PO matching and approval workflows become more automated
- AP leaders gain better visibility into bottlenecks
- Teams begin testing AI performance against human review
- Finance teams spend less time processing and more time improving the process

Common blocker:

AI can only orchestrate the work it can actually see.

Key play:

Unify your finance operations.

AI can only orchestrate what it can see. Fragmented intake, disconnected procurement, partial ERP syncs, manual supplier processes, and inconsistent entity-level rules all limit what AI can safely coordinate.

3 Agentic AP operations

This represents the emerging future of AP automation—where purpose-built agents work together across the workflow while finance retains governance.

AI manages more of the end-to-end AP lifecycle, from intake through approval, matching, supplier communication, payment preparation, and reconciliation support. Finance teams are not removed from the process. They govern it.

The team's role shifts from reviewing every invoice to designing the rules, monitoring performance, managing exceptions, and strategically improving the system.

What it looks like:

- AI handles high-volume execution
- Humans govern policies, thresholds, and exceptions
- Finance teams monitor performance and risk
- Approval logic, coding, and payment workflows are connected
- Supplier, invoice, payment, tax, and ERP data work together
- The AP team spends less time checking work and more time improving operations

Key play:

Use transparent AI logs to strengthen oversight.

As AI takes on more of the workflow, finance teams need a clear view into what happened, why it happened, and where human review was involved. Transparent AI logs help teams evaluate recommendations, monitor outcomes, identify risk patterns, and build confidence in where AI is ready to operate with less manual oversight.

Maturity marker:

The team no longer asks, "Can AI help us move faster?" They ask, "How can AI execute safely under our governance model?"

How ready is your AP team for agentic AI?

AI maturity is not about whether your team uses the latest AI tools. It is about how much of your AP operation you can confidently let AI support, coordinate, or execute under the right human governance.

Use the checklist below to assess your current level of agentic AI readiness. For each statement, choose the answer that best reflects your AP operation today.

Scoring instructions

Give yourself a score from 0 to 3 for each statement.

0 points: Not in place

This capability does not exist today, or it's handled almost entirely manually.

1 point: Partially in place

Some pieces exist, but the process is inconsistent, limited, or still heavily dependent on manual review.

2 points: Mostly in place

This capability is working in many cases, but there are still gaps, exceptions, or areas where the team lacks full confidence.

3 points: Fully in place

This capability is established, reliable, governed, and ready to support more AI-assisted AP work.

After you complete the checklist, add up your total score. Your score will place your team into one of three AP AI maturity levels.

1 Invoice intake and data capture

- [ ] Our team uses AI or automation to capture invoice data.
- [ ] Invoice data is captured accurately enough to reduce manual entry.
- [ ] Our team can trace extracted data back to source documents.
- [ ] We have reduced the need for human review of every invoice field.

2 Coding and approval logic

- [ ] Our system can recommend GL codes, departments, entities, or cost centers.
- [ ] We can see why a coding or routing recommendation was made.
- [ ] Approval workflows follow defined rules instead of relying on ad hoc routing.
- [ ] Exceptions are automatically routed to the right person.

3 Data foundation and ERP connectivity

- [ ] Supplier, invoice, payment, and ERP data are connected in one workflow.
- [ ] AP data syncs reliably with our ERP.
- [ ] We can manage entity-specific rules without creating disconnected processes.
- [ ] Our team has visibility across AP activity, not just individual tasks.

4 Governance, auditability, and risk control

- [ ] We have clear policies for what AI can and cannot do.
- [ ] We can review an audit trail for AI-supported recommendations and actions.
- [ ] Humans can override AI recommendations when needed.
- [ ] We have controls in place for duplicate payments, fraud risk, tax compliance, and approval thresholds.

5 Operational readiness

- [ ] Our team has identified which AP tasks can be automated with the right controls and review points.
- [ ] We regularly review AI recommendations for accuracy, exceptions, and control issues.
- [ ] We measure performance using accuracy, exception rate, cycle time, and control outcomes.
- [ ] Our team can spend less time on routine manual work and more time managing exceptions, controls, and process improvements.

Scoring

With 20 questions, each worth 0–3 points, the max score is 60.

0–20 points: Level 1—AI-assisted AP

You are using or exploring AI. Your next priority is building trust through explainable logic, cleaner workflows, and better visibility into AI-supported decisions.

Recommended next step:

Focus on audit-ready automation. Start with invoice capture, coding recommendations, and approval routing that your team can review, explain, and trust.

See how Tipalti Automates Invoice Processing →

21–40 points: Level 2—AI-orchestrated AP

Your team is moving beyond basic AI assistance. AI may already support routing, matching, coding, or exception management. But if data, workflows, or approvals are fragmented, it may be difficult to scale AI-led execution with confidence.

Recommended next step:

Connect the platform. AI can only orchestrate what it can see. Fragmented intake, disconnected procurement, partial ERP syncs, and manual supplier processes limit what AI can safely coordinate. A connected platform—not stitched-together point solutions—is the prerequisite for AI orchestration.

Explore Tipalti's Connected AP Automation Platform →

41–60 points: Level 3—AI-driven AP operations

Your team is closer to AI-driven, human-governed AP. You have the workflows, data visibility, and controls needed to let AI handle more execution while finance governs outcomes.

Recommended next step:

Expand AI-supported work inside your AP workflow. Once trust and workflow context are in place, define where AI can help reduce manual effort while your team stays in control of rules, approvals, exceptions, and oversight.

Explore Tipalti AI →

Your level-up roadmap

Level 1 Build trust before scaling AI

Main message:

Do not jump straight to AI workflows. Start by making AI decisions visible, explainable, and reviewable.

Recommended actions:

- Identify the highest-volume manual AP tasks.
- Start with invoice capture and coding support.
- Require clear explanations for AI recommendations.
- Track how often humans correct AI outputs.
- Build confidence with audit trails and human override controls.

Watch-out:

Don't confuse basic OCR with AI maturity. Capturing data is helpful, but AI-powered workflows require logic, controls, and context.

Level 2 Unify your workflow

Main message:

AI cannot orchestrate what it cannot see.

Recommended actions:

- Map the full invoice-to-payment lifecycle.
- Identify where data breaks between intake, approvals, ERP, payments, and reconciliation.
- Standardize supplier onboarding and payment data.
- Clean up entity, department, GL, and approval rules.
- Reduce fragmented point solutions.

Watch-out:

If AI only sees part of the process, people will still have to fill in the gaps.

Level 3 Use agentic AI to handle busywork while people focus on strategy

Main message:

Once trust and workflow context are in place, finance teams can expand how AI supports AP work while keeping people in control of rules, approvals, exceptions, and oversight.

Recommended actions:

- Use AI recommendations to support coding, routing, matching, approvals, and exception management.
- Monitor outcomes, refine rules, and strengthen oversight over time.
- Identify high-volume workflows where AI can reduce unnecessary manual touches.
- Expand AI-supported automation gradually based on accuracy, consistency, and control requirements.
- Keep the team focused on strategy and optimization.

Watch-out:

The goal is not to move finance work outside your core systems or hand AP over to AI. It's to help AI take on more of the manual work within a governed platform—while people remain in control of the decisions, rules, exceptions, and outcomes.

WEBINAR

Applying AI in AP:
Balancing Automation and Oversight

Learn how finance teams can apply AI in accounts payable with the right data, controls, and human oversight to improve accuracy, reduce risk, and free teams for higher-value work.

Watch Now →

The governance architecture behind AI-powered AP

1. Explainable logic

Finance teams need to understand why AI recommended a code, route, approval, or action.

2. Human override

AI should accelerate work, not trap teams inside black-box decisions.

3. Audit trails

Every recommendation, approval, exception, and payment action needs a record.

4. Unified data

Supplier, invoice, procurement, payment, tax, and ERP data need to work together.

5. Role-based controls

Different users need different levels of access, approval authority, and oversight.

6. Exception management

The system should know when not to proceed and when to involve a human.

7. Performance monitoring

Finance leaders need to measure accuracy, cycle time, exception rates, and control outcomes.

AI maturity is not measured by how much you automate. It is measured by how confidently you can govern what AI executes.

Tipalti is built for AI-driven, human-governed AP

> "
> Tipalti's AI capabilities make our work so much easier. With invoice capture and real-time reporting, my team has complete visibility into approvals, coding history, and potential errors. Now I can instantly run a report, see who approved what, and trust the data is precise every time.
>
> **KANAN MAMMADOV**
> VP of Procurement
> Lantern Community Services

Scaling AI in accounts payable requires a unified solution. A tool that only handles invoice capture or basic approval routing cannot provide the full context AI needs to operate safely across the AP lifecycle.

For AI agents to execute more AP work within finance-controlled guardrails, teams need one connected operating layer across:

- Supplier onboarding
- Invoice intake and processing
- PO matching
- Approval workflows
- Tax and compliance
- Global payments
- Multi-entity operations
- ERP sync
- Reconciliation support
- Reporting and audit trails

Tipalti helps finance teams move from manual AP execution to AI-supported, governed automation by connecting the workflows, controls, and data AI needs to operate safely at scale.

Agentic AI in accounts payable starts with connected control

Finance teams need a practical path from caution to confidence, with the right systems, controls, and visibility to scale AI responsibly. It starts with understanding where your team is today, what controls are missing, and which workflows are ready for AI-powered execution within human governance.

Tipalti helps finance teams build that foundation. With AI-powered AP automation, connected workflows, global payments, supplier management, ERP integration, and governance built into one platform, Tipalti gives your team the control to move from manual execution to AI-led, human-governed operations.

The teams that win with agentic AI won't be the ones that automate the fastest. They'll be the ones who build the strongest foundation for trust.

See what AI-powered AP can do for your team.

Book a Demo →

Contact Us

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