

AP Is Evolving but the Gaps Are Costly

New research from Edenred Pay reveals why Accounts Payable is becoming a strategic asset before many teams are ready.



AP is Now Strategic

82% say suppliers are at least somewhat satisfied.

AP now directly impacts supplier relationships, cash flow, and risk.



AI is Coming but Not Yet Scaling

57% use AI in select areas.

Only 5% have fully implemented AI across AP.

Most teams have strong automation foundations, but AI is still stuck in pilot mode.



The Biggest Roadblock: Integration

29% say integration with existing systems is the #1 barrier to AP automation.

Disconnected systems stall cycle times, increase manual work, and elevate risk.



The Hidden Problem: Manual Work

84% say 10–25% of invoices still require manual intervention.

Manual work slows payments, creates errors, and quietly erodes supplier trust.

Payments are Going Digital Fast

36% expect ACH to grow fastest.

28% expect corporate / virtual card growth.

Only 1% expect checks to grow.

Finance leaders are moving away from slow, costly payment methods.

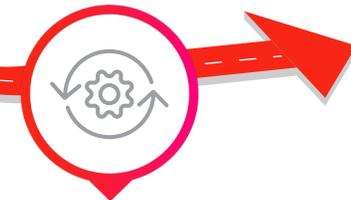


Risk is Rising Faster than Confidence

37% experienced attempted or successful payment fraud.

86% lack strong confidence in fraud detection.

Traditional controls aren't keeping pace with increasingly sophisticated fraud.



What AP Leaders Should Do Next

- Reduce manual invoice intervention
- Standardize and secure supplier data at the source
- Expand AI beyond pilots
- Deploy layered fraud prevention (verification + MFA + monitoring)
- Prioritize platforms that unify invoices, payments, controls, and reporting

Accounts Payable is ready to lead, if the technology can keep up.

Download the Full Report:



Turn Accounts Payable into a Strategic Asset.

Visit www.edenredpay.com to explore how Edenred Pay helps organizations automate, optimize, and secure the entire invoice-to-pay process.