



genpact



From automation to advantage



Orchestrating accounts
payable with agentic AI



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From automation to autonomous

Accounts payable (AP) is having a Cinderella moment. What was once a transactional back-office function, has been transformed by data, automation, and AI. With smarter financial decisions, better experiences, greater efficiency, and lower costs, finance teams are creating invaluable competitive advantages at a time of heightened economic, geo-political, regulatory, and trade uncertainty.

But while many CFOs already have automation and AI in their toolkits, the story doesn't end there. The visionaries are going one step further, having found a new fairy godmother in agentic AI.

Read on to discover how accounts payable teams are using agentic AI to boost the bottom-line.

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Introduction

Elevating accounts payable from process to powerhouse

For years, accounts payable has been evolving – from manual processes to being one of the first functions to embrace rule-based machine learning automation and generative AI. They are now racing toward an autonomous AP future -- one where AI agents learn, adapt, decide, and act to drive goals responsibly and with minimal human involvement.

From foundation to skyline

Evolution of accounts payable (AP) automation

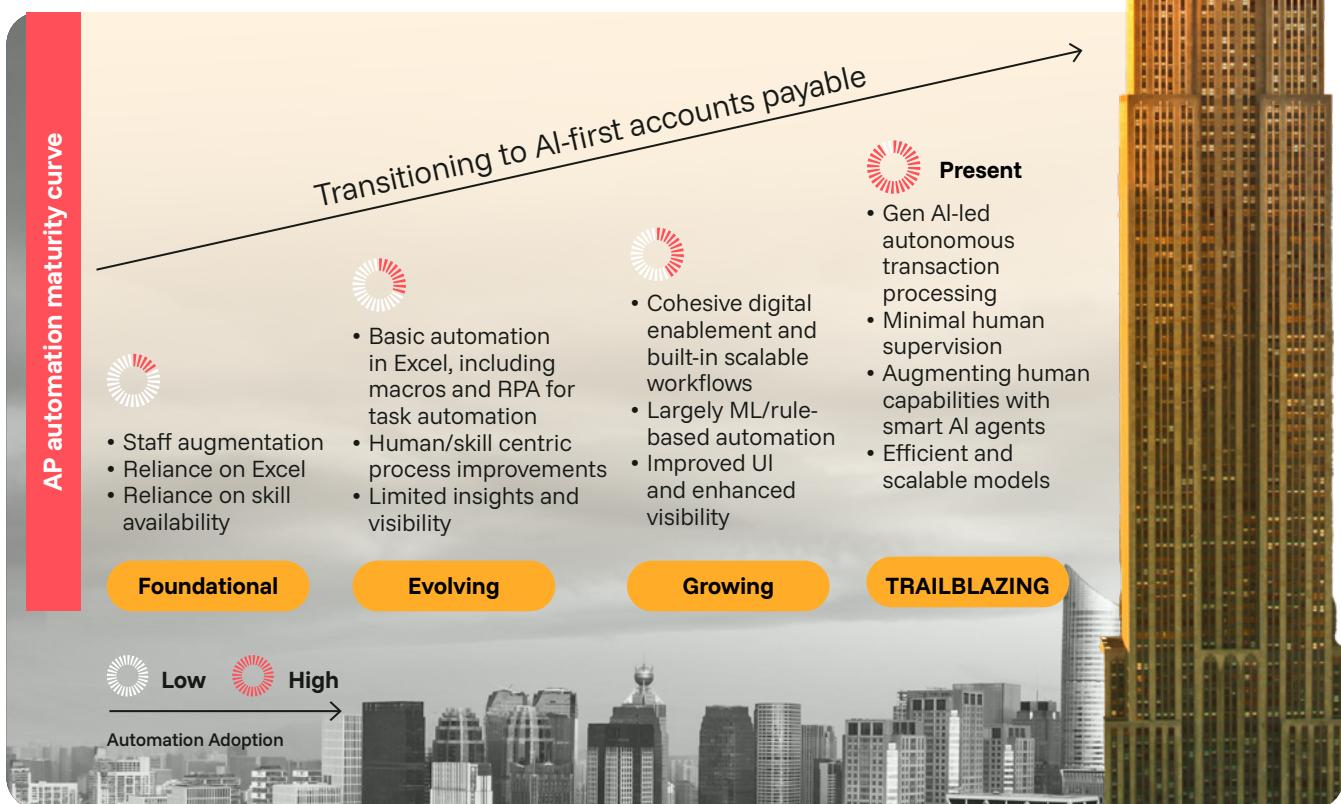


Figure 1: The evolution of AP automation

This paper explores real-life strategies and examples of how agentic AI is improving every stage of the AP process: from intelligently capturing and validating invoices to identifying and resolving exceptions, mitigating fraud risks, and managing supplier queries masterfully.

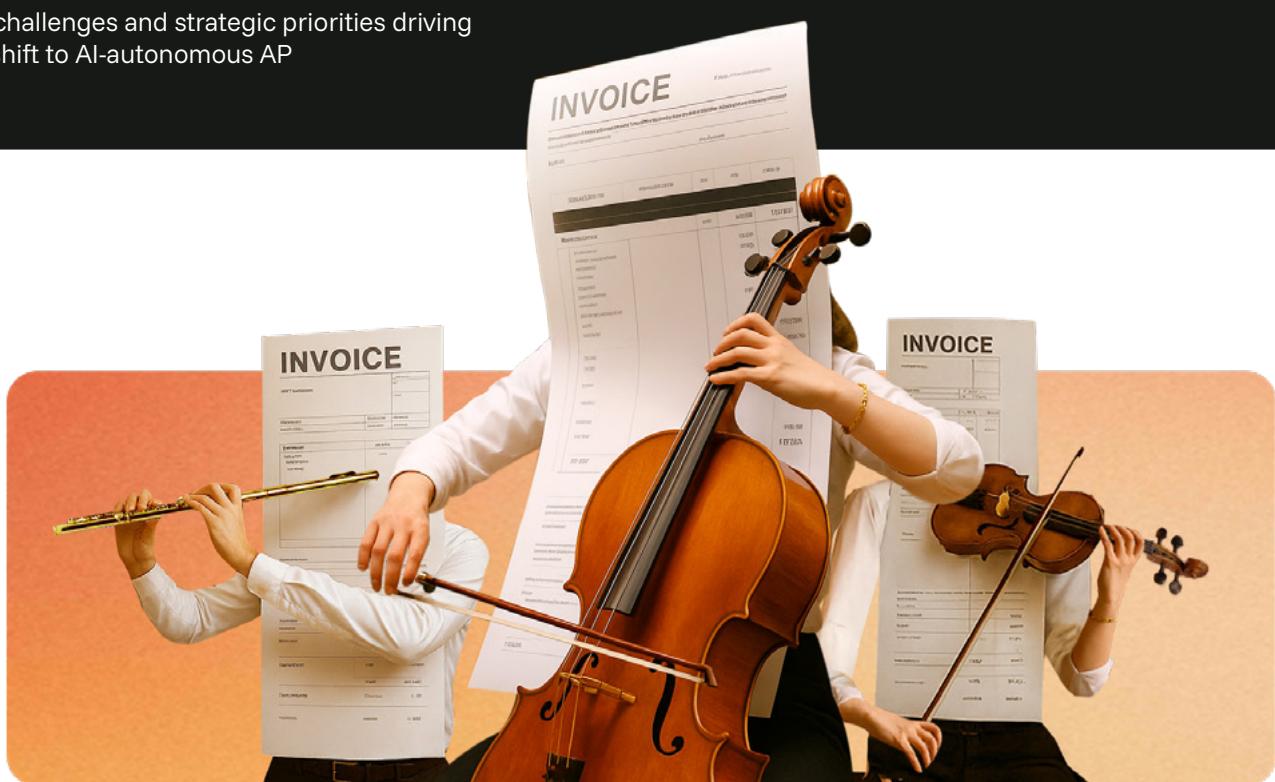
Redefining excellence in accounts payable

Managing AP is complex. It is not just about paying invoices on time. Teams must boost supplier experiences, strengthen risk management, claim discounts, and manage cash and working capital strategies. Key trends are driving these expectations.

Business Challenges	AP priorities
Address economic, geopolitical, and regulatory uncertainty	Deliver the data and foresight teams need to adapt quickly and at scale
Build strategic partnerships	Improve supplier experiences and relationships with timely payments and clear communication
Embrace data, AI, and digital tools	Identify the use cases with the most impact and invest in nurturing digital skills in finance
Strengthen compliance and governance	Enable broader coverage of risks and sharper anomaly detection and exception handling
Cut costs and drive profits	Automate to enable touchless processing, and in turn drive timely payments, discount capture, and favorable supplier negotiations

Figure 2:

Key challenges and strategic priorities driving the shift to AI-autonomous AP





The power of agentic AP

So, what does agentic AI deliver that AI doesn't? Traditional AI is great at specific, pre-programmed tasks. Think of it as your go-to assistant that follows clear instructions. Need invoice data extracted or mismatched purchase orders flagged? Standard AI's on it.

Agentic AI systems, on the other hand, are built to work autonomously, handle complex multi-step workflows, and deliver outcomes, not just outputs. For example, while traditional AI can spot exceptions, agentic AI can resolve them automatically. It can prioritize the invoices that unlock greater discounts and matches data so precisely it cuts processing times dramatically.

What's more, agentic AI boosts transparency in the AP process. All decisions made by the system are recorded and can be traced back to the underlying data and business rules. This provides a clear audit trail and allows for continuous improvement of processes based on analysis of past decisions.

By putting goal-oriented AI agents to work alongside human experts, finance leaders can build future-ready AP functions. But first they must identify the right use cases to pursue.

Agentic AP in action

To truly understand the value of agentic AI, let's look at how it's already making waves.



Smarter invoice processing

Harnessing agentic AI for accurate, swift invoice intake can have a cascading positive impact across AP. Which is why a global food services company that was processing 50,000 out of 8.5 million annual invoices manually deployed Genpact AP Capture, our AI-powered invoice processing solution. The tool helped classify and prioritize invoices, cutting invoice processing time from nine minutes to 30 seconds, helping capture early payment discounts, and raising auto-posting rates to 60%.



Precise, lightning-fast exception handling

When managing millions of invoices annually, agentic AI-led exception management can be a game-changer. An electrical distribution company with a sprawling AP team felt the strain of processing 3.5 million invoices annually. It used Genpact AP Advance – designed to tackle challenges like three-way matching, exception handling, and non-PO invoice processing – to streamline the process. The result? Faster approvals, swift exception resolution, on-time payments, and more discounts captured.



Proactive fraud prevention

Duplicate invoices can cost companies millions, especially when traditional methods fail to catch subtle anomalies. We experienced this first-hand when Genpact's legacy tools and processes failed to catch duplicate invoices. In response, we turned to our own solution – Genpact AP Trace, designed to enable near-zero duplicate or incorrect payments. The tool identified duplicates others missed – even those with minor typographical differences or irregular patterns. The outcome? A 30% reduction in false positives and near-zero incorrect payments.



Boosting supplier relationships

Suppliers expect clear, timely communication and any gaps can lead to friction. A leading shared services provider for the beverage bottling industry used agentic AI to cut query resolution times by 50%. Our agentic AI-powered helpdesk tool, Genpact AP Assist, helped the company automate the process and analyze sentiment and intent to prioritize critical queries. This helped the company slash the average resolution time for AP queries by up to 50%. Most importantly, it improved crucial supplier relationships.

Seize the autonomous AP opportunity

Agentic AI represents the future of accounts payable – but technology alone isn't the full solution. The AP ecosystem is complex, with global processes spanning hundreds of jurisdictions, multiple languages, and intricate systems often reliant on dated ERPs.

What's critical is combining deep process expertise with tailored agentic AI solutions. That's where our portfolio of agentic AI-powered solutions, the [Genpact AP Suite](#), comes in.

The Genpact AP Suite advantage



The Genpact AP Suite is designed to tackle the complexities of modern AP, offering modular agentic AI-powered solutions for every stage of the process. From smarter data extraction to proactive fraud detection, our suite is built to scale with your business and deliver measurable impact.



For smarter invoice data extraction for global operations



Intelligent exception handling for touchless processing



Proactively identifies and addresses anomalies and fraud risks



AI-powered helpdesk for seamlessly handling supplier queries

Why Genpact?

We bring in the last-mile advantage, helping connect your processes with the right tech and the right experts. With more than 20 years of expertise in managing AP and a wide partner ecosystem, we pair deep operational and industry knowledge with cutting-edge AI trained on millions of real-life transactions to deliver predictive analytics, insights, and proactive action.

Here's what makes us different:

Proven expertise	A wide partner network	Enterprise-grade security	Modular flexibility
Over 20 years of AP process mastery paired with cutting-edge AI trained on millions of transactions	Collaboration drives progress, which is why we partner with industry-leading businesses	Built on Microsoft's Azure AI Foundry and Azure Analytics Service, enabling compliance and protection at scale	Choose only the tools you need. Tailored solutions for tailored results

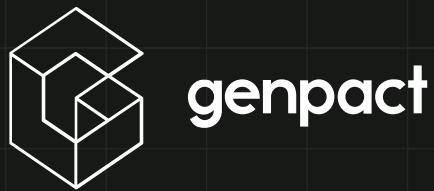


Jinsook Han

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The Genpact AP Suite creates the adaptability and autonomy businesses need to scale their operations in today's volatile business environment. It represents a shift toward agent-based service delivery, where success and impact are driven by domain-specific intelligence, robust governance frameworks, and comprehensive process redesign.”



About Genpact:

Genpact (NYSE: G) is an advanced technology services and solutions company that delivers lasting value for leading enterprises globally. Through our deep business knowledge, operational excellence, and cutting-edge solutions – we help companies across industries get ahead and stay ahead. Powered by curiosity, courage, and innovation, our teams implement data, technology, and AI to create tomorrow, today. Get to know us at genpact.com and on [LinkedIn](#), [X](#), [YouTube](#), and [Facebook](#).