

Trends in Finance Automation

Strategic Perspectives & Risk
Management for Financial Managers



Meet Today's Speakers



Vincent Immordino
Business Development Manager
(Order To Cash)

Esker



Girish Purohit
Business Development Manager
(Source To Pay)

Esker



Why end-to-end automation is fundamental for improving cash management



Securing the credit risk assessment & the cash collection process has become a priority

2024 Financial context

Cash is king!

Cash is the lifeblood of business

Collecting cash & Optimizing Cashflow is always a topic

Collecting cash in a context of uncertainty

(Covid-19, war, inflation, etc) is becoming more complex:

- Increase in bankruptcies & longer payment delays means **higher credit risk**
- Increasing interest rates means **cash has a cost!**

Stretch Cash runway aligning vendor expectations

- Pay suppliers before any penalty kicks in
- Pay suppliers early and capitalize on Early Payment Discounts

Clogged Global Supply Chains

Businesses are still contending with rising prices and unpredictable cash needs and will need to continue to do so for the foreseeable future.

75%

of companies consider digital transformation of the supply chain “important” or “very important.”



Challenging Labor Market

74%

of CFOs say labor quality and availability is the most pressing concern for their company.

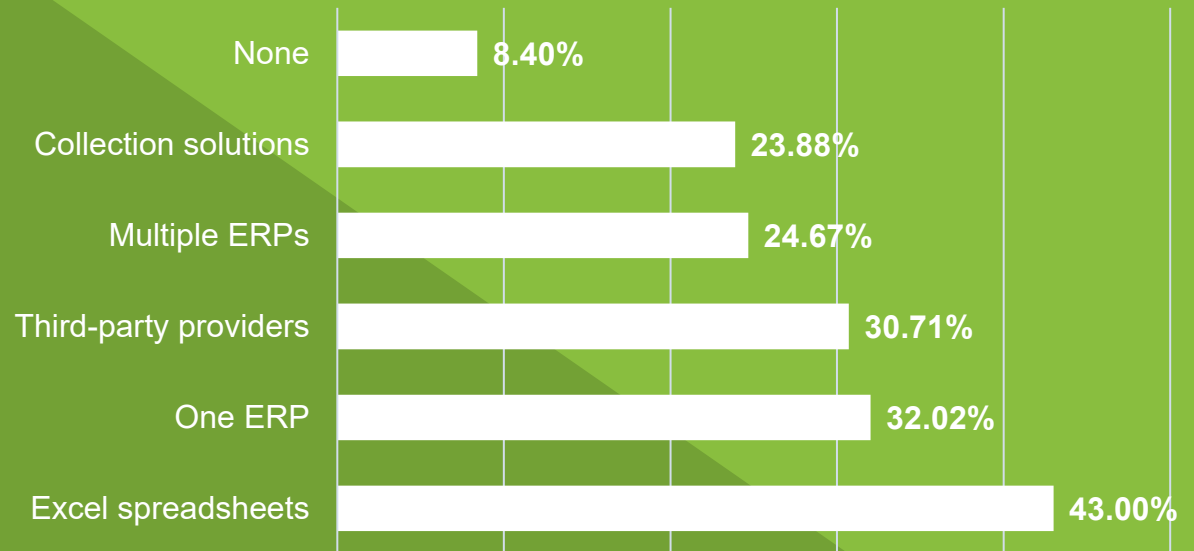
\$4,129
per month

In North America, the average cost to hire a junior accountant is \$4,129, and it typically takes 42 days to fill the position.

Operational Complexity

Doing business internally complicates everything from processing customer payments to closing the books.

Tools Used to Collect & Manage Receivables



Source: CFO Dive. Top Issues for CFOs Survey Report. 2022.

The evolution of the modern CFO

The role of the CFO has rapidly evolved from a heavy focus on budgeting, bookkeeping and other transactional business processes to having a much broader, more strategic influence with the intent of driving long-term business value.

Automation is a CFO's best friend

AI-driven solutions should be in the toolkit of every digital CFO, enabling them to address the wide range of immediate and future priorities:



Cashflow position that's healthier & more stable



Decision making that's guided by "good" data



The rise of non-financial data collection & reporting



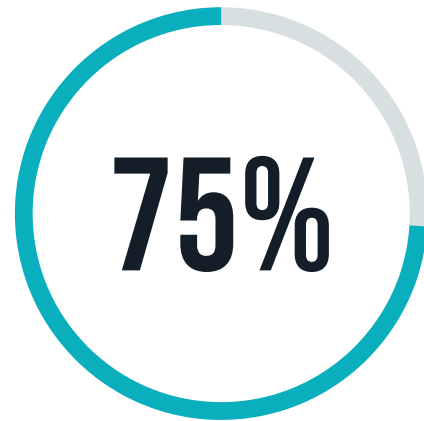
Business growth & continuity in any circumstance



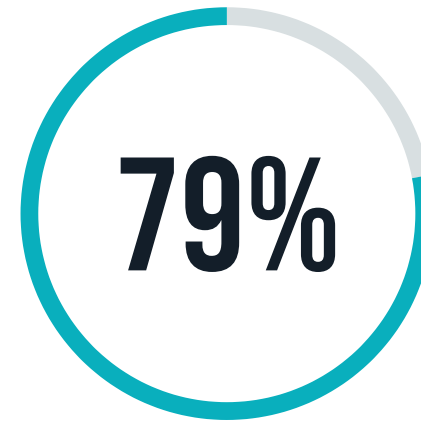
Employees who feel fulfilled & appreciated

THE OFFICE OF THE CFO SOLUTION SUITE

Efforts to optimize cash flow have ramped up



of finance organizations took steps to optimize working capital practices since 2020.



reported they intended to make these changes permanent, as continuing economic pressures forced companies to bolster cashflow.

Source: SAP

92% of CFOs plan to deploy more digital technologies

42%

of finance activities can be fully automated

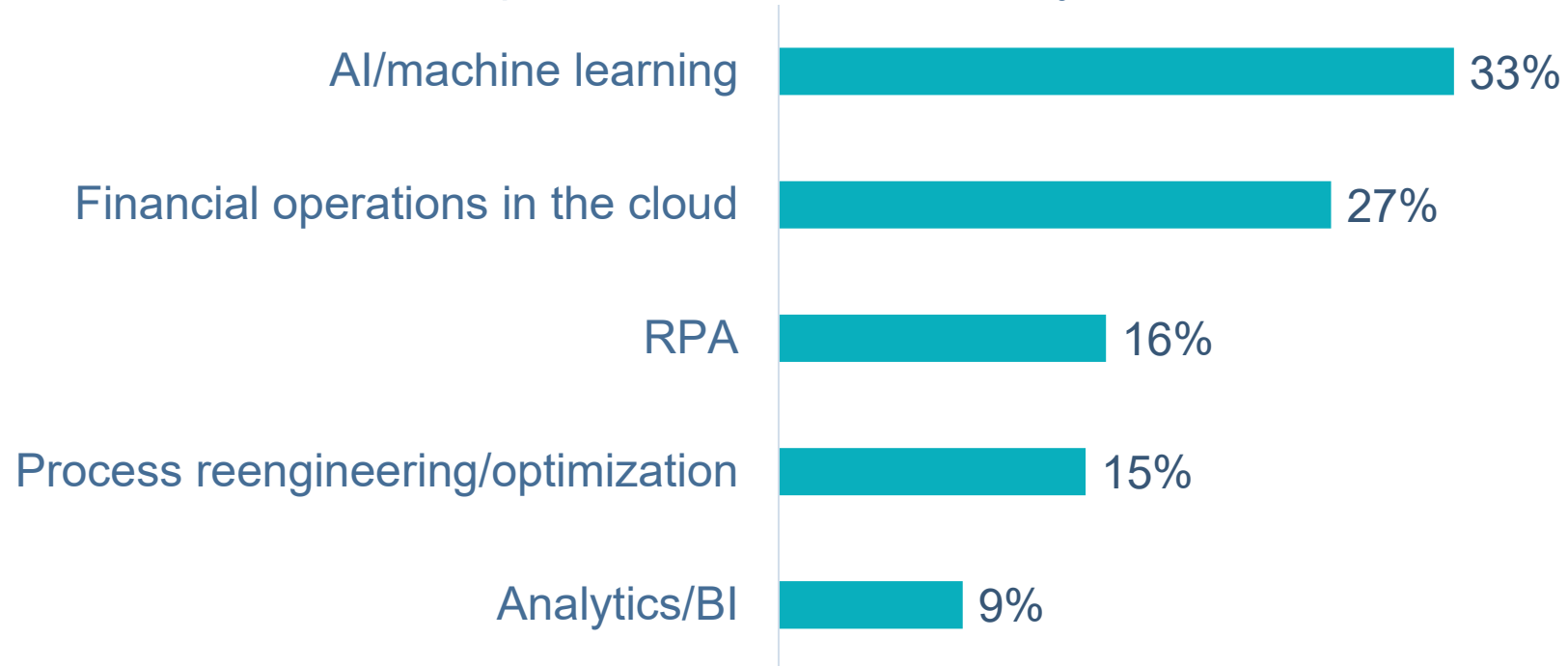
57%

want to use the time saved through automation for advanced financial skills

Priorities for technology investment

Source: Workday CFO Indicator

“How do you plan to invest to address your top priorities for improvement in the next 1-3 years?”



5 reasons why AP and AR invoice automation is rising in Chief Financial Officer's (CFO) priorities

The economic uncertainty reminded CFOs of the importance of cash – and AP and AR invoice automation provides forecasts of future cash demands

AP and AR invoice automation supports more efficient and more effective financial processes –accelerating finance transformation

Adoption of AP and AR invoice automation is rising in parallel – so your suppliers may want you to have AP invoice automation in place

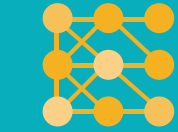
E-invoicing compliance requirement is becoming more urgent and complex

The proliferation of advanced fraud techniques demands a more sophisticated approach to reducing fraud and management of supplier information





Specific manual tasks AI-driven automation can complete more quickly & accurately than a human



Let AI do the heavy lifting

Nurture a foundation of lasting growth

From employee onboarding & retention rates to CX & cashflow, AI's business impact lays the foundation of lasting growth.

Make smarter, more predictive decisions

Thanks to AI analytics identifying anomalies & predicting outcomes, users always make the best possible business decision.

Free up staff to reach their full potential

AI improves speed & accuracy within document processing by removing redundant tasks, freeing up staff to serve customers & suppliers.

Machine Learning

Character
Extraction

Deep Learning

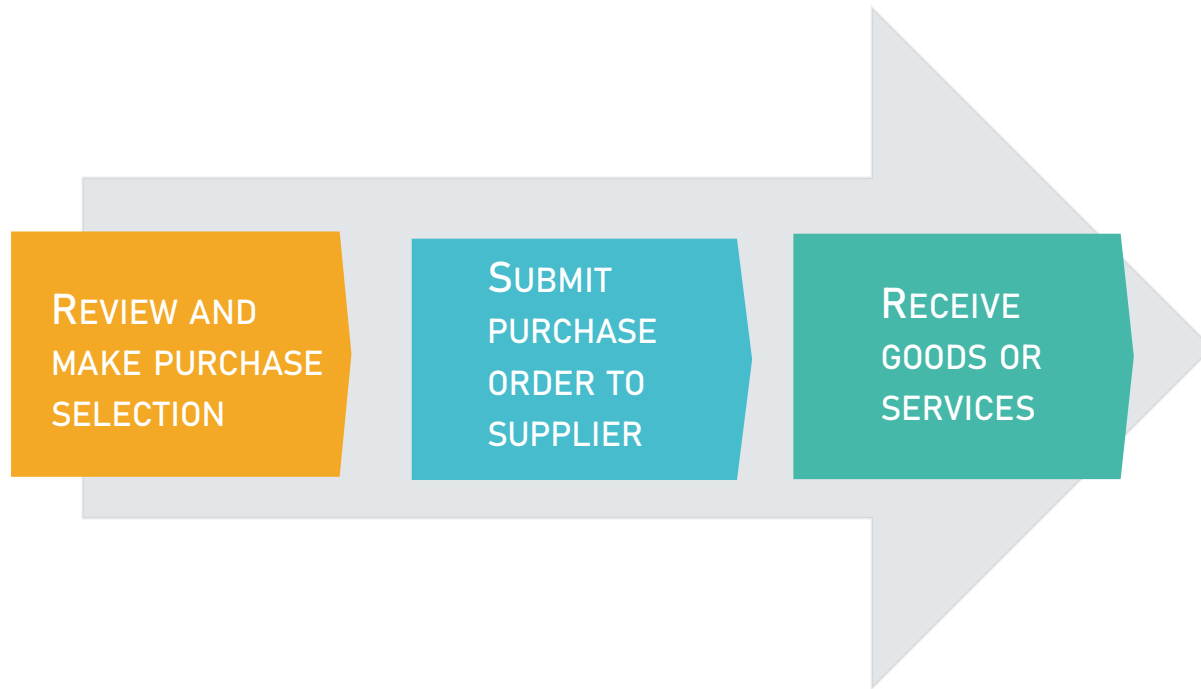
Natural Language
Processing (NLP)

Teaching

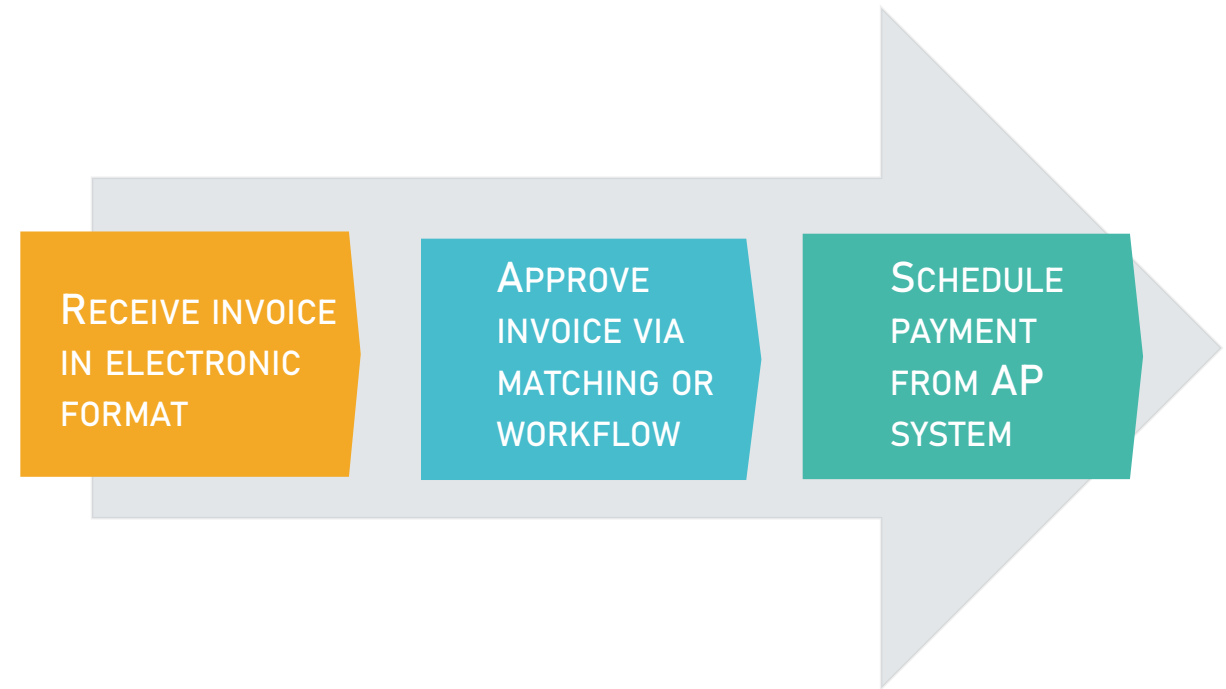
Robotic Process
Automation (RPA)

AP invoice automation is part of improving the Procure-to-pay process

The Procurement Process



The Invoice Process



The Procure-to-pay solution components

Where AI can play a role in AP invoice automation

AP Invoice Automation	The role for artificial intelligence
Import invoices	Natural language processing and machine learning to convert invoice data in PDFs into invoice line-item data categories
Invoice matching and approval	AI-infused robotic process automation to approve invoices based on matches with POs, receipts, and contracts
Reporting and dashboarding	Generative AI to automatically generate reports, charts and graphics enriched with data insights
Cash forecasting	AI-based predictive analytics to enable more accurate cash forecasting based on accounts payable data
Fraud management	AI-based risk models to proactively identify bad actors in the AP process and prevent unnecessary payments

First-time invoice recognition and data-capture

Synergy Shared Network

Technology based on:
Shared Machine-Learning
rules & **Facial Recognition**

How it works?

Autolearning rules are shared between users from different companies.



Company A



User corrects the standard recognition (header and item fields)

Auto learning templates



Other Companies Using APoD



New templates are available for other companies on the network.

Synergy Neural Network

Technology based on:
Deep Learning &
Natural Language Processing

How it works?

Algorithms that recognize relationships in a set of data through a process similar to the way the human brain operates.



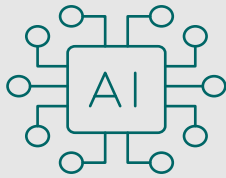
Large set of invoices used to train the AI



Trained Neural Network that is an expert at extracting invoice data

Predictive Coding Of Non-PO Invoices

How It Works?

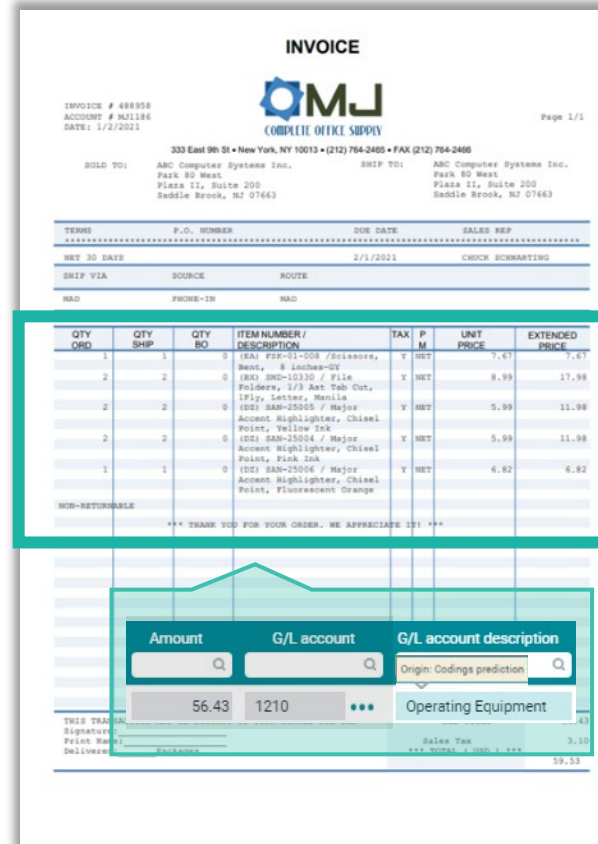


Predictive coding algorithm

Searches among all the posted invoices to find the most similar one & recommends the right coding



New similar invoices are **automatically coded** thanks to historical non-PO invoices data



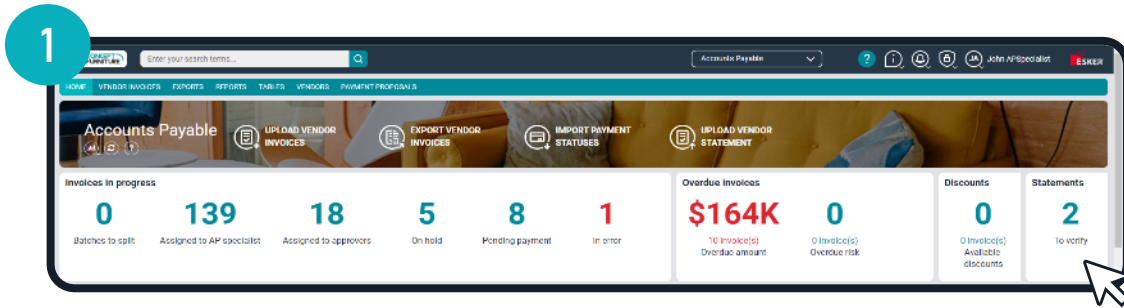
- ✓ G/L account
- ✓ Cost center
- ✓ Cost type
- ✓ Tax code
- ✓ Invoice amount distributed on a pro-rata basis

The result?



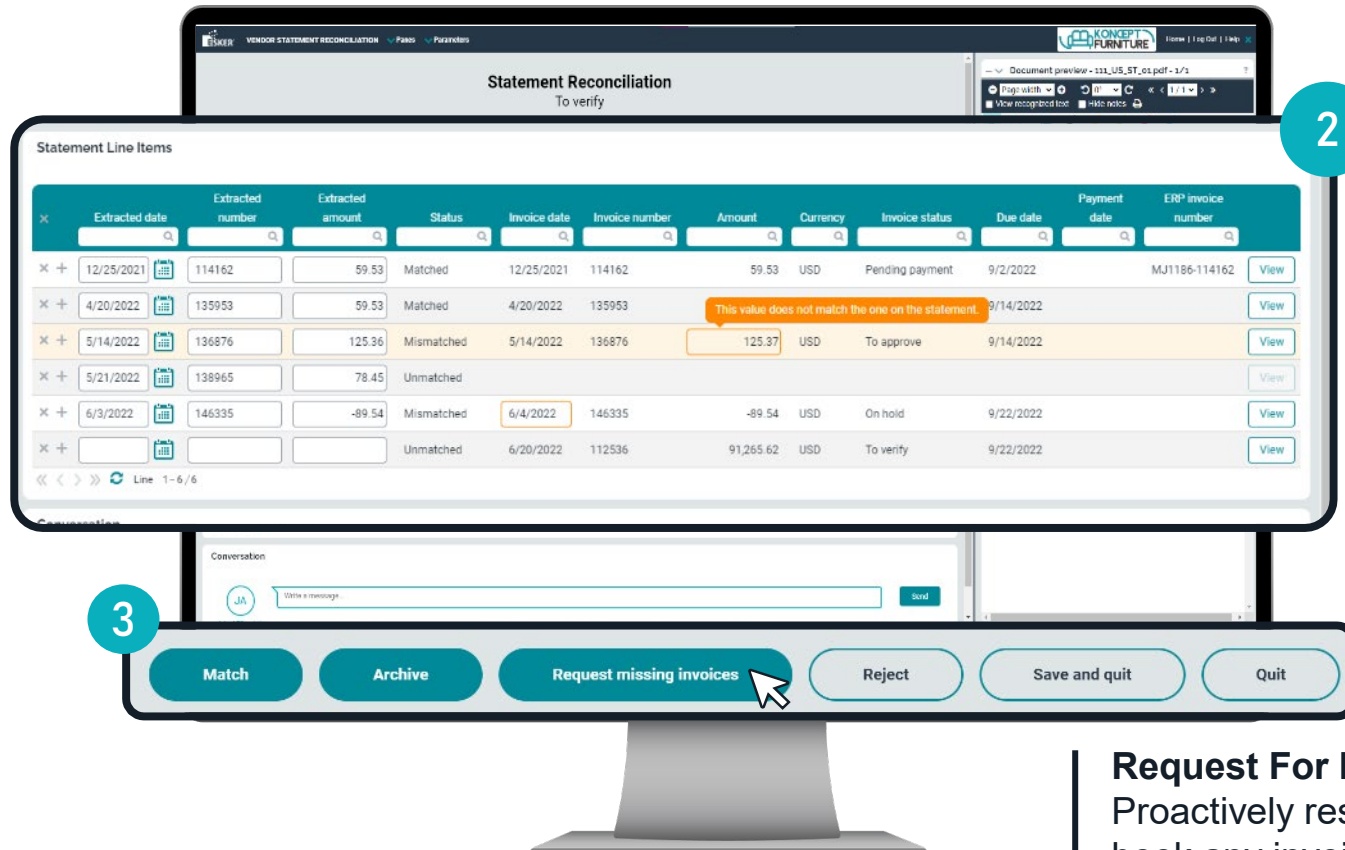
Improved touchless processing rate, efficiency & accuracy

Supplier Statement Matching



Dashboard Counter

Reduce time and resources spent trying to fix issues thanks to quick statement access



AI-Powered Feature

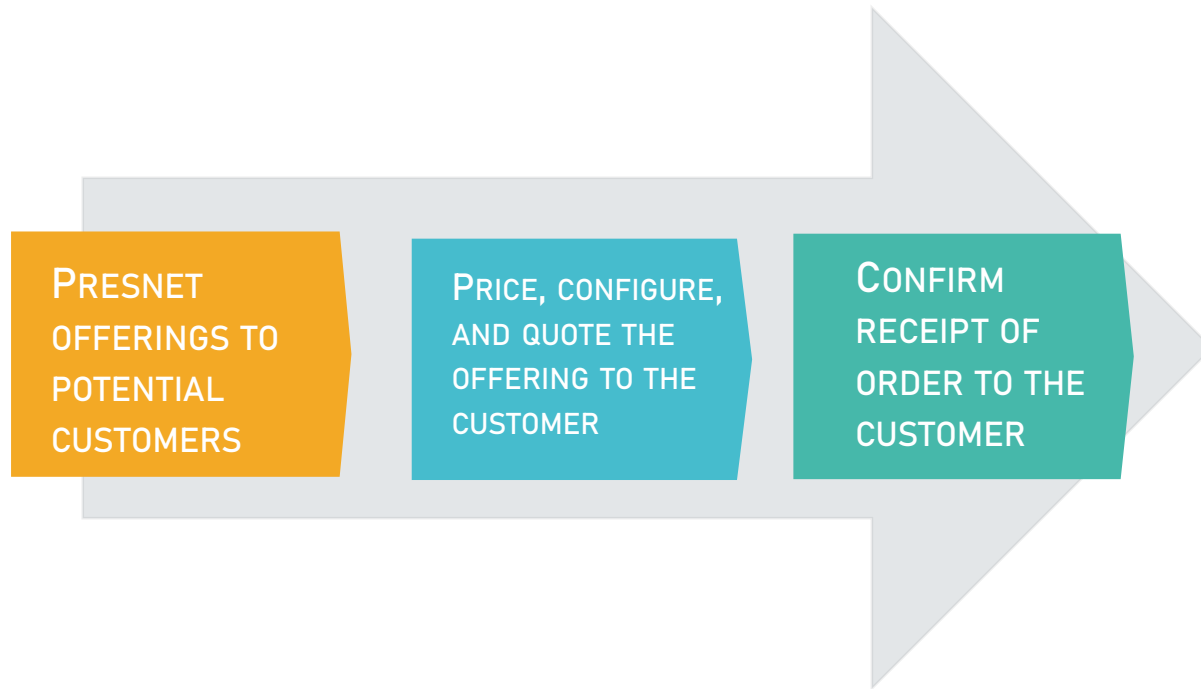
Spot any discrepancies between invoices and supplier statements

Request For Missing Invoices

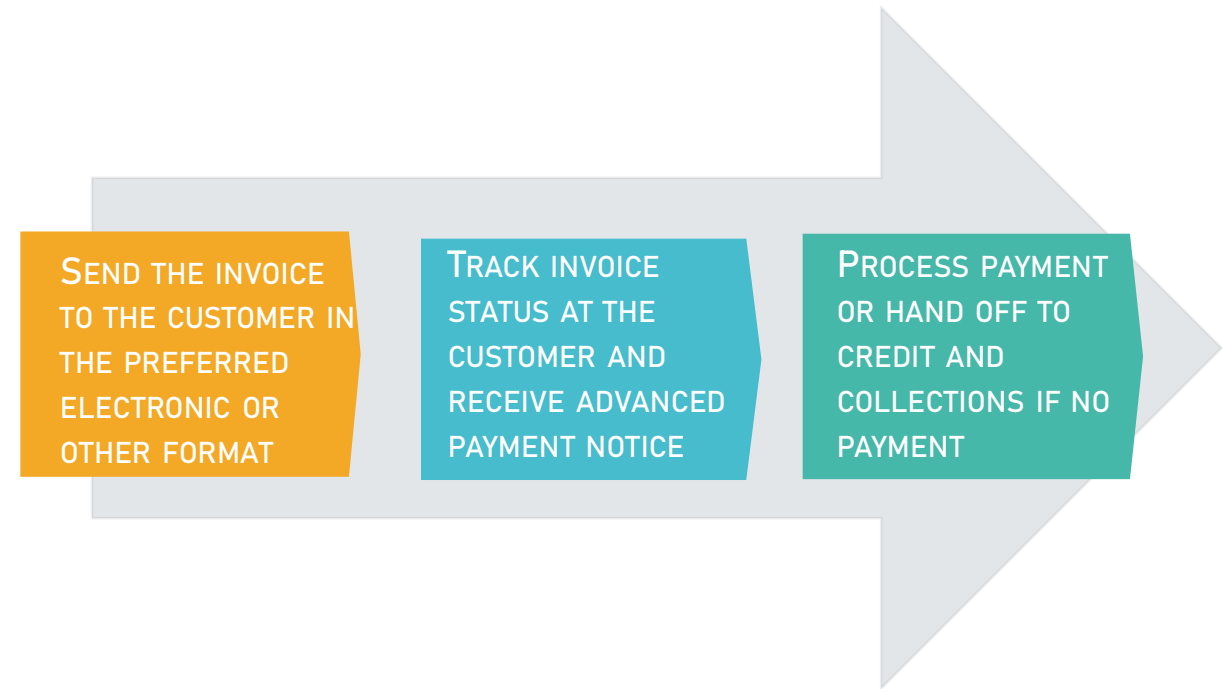
Proactively resolve any mistakes and accurately book any invoices or credit notes

AR invoicing is a key element in the Order-to-cash process

The order management process



The invoice process



The Order-to-Cash solution components

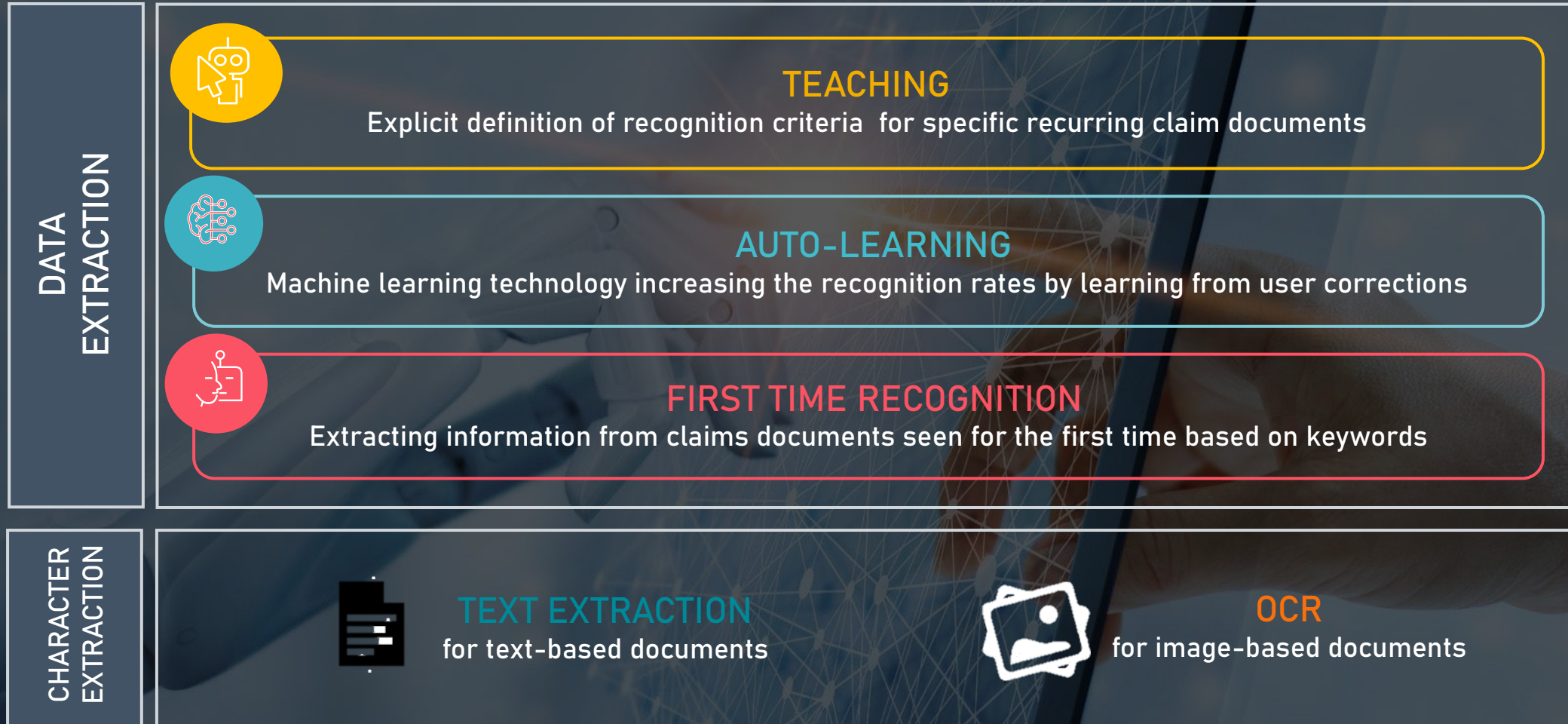
Where AI can play a role in AR invoice automation

AR Invoice Automation	The role for artificial intelligence
Invoice presentment	Natural language generation and generative AI to generate invoices based on data on contract or other documents
Cash application	AI-infused robotic process automation to match incoming payments with open invoices
Reporting and dashboarding	Generative AI to automatically generate reports, charts and graphics enriched with data insights
Credit management	ML-based instant credit decisioning
Cash forecasting and management	AI-based predictive analytics to enable more accurate cash forecasting based on accounts receivable data



AI-DRIVEN DATA RECOGNITION

MULTIPLE LAYERS OF RECOGNITION TECHNOLOGIES TO PROVIDE BEST-IN-CLASS AUTOMATION



LEVERAGING AI WITH REMITTANCE PROCESSING

Esker relies on a mix of AI technologies to extract data from remittances and significantly speed up the cash allocation process.



FIRST TIME RECOGNITION

Intelligently capture data to provide 3-way matching and accurate reconciliation — even from the most complex remittance seen for the first time.



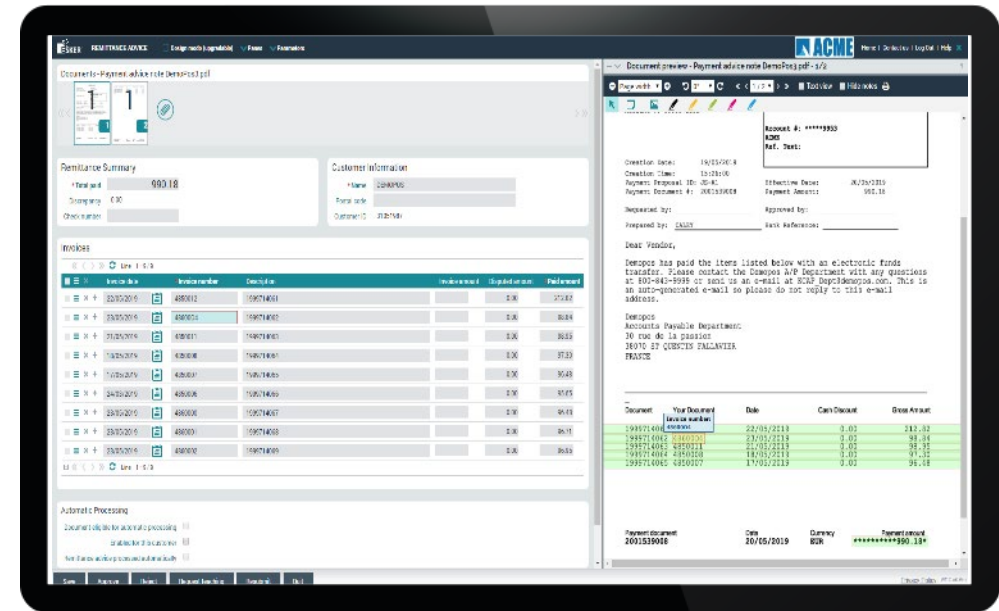
MACHINE LEARNING

Enables Esker's AI Engine to learn continuously from users' corrections: as the knowledge base grows, the recognition rate increases, as does automation.



TEACHING

Allows you to maintain control by defining explicit recognition criteria for specific remittance layouts.



GO TOUCHLESS!

SMART SUGGESTIONS

BENEFIT FROM INTELLIGENT GUIDANCE TO SPEED UP EXCEPTION MANAGEMENT



ESKER'S DIGITAL ASSISTANT

Esker's AI is subtle and acts as a digital assistant to help the user when multiple allocations are possible.



Help messages indicate to the user why their validation is required



Intelligent suggestions are displayed in case of multiple options: the most accurate is shown first



Messages clarify where the suggestion comes from

The screenshot displays the 'PAYMENT ALLOCATION' interface. At the top, a message states: 'There are several suggested allocations. Use the arrow buttons to navigate through the suggestions.' Below this, the payment is identified as 'Payment from ADECOM'. A search bar prompts the user to 'Search for customers, invoices or credit notes'. A 'RECYCLE PAYMENT' button is visible.

The main section, 'ON AND ADJUSTMENT ENTRIES', shows a list of suggested allocations. A highlighted message indicates: '1 of 2 suggested allocations. Paid amount matches a combination of invoice amounts.' Below this is a table with the following columns: Due date, Days past due, Outstanding, Currency, Discount allocated, and Outstanding after discount.

Invoice number	Due date	Days past due	Outstanding	Currency	Discount allocated	Outstanding after discount
4950731	12/09/2021	3	31 333,50	EUR	0,00	31 333,50
4951101	17/09/2021	-2	15 128,30	EUR	0,00	15 128,30
4950200	17/09/2021	-2	15 824,60	EUR	0,00	15 824,60
4950890	17/09/2021	-2	19 073,98	EUR	0,00	19 073,98
4950700	17/09/2021	-2	21 511,03	EUR	0,00	21 511,03
4950400	21/09/2021	-6	10 180,73	EUR	0,00	10 180,73
4932150						
4970009						
4950800						
4951000						
4950900						
4951100						
4950100						

Allocation Details: Comment: [] Auto-match outcome: Multiple allocations suggested

Matching Customers: Customer Identifier: 23226020 Customer: ADECOM SARL

Payment Details: Payment date: 25/08/2021 Payer reference: ADECOM Payer name: ADECOM

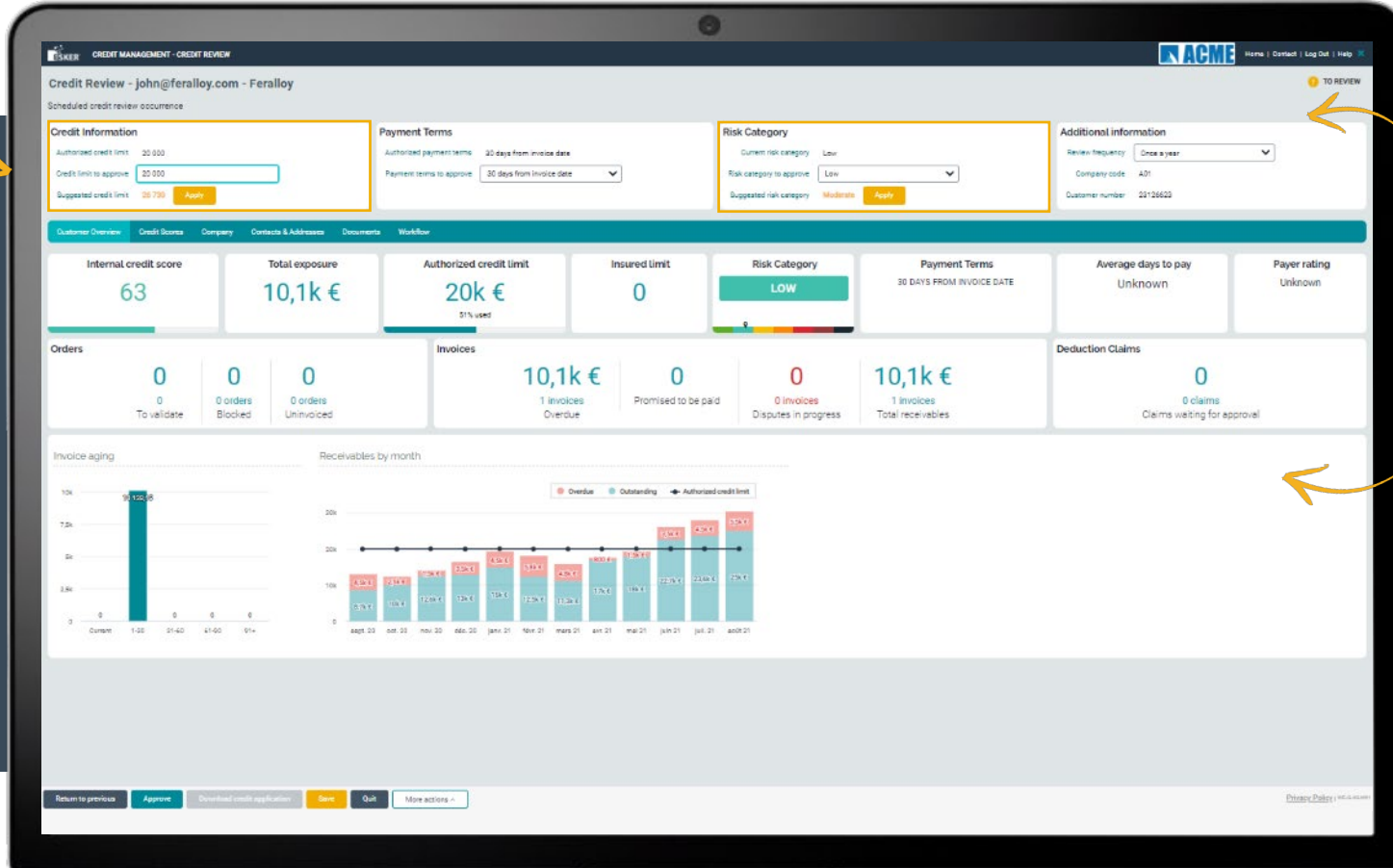
Payee Information: Company: A01

Payment Description: CCDADECOM

CREDIT REVIEWS & SUGGESTIONS

LEVERAGE AI FOR FASTER & MORE ACCURATE CREDIT REVIEWS

Esker facilitates the customer's credit review process by providing suggestions based on customer risk analysis



Credit limit suggestions based on configurable credit rules

Apply button allows users to accept the suggestion

Suggested risk category

The credit review interface and tabs allow users to drill down into a customer's credit information and business situation

AI-POWERED COLLECTIONS MANAGEMENT

LEVERAGE AI TO GAIN EFFICIENCY

Customer Risk Level	Customer	Customer ID	Amount Late	Invoices Late	Credit Balance	Net Balance	Oldest Due Date	Call Needed
Critical	Chalets Construction	81051985	EUR 38,985.20	2 Invoices	EUR 61,229.90	30 Jun 2022	27 Sep 2022	
Critical	Ferality	23126623	EUR 10,138.15	1 Invoice	EUR 10,138.15	28 Sep 2022	13 Oct 2022	
Critical	Maca Systems	23776823	EUR 112,115.86	5 Invoices	EUR 22,719.91	EUR 68,401.95	25 Sep 2022	10 Oct 2022
Critical	Aerotec, Inc.	30469	EUR 28,627.85	3 Invoices	EUR 789.03	EUR 28,338.00	21 Jun 2022	26 Sep 2022
Critical	Antofer GmbH	23189183	EUR 33,912.21	2 Invoices	-	EUR 33,912.21	29 Aug 2022	26 Sep 2022
Critical	Reggster	46557896	EUR 12,981.35	1 Invoice	-	EUR 12,981.35	29 Aug 2022	26 Sep 2022
Critical	BC Corporation	50001927	EUR 70,485.49	3 Invoices	EUR 19,225.00	EUR 54,759.13	23 Sep 2022	26 Sep 2022
Critical	IPHEN Event	49987541	EUR 10,381.84	1 Invoice	-	EUR 10,381.84	28 Sep 2022	26 Sep 2022
Critical	BMY Ltd	26666824	EUR 41,843.01	2 Invoices	-	EUR 41,843.01	30 Aug 2022	26 Sep 2022
Critical	Green Flat	25444789	EUR 30,151.04	3 Invoices	-	EUR 30,151.04	28 Sep 2022	26 Sep 2022
Critical	Orlando GmbH	52082044	EUR 20,987.80	1 Invoice	EUR -20,930.80	EUR 0.00	18 Sep 2022	26 Sep 2022
Critical	JMart	3007217	EUR 19,242.80	2 Invoices	EUR -2,836.29	EUR 24,590.11	09 Sep 2022	26 Sep 2022
Critical	Caserta Proxima	30021924	EUR 23,370.87	2 Invoices	-	EUR 49,943.53	23 Sep 2022	10 Oct 2022

FOCUS COLLECTION EFFORTS ON PRIORITIES & IMPROVE VISIBILITY OVER INCOMING CASH!

Analyze payment performance

- Payment predictions based on invoice status & customer payment behavior
- Can be retrieved from invoice listing or at invoice level

Determine customer risk level

- Based on payment predictions by comparing current & past payment behavior
- 3 risk levels:
 - Critical:** sudden decrease in payment promptness
 - High:** previously prompt payments are beginning to slow
 - Normal:** little to no change in payment behavior

Priority call suggestions

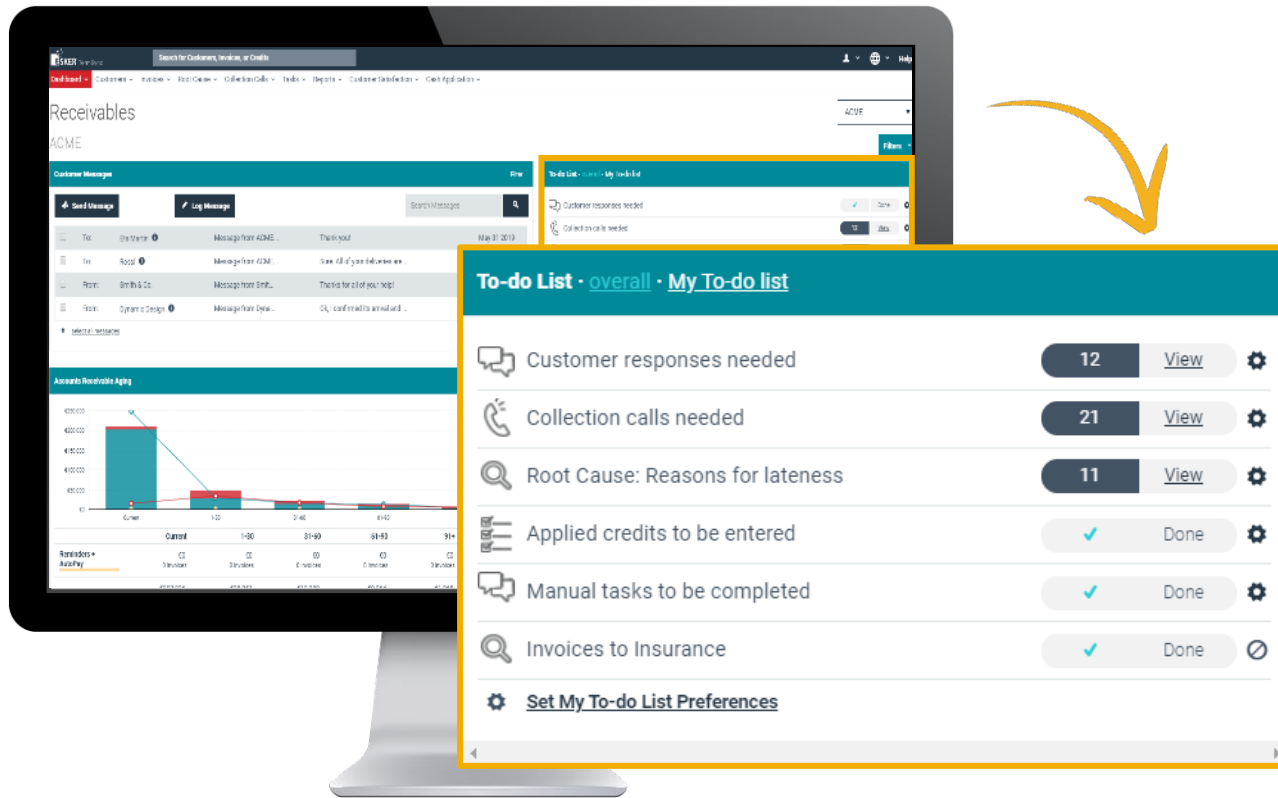
- By risk level
 - Collections calls to be made are listed by priority (i.e Critical risk)
- Predicted Payment Deferments
 - Highlights customers likely to pay within the next 3 days defer call unless payment is not received within specified time frame)

Predict incoming cash (collections forecast)

- Based on payment predictions
 - Calculates all payment predictions, promises-to-pay and scheduled payments for the next 30/60/90/120 days

TO-DO LISTS

STOP WASTING TIME ORGANISING COLLECTIONS, JUST DO IT!



DID YOU KNOW?

30% OF TIME SPENT ON PRIORITISING TASKS IN TRADITIONAL COLLECTIONS?!

DESIGN YOUR OWN LIST!



All tasks to perform in one single list based on your criteria



Updated in real time



Customisable to meet each user's specific needs

INCREASED PRODUCTIVITY, EFFICIENT COLLECTIONS!

PROJECTED COLLECTION ACTIVITIES

USE AI POWER TO PREDICT COLLECTION EFFORT BASED ON STRATEGY



A.I. POWERED

Esker AI analyses your collection strategy and expected payments to predict the level of effort that will be required over the next seven days so you can adjust your goals accordingly.

The screenshot shows the 'Projected Collection Activities' section of the Esker TermSync interface. The table displays data for the period from Jan 30 2022 to Feb 05 2022. The columns represent days of the week, and the rows represent different collection methods. Two callout lines point to the 'Account Statement Deliveries' row, highlighting the effort values for Jan 31 and Feb 1.

	Sun Jan 30	Mon Jan 31	Tue Feb 1	Wed Feb 2	Thu Feb 3	Fri Feb 4	Sat Feb 5
Payment Reminder Deliveries	0	923	0	57	0	0	0
Collection Calls Needed	0	21	40	73	67	10	0
Account Statement Deliveries	0	0	305	0	0	0	0
Unique Customers	0	930	333	75	67	10	0

Estimated effort per day and per method



ESTIMATE THE EFFORT REQUIRED BY A STRATEGY



ADJUST STRATEGIES OR RESOURCES



IMPROVE COLLECTIONS VISIBILITY & EFFICIENCY

Inquiry triage

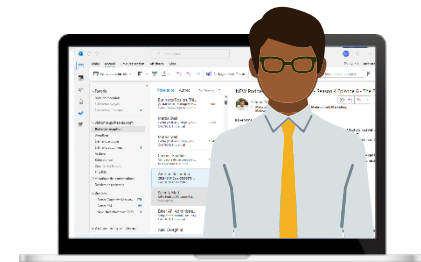
Automated routing to the appropriate person or application according to category



**GROUP OF CSRs
WITHIN THE SOLUTION**



OTHER ESKER SOLUTION
(Order management,
Claims & Deductions,
Cash Application)



NON-ESKER SOLUTION
(Email or application)

REMITTANCE INTELLIGENT ROUTING

AUTOMATICALLY EXTRACT & ROUTE REMITTANCES TO CASH APPLICATION SOLUTION



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Send emails to the supplier

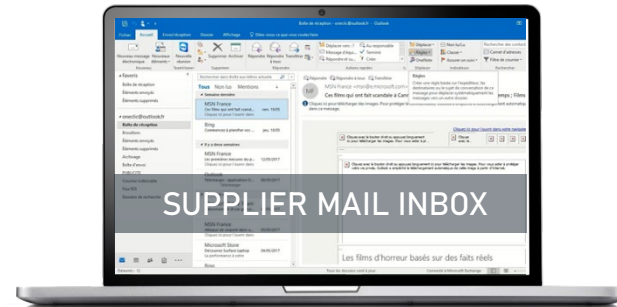
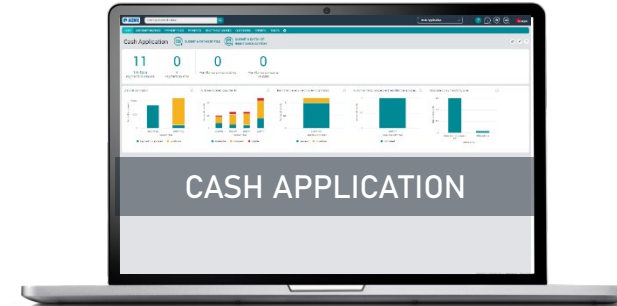


Esker's AI routes emails before they are received in supplier's mail inbox

Remittance advices



Any other type of email



Remittances are identified from incoming emails



Remittances are automatically routed to the solution and other emails to the mail inbox or other Esker solutions.



The routing process continuously improves with adjustments the users make.



SAVE TIME IN EMAIL TRIAGE PROCESS & REMITTANCE MANAGEMENT



AI-assisted answers

Respond to customers in one click

Template-based answers to ensure communication consistency

ChatGPT-generated responses tailored to current customer situation

Color-coded for human verification: highlighted in red for potential inaccuracies

S Suggested reply generated with ChatGPT. Please ensure that it is accurate.

This reply includes information that is unreliable or incorrect, highlighted in red. Verify its accuracy and edit it before sending. Reliable information is highlighted in green.

Send Edit Regenerate

demoprocess.vroux@esker.com

Dear Customer,

Thank you for contacting us regarding the status of your order. We apologize for any confusion or delay in providing you with the information you need.

Based on the details available, your Sales Order Number is **CT53078**. The expected delivery date for your order is **4/21/2024**. However, the shipping date is currently scheduled for **4/5/2024**. We understand that you were initially informed that the order would ship on **1/2/2024** but there seems to have been a delay.

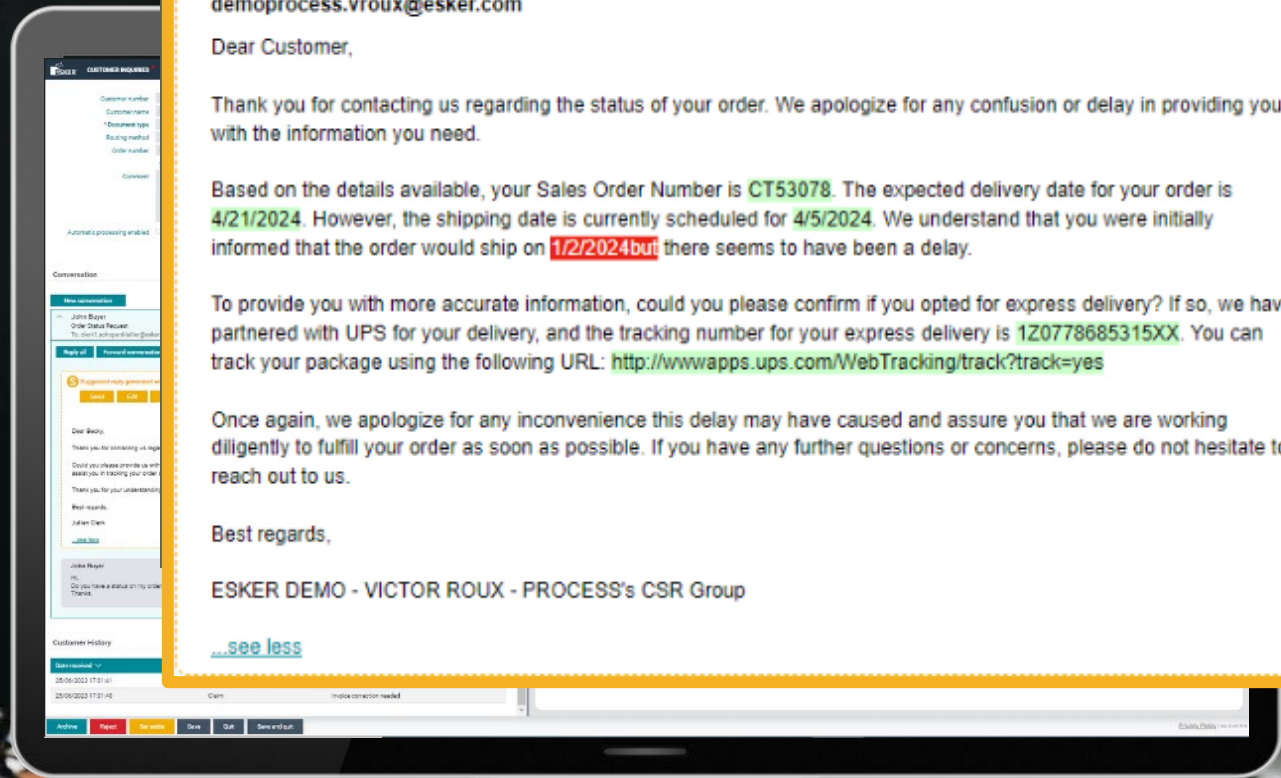
To provide you with more accurate information, could you please confirm if you opted for express delivery? If so, we have partnered with UPS for your delivery, and the tracking number for your express delivery is **1Z0778685315XX**. You can track your package using the following URL: <http://wwwapps.ups.com/WebTracking/track?track=yes>

Once again, we apologize for any inconvenience this delay may have caused and assure you that we are working diligently to fulfill your order as soon as possible. If you have any further questions or concerns, please do not hesitate to reach out to us.

Best regards,

ESKER DEMO - VICTOR ROUX - PROCESS's CSR Group

[...see less](#)



Human supervision: CSRs can send the proposed answer as-is or personalize it

Sentiment analysis



Identify inquiries with negative sentiments

Address them in priority & with extra care

⚠ Synergy AI has detected a negative or mixed sentiment in this inquiry.

when will my order ship???

ESKER CUSTOMER INQUIRIES

Internal Conversation

From: John
To: emailinquiries.05300711.20009090.test.auto.user.admin1@process.esker.net

Hi,
You confirmed that my PO CT53078 would ship January 2nd. It is now a week later and I have shipping?

Customer name: Computer 3000
Document type: Order question
Routing method: No routing (archive only)
Order number: CT53078

Automatic processing enabled

SHOW DETAILS

Conversation

New conversation

John Buyer
when will my order ship???
To: clerk1.schopard-lallier@esker.com

30/07/2023 16:32:39

Reply all Forward conversation

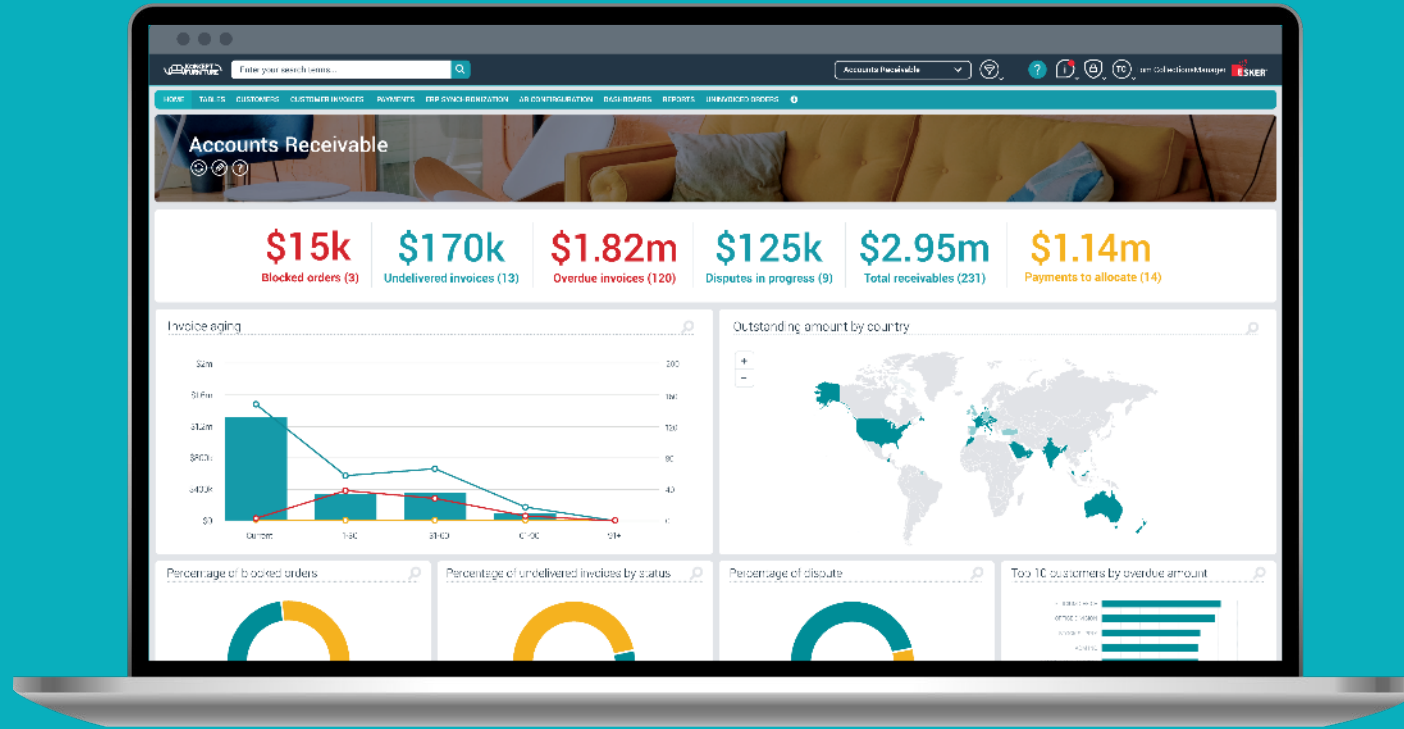
AI assisted reply based on a message template

clerk1.schopard-lallier@esker.com

Archive Reject Set aside Save Quit Save and quit



Automation's impact on visibility



Dashboards & KPIs give finance teams clarity

Assess cash flow position

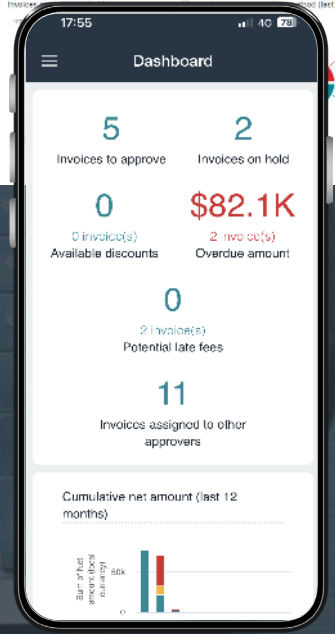
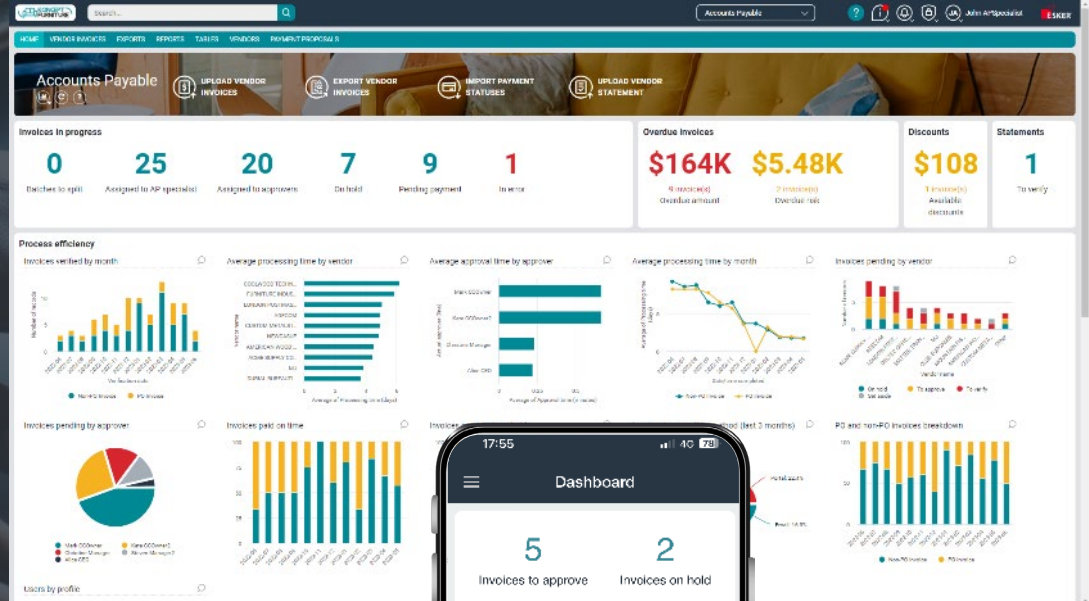
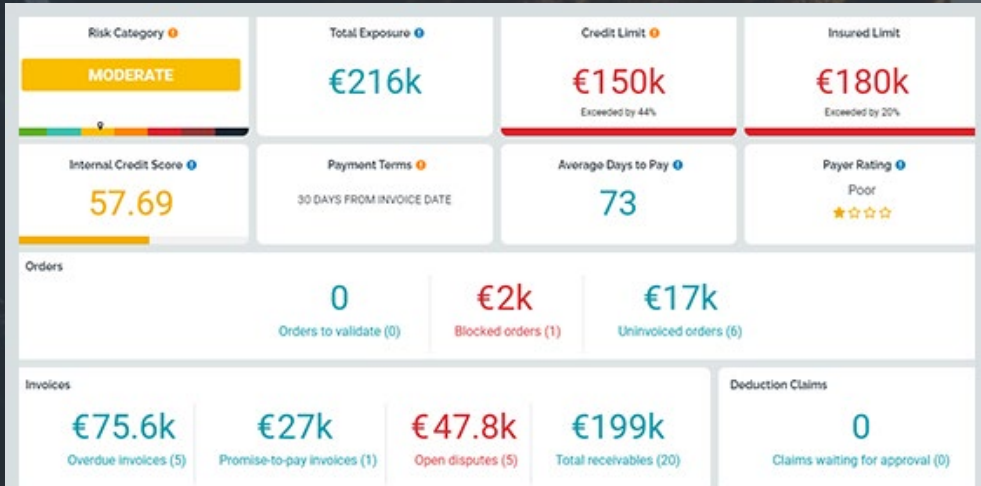
Identify gaps & risks

Monitor daily performance

Adjust process strategy

Empower your team members with actionable data

Intelligent dashboards with real-time KPIs

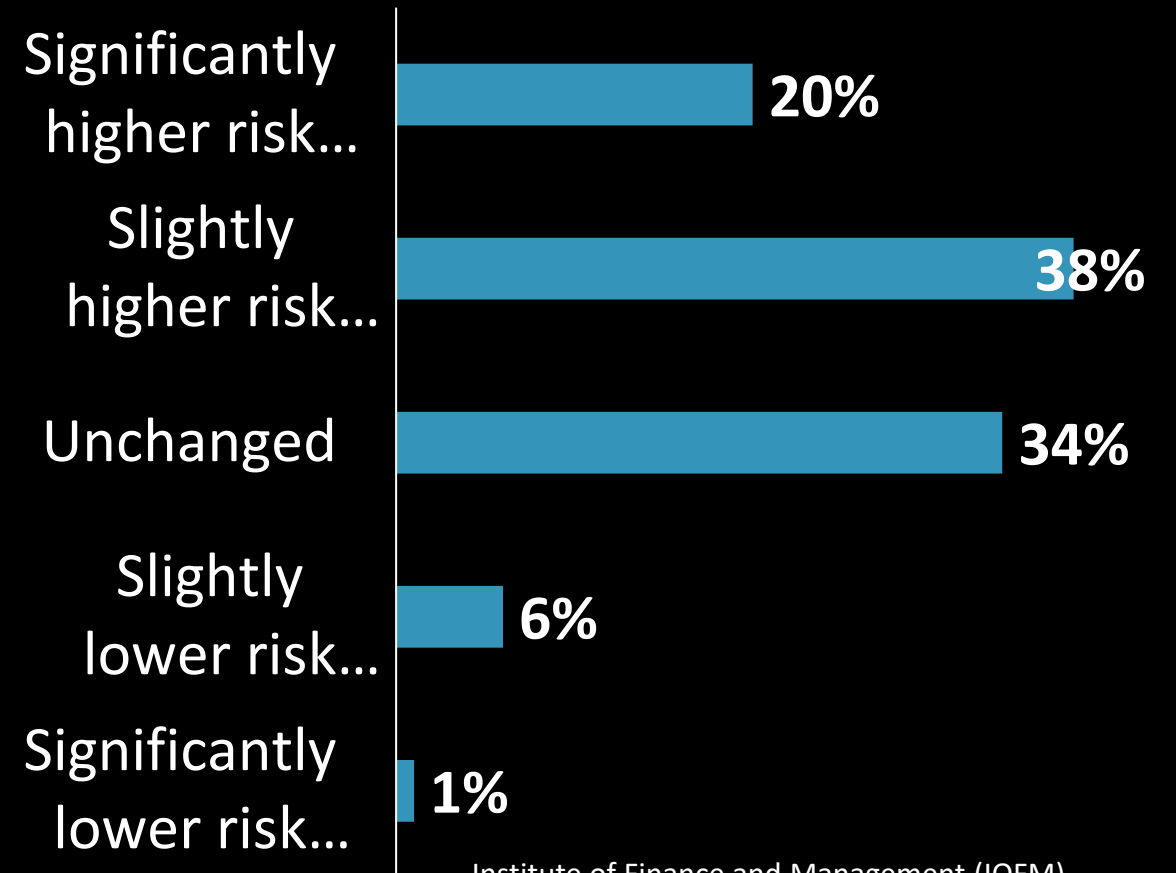




**Areas where automation
helps reduce fraud & non-
compliance risks**

The Risk of Payment Fraud is Growing

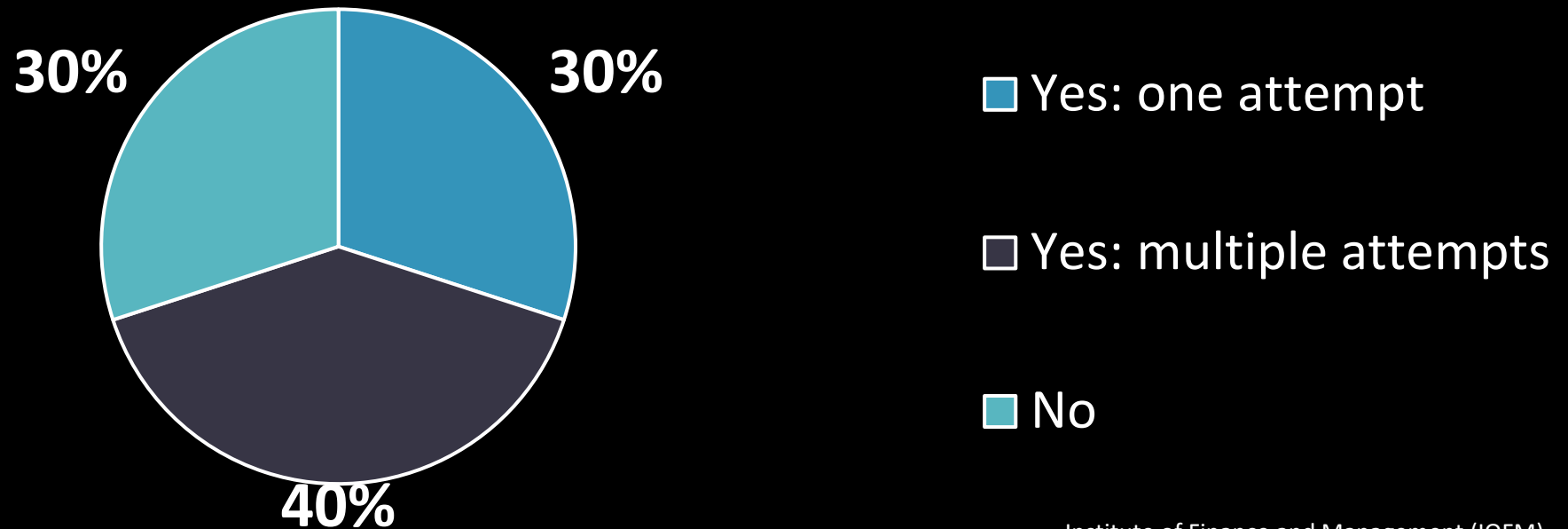
How has your risk of fraud changed compared to three years ago?



Institute of Finance and Management (IOFM)

40% of AP Departments Have Experienced Multiple Attacks

Has your business been the target of attempted payments fraud in the past year?



How Supplier Management Mitigates Risk

Finance and procurement should collaborate closely on risk management.

  Diversity classification and certification

  Supplier Responsible Engagement

  Supplier Risk Rating

  OFAC check

  Bank details verification

  Questionnaires

Onboarding questionnaires using generative AI



Manage data collection efficiently with Esker and optimize questionnaire drafting with our generative AI

Benefits

- **Flexibility and adaptability** : Creating engaging and informative surveys questions tailored to specific needs
- **Time and resources efficiency** : generation of an initial draft of the questionnaire which can then be reviewed, refined and iteratively improved by users
- **Language variation** : Generative AI can create questionnaires in different languages allowing for broader accessibility and reach



Control Risks

Prevent fraud with Bank Account Verification

Account verification helps companies eliminate manual errors and reduce the risk of fraudulent activity by automatically verifying bank details provided by suppliers

Challenges



Fraudsters are becoming increasingly sophisticated, and managing to bypass detection systems



Large-scale data breaches can expose corporate banking information



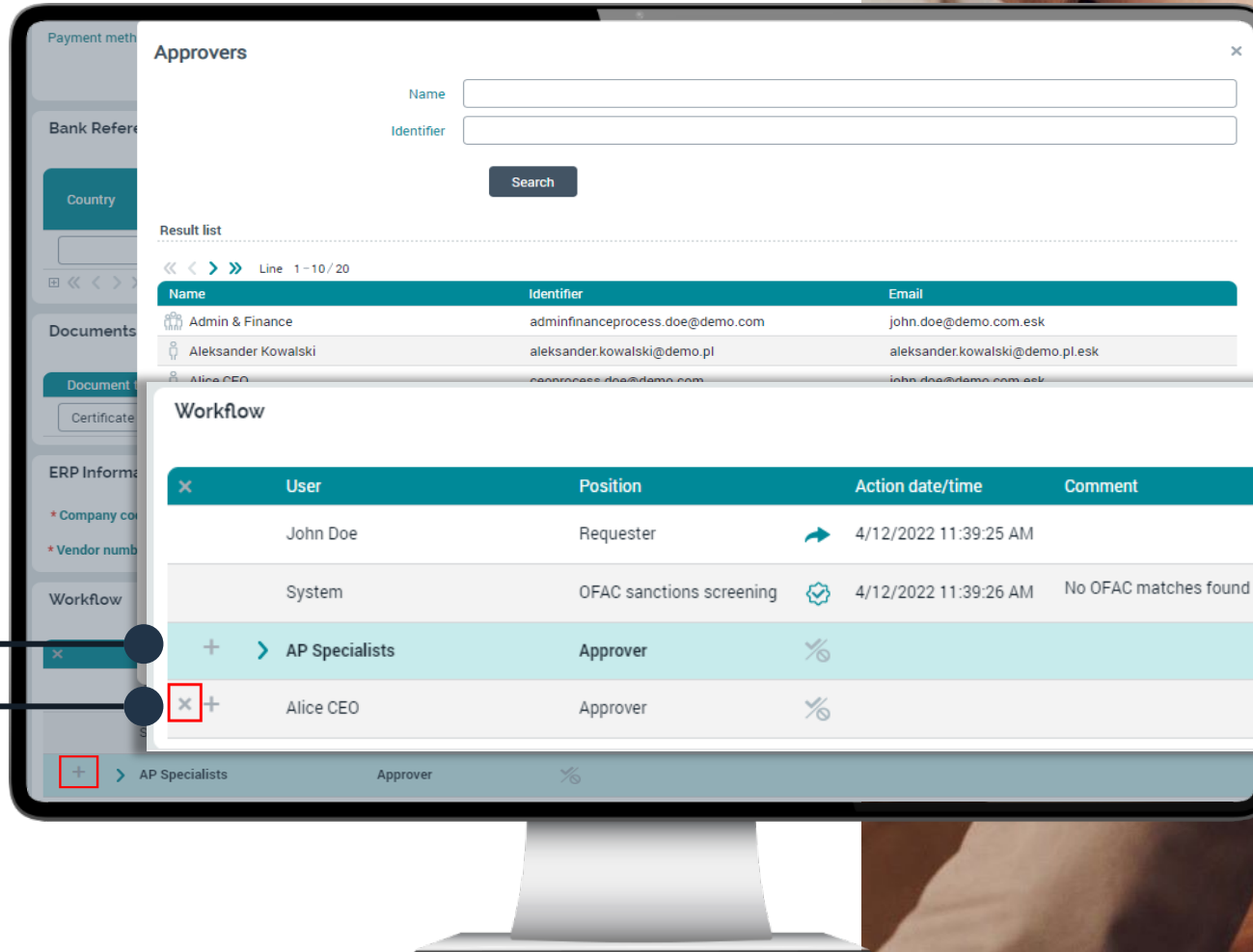
Establish effective communication and information-sharing channels



Real-time fraud detection is crucial to prevent financial losses

Companies need a **multifaceted** approach that combines **advanced technologies**, **robust data analytics**, **ongoing monitoring** and **collaboration among stakeholder**

Customize the vendor registration workflow



Add an approver

Remove manually added approvers

PO-Invoice Verification

Invoices are **automatically matched** with the corresponding PO lines and good receipts so that invoices can be **automatically processed** when no exception occurs.

Matching invoice lines with POs and Good receipts

Order number	Reference	Description	Quantity	Amount	G/L account	G/L account description	Cost type	Cost center
4500012171	J4360	AL Version of CI Slug for	50.00	500.00	7100	Cost		1000
4500012171	J4370	Lukens version of Press	20.00	220.00	7100	Cost		1000
4500012171	J4380	Rey version of Accumon	30.00	3,600.00	7220	Purch., Raw Materials - E		1450
4500012171	J4390	Al version of Accumonit	10.00	1,000.00	7220	Purch., Raw Materials - E		1450
		Shipping		100.00	1310	Vehicles		1000

Item	Ref	Description	Quantity	Unit Price	Amount
10	J4360	AL Version of CI Slug for Pressure Cover	50.00 ea	10.00	500.00
20	J4370	Lukens version of Pressure Cover CI Slug	20.00 ea	11.00	220.00
30	J4380	Rey version of Accumonitor scanner	30.00 ea	120.00	3,600.00
40	J4390	Al version of Accumonitor scanner	10.00 ea	100.00	1,000.00
SUB TOTAL					5,320.00
TAX AMOUNT		(16%)			851.20
SHIPPING					100.00



Automatic 3-way Matching



Touchless Processing



Exception Handling

Non-PO-Invoice Verification

Invoice data is automatically verified against master data speeding up AP verification process.

Access to previews invoices from the same supplier

Automatically captured invoice data

Processing workflow steps

Annotation tool

Original invoice image

Captured information location



Processing Efficiency

- Multi-languages
- Coding templates
- Automated workflow determination



Processing Accuracy

- Duplicate invoice detection
- Data checks against master records
- Invoice balance verification

Easy Contract-based Invoice Verification *

The contract number is automatically extracted on the invoice

Contract number	Contract name	Contract status	Start date
ACME 001	SERVICE CONTRACT	Active	4/1/2021
ACME 002	Contract 2	Active	2/1/2021
ACME 003	Contract 3	Active	1/5/2021
ACME 005	Contract 5	Active	1/1/2021

The invoice date does not match this contract's validity period.

A warning displays if the date of the invoice is not within the contract validity period

View of the different contracts for that supplier

- Expedite contract-based invoices
- Keep track of contract procurement
- Ensure proper contract terms execution

Invoice number	Invoice date	Amount	Currency	Invoice status
INV0001	11/5/2021	714.00	USD	To verify

Related invoices pane in the contract form

Invoice Review Workflow

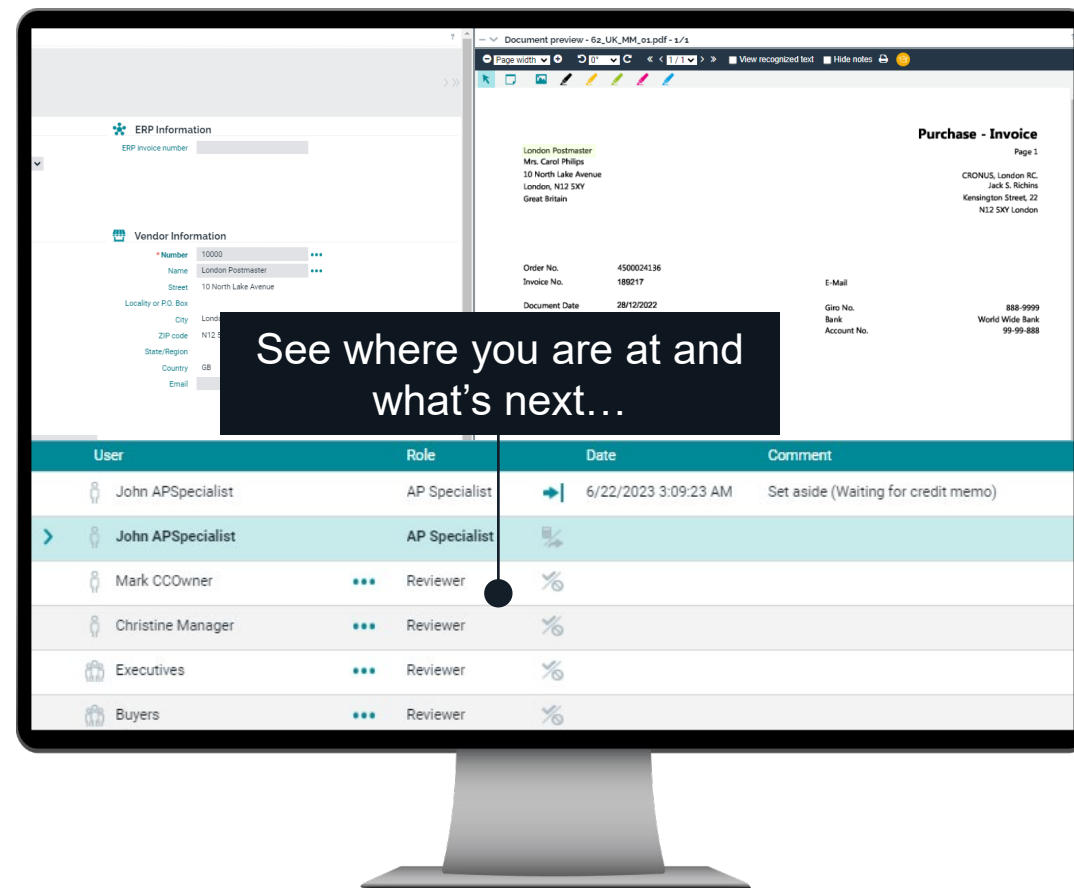
The waiting game is over. New invoices are automatically dispatched to the right folks in compliance with your company rules.

Workflow Roles

- **AP specialists** verify and post invoices
- **Reviewers** review / complete the information before posting
- **Approvers** approve invoice payments / unblock payments
- **Buyers** verify price mismatch
- **Receiver** verify quantity mismatch

How Is It Defined?

- **Rule based:**
 - › Define the sequence of users
 - › The number of workflow steps
 - › Triggering conditions: GL, Cost Center, Amount, etc.
- Graphical UI **Workflow designer** to define workflow rules



Payment Approval Workflow

Approvers are notified by email every day of invoices sitting in their approval queue so they do not forget about it.

Only necessary information is displayed to approvers

Required approvals list

Access to previews invoices from the same supplier

Approval Form

Invoice Details

Vendor name: ACME Supply Company
 Invoice number: 173838
 Related invoice number: [redacted]
 Order number: 4500012171
 Contract ref.: [redacted]
 Invoice date: 8/28/2022
 Net amount: 5,420.00
 Invoice currency: USD

Discount expiration: [redacted]
 Discount amount: [redacted]
 Due date: 8/1/2023
 Potential late fee: [redacted]
 Invoice status: To approve

Line Items

Order	Description	Quantity	Amount	G/L account	G/L account description	Cost type	Cost center
Line 1 - 3 / 3	AL Version of CI Slug for Pressure Cover	50.00	500.00	7100			
	Lukens version of Pressure Cover CI Slug	20.00	220.00	7100			
	Ray version of Accumonitor scanner	30.00	3,600.00	7220			
	AI version of Accumonitor scanner	10.00	1,000.00	7220			
			100.00	1310			

Put on hold

Reason: -- None --
 Comment: -- None --
 Waiting for goods receipt
 Quantity variance
 Price variance
 Schedule variance
 Quality inspection
 Waiting for credit memo
 Other reason

ORIGINAL INVOICE IMAGE

Item	Ref	Description	Quantity	Unit Price	Amount
10	J4360	AL Version of CI Slug for Pressure Cover	50.00 ea	10.00	500.00
20	J4370	Lukens version of Pressure Cover CI Slug	20.00 ea	11.00	220.00
30	J4380	Ray version of Accumonitor scanner	30.00 ea	120.00	3,600.00
40	J4390	AI version of Accumonitor scanner	10.00 ea	100.00	1,000.00
SUB TOTAL					5,320.00
TAX AMOUNT					861.20
SHIPPING					100.00

ACME Supply Company
 1500 N. Broadway
 Contra Costa
 CA 94598 WALNUT CREEK
 UNITED STATES
 510-942-0000
 Fax: 19494623351

IDES
 International Demon & Education System
 Lyoner Stern 231
 60441 Frankfurt
 GERMANY

INVOICE

INVOICE NUMBER: 173838
 INVOICE DATE: 8/28/2022
 CURRENCY: USD
 ORDER No.: 4500012171

EMAIL NOTIFICATION

Esker on Demand

Dear Kate CCOwner2,

You have 13 invoices waiting for your payment approval.

[Click on this link to see the detailed list of outstanding invoices.](#)

Best regards,

Esker on Demand Service

Visit our Web site:
www.esker.com



Easy Access To Necessary Information



Exceptions Handling And Qualification



Users Comments Log

Remove Frictions With Payments

Have 100% digitized process – from sign-off to payout

E-Payment Proposal

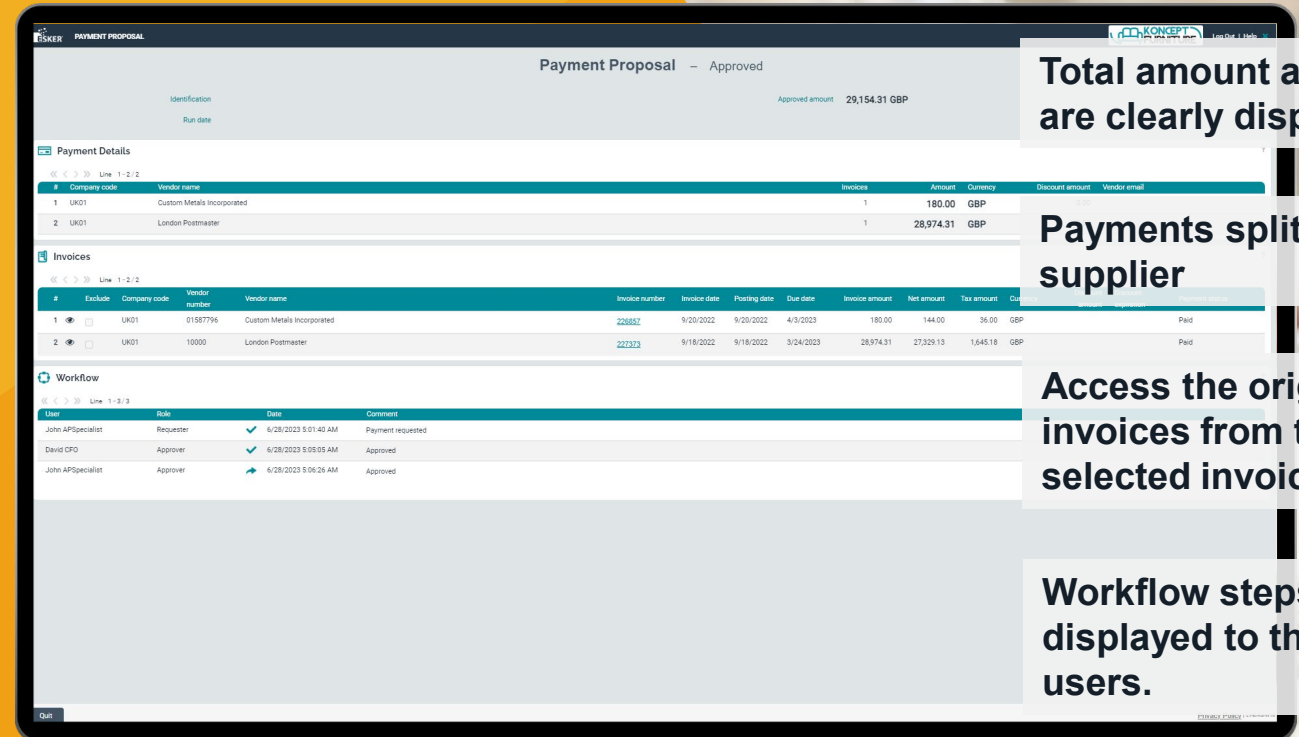


No More Time Wasted Shuffling Paper
Or with manual sign-off... The e-payment proposal allows users to select, review and approve online.



Fully Transparent & Compliant Process
Every steps and user actions are recorded in the system ensuring the process is compliant and payments are timely and accurate.

So, you are in a position to pay on time or even early.

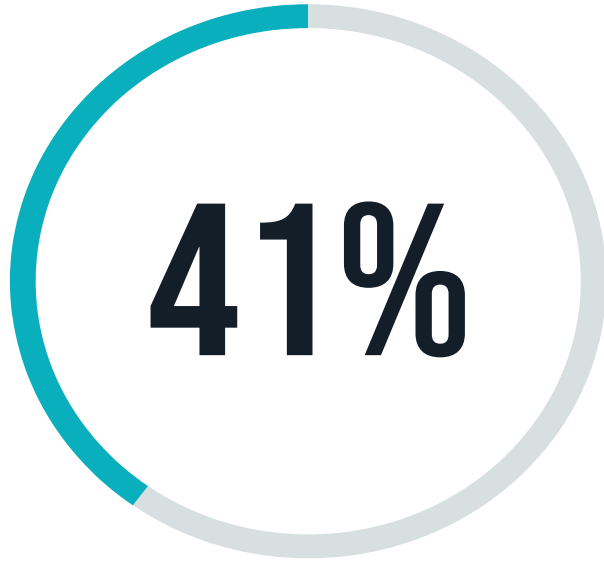


Total amount and status are clearly displayed

Payments split by supplier

Access the original invoices from the list of selected invoices.

Workflow steps clearly displayed to the involved users.



**More than 41%
increase in
e-invoicing mandates
over last 2 years**

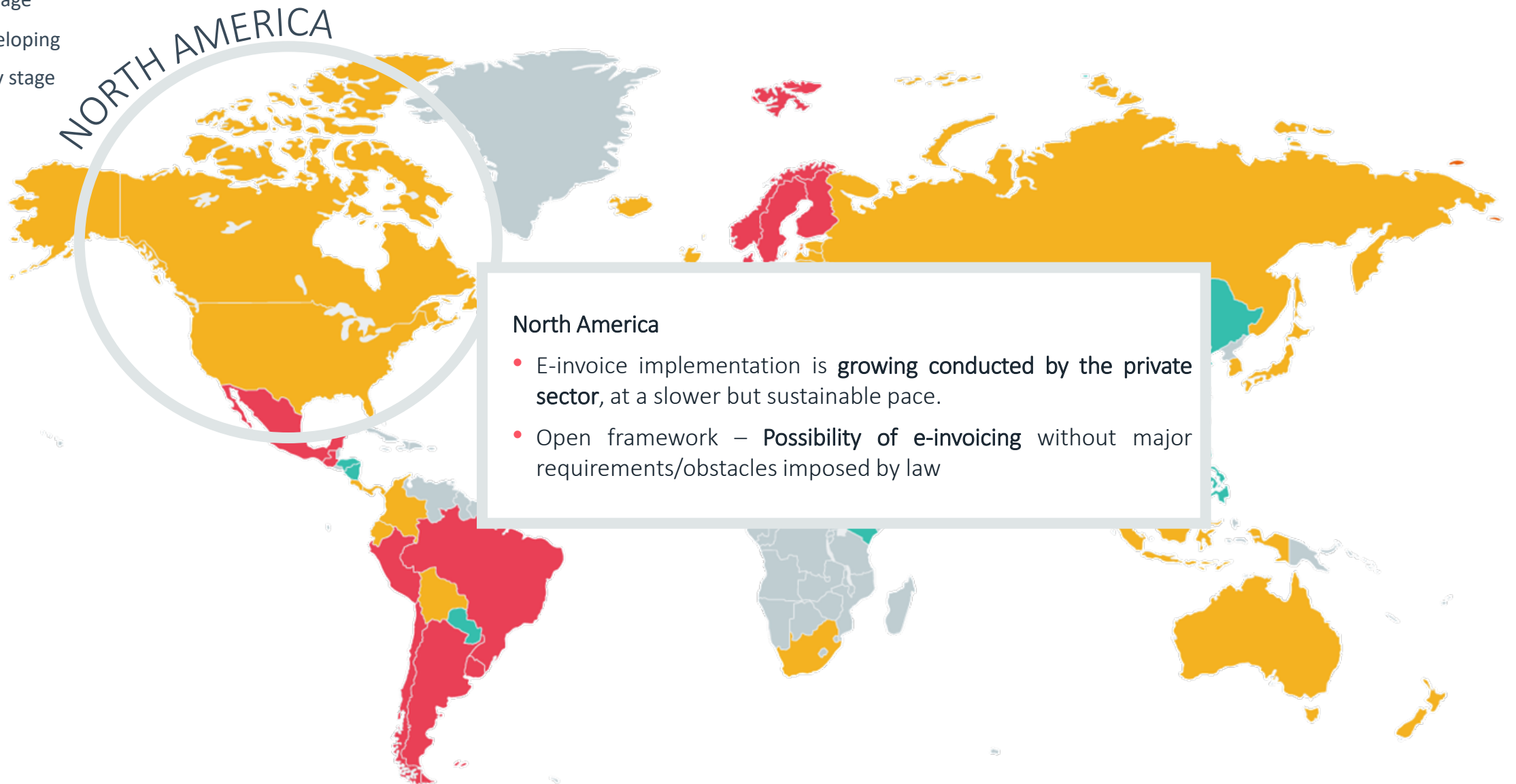
✓ **80** Current Mandates

✓ **50** Proposed additional mandates

E-INVOICING MATURITY LEVEL:

- Leaders
- Average
- Developing
- Early stage

E-INVOICING TRENDS



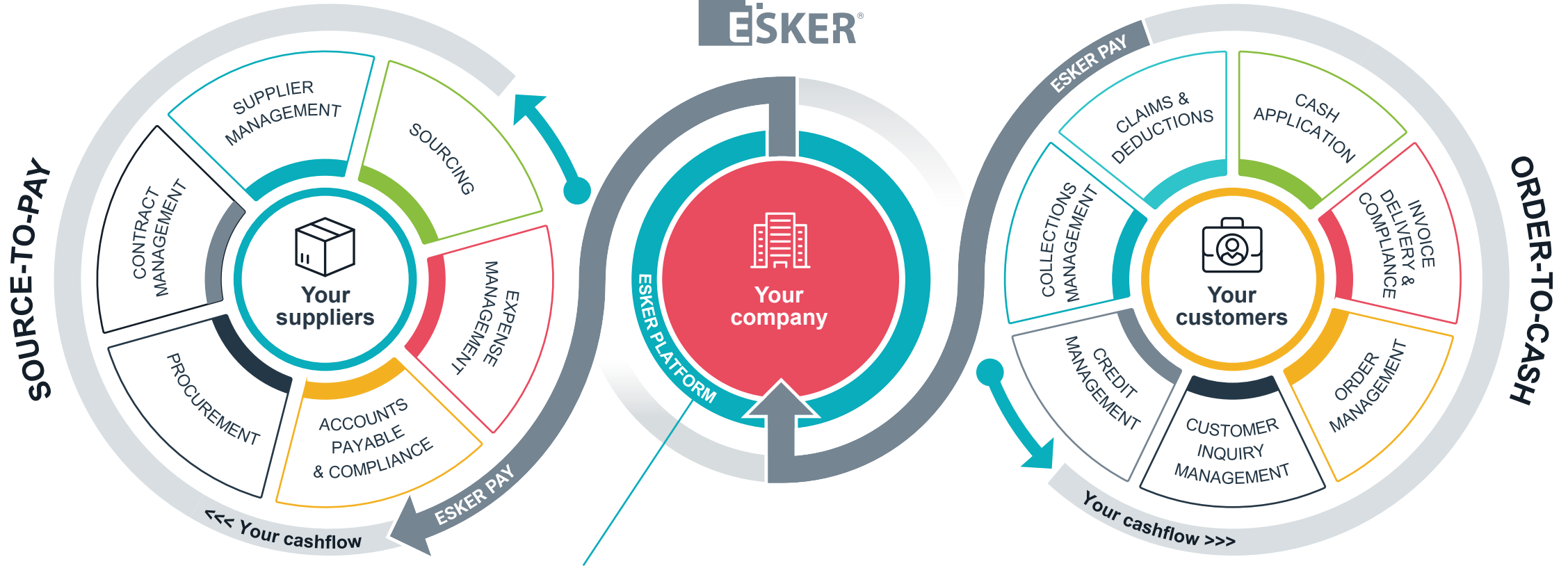
North America

- E-invoice implementation is **growing** conducted by the **private sector**, at a slower but sustainable pace.
- Open framework – **Possibility of e-invoicing** without major requirements/obstacles imposed by law



Did you notice the pattern ?

One interface, any process.



ESKER PLATFORM SERVICES

360° STRATEGY & ANALYTICS

Supplier & Customer Management

ESKER SYNERGY
Artificial Intelligence

AI Engine

ESKER CONNECTIVITY SUITE

ERP Integrations



Security



Hi, we're Esker

Founded in 1985, Esker is a global cloud platform built to unlock strategic value for Finance, Procurement and Customer Service leaders and strengthen collaboration between companies by automating Source-to-Pay (S2P) and Order-to-Cash (O2C) processes.



39

years of experience with 20+ years focused on cloud solutions



1,000+

employees serving 600,000+ users & 2,500+ customers worldwide



15

global locations with headquarters in Lyon, France



€178.6

million in revenue in 2023, with 90%+ of sales via SaaS activities



Business success is best when shared

At Esker, we believe the only way to create real, meaningful change is through positive-sum growth. This means achieving business success that doesn't come at the expense of any individual, department or company — everyone wins! That's why our AI-driven technology is designed to empower every stakeholder while promoting long-term value creation.

Questions?

Thank you

for your attention

FOR MORE INFORMATION, CONTACT US AT:

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Email: canada.o2c@esker.com

Procure-to-Pay Sales

Tel: 1-608-828-6034

Email: canada.p2p@esker.com

