



# MineralTree Invoice-to-Pay

AP and Payment Automation For Sage Intacct®

For growing businesses that process between 50 and 5,000 invoices and payments per month, MineralTree Invoice-to-Pay is the only solution that:

- Provides the end-to-end benefits of AP automation and payment automation
- Is affordable to midsize businesses
- Integrates with Sage Intacct and bank accounts
- Is guaranteed secure against online fraud
- Can be up and running in just a few hours.

## MineralTree Invoice-to-Pay For Sage Intacct: Rethinking Accounts Payable

Today's middle market businesses need efficient operations across the entire organization, and the accounts payable department is no exception. Unfortunately, accounts payable is weighed down by manual and ad hoc processes that expose the entire company to fraud risk. CFOs, Controllers, and AP Managers often don't realize that they can manage this better. But they can.

MineralTree Invoice-to-Pay enables more than 1,000 businesses to increase end-to-end accounts payable efficiency, reduce processing costs, improve control over outgoing cash flow, mitigate fraud risk, and improve internal accounting controls. And with the ability to move some AP payments onto corporate credit cards, these businesses earn additional rebates and rewards.

### The Old Way



### The New Way



## What Is MineralTree Invoice-to-Pay?

MineralTree Invoice-to-Pay is the premiere end-to-end accounts payable and payments solution. It includes bi-directional integration with Sage Intacct while processing check and electronic payments directly with your bank.

The solution eliminates inefficiency at every key pain point in the accounts payable process:



### Invoice Capture

Invoice information is automatically extracted from paper and electronic invoices and coded at 99.5% accuracy. Duplicate invoices are automatically detected and flagged for review, saving you time and preventing duplicate payments that require reconciliation.



### Invoice Approval

AP staff routes uploaded invoices to departments for online approval.



### Payment Authorization

Approved invoices can be paid according to your preferred cash management policy. Employ the use of important payment controls: segregation of duties, dual factor authentication, and dual approvals for payments above certain thresholds.



### Payment Execution

You choose the payment method and MineralTree executes payments on your behalf to streamline the process. All electronic remittance details are sent to vendors.

## Benefits Of MineralTree Invoice-to-Pay

- **Lower Processing Costs** - Businesses using MineralTree Invoice-to-Pay can save 70% or more on payment processing costs, in addition to receiving cash back from credit card payments and early-pay discounts.
- **Increase Efficiency** - By enabling automatic invoice coding, providing online invoice and payment approvals, eliminating manual check issuance, and simplifying electronic payments, MineralTree dramatically increases efficiency.
- **Control Outgoing Cash Flow** - MineralTree ensures that payments reach vendors in the shortest time possible, and businesses always have clear visibility into the amount of time a payment takes to reach a vendor. As a result, vendor payments can be precisely timed and future-dated to ensure maximum control over outgoing cash.
- **Reduce Payment Risk** - MineralTree Invoice-to-Pay includes advanced payment security features such as two-factor authentication, two-factor payment verification, payment limits, and integration with bank Positive Pay. With these features, MineralTree guarantees against online payment fraud: losses are covered up to \$100,000 annually.
- **Improve Internal Accounting Controls** - MineralTree ensures that businesses can implement important payment controls such as segregation of duties and dual approval. Audit trails are maintained for key approval steps, along with alerts and notifications to ensure proper control monitoring.