

MineralTree TotalAP

End-to-End AP Automation and Payment Optimization

Overview

For growing businesses, TotalAP is the only solution that:

- Automates the end-to-end AP process in one unified, easy-to-use workflow
- Connects with your ERP in real time, delivering unrivaled processing speed and quality
- Optimizes ePayments to maximize cost savings, security, and rebates
- Frees up staff by eliminating manual AP processing and offloading supplier enablement
- Mitigates fraud risk with best-in-class security features and controls
- Can be implemented in 4 weeks or less and deliver ROI in weeks or months

Many finance teams are bogged down by manual AP processes that are expensive, time-consuming, prone to fraud, and ultimately strain supplier relationships. Because of these inefficiencies and a continued reliance on paper checks, they routinely miss out on early-pay discounts, rebates, and other savings that could contribute to the bottom line. Often, CFOs, Controllers, and AP Managers don't realize that there's a better way. But there is.

Automate Your Invoice-to-Pay Process

MineralTree helps more than 2,000 businesses and banks make their payables easy, impactful, and profitable. Our TotalAP solution automates your end-to-end AP process, from invoice capture through payment—while connecting with your ERP in real time to keep everything in sync. With TotalAP, you can increase AP efficiency up to 80% while mitigating fraud risk and gaining greater visibility and control over your AP spend.

Optimize Your Supplier Payments

TotalAP offers much more than automation. Leveraging MineralTree's extensive supplier network, our dedicated supplier enablement team optimizes your payments to maximize your savings, security, and cash rebates. We continuously enroll new and existing suppliers to accept ePayments like virtual card, ensuring your value grows over time. And we eliminate the administrative burdens of managing payment execution and supporting suppliers.

Invoice Processing
Payment Execution
AP Analytics & Reports

**AP
Automation**

**Payment
Optimization**

Secure ePayments
Savings & Rebates
Supplier Management



How TotalAP Works

TotalAP automates the end-to-end AP process, helping you gain efficiency at each step while supporting specific user needs from AP staff to the CFO.

Invoice Capture

Eliminate manual data entry and errors by automatically capturing and coding header and line-level data, with the ability to scale to any volume. Identify and resolve exceptions with 2-way or 3-way PO Matching.

Invoice Approval

Route invoices to the right people for easy approval, with automated reminders so you never have to chase anyone. Easily configure routing logic to your existing policies and tiers.

Payment Authorization

Enable finance leaders to easily approve and schedule payments based on their cash management policy. Prevent fraud with built-in controls, such as segregation of duties and dual approvals above certain thresholds.

Payment Optimization

MineralTree pays each supplier using the optimal payment method: virtual card, ACH, check, or FX. We continuously optimize your payment mix by enrolling new and existing suppliers, while managing day-to-day inquiries.

AP Analysis

Make better decisions faster, aligned with your strategic business objectives. Replace manual, static reporting with real-time dashboards that visualize KPIs such as invoice aging, payment mix, and rebates—across operating units, locations, and suppliers.

Benefits of TotalAP



Increase Efficiency

Eliminate manually entering and coding invoices, cutting checks, and dealing with supplier inquiries. Scale AP without adding headcount.



Simplify Reconciliation

Reconcile just one debit on your bank statement for your payment run, rather than individual payments across multiple statements.



Bolster Supplier Relations

Improve the supplier experience with timely payments using preferred methods, enhanced remittance, and professional support from our team.



Mitigate Fraud & Risk

Offload managing supplier payment details, apply best-in-class security controls, and ensure complete auditability across your AP process.



Generate Savings & Cash

Leverage MineralTree's supplier network to maximize cost savings and rebates by converting checks into virtual card and other ePayments.



Improve Visibility & Control

Centrally manage the entire invoice-to-pay process to ensure consistency and visibility across user roles, business units, and locations.