



Modernizing AP Without Replacing Your Legacy ERP

A faster and smarter path to accounts payable (AP) and payments transformations





AP modernization without disruption

Finance leaders today face a familiar challenge: how to modernize critical operations without disrupting the systems that keep the business running. Accounts payable (AP) is a perfect example. It is one of the more operationally complex and resource-intensive processes in finance, yet it is also an area where finance teams expect big gains from automation.

For many organizations with legacy financial systems, however, modernization can create disruption. Conversations quickly turn to large-scale system replacements and complex integrations that require months, or even years of planning and implementation.

But AP modernization does not require that type of system overhaul.

Rather than replacing their legacy ERP systems, forward-looking finance teams are extending and enhancing those systems with modern AP and payment solutions that integrate seamlessly into their existing financial workflows. This approach preserves the stability of core systems and extends their value while delivering significant improvements in AP efficiency, control, and visibility.

**ERP Modernization
does not require
operational disruption.**





The growing pressure to modernize AP

AP has always been a core back office function, but the demands placed on AP teams have grown considerably in recent years. They are expected to process increasing invoice volumes while supporting a broader mix of payment methods, strengthening fraud controls, and delivering better insight into **cash flow** and working capital.

At the same time, vendor expectations are evolving with a desire for faster payments, greater transparency into payment status, and payment options that align with their own financial needs. Delays or inefficiencies in the payment process can strain supplier relationships and disrupt the broader supply chain.

Finance leaders are also navigating a more complex risk environment. Payment fraud has become more sophisticated, with email phishing, vendor impersonation, and payment redirection schemes. These risks are forcing organizations to implement stronger verification processes and tighter payment controls which create greater friction in the payment process for all involved.



The business impact of AP modernization

When organizations modernize their AP and payment processes, the benefits extend far beyond operational efficiency. At the operational level, automation reduces manual workloads, minimizes payment errors, and accelerates processing times. Finance teams spend less time on repetitive administrative tasks and more time focusing on higher-value financial activities.

Improved automation also strengthens supplier relationships. Vendors benefit from faster payments, better visibility into payment status, and payment options that align with their needs. These improvements reduce supplier inquiries and contribute to stronger supply chain partnerships.

Modern AP and payment processes also provide finance leaders with greater financial insight. Real-time visibility into payment obligations and cash flow allows organizations to make more strategic decisions about working capital management.

Over time, these improvements help finance organizations operate with greater agility and strategic influence. Instead of serving primarily as transaction processors, AP teams become contributors to broader financial strategy.





The growing pressure to modernize AP (continued)

Despite these pressures, many AP departments still rely on processes that are pretty manual. While many finance teams have automated parts of their AP process, few have automated the entire end-to-end workflow. That means finance teams are still tracking invoices through spreadsheets, routing approvals via email, paying vendors via check, and inputting data manually into their legacy ERP systems. This fragmentation slows down operations, increases the risk of errors, and limits visibility into payment activity. It all adds up to a ton of inefficiency.

In response, many organizations begin exploring modernization initiatives. But too often, these conversations quickly shift toward large-scale ERP transformations. The assumption is that meaningful improvements in the AP process require changes to the core financial systems.

Not true.



ERP platforms provide very strong foundations for financial management and reporting. The inefficiencies typically arise in the AP workflows surrounding those systems, i.e., invoice routing, approvals, vendor management, and payment execution.

Improving these workflows (and the information flow between systems) can deliver dramatic efficiency gains without requiring organizations to replace the systems that support them.



Why ERP replacement isn't the only answer

When organizations consider ways to improve any financial process, ERP replacement is sometimes presented as the ultimate modernization strategy. Large transformation projects promise sweeping improvements across finance operations, with AP modernization included as one of many expected outcomes.

But ERP transformation is rarely the most efficient or effective way to improve an individual process like AP.

Legacy ERP replacements are expensive, complex, and disruptive. They can require months/years of planning, extensive consulting resources, and significant involvement from both business and IT teams. During the transition, finance departments have to manage operational risk while adapting to new systems, retraining staff, and maintaining the continuity of daily financial operations.

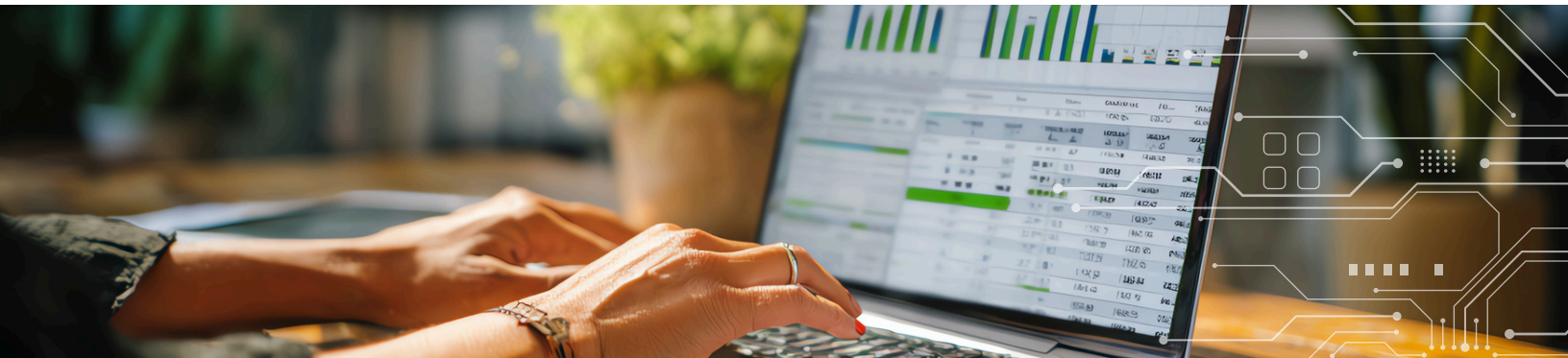


Look for seamless ERP integration

When adding modern AP and payment capabilities to your existing ERP and financial system, integration is obviously a key requirement. And not every modern solution is easy to integrate. Be sure to carefully assess the capabilities of any solution:

- Is the AP automation solution designed for integration with your organization's existing systems?
- Are they using APIs, file-based connectors, or pre-built integrations?
- If not, is your IT team able to handle the integration on its own?
- Can the solution provider support your integration efforts (at a fair price)?

Complex integrations will create challenges and decrease ROI in both the short and long term. Avoid them at all costs.





Why ERP replacement isn't the only answer (continued)



Even when these initiatives succeed, the improvements to AP workflows may be limited. Core AP challenges such as invoice routing, payment execution, and supplier onboarding often require additional automation solutions regardless of the new ERP platform in place.

Another obstacle is that many traditional automation approaches introduce new technical complexity. Organizations may rely on one-off integrations to move data between systems, build custom APIs to synchronize financial information, or implement middleware platforms to manage data flows.

These approaches can also create new operational burdens. Data synchronization can become inconsistent, reconciliation may require manual intervention, and IT teams may be required to maintain and troubleshoot integrations over time.

For finance leaders seeking faster and more practical improvements, these solutions can delay the very benefits they are intended to deliver.

ERP replacement is often a technology response to a **process problem.**

ERP-based AP vs. purpose-built AP automation

ERP systems are designed to manage financial records. Modern AP automation platforms manage financial workflows in concert with your ERP system.

Most legacy ERP systems have some basic AP functionality built in, but many organizations find those capabilities insufficient to meet their needs. Organizations that extend their ERP systems with purpose-built AP automation can maintain their existing financial infrastructure while dramatically improving the efficiency, visibility, and scalability of their AP and payment processes.



Payment processing



Modern AP automation

Invoice capture	Basic invoice entry and storage. May require manual data entry or external tools.	Automated invoice intake, digitization, and routing with minimal manual entry.
Approval workflows	Limited routing; may require manual oversight or email coordination.	Automated, configurable approval workflows with real-time tracking and audit trails.
Payment execution	Basic payment initiation. Often requires exporting payment files or logging into bank portals separately.	Fully automated payment execution across ACH, virtual card, and check within a unified workflow.
Supplier onboarding	Handled manually through finance or procurement teams.	Automated with supplier self-service and payment preference management. Additional onboarding support available.
Payment optimization	Little/no support for optimizing payment mix or timing.	Tools to optimize methods, capture rebates, and improve working capital management. Additional payment optimization resources available.
Payment visibility	Limited tracking of payment status once payments leave the ERP.	Real-time payment status tracking and centralized payment reporting.
Fraud protection	Basic financial controls within accounting workflows.	Enhanced controls including payment verification, audit trails, and fraud protection tools.
Vendor experience	Vendors must contact AP for payment status or updates.	End-to-end payment transparency and status notifications.
Operational efficiency	Many manual tasks remain in invoice processing, payments, and reconciliation.	Significant reduction in manual workload.





Enhance, don't replace

The most effective path to AP and payments modernization may be extending the existing system with modern automation capabilities. This approach offers several important advantages:



You can quickly modernize critical processes while preserving the stability of your existing financial infrastructure.



AP automation works alongside your ERP system rather than outside of it. Data flows seamlessly between systems, approvals and payments are automated, and finance teams gain better visibility into their operations without having to adopt entirely new platforms.



The ERP system remains the system of record. You can focus on improving the workflows that surround it rather than redesigning your entire financial environment.



Your finance team achieves meaningful improvements in efficiency, control, and visibility while minimizing operational risk.

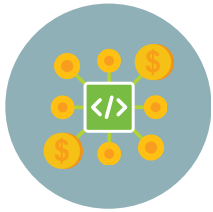
Legacy ERP replacement

- ⚠️ **Multi-year project**
- ⚠️ **High operational disruption**
- ⚠️ **IT and consulting resource dependent**
- ⚠️ **Large upfront investment; slow ROI**
- ⚠️ **Broad system change**

Modern AP extension

- ✅ **Deployment in weeks or months**
- ✅ **Minimal operational disruption**
- ✅ **Finance-led implementation**
- ✅ **Minimal upfront investment; fast ROI and operational impact**
- ✅ **Targeted improvement in AP workflows**





What modern ERP-friendly AP automation delivers

When modern AP automation works seamlessly with existing ERP systems, it enables organizations to enhance financial workflows in several key areas.



Payment processing

Payment execution is often the most manual and labor-intensive part of the AP process. Modern automation streamlines payment workflows and reduces the need for manual processing while improving accuracy and control.

Enabling capabilities:

- Automated ACH, check, and virtual card payments
- Scheduled payment execution aligned with approval workflows
- Centralized payment tracking and reconciliation



Supplier enablement

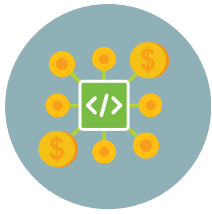
Modern AP automation simplifies vendor relationships by providing suppliers with flexible payment options and clearer visibility into payment status.

Enabling capabilities:

- Vendor onboarding tools and resources
- Supplier payment preference management
- Digital payment adoption support

By reducing friction between finance teams and suppliers, organizations can strengthen vendor relationships while decreasing administrative workload.





What modern ERP-friendly AP automation delivers (continued)



Stronger controls and compliance

Automation strengthens financial controls by standardizing approval workflows and maintaining detailed records of payment activity.

Enabling capabilities:

- Configurable approval workflows
- Audit-ready payment records
- Fraud detection and prevention safeguards

This level of visibility helps finance teams maintain compliance while reducing operational risk.



Real-time visibility into cash flow

Automation provides finance leaders with better insight into payment activity and cash flow obligations.

Organizations gain the ability to:

- Track payment status in real time
- Monitor payment timing and liabilities
- Generate detailed financial reports

This visibility helps finance teams make more informed decisions about working capital and cash management.





Starting AP modernization with payments

Many AP modernization efforts begin by focusing on invoice capture. This is a logical start and it often addresses some of the biggest challenges in most companies' AP process. However, it is rarely the best opportunity for immediate ROI.

If speed-to-value and operational impact are top priorities, payment execution can be a better place to start. There are several reasons:

- ✓ The downstream payment phase is often the most manual and fragmented part of the AP process.
- ✓ Payment workflows tend to be more standardized than invoice intake, making them easier to implement and scale. As such, organizations can quickly reduce manual effort, eliminate check-related costs, lower fraud risk, and unlock new financial benefits such as virtual card rebates.
- ✓ When invoice processes are automated but payments remain manual, efficiency gains often stall at the final and most critical step.
- ✓ A payments-first approach can also strengthen supplier relationships by enabling more timely, predictable payments and reducing inquiries.
- ✓ Most organizations already have invoices sitting in their ERP awaiting payment. So, automating execution can create immediate impact without waiting for upstream changes.

Starting with payments isn't the only path, but it's a good option for organizations looking to remove bottlenecks quickly, demonstrate early ROI, and build a strong foundation for broader, end-to-end AP automation over time.



Modern AP without the complexity

AP modernization is no longer simply about reducing paperwork or accelerating invoice processing. It is about enabling finance organizations to operate with greater efficiency, control, and strategic insight.

Traditional approaches to modernization typically involve large system transformations and ERP replacements. And that introduces unnecessary complexity and risk.

Extending existing ERP systems with modern [AP automation solutions](#) enables organizations to modernize their AP processes without disrupting the financial infrastructure that supports their business.

Helpful resources



AP Automation: Starting with Payments Instead of Invoices

[GET THE EBOOK](#)



Embedded vs. Integrated Payments Guide

[VIEW THE GUIDE](#)



The Ultimate Guide to Payment Operations

[READ THE BLOG](#)

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