

MINERALTREE PRACTITIONER GUIDE

# Embedded vs Integrated Payments in AP Automation

What's the difference,  
and what's right for you?



# AP automation adds big value across the finance function, but...

For many finance teams, accounts payable (AP) is a necessary evil — a productivity loss leader full of inefficient manual requirements that hamper efficiency, increase operational costs and frustrate key suppliers.

**Modern AP** automation has helped organizations address these challenges by streamlining processes, reducing errors and freeing up finance staff to focus on higher-value activities. But finance teams have also found those benefits are limited by how well that automation works with their accounting or ERP system. Particularly when it comes to executing vendor payments.

Many businesses have separate systems for invoicing processing and approval versus payment execution and reconciliation. That can create a disconnect in the end-to-end process and a lack of visibility and control. This makes it difficult to ensure timely vendor payments, hurting important vendor relationships and risking the loss of valuable supplier discounts.

## There are two ways to close that gap:

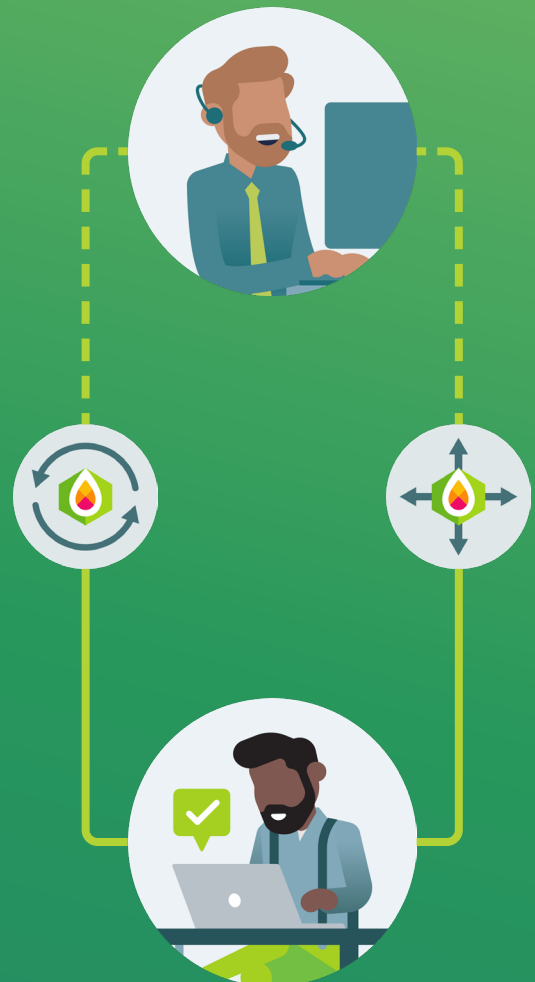
### 1. By embedding modern payment automation functionality within your ERP system.

This is a relatively new approach where the payment functionality lives within the ERP experience. Capabilities are accessed within the ERP's UI, using integrated workflows and permissions that make the invoice-to-pay experience seamless from an end-user perspective. It's essentially one system, one UI, and one UX. Some ERP providers offer basic payment automation as part of their suite and complement that by embedding best-of-breed capabilities from third-party vendors.

### 2. By integrating a third-party payment system with your ERP system, through APIs or pre-built connectors.

This approach has been in place for many years and involves users working within a separate payment platform that synchronizes masters, transactions, and status with your ERP. Users need to jump between two different UIs and data is synced on a schedule or event basis. This may require managing separate systems for things like payment approval versus payment execution and reconciliation.

**Each approach has its benefits and tradeoffs. Let's dive into the details.**



# Embedded vs integrated payments

Here are the key differences between embedded and integrated payment functionality, and how each impacts finance organizations and their AP processes.



	Embedded	Integrated
UX and adoption	<ul style="list-style-type: none"> <li>• Single login, look-and-feel, and navigation, fewer context switches</li> <li>• Payments made from existing bank accounts via ACH, virtual card, and check – directly via the existing ERP system</li> <li>• Native approvals and roles/ Segregation of duties (SoD) mirror ERP</li> <li>• Simple training for controllers and approvers</li> </ul>	<ul style="list-style-type: none"> <li>• Purpose-built workflows such as intake forms, supplier portals, mobile capture</li> <li>• Two experiences to learn; approvers may bounce between systems or emails and deep links</li> </ul>
Data model, latency, and reliability	<ul style="list-style-type: none"> <li>• Near-instant posting/validation against ERP objects (vendors, items, dimensions, projects)</li> <li>• Less “out-of-sync” risk</li> </ul>	<ul style="list-style-type: none"> <li>• Mature vendors invest in resilient sync (webhooks/retries) and field-level mappings; can maintain their own uptime even if ERP is undergoing maintenance</li> <li>• Greater reconciliation effort required after ERP upgrades</li> </ul>
Controls, audit, and compliance	<ul style="list-style-type: none"> <li>• ERP-native audit trails; approvals are visible in the same place auditors already look</li> <li>• Segregation of duties (SoD) and period controls are enforced uniformly</li> </ul>	<ul style="list-style-type: none"> <li>• Configurable rule engines provide flexibility for customization</li> <li>• Evidence may live across two systems</li> </ul>
AP and payments functionality	<ul style="list-style-type: none"> <li>• Comprehensive best-of-breed features with tight ERP posting</li> <li>• Ideal for straightforward invoice → approval → post → pay flows</li> <li>• Less feature churn</li> </ul>	<ul style="list-style-type: none"> <li>• Potential access to more advanced capabilities, e.g., mass payouts, W-8/W-9 collection, dispute workflows</li> <li>• Another set of features and policies to align and reconcile with the ERP system</li> </ul>

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<b>Multi-entity, global, and scale</b>	<ul style="list-style-type: none"> <li>• Mirrors the ERP's entity structure and intercompany rules natively</li> <li>• Not ideal when running multiple ERPs; difficult to centralize AP across them</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to centralize AP ops across multiple ERPs and post back to each</li> <li>• More complex connector landscape requires a higher level of governance</li> </ul>
<b>Implementation and change management</b>	<ul style="list-style-type: none"> <li>• Faster time-to-production; lighter IT lift</li> <li>• Fewer surprises with custom fields/dimensions</li> </ul>	<ul style="list-style-type: none"> <li>• Initial mapping, SSO, and approval routing setup take longer; require more stakeholder coordination</li> </ul>
<b>Pricing and TCO</b>	<ul style="list-style-type: none"> <li>• Simpler licensing (part of ERP) and lower integration costs</li> <li>• Faster time-to-value</li> </ul>	<ul style="list-style-type: none"> <li>• Slower time to value up front</li> <li>• Need to ensure ROI for premium capabilities</li> <li>• Costs for second platform and ongoing connector maintenance</li> </ul>



## Which approach is best for your organization?

Embedded and integrated payment automation can both add tremendous value for an organization, depending on your unique business requirements.



## **Integrated** is likely a better choice for organizations:

- Running multiple ERP systems or anticipating significant M&A where different systems will need to be integrated or reconciled
- Need advanced features such as complex PO variance handling, dynamic discounting, multi-rail payouts, global tax, and FX handling
- Require a supplier-facing portal and robust onboarding to deflect email volume and reduce fraud
- Running AP as a shared service or a cost-to-serve lever with clear ROI targets

### **Why integrated?**

Integrating best-of-breed payment automation functionality with your ERP system gives finance teams the flexibility to choose the most advanced capabilities available, all without being limited to what's available through your ERP platform. Finance teams retain full control over vendor payments while benefiting from deeper functionality, richer data insights, and more robust scalability across multiple ERP instances or business units. The biggest trade-offs are the need to operate and manage across multiple systems and the lack of a single source of truth for accounting.



## **Embedded** is likely a better choice for organizations:

- With well-understood AP needs, such as 2- or 3-way match, simple supplier base, or domestic payments
- Looking for fast rollout, minimal change management, and auditors who live in the ERP
- Valuing a single system of record and single source of truth for accounting

### **Why embedded?**

By embedding payment automation into the ERP software you use every day, vendor payments become a seamless part of an intelligent, automated workflow. Finance teams gain additional time and cost savings and increase accuracy and visibility, all while further strengthening vendor relationships, optimizing cash flow, cost savings, and scalability. As a result, the business can operate with more control, speed and confidence at a time when efficiency and cash flow visibility are critical.

# More resources

## Learn more about embedded payments

### Vendor Payments powered by MineralTree

**No new systems. No sync issues. No stress.**

MineralTree and Sage have partnered to build a seamless way to pay vendor bills directly within Sage Intacct, without requiring external software. That means no new rights, no sync errors to resolve, no need to fund a settlement account, and no waiting on integration projects. Just seamless and secure digital payments. Vendor Payments powered by MineralTree is fully embedded within Sage Intacct and works with your existing AP process.



[REQUEST A DEMO](#)

No new systems, no sync issues, no stress:  
Embedded Vendor Payments

## Learn more about integrated payments

### Seamless ERP Integration

Take your ERP to the next level with our AP Automation Solution

**What is ERP Integration?**

Enterprise Resource Planning (ERP) software integration in the context of AP automation software refers to the software connections necessary to ensure that data can flow between MineralTree and your accounting system. MineralTree seamlessly integrates with your ERP, ensuring that all invoice and payment data stays in sync. Our two-way connection means your ERP remains the central hub for accounting records, while MineralTree automates invoice approvals and payments—saving you time and reducing manual work.



**Why Companies Still Need End-to-End Automation**

Taking your ERP to the next level with  
seamless AP automation integration

## Interested in MineralTree?

[Learn More](#)

### Olympia Hospitality's Advice for Streamlined AP Automation and Fast ROI

Case Studies

By Sara Chowdhury, Vice President of Sales at MineralTree

**Overview**

At Sage Future 2025, we had the privilege of hosting an insightful fireside chat that took the audience behind the scenes of a highly successful journey into AP automation. It was my pleasure to moderate a conversation between two experts who brought both customer and vendor perspectives to the conversation: Nicole Stryker, Director of Corporate Accounting at Olympia Hospitality, who recently led her organization through a comprehensive AP automation transformation within Sage Intacct, and John Carbone, Implementation Manager at MineralTree, who guided Nicole's team through the implementation process.

This discussion highlighted the practical realities of selecting, implementing, and scaling AP automation from initial vendor selection to the achievement of measurable ROI within months. During this session, Nicole shared her thoughts on why it's important to leverage AP automation for a

Olympia Hospitality's Advice for Streamlined AP Automation and Fast ROI

### Paytronix Accelerates Finance Operations with AP Automation

Case Studies

**Overview**

Paytronix, an Access Group company, is a cloud-based digital guest engagement platform for the hospitality industry that provides loyalty programs, online ordering, gift cards, branded mobile applications, and strategic insights to 1,800+ restaurant and convenience store brands across 50,000 sites globally.

[GET THIS CASE STUDY AS A PDF](#)

**Key Accounts Payable (AP) challenges**

- Highly manual AP processes creating layers of tedious paperwork
- A high volume of check payments and rising costs to print and process them
- Slow payment approval processes leading to late payments, unnecessary fees, and growing vendor frustration

Paytronix Accelerates Finance Operations with AP automation