

WEBINAR

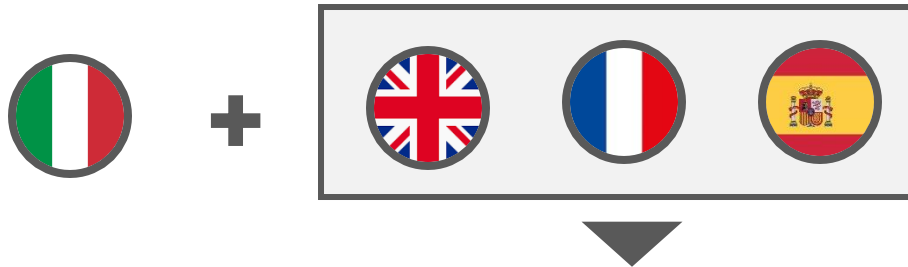
AI for Finance:

how intelligent agents are transforming the P2P process



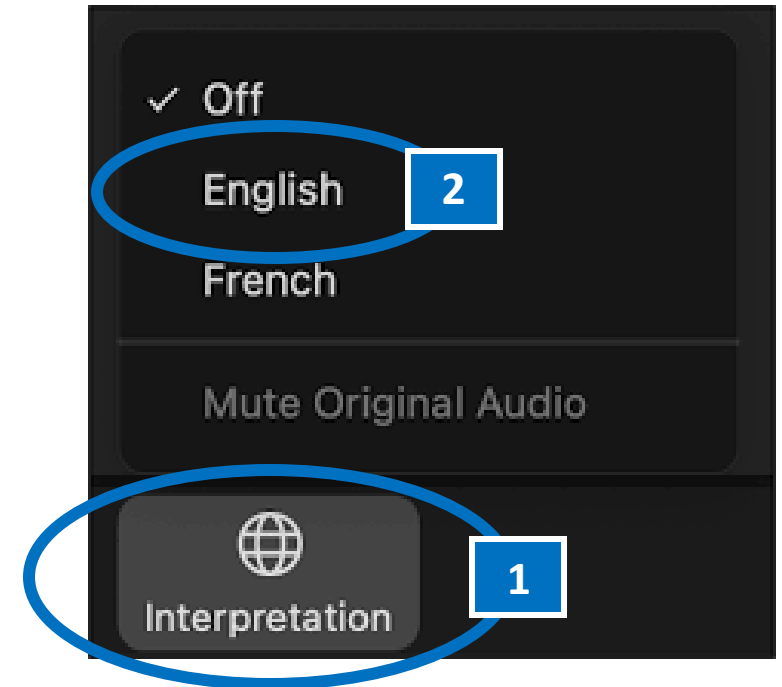
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DIGITAL
TECHNOLOGIES

A **Namirial** Company

LIVE WEBINAR

AI for Finance: how intelligent agents are transforming the P2P process



Lorenzo Trabacchi
Digital Technologies



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Q&A | Submit your questions through
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AI FOR FINANCE

how intelligent agents are transforming the P2P process



Digital Technologies

About us



CFO & Finance

Context, challenges and opportunities



P2P & AI agents

- What's changing and how?
- What's an agent?
- How do Agents impact P2P processes?



Use cases

- How AI Agents can boost efficiency
- Our approach



Q&A

Digital Technologies

about us



OUR CORE.

Hyper
AUTOMATION

Tools and applications to increase speed, profitability, and productivity of both internal and external business processes

Global
E-INVOICING

Tools and applications for the electronic exchange of documents, ensuring compliance with international standards



AI for Finance

Innovation hub specialized in automation and processes, bringing together excellence in expertise to develop AI for Finance solutions. We combine AI and advanced technologies to optimize finance and supply chain processes, ensuring efficiency and regulatory compliance on a global scale

Supply Chain
FINANCE

DIGPAY solution to increase financial efficiency by improving liquidity and cash flow

Supply Chain
COMPLIANCE

Tools and strategies designed to ensure compliance with the regulatory convergence of logistics, customs, and ESG requirements, helping companies improve their performance in these areas



Digtechs Platform

PROCUREMENT TO PAY

ORDER TO CASH

SOURCING

MANAGEMENT

POSTING & PAYMENT

SALES

INVOICE & DELIVERY

CASH & CREDIT

COMPLIANCE & E-INVOICING

Global eInvoicing

Legal Archiving

VAT Reporting

Tax Engine

Global eInvoicing

Legal Archiving

VAT Reporting

Tax Engine

HYPERAUTOMATION

Vendor | Supplier Portal

MyInvoice

DigiSign

Self-billing

MyWorkflow

Order management

EDI

MyAgent

Customs import

Proof of delivery

Customer portal

Document distribution

DigiSign

Order management

MyWorkflow

MyAgent

EDI

Transpot. mgmt. system

Customs Export

Proof of delivery

SUPPLY CHAIN FINANCE

Invoice trading

Dynamic discount

Mobile payment

Reconciliation tool

COMPLIANCE ESG

Document collection

ESG Reporting

Document collection

ESG Reporting



CFO & Finance

Context, challenges and opportunities



CFO & Finance Industry trends

The convergence of digital transformation, regulatory pressure, and sustainability goals is reshaping the Finance landscape.

AI and automation are accelerating this shift, prompting CFOs to rethink structures, processes, and decision-making models to make businesses more agile, compliant, and capable of creating value in complex and fast-changing environments.



What is driving innovation?

Advanced Automation and Artificial Intelligence

72% of CFOs consider **advanced automation crucial** to freeing up strategic resources, eliminating repetitive manual processes and reducing operational costs by up to 40%

- Gartner, 2025 CFO Insights Report.

E-Invoicing & Tax Compliance

By 2030, **90% of European companies will adopt mandatory e-invoicing** solutions due to new regulations (ViDA – VAT in the Digital Age). The same trend is recorded internationally

- Billentis, Global eInvoicing Report 2024

Increasing international regulatory complexity

67% of CFOs believe that **managing international tax compliance is the main operational challenge**, requiring integrated and automated digital tools to reduce risks and penalties

- PwC, Global CFO Survey 2025.

ESG Centrality and Integrated Reporting

More than **75% of CFOs** integrate **ESG criteria into strategic decisions**, using automated platforms to produce traceable reports that comply with international regulations (e.g.: CSRD)

- Deloitte, ESG and Finance Leadership Report 2025.

Procure-to-Pay

What's changing, and how?



Procure-to-Pay Trends

The Procure-to-Pay function is entering a new phase of digital maturity. Global supply-chain uncertainty, rising compliance requirements, and increasing pressure on cost efficiency are reshaping how organizations source, validate, and pay.

While the last decade focused on **digitization and RPA**, today's transformation is driven by **AI-powered autonomy and intelligent decisioning.**



What is driving innovation?

AI-Driven Automation & Intelligent Agents

AI is redefining P2P by eliminating manual intervention and accelerating execution.

"57% lower invoice processing cost and 3x more touchless transactions in world-class AP teams."

- The Hackett Group, 2024

E-Invoicing as an Automation Enabler

Mandatory e-invoicing and tax reporting are accelerating the digitalization of AP processes.

"Countries with mandatory e-invoicing report 30–60% faster invoice-processing cycles thanks to structured digital data."

- Billentis, Global eInvoicing Report 2024

Real-Time Visibility & Spend Intelligence

AI-enabled spend insights help organizations track costs and assess supplier performance in real time.

"Digital leaders achieve up to 50% faster cycle times and up to 60% better spend visibility."

- The Hackett Group, 2025

Shift to Autonomous Finance

Finance functions are shifting from RPA to autonomous systems capable of making decisions and executing tasks.

"81% of CFOs expect autonomous finance to transform operations within 5 years."

- McKinsey Global CFO Survey, 2024

Procure-to-Pay Challenges, needs

P2P has moved from a back-office process to a **strategic driver of business efficiency and compliance**.

Rising costs, complex tax requirements, and global supplier networks are challenging traditional models.

To stay competitive, companies need **data-driven, automated, and resilient P2P operations** that connect procurement, finance, and compliance.



Strategic levers to drive transformation

Context and critical issues

- Manual invoice validation and exception handling slow down cycle times
- Fragmented tools and data limit end-to-end visibility
- Low touchless rates and limited automation across invoice-to-pay WF
- Regulatory and tax compliance growing in complexity (es.: ViDA)
- Increasing demand for traceability and ESG-aligned procurement

Objectives

- **Boost efficiency** by automating low-value manual tasks
- **Accelerate cycle times** from procurement to payment
- **Gain full real-time visibility** over spend, suppliers, and liabilities
- **Ensure digital tax and ESG compliance** through standardized processes
- **Enhance control and scalability** across multi-entity, multi-country environments

Strategic levers for innovation, where we can intervene

- **AI-enabled P2P automation** to accelerate invoice processing, manage exceptions, and enhance supplier collaboration through intelligent, low-touch workflows.
- **Integrated digital workflows** connecting procurement, finance, and approval systems for full process control.
- **Real-time analytics** to monitor spend, supplier performance, and cash flow.
- **Data standardization** ensuring interoperability and compliance across systems and entities.
- **Compliance-by-design** to guarantee adherence regulations and requirements across the P2P lifecycle.

Why is AI a priority for Procure-to-Pay?

How artificial intelligence is driving growth



Eliminating manual workload and bottlenecks

AI speeds up invoice-to-pay processes by removing repetitive validations, reducing exceptions, and automating low-value tasks.

- Faster cycle times
- Fewer errors and operational delays



Unlocking real-time, end-to-end visibility

AI consolidates fragmented data from procurement, finance, suppliers, and ERP systems into a unified, real-time view.

- Immediate insights on spend, liabilities, and suppliers
- Data-driven decision-making



Ensuring compliance-by-design

With growing regulatory requirements, AI becomes essential to embed compliance in every step of the P2P workflow.

- Automated checks and validations
- Early detection of inconsistencies and compliance risks



Standardizing data across systems and entities

Poor data quality is a major barrier to P2P efficiency. AI normalizes and enriches data across multi-entity, multi-country, and multi-ERP environments.

- Improved interoperability
- Fewer exceptions and rework



Enhancing supplier experience & collaboration

AI improves supplier interactions by enabling smarter workflows, clearer communication, and faster issue resolution.

- Reduced disputes and clarification cycles
- Higher data accuracy from suppliers

Agentic AI

What is it and how does it work?



AGENTIC AI *agents*

Generative AI systems designed to act autonomously, proactively, and adaptively, making complex decisions to achieve specific goals without direct human supervision.

>> Gartner ranks Agentic AI among the top tech trends of 2025, estimating that they will contribute to 15% of business decisions by 2028, up from 0% today.

What defines an AI Agent

Memory

It learns from tasks and adapts its actions based on evolving states.

Reasoning

It breaks down problems and plans actions.

Integration

It interacts with external systems to perform tasks autonomously.

What an AI Agent does

Observe

It collects and analyzes data from the surrounding environment.

Plan

It evaluates possible actions, organizes them, and prioritizes them based on the goal to be achieved.

Act

It carries out the planned actions using tools or systems, both internal and external.

AGENTIC AI *agents*

AI agents boost business productivity by automating processes, analyzing data, and integrating with various systems—delivering results up to three times faster than traditional tools.

They don't replace humans but rather support them—optimizing workflows and enhancing human capabilities to create more innovative and effective solutions.

Key characteristics of AI Agents

Autonomy and Decision-Making
Capability

Learning and Adaptation

Integration with External Tools

Multimodality

Types of AI Agents

Operational

Decisional

Relational

+ Compliance Agents

+ Reporting Agents

Finance & Procurement

The process



Where do AI Agents come into play?

From traditional to smart Procure-to-Pay

	Agent Role	Description
Sourcing	<i>Sourcing Intelligence Agent</i>	Masterdata management, Analyzes needs, suggests suppliers, evaluates market risks
	<i>RFP Draft Assistant</i>	Creates tender documents, evaluation criteria, and invitation emails
	<i>Supplier Risk Assessor</i>	Generates supplier risk scores (financial, ESG, reputational)
Order Management	<i>PO Generator Agent</i>	Creates purchase orders based on requests and policies
	<i>Policy Compliance Agent</i>	Validates request consistency against budget and procurement rules
Goods Reception & Validation	<i>Goods Receipt Validator</i>	Matches PO, delivery note, and goods receipt, flags mismatches; automatic registration
Invoicing	<i>Invoice AI Agent</i>	Extracts data, classifies it, checks duplicates and fraud, automates posting
	<i>3-Way Match Agent</i>	Aligns invoice–PO–receipt and manages exceptions
	<i>Tax Compliance Agent</i>	Validates tax requirements, VAT rules, and e-invoicing compliance
	<i>Payment Approval Agent</i>	Identifies payment priorities and cash-flow risks
Payment	<i>Spend Insights Agent</i>	Analyzes spend by category, cost center, and saving opportunities



Use Cases

Some real examples



AI-driven supplier invoice registration

STARTING POINT

Request

Automation of the supplier invoices intake, validation and registration across 20+ countries, with seamless SAP ERP integration.

As Is

Manual, slow and error-prone process | No standardization across countries and suppliers | Delays in 3-way matching and approvals | Disconnected tools and low visibility | High cost and compliance exposure

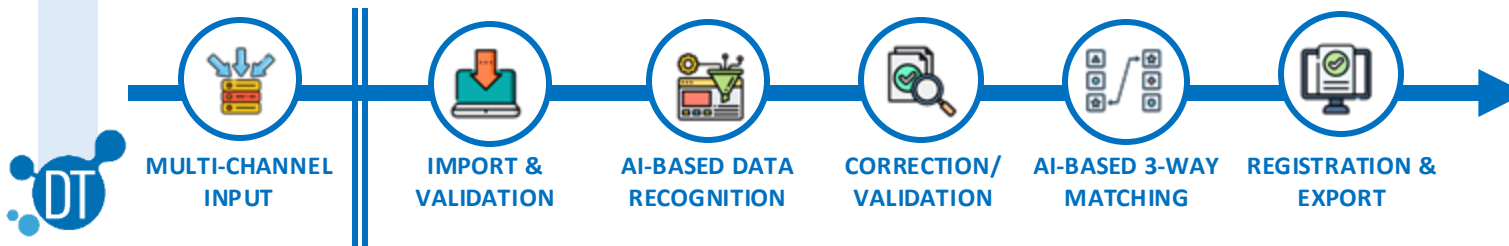
END POINT

Solution

AI-driven platform for end-to-end automation: invoice ingestion, intelligent recognition, real-time validation, and SAP posting.

Technologies

Intelligent data extraction | Automated 3-way matching with anomaly detection | Real-time validation and SAP ERP integration | Monitoring and audit tools for transparency and control | Self-learning engine to improve over time | Integration layer.



Impacts

- **78% of processing costs**
from €12.88 to €2.80

- **82% of processing times**
from 17.4 to 3.1 days

8 months ROI
Less than a year pay-back through automation

- 95% invoice recognition accuracy
- 90% automatic 3-way matching
- 80% reduction errors - better audit trail, compliance & risk management
- Implementation in 6 months | FTe reduction > 75 %
- Cross-team collaboration improved
- Scalable across regions, no redesign
- Seamless integration
- Centralized dashboards for audit & control

STRATEGIC

AUTOMATION IN ACTION

AI-based reconciliation tool

STARTING POINT

Request

Optimize the reconciliation process between active invoices and bank receipts by reducing manual effort, minimizing human error, and accelerating period closing. Achieve real-time visibility and ensure alignment with compliance and reporting standards.

As Is

Highly manual process spread across fragmented systems, with data quality issues and growing transaction volumes. Traditional reconciliation methods could no longer keep up, leading to delays, errors, limited data reliability, and lack of visibility on financial status.

END POINT

Solution

AI-based reconciliation system designed to automatically match invoices and bank receipts, even with partial payments, delays, or incomplete data. Continuously improves accuracy through machine learning and user feedback.

Technologies

Intelligent reconciliation engine with exception management | Machine learning algorithms trained on historical data and user feedback | Integration layer.



DATA
INGESTION



PROCESSING
& VALIDATION



AI-BASED MATCHING
ENGINE



RECONCILIATION
OUTPUT & REPORTING

Impacts

Real-time financial visibility

faster and more accurate reconciliation accelerates cash application, improving liquidity and cash forecasting.

4 months ROI

less than a year pay-back through automation

- Rapid implementation time: 3 months | FTE reduction > 85 %
- Reconciliation automation rate over 95%
- Reduced reconciliation management times by over 85%
- Enhanced financial accuracy and audit readiness
- Improved visibility on pending payments and discrepancies
- Scalable architecture
- Continuous improvement

STRATEGIC

AUTOMATION IN ACTION

AI-driven supplier quality & risk assessment

STARTING POINT

Request

Digital transformation of the supplier documentation lifecycle to reduce operational risk, enhance compliance, and improve supplier collaboration.

As Is

Manual validation of supplier documents (high volume and variability) was inefficient, error-prone, and unsustainable. Fragmented processes made it difficult to ensure consistent quality control and regulatory compliance.

END POINT

Solution

AI-based decision support system that automates the evaluation and quality assessment of supplier documentation at a global scale. It integrates with ERPs and document repositories, using ML for document classification, compliance checks, and risk mitigation actions.

Technologies

Intelligent document ingestion | AI engine for extraction and classification | AI based compliance validation | AI based risk detection and mitigation | Supplier scoring | Integration layer.



Impacts

Reduced operational risk

stronger compliance and early anomaly detection

70% faster evaluation

shorter lead times and faster decision-making

4 months ROI

less than a year pay-back through automation

- Rapid implementation time: 3 months
- FTe reduction > 85 %
- +95% document recognition accuracy
- Real-time updates of supplier compliance and performance status
- Early anomaly detection led to a 55% decrease in non-compliance incidents
- Increased transparency and control over supplier quality

STRATEGIC

AUTOMATION IN ACTION

AI-driven vendor portal automation

STARTING POINT

Request

Optimization of the vendor portal by reducing support requests to the internal team and increasing user autonomy in consulting invoices, searching documents, and monitoring payments and transaction histories.

As Is

Support requests were high and recurring, causing dependency on internal teams.

END POINT

Solution

A fully automated support system powered by a generative AI chatbot integrated into the vendor portal, designed to guide users through daily operations, accelerate document search, and provide real-time access to transactional information.

Technologies

Generative AI chatbot | Intelligent search engine | 24/7 virtual assistance | Personalized response engine | Secure portal integration layer

Consistent, audit-ready
vendor interactions

Autonomous supplier
operations at scale



Impacts

- 80% reduction in support requests to the internal team
- Automation and fast access to key information
- Greater autonomy for suppliers, reducing manual effort with enhanced user experience with quick, contextualized responses
- Adaptable, scalable, and flexible system, deployable in multiple contexts
- Intelligent search across documents, invoices, payments, and transaction history
- Real-time monitoring of invoice and transaction status
- Continuous 24/7 support without human intervention
- Secure integration and instant access to relevant information
- Personalized responses based on performed searches

RESULTS & BENEFITS

AUTOMATION IN ACTION



AI-driven customs import reconciliation

STARTING POINT

Request

Automation of the customs import process, with a focus on the automatic reconciliation of import declarations, customs documents, and incoming invoices, ensuring accuracy even when data is incomplete or inconsistent.

As Is

The reconciliation process was manual, time-consuming, and prone to discrepancies due to heterogeneous document formats and varying data quality. High operational effort was required to identify mismatches and ensure compliance with customs regulations.

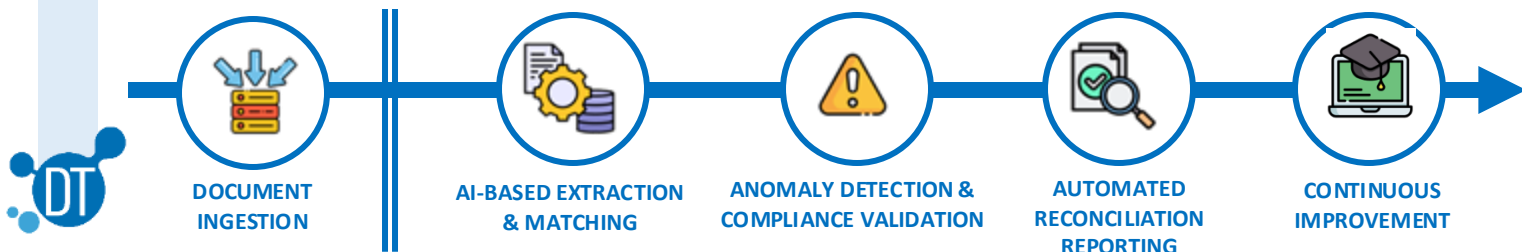
END POINT

Solution

An AI-powered system that automatically matches customs import documents with supplier invoices and related records, generating reconciliation proposals and detecting anomalies in real time.

Technologies

Hybrid AI engine | Intelligent document extraction | Anomaly & discrepancy detection | Automatic reconciliation algorithms | Continuous learning | Automated reporting



Impacts

- 80% reduction in support requests to the internal team
- Automation and fast access to key information
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RESULTS & BENEFITS

AUTOMATION IN ACTION

AI-driven delivery note automation

STARTING POINT

Request

Automation of the delivery note management process to eliminate manual warehouse registration and enable faster, more accurate goods receipt posting into the ERP.

As Is

The delivery note registration process was manual and time-consuming, with frequent inaccuracies and inconsistencies affecting downstream warehouse and ERP operations

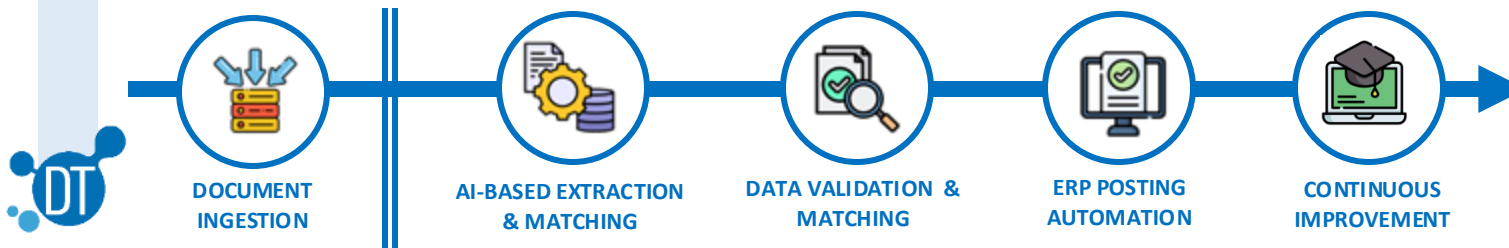
END POINT

Solution

An AI-enabled system that digitizes and automates the delivery note workflow: documents are scanned or uploaded, ICR performs data extraction, AI validates and reconciles information, and goods receipts are automatically generated and posted in the ERP.

Technologies

ICR-based document extraction | Machine learning validation | Matching engine | Automated goods receipt posting | ERP integration | Continuous learning models



Impacts

- No more manual entry of delivery note data
- Faster goods receipt processing, improving warehouse efficiency
- Over 90% accuracy in data extraction
- Significant reduction of operational errors
- Improved stock availability thanks to quicker registration
- Full traceability throughout the delivery note lifecycle
- Scalable solution, adaptable to multiple document types and formats
- Increased data consistency across delivery notes and ERP entries
- Reduced workload for warehouse and back-office teams
- Faster end-to-end processing from goods arrival to ERP posting

The path to AI-driven Hyperautomation

Our approach



AI AGENT implementation

Understand

- What is an Agent?

Analyze

- Industry impact and competitive advantages
- Priority use cases

Get Ready

- Requirements: data, infrastructure, skills
- Solutions to accelerate adoption

Experiment

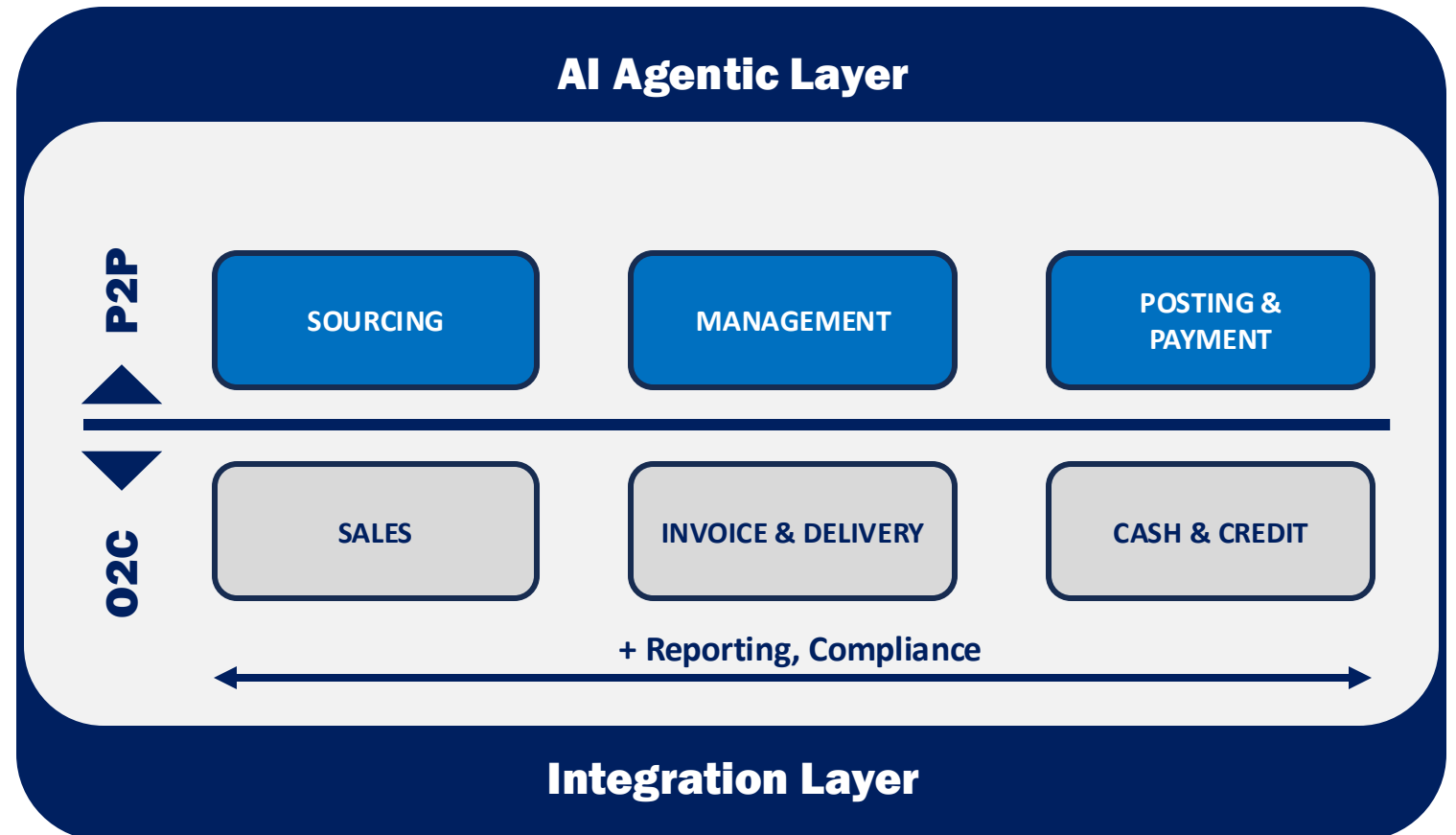
- Activation and measurement of use cases
- Overcoming resistance to change

Scale

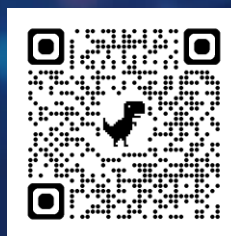
- From “Use Case” to “Platform”



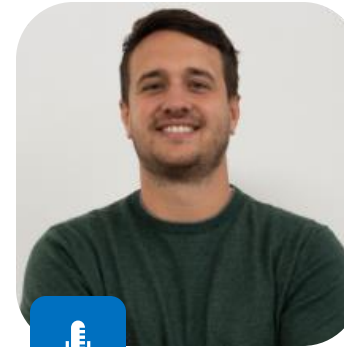
Our solution



***Thanks for you
attention!
Any questions?***



Get in touch



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