

# **How Businesses Transformed Their AP with PaperTrl**

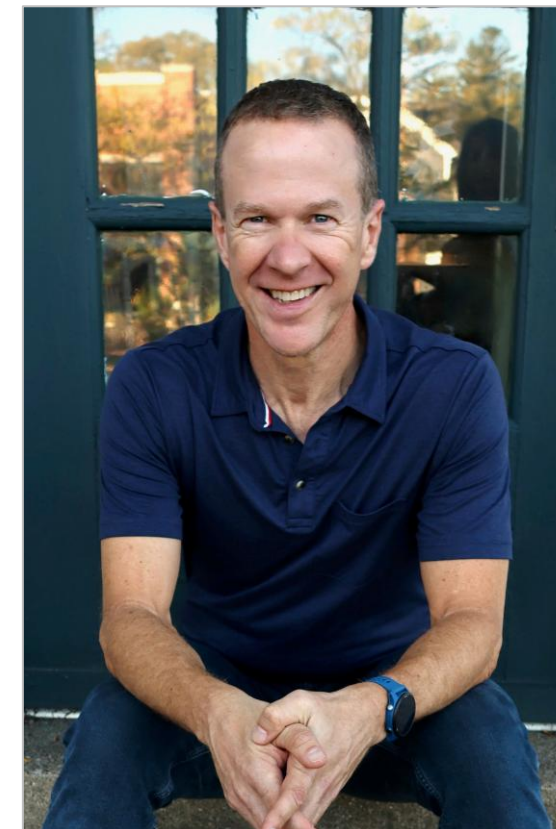
**Real clients. Real Results**

Presented by:  
**Steve Weber, PaperTrl**

# Background

Steve Weber – CEO, PaperTrl

- **An ERP & AP Automation thought leader**
  - Co-founder & CEO of **PaperTrl**, a platform that bridges **ERPs, banks, and suppliers** for seamless payables.
  - Deep expertise in **ERP integration, financial workflows, and payment automation.**
  - Formerly founded **nChannel**, a leading cloud-based ERP and eCommerce integration platform
- **Strategic Leadership & Industry Impact**
  - Built **key partnerships with Visa, U.S. Bank, and Elan Financial Services** to enhance payment solutions.
  - Passionate about **helping businesses streamline ERP-based AP processes** and improve financial control and buying the best software to make that easier
  - Leads PaperTrl in providing **predictable, transparent, and efficient** payment automation.



# Quick context: Why are we here?

- Identify the struggles leading to implementing AP Automation
- Talk about some of the blockers to getting started
- To show how real businesses solved very different AP challenges
- What to expect:
  - 4 customer examples
  - Specific takeaways on control, scale, and simplicity
  - Interactive Q&A

## Common Struggles Across Industries

				
Local Government	Retailer	Not-for-profit	Manufacturer	Construction

- **Banking fraud** – Now powered by AI, the bad guys are getting smarter and smarter each day
- **Lack of Automation** - Invoices stuck in manual, paper-based workflows
- **Lack of consistent process** – A lot of “just knows” across the organization
- **Inability to audit** - Lack of centralized history or document trail for auditors
- **Limited visibility for management** – Leadership (even in accounting) had no visibility into which bills were being paid when, by who or with which method
- **ERP limitations and vendor lock-in** – Especially in construction and auto retail, companies feel stuck with rigid systems that block modern AP tools.

# What's really blocking transformation?

- **We're stuck with what we've got**
  - “Our system doesn't talk to anything else” becomes the excuse for doing nothing
- **This is Just How We Do It**
  - We live & die by “just knows” , entrenched subject-matter experts and manila folders
- **Our vendors won't go for it**
  - From, they will only accept checks to they'll never take a credit card
- **We don't want to switch banks**
  - Companies fear implementing a new bank for card or check payments
- **Now is not a good time**
  - CFO is leaving, New CFO
  - New accounting system, old accounting system,
  - Getting prepped for an acquisition, Just finished an acquisition

# What's really blocking transformation? (cont.)

## **“We’ve been burned before”**

- High setup costs
- Low vendor adoption
- Vendor harassment
- Unpredictable payment timing
- Slow of failed ERP integrations
- Vendor on-boarding dumped on the AP teams

*Result:* Teams now associate “automation” with disruption, disappointment, and expense — and that fear blocks future solutions, even when better options exist.

# Tidewater, Inc

## From invoicing chaos to AP control & efficiency

### The Pain:

- Invoices arrived by mail, email, fax and courier
- Missing project/cost codes created delays/confusion
- AP team lacked visibility and spent excessive time chasing down approvals
- Frustrated vendors/lack of payment status
- Proprietary ERP (DelTek) with undesirable proprietary payment solution

### The Change:

- Implemented PaperTrl with AP Automation
- Configured multi-level approvals tailored to each project, with both mobile and 'out-of-office' coverage
- Integrated to DelTek

### Solution & Results:

- 96% reduction in email volume and vendor collection calls
- Processing 800-1200 invoice/month with minimal manual effort
- Reallocated staff to higher value work
- Saved \$100k+ per year from AP process improvements (**before** implementing vCard)

# Exus Management Partners

## Scaling AP with the business — without scaling the chaos

- The Pain:
  - Exus was managing hundreds of invoices per month across a growing portfolio of renewable energy projects
  - AP staff were overwhelmed by manual GL coding and inconsistent invoice routing
  - Lack of system controls made multi-entity management error-prone
  - The team was rekeying invoice data from PDFs into their accounting software
- The Change:
  - Implemented PaperTrl's AP Automation module to digitize intake, routing, and approvals
  - Enabled automated GL coding and entity-level tagging based on business rules
  - All invoices funneled into a single, centralized queue, with custom routing based on project ownership
  - Eliminated manual entry with OCR capture and bi-directional ERP sync
- The Outcome:
  - AP team can now handle growing invoice volume without adding headcount
  - Gained visibility into every invoice's status, coding, and audit trail
  - Faster approvals and fewer errors thanks to logic-driven workflows
  - Scalable foundation supports ongoing growth across assets and entities



# \$4B Hospitality and Entertainment Company

## Reducing check dependency and enabling digital payments at scale

### The Pain:

- Paying most of their 3,000+ vendors with check
- Failed implementation with legacy AP Platform

### Need:

- Want to reduce check fraud, lost in the mail, and unpredictable payment times with digital payments
- Use one bank for treasury, another for virtual card – all while maintaining control
- Their bank could not help them convert vendors to automated payments (i.e. ACH or virtual card)
- Implementing WorkDay and wanted to go-live with an AP solution in place on day one

### Solution & Results:

- PaperTrl Integrated Payables with Supplier Enablement

#### Attractive Payment Terms

Virtual card = Net15  
ACH = Net30  
Check = Net45

#### PaperTrl Supplier Enablement

Converted 1454 to ACH  
Converted 306 to Virtual Card

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	YTD Total
ACH	\$11,193,768	\$19,023,689	14,559,553	24,728,542	27,208,034	<b>96,713,585</b>
Virtual Card	\$441,511	\$671,026	996,075	808,181	910,997	<b>3,827,791</b>

# Truck Dealer and Leasing Company

## Eliminating manual AP and next-day payments without cash float

### Problem:

- Processing and approving invoices in their legacy ERP was highly manual
- Current payment provider held their cash and delayed ACH payments for 8 days yet continually raised prices
- Using CDK and told they were stuck with current provider

### Need:

- Automation to free up AP resources
- Visibility into original invoices when management is approving payments
- Cost-effective solution that supports invoices processing AND payments in a single platform

### Solution & Results:

- PaperTrl Invoice Processing and Payment Services

#### Automated Invoice Processing

No manual key entry  
Automated approvals by department  
Original invoice PDF available  
Full audit trail  
Invoice export to update their legacy ERP

#### Payment Services

Automated approvals with invoice visibility  
ACH delivered next day  
Virtual cards delivered immediately  
Checks mailed day of submission  
YTD: 1,571 payments valued at \$3.8M

# Summary: How to overcome the blockers

- Start small, Solve something real
  - Exus: didn't try to solve everything, they automated invoice intake, then expanded
  - Tidewater, focused just on getting the approval chaos under control, then moved on to payments
- Fit the process to the business:
  - Truck dealership: kept their legacy ERP and bolted on an improved AP platform
  - Tidewater: kept their project management structure in place, just codified it
- Let AP Stay in Control:
  - Hospitality company: got digital payments, without switching banks and kept control of vendor messaging
  - Truck Dealer: Finally had visibility into invoice PDFs during approval
- In all cases:
  - Vendors got on board
  - Achieved payoff – even before rebates
  - They just got started!

# Thank You!

**Steve Weber**

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