

The Modern CFO's Playbook: AP Automation, Digital Payments, and AI — On the Microsoft Dynamics ERP You Already Run

How finance leaders on Dynamics GP and Business Central modernize accounts payable, payments, and spend management — without replacing their ERP.

FOR CFOS · CONTROLLERS · AP MANAGERS · MICROSOFT DYNAMICS FINANCE TEAMS

Improve Operational Efficiency

Automate repetitive AP work inside Dynamics GP or Business Central and process more volume without adding headcount

Strengthen Financial Controls

Reduce fraud exposure with digital payments, audit trails, and continuous compliance

Maximize Your Microsoft Dynamics Investment

Extend the Dynamics GP or Business Central environment you already run instead of replacing it

For Microsoft Dynamics GP & Microsoft Dynamics 365 Business Central

Running Microsoft Dynamics GP?

Modernize AP today and migrate your ERP on your schedule.

Running Microsoft Dynamics 365 Business Central?

Unlock AI-powered AP automation, payments, and fraud protection.

Finance Has Changed — So Has What Microsoft Dynamics Can Do

For years, finance transformation on Microsoft Dynamics meant implementing or upgrading the ERP itself. Today, competitive finance organizations running Dynamics GP or Business Central are taking the next step — connecting intelligent automation, digital payments, AI-assisted workflows, and real-time visibility to unlock more value from the ERP they already run.

Across every Microsoft Dynamics organization, finance leaders face the same pressures:

- ✓ Growing transaction volumes without larger teams
- ✓ Increasing fraud and cybersecurity risks
- ✓ Rising pressure to improve working capital
- ✓ Demands for faster reporting and better visibility
- ✓ Navigating the Dynamics GP upgrade runway on their own timeline

The organizations making the greatest progress aren't replacing Dynamics GP or Business Central. **They're extending it with intelligent AP automation.**

In this guide, you'll learn:

- ✓ Where Microsoft Dynamics finance teams create the fastest operational improvements
- ✓ How to prioritize modernization initiatives
- ✓ Where AI delivers measurable value inside Dynamics GP or Business Central
- ✓ Why integrated payments matter
- ✓ How to build a roadmap that survives your next ERP decision

EXECUTIVE PERSPECTIVE

Modern finance transformation isn't about replacing Dynamics GP or Business Central. It's about helping finance teams work smarter with the ERP they already trust.

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Why Modern Microsoft Dynamics Finance Teams Outperform

Today's finance leaders running Dynamics GP or Business Central are expected to accomplish far more than closing the books. Finance now plays a strategic role in improving operational efficiency, strengthening governance, managing cash flow, and providing insights that influence business decisions.

Yet many Microsoft Dynamics finance departments still rely on disconnected add-ons, manual workflows, spreadsheets, and paper-based approvals that create unnecessary delays and increase operational risk. The highest-performing Microsoft Dynamics organizations focus on five areas:

1

Intelligent AP Automation

Reduce repetitive manual work while improving processing speed and accuracy, natively inside Dynamics GP or Business Central, from invoice capture through approval.

2

Digital Payments

Move beyond paper checks to faster, more secure payment methods that reconcile automatically back to Microsoft Dynamics.

3

AI-Assisted Finance

Use AI to recommend GL coding based on your Microsoft Dynamics chart of accounts, route approvals, and surface anomalies — while keeping finance in control.

4

Spend Visibility

Gain real-time insight into commitments, invoices, payments, and cash flow without leaving Microsoft Dynamics for manual reporting.

5

Governance & Compliance

Strengthen audit readiness, policy enforcement, and financial controls across every transaction, with a complete Microsoft Dynamics-connected audit trail.

The Payoff

Organizations that connect all five areas report faster closes, fewer errors, and finance teams freed for analysis — not data entry.

CFO

Gains a single, real-time view of spend, liabilities, and cash across Dynamics GP or Business Central

AP Mgr

Gains a connected queue of exceptions instead of a flooded inbox

Auditor

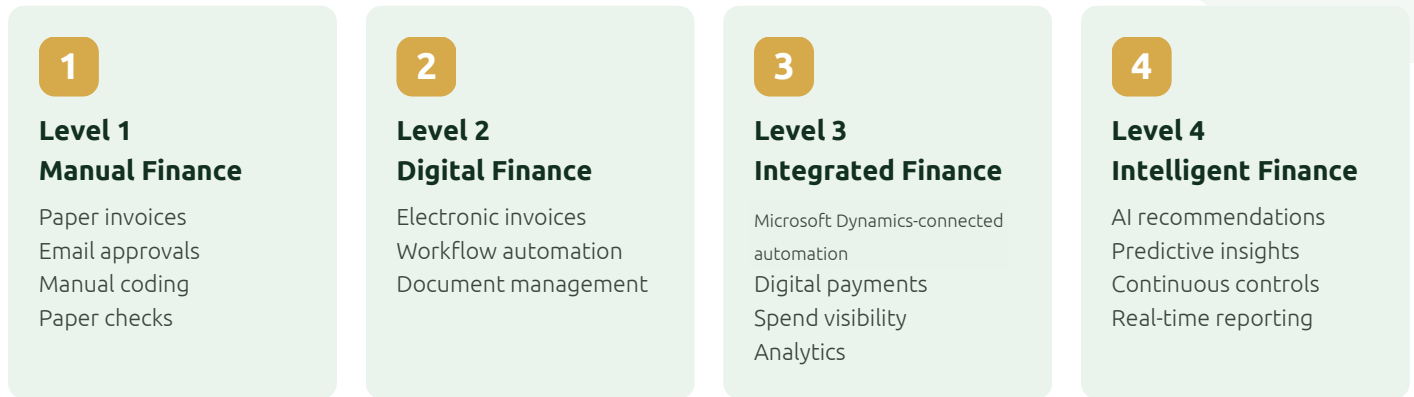
Gains a complete, tamper-proof trail attached to every Microsoft Dynamics transaction

EXECUTIVE PERSPECTIVE

The goal isn't just to automate finance. It's to automate routine work inside Microsoft Dynamics so finance professionals can focus on strategic decision-making.

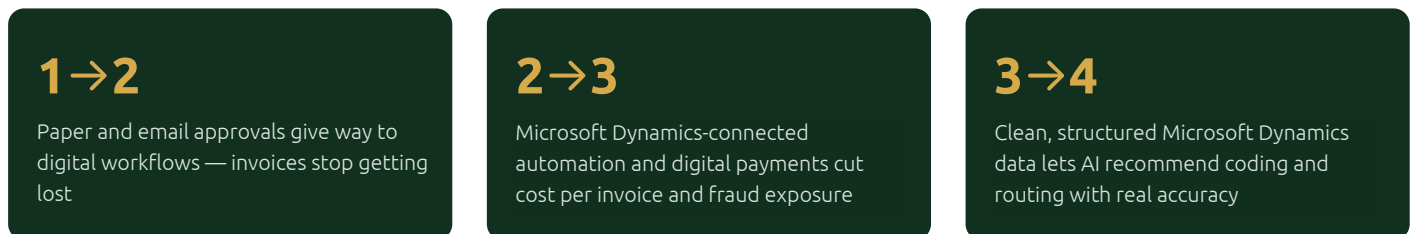
M The Intelligent Finance Maturity Model

Microsoft Dynamics modernization is a progression, not a single project. Most Dynamics GP and Business Central organizations sit somewhere on this curve — and knowing where you are today determines what to do next.



The executive question: where is your Microsoft Dynamics organization today? Most finance teams operate between Levels 1 and 2 — which means the fastest gains usually come from digitizing AP and payments inside Microsoft Dynamics before layering on AI. Each level builds on the data quality and workflow discipline of the one below it.

What each step up the curve unlocks



Quick self-check: where does your team sit?

☐ We still route invoices by email or paper — Level 1	☐ Invoices are digital but coding is still manual — Level 2
☐ AP and payments are connected to Microsoft Dynamics — Level 3	☐ AI recommends coding and flags exceptions — Level 4

EXECUTIVE PERSPECTIVE

You don't need to reach Level 4 overnight. Microsoft Dynamics organizations that advance one level at a time — proving value at each stage — consistently outperform those that attempt to leap the curve.



Modernizing AP on Dynamics GP & Business Central

AP is where most Microsoft Dynamics organizations create the fastest operational improvements — because it touches every vendor, every invoice, and every payment. Modern AP isn't six separate tasks. It's one connected process, natively linked to your ERP:

Invoice Capture → Workflow → Coding → Approvals → Payments → Reporting

When these steps are connected — natively, inside Dynamics GP or Business Central — four things happen:



Less Manual Work

Invoices are captured, coded, and routed automatically. Your team touches only the exceptions that genuinely need judgment.



Better Visibility

Every invoice has a status, an owner, and a complete history inside Microsoft Dynamics — no more hunting through inboxes.



No More Paper

Documents are digitized at the point of entry, eliminating storage costs, lost invoices, and slow audit prep.



Higher Accuracy

Automated matching and validation catch errors and duplicates before payment posts to the GL — not after.

\$10 → \$2

Average cost to process one invoice manually vs. with automation

80%

Reduction in manual GL coding time with AI

100%

Of AP spend securely managed in one Microsoft Dynamics-connected process

CFO LENS

Visibility gaps and compliance exposure close when AP lives inside Microsoft Dynamics instead of spreadsheets and email.

AP MANAGER LENS

The workarounds that eat hours — re-keying, emailing PDFs, manual matching — disappear.

EXECUTIVE PERSPECTIVE

Many Microsoft Dynamics organizations underestimate the true cost per invoice because the human capital hides in salaries, not line items. Measure the full cost — including approvals, follow-ups, and filing — before you set your automation targets.

\$ Why Payments Matter

Many Microsoft Dynamics organizations automate invoice processing but stop short of the final step — how suppliers actually get paid. That's where significant cost, risk, and working-capital opportunity still hides.



Paper Checks & Fraud

Checks remain the most fraud-prone payment method — and the most expensive to produce, mail, and reconcile against Microsoft Dynamics.



Cash Flow & Working Capital

Digital payments give precise control over payment timing — capturing early-payment discounts or holding cash longer, by design.



Supplier Experience

Faster, more predictable payments strengthen supplier relationships and make you a preferred customer when supply is tight.



Payment Flexibility

Different suppliers need different methods. Modern payment operations support them all from a single Microsoft Dynamics-connected workflow.

The modern payment mix, auto-reconciled to Dynamics GP or Business Central:

ACH

Express ACH

Virtual Cards

Wire Transfer

Cross-Border / FX

E-Check

Managed Paper Checks

Virtual cards and ACH can even generate rebates — turning AP from a pure cost center into a source of cash back that offsets processing fees.

\$19B+

Annual check fraud losses in the U.S.
(FBI, 2021)

35%

Of all bank fraud is tied to paper checks
(ABA)

98%

Of B2B businesses reported fraud
attacks in 2021 (PYMNTS, 2022)

CFO LENS

Real-time cash position and rebate revenue that offset AP operating costs.

AP MANAGER LENS

One click to approve and pay — no manual check runs or bank-portal switching.

EXECUTIVE PERSPECTIVE

If your AP process is automated but your payments still leave the building on paper, your modernization is only half finished — and the riskiest half is the one that remains.

AI

Where AI Fits Inside Microsoft Dynamics

AI isn't another system to buy. It's another capability inside the Microsoft Dynamics workflows you already run — recommending, flagging, and prioritizing while your professionals stay in control of every critical decision.

1

Invoice Coding

AI recommends GL accounts based on your Microsoft Dynamics chart of accounts and historical transactions — your team validates and approves. Reduces manual coding time by up to 80%.

2

Approval Routing

AI suggests the right approver based on spend thresholds, department, and policy — cutting bottlenecks and guesswork.

3

Exception Handling

AI triages incoming invoices so routine transactions post straight to Microsoft Dynamics and only genuine exceptions reach your team.

4

Fraud Detection

AI surfaces anomalies and high-risk transactions based on context and patterns — not just static thresholds.

5

Policy Compliance

AI flags out-of-policy purchases and supplier mismatches before they create downstream issues in the GL.

6

Spend Analytics

AI turns Microsoft Dynamics transaction history into insight — spotting trends, budget risks, and savings opportunities in real time.

AI Recommends AI Flags Human Approves Confident, Faster Decisions

78%

Of CFOs say AI integration in AP processes is important to their organization (PYMNTS, 2024)

85%

Of those leaders believe AP automation drives more accurate, efficient processes

CFO LENS

Trustworthy, explainable AI recommendations you can defend to an auditor — not a black box.

AP MANAGER LENS

No more manual line-by-line coding — AI learns from the Microsoft Dynamics data you already have.

EXECUTIVE PERSPECTIVE

Trustworthy AI is explainable, Microsoft Dynamics-connected, and human-guided. If you can't see why it made a recommendation, you can't defend it to an auditor — or trust it with your ledger.



Your Microsoft Dynamics Modernization Roadmap

Modern Microsoft Dynamics organizations don't "finish" digital transformation before adopting AI. They embed AI from day one to accelerate every stage of modernization — creating value in weeks, strengthening financial controls, and expanding intelligent automation as the business grows.

- 1 Connect** — PairSoft connects natively inside Dynamics GP or Business Central. No separate application, no new login. Works on Microsoft Azure cloud.
- 2 Configure** — Set up AP workflows, approval chains, GL coding rules, and payment methods. Out-of-the-box workflows cover Invoice, Vendor, PO, Journal Entry, and Bank Account.
- 3 Automate** — Go live. Invoices flow through automated capture, OCR, AI-assisted GL coding, and enforced approval workflows. Team training is minimal — it's built into Microsoft Dynamics.
- 4 Stay Future-Proof** — When you migrate ERPs, reconnect PairSoft and keep the same AP workflows, AI, suppliers, payments, and reporting — no starting over.

Today

Connect — native inside Dynamics GP or Business Central, no new login

Wk 1–2

Configure — workflows, approval chains, GL rules, payment methods

Wk 3

Automate — go live with capture, OCR, AI coding, and approvals

THE DYNAMICS GP UPGRADE RUNWAY

Microsoft has set a clear timeline for Dynamics GP: new subscription licenses stop in April 2026, enhancements and tax updates continue through December 31, 2029, and security updates run until April 30, 2031. Whatever your timeline, PairSoft's AP automation works on Dynamics GP today and moves with you to whatever comes next — Business Central, Sage Intacct, or NetSuite.

Mobile-ready

No separate application

3-week SWIFT deployment

Works with Dynamics GP & Business Central

SOC 2 & ISO 27001 certified

CFO LENS

Protect your AP automation investment regardless of which Microsoft Dynamics roadmap you choose.

AP MANAGER LENS

Same screens, same workflows, same suppliers — even if the ERP underneath changes.

? Questions Every CFO Should Ask

Before evaluating AP automation solutions, evaluate your own Microsoft Dynamics finance operation. These questions help identify where manual processes are limiting growth, increasing risk, and creating opportunities for automation and AI to deliver measurable value.

- 1 Can we support business growth without increasing AP headcount?
- 2 Which AP processes create the biggest bottlenecks in Dynamics GP or Business Central?
- 3 What is the true cost of processing an invoice — from receipt through payment?
- 4 Are manual payment processes increasing fraud risk, cost, or supplier friction?
- 5 Do finance leaders have real-time visibility into AP performance, liabilities, and cash commitments?
- 6 Are our finance teams spending their expertise on analysis — or on manual processing?
- 7 Where could automation and AI safely eliminate repetitive work while keeping finance in control?
- 8 Is Dynamics GP or Business Central fully connected to modern AP automation — or are manual workarounds limiting its value?

AP Automation Readiness: How Does Your Team Score?

☐ Do you spend more than 2 hours a day on invoice data entry?

☐ Do invoice approvals happen over email or Teams?

☐ Have you paid a duplicate invoice in the last 12 months?

☐ Does month-end close take longer than 5 business days?

☐ Do you lack a real-time view of outstanding payables in Dynamics GP or Business Central?

☐ Are GL coding decisions made manually for each invoice?

QUICK READINESS CHECK

If you answered yes to two or more of the questions above — it's time to automate.

%

Measuring Success

Modernization without measurement is just spending. Track these KPIs from your Phase 1 baseline forward, and report against them every quarter.

\$10 → \$2

Cost per invoice with automation on Dynamics GP or Business Central

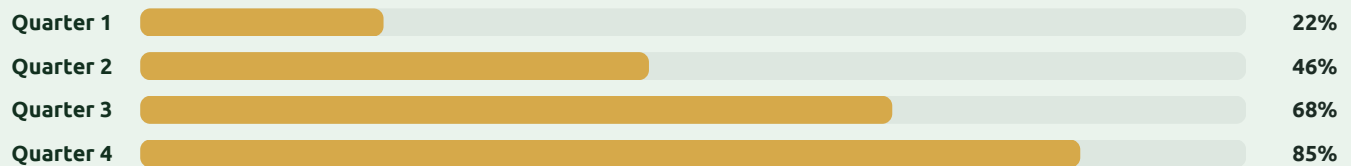
Up to 50%

Savings on payment-related processes when rebates offset service fees

Up to 84%

Of staff time redirected from data entry to analysis and strategy

A Typical Digital Payment Adoption Curve



Illustrative digital payment adoption — percent of AP spend paid via ACH or virtual card instead of paper check, quarter over quarter after go-live.

KPI	What Improvement Looks Like
Cost per invoice	Falling steadily as automation removes manual touchpoints
Approval cycle time	Days become hours; bottleneck approvers become visible
Invoices per AP FTE	Rising volume handled without added headcount
Payment fraud incidents	Declining as paper checks are retired and validation tightens
Early-payment discounts captured	Growing as payment timing comes under deliberate control
Digital payment %	Climbing quarter over quarter as suppliers convert
Supplier satisfaction	Fewer payment-status inquiries; stronger vendor relationships
Month-end close time	Shrinking as reporting draws from connected, real-time Microsoft Dynamics data
Audit preparation hours	Falling as complete digital audit trails replace document hunts
Working capital position	Improving through deliberate payment timing and cash visibility

EXECUTIVE PERSPECTIVE

Pick three of these as your headline metrics — typically cost per invoice, approval time, and digital payment percentage — and put them on one page for the executive team. Simplicity keeps the program funded.



Microsoft Dynamics Finance Transformation in Practice

Three organizations, three different missions — all running Dynamics GP — the same pattern: connect AP operations natively to the ERP, retire manual work, and the results compound quarter after quarter.

1

**PORK PRODUCTION & AGRIBUSINESS ·
DYNAMICS GP**

TriOak Foods

Invoices buried in file cabinets across four states; audits demanded electronic records.

CFO LENS

Late fees, audit stress, no proof records were complete.

AP MANAGER LENS

Hours weekly hunting for, then scanning, paper invoices.

Audit prep: 2 weeks → a few days
Any invoice found in seconds
2 hrs saved weekly via OCR
Zero late fees

"The whole process of preparing for an audit used to take about 2 weeks, now it's only a few days."

— **Kerri Kronfeldt**, Staff Accountant

2

**WASTE, RECYCLING & DISPOSAL ·
DYNAMICS GP**

Southwest Waste Services

Outgrew Dynamics GP's native procurement; no direct vendor communication or approval escalation.

CFO LENS

No unified view of committed spend vs. budget.

AP MANAGER LENS

Vendor comms and approvals managed outside the ERP.

270 POs processed in 10 days
Live in 2.5 weeks
17 procurement users
Only 6 manager check-ins of 270

"I had 270 orders released, but only maybe 6 instances of team members reaching out for guidance."

— **Yoan Gomez**, Director of Purchasing

3

**CONSUMER FURNITURE
MANUFACTURING · DYNAMICS GP**

Comfort Research

A disconnected content system meant hours lost in PDF folders and office-bound approvals.

CFO LENS

Thousands lost yearly to manual searching.

AP MANAGER LENS

Constant invoice disputes, hours hunting PDFs.

\$62K estimated annual savings
150 employees, company-wide
3 filing cabinets removed
Zero written approvals today

"We estimated a savings of \$62,000 each year just from time searching files and getting approvals."

— **Barb Shaffer**, Controller

Key Conclusions Across All Three



Paper Has a Real Cost

From late fees to slow audits, all three companies traced hard costs directly to manual, paper-based processes — regardless of company size.



Team Size Isn't the Barrier

A tech-forward waste hauler and a 150-person furniture manufacturer saw comparable results — automation scales down as easily as it scales up.



Native Integration Matters

Every company pointed to seamless integration with Dynamics GP as key to fast adoption and accurate accounting.



Results Compound Over Time

Faster record retrieval, faster audits, and reduced storage costs move straight to the bottom line, quarter after quarter.

For the CFO & Finance Leader

✓ **Protect Company Funds**

Automated fraud controls, duplicate detection, and SOC 2-certified security protect company dollars — on Dynamics GP or Business Central.

✓ **Drive Down Cost Per Invoice**

Reduce processing cost from \$10 to \$2 per invoice through automation — and generate rebate revenue through virtual card payments.

✓ **Close Faster, Audit Easier**

Real-time cash position, automated reconciliation, and one-click audit exports turn month-end from a crisis into a routine.

✓ **AI Is Ready — Right Now**

AI Agents for GL coding are live, proven, and reduce manual coding by up to 80%. No training required — it learns from your existing Microsoft Dynamics data.

✓ **Future-Proof Your AP Investment**

PairSoft supports you before, during, and after any ERP migration — so your automation investment outlives the ERP it started on.

\$10 \$2

Average cost per invoice, before and after automation

For the AP Manager & Finance Team

✓ **Reclaim Your Day**

Automated invoice capture, OCR, and AI GL coding eliminate the manual data entry that consumes hours of your time.

✓ **Approvals That Actually Work**

No more chasing sign-offs over email or Teams. Enforced workflows route every invoice to the right approver, with a full audit trail.

✓ **Pay Suppliers in One Click**

From approval to payment without leaving Microsoft Dynamics. Same-day or next-day supplier payments — all reconciled automatically.

✓ **Month-End Without the Panic**

Real-time dashboards show exactly what's approved, held, and pending. One-click exports for quarter-end and year-end close.

✓ **Modernize Now, Upgrade When You're Ready**

Get the benefits of AP automation today, without waiting on a Microsoft Dynamics migration decision.

2.5 wks

Typical time from kickoff to go-live on Dynamics GP or Business Central



Build on the Microsoft Dynamics ERP You Already Trust

Rather than replacing Dynamics GP or Business Central, PairSoft helps organizations extend the value of their ERP through intelligent AP automation, digital payments, AI-powered workflows, procurement, and document management — all delivered through deep, native Microsoft Dynamics integrations.

Whether your organization is beginning its modernization journey or expanding an existing automation strategy, PairSoft helps finance teams improve efficiency, strengthen governance, and gain greater visibility — without disrupting the systems they rely on every day. Join 2,000+ high-performing finance teams maximizing the return on their Microsoft Dynamics investment.

2,000+

High-performing finance teams already running on PairSoft

20+

Years of native Microsoft Dynamics integration experience

3 wks

Typical time to go live with Rapid SWIFT deployment

"This was the easiest thing I ever did." — Kerri Kronfeldt, TriOak Foods | "It speaks volumes where I had 270 orders released, but only maybe 6 instances of team members reaching out for guidance." — Yoan Gomez, Southwest Waste Services



Assess

Review your current Microsoft Dynamics finance operations maturity



Identify

Pinpoint the highest-impact automation opportunities



Estimate

Quantify potential operational improvements and ROI



Build

A phased roadmap aligned with your organization's goals

Schedule a Microsoft Dynamics Modernization Assessment

A personalized session with a Microsoft Dynamics ISV Partner — no obligation.

[Get a Demo →](#)

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