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The order of operations: How NetSuite finance teams sequence AP automation, and what each stage gives back

ORACLE NetSuite
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What's inside

◆ Introduction
Page 3

01 Step one: Get the invoice in the door once
Page 4

02 Step two: Stop chasing approvals
Page 6

03 Step three: Close the control gaps before you scale
Page 9

04 Step four: Now add the AI
Page 12

◆ Where you are today—complete the quiz
Page 14

Introduction

Why the order matters more than the tool

Every AP team has a familiar list. The OCR misread that keeps showing up in the same field. The same five vendors re-coded every month. Foreign-language invoices that stall the queue. Custom fields that never populate on their own. The efficiencies a new tool promised never quite show up, so someone on the team quietly builds a spreadsheet to track what it missed.

That is not a tool problem. It is a sequencing problem.

Finance leaders are being told, constantly, to add AI to accounts payable. Fewer are being told what to fix first so that AI has something worth working on. AI is not a shortcut to modernization; it has to be built on a foundation of solid, clean, working data, and the biggest barrier to that data is human input. AI amplifies whatever it is layered on top of: input, in data and in workflows, either gets greatly enhanced or gets magnified right along with its problems. Built on solid intake and working approvals, AI compounds the gains. Built on scattered inboxes and manual re-keying, it just moves the mess faster.

That is also why accuracy alone has stopped being the differentiator it once was. A capture engine that hits 70 to 80% field-level accuracy and dumps the result into a staging record is not automation. It is a head start on manual entry, and the team still does the real work by hand.

The stakes are not abstract. According to a 2024 Gartner study, **over half of controllers report making several errors a month, and 18% make them daily.** At that error rate, catching every mistake by hand is not a realistic plan.



This paper lays out the order that works: get invoices into one place, then stop chasing approvals, then close the control gaps that volume exposes, and only then add AI. Each step returns something specific—time savings, fewer errors, a faster close, or audit readiness—and each is backed by a NetSuite finance team that took that step and can show what it gave back.

01 Step one: Get the invoice in the door once

Everything downstream inherits the quality of intake. If invoices are still landing in five different places—a personal inbox, a vendor portal, a shared mailbox, the mail room—no amount of AI on the back end will produce a touchless workflow. The fix starts before automation, with a single, native queue. Every invoice lands in one place, using data extraction the team trusts. A central AP Inbox replaces scattered intake with a single NetSuite-native queue, filterable per subsidiary or team member.

Where that invoice lands next matters just as much as where it arrives. Many tools, including NetSuite's own Bill Capture, create a separate record type that then has to be converted into a Vendor Bill. That conversion step is where custom fields get dropped, line-level data gets flattened, and audit trails get fragmented. Invoice AI writes directly to the Vendor Bill record, so the custom fields, saved searches, workflows, and approval chains a team has already built carry over without reconfiguration.

Accuracy is the other half of intake, and it is not evenly distributed. Header-level accuracy—vendor name, invoice number, total—is the easy part. The harder problem is line-item extraction: quantities, unit prices, descriptions, account numbers, service periods. That is where most tools fall apart, and where AP teams lose hours every week re-keying data. Invoice AI hits 95%+ field-level OCR accuracy, including line items. Across the customer base, that shows up as a 95% improvement in invoice accuracy. Measured across our customer base.

East West Partners

East West Partners felt the difference by the second batch of invoices. With a small department handling around 500 invoices monthly across 120+ legal entities and eight banks, the team expected a learning curve.

"I'd heard that many companies say it takes about six months for the OCR technology to learn your business.The second time I processed bills with Charted OCR technology, it scanned 100% of the information needed because we're paying the same vendors each month."

Eric Symons, Accounting Manager

With Charted OCR technology, we saved

70%

of time spent processing invoices, compared to legacy software

IpA

IpA saw the same pattern from a different angle. Handling 500 to 600 invoices a month from 700 vendors, in a language mix that spans more than 30 languages.

"I've seen the OCR actually learn where invoice numbers are on the document."

Donnette Malakowski, Corporate Controller

Neurotech

Neurotech shows what this looks like at a smaller scale, built in from day one. With 300 to 400 invoices a month across 200 vendors, handled by a team of two, the company had NetSuite and Charted in place in the two months before commercial operations began**—intake solved before volume ever arrived.**

02

Step two: Stop chasing approvals

Neurotech

If intake is where invoices arrive, approvals are where the calendar actually goes.

“AP automation is going to be huge for us. Getting those workflows setup, not only will we use AP automation to speed up invoice entering and sending everything through NetSuite to the appropriate approver, but the ease of people to be able to click off on the invoice to approve it.”

Liz Magee, Accounting Manager at Neurotech, put it plainly before the workflows were even live.

The fix is not chasing approvers harder. It is getting them out of the queue. Employees can approve or deny invoices without needing a NetSuite account, using automated emails. Every approval kept in NetSuite creates a complete audit trail. Back-up approvals cover employees who are out of office, so backlogs do not build while someone is on vacation. Multi-level routing handles conditions across amount, entity, department, vendor, or any NetSuite field, all without IT involvement, and approvers act without a NetSuite license at all. Across the customer base, that shows up as

75%

Faster approval cycle times

Measured across our customer base

Affinia Therapeutics

Affinia Therapeutics

10 sec
per approval, down from one to two minutes

90%
more efficient approvals via email

80%
more efficient bill processing overall

6.5 days
of working time saved within a year

"Having an organized, control-oriented, and efficient procurement process is integral to the success of any biotech company, but it's especially critical to small operational teams. Charted allows us to process payments more quickly with less room for manual error, and the collaborative and personal relationship with Charted made us feel like they were a part of our internal team."

Evelyn Karim, Director, Controller

Wellframe

Ashley Row, Finance and Accounting Manager of Wellframe, points to the same shift from a different angle: getting approvers to act without needing NetSuite access at all. "The fact that we're able to have them communicate within NetSuite through these email approvals regardless of if they have access to NetSuite, and still be able to have visibility into NetSuite, has been huge." For her team, the win is not only speed. **"Even more so than the time piece, it's more that we're getting the controls that we need to be done, done. It is definitely shaving off time in our approval flow, and being able to be confident that each invoice has been fully approved is great for our team."**

IpA

IpA's Donnette Malakowski, Corporate Controller **"The fact that approvers can just look at their phone or computer without having to login to NetSuite is so nice."** The time savings are concrete: **"I see huge time savings."**

Charted is saving

20 hours
a month, so far

Prime Group Holdings

At Prime Group Holdings, with over 400 subsidiaries, more than 600 bank accounts, and one LLC per property, approval routing and hierarchies became so complex that it turned into a serious operational risk.

“Having approvals in NetSuite and having people be able to either get into NetSuite and approve there, or use the emails, have really streamlined things.”

Jennifer Sargent, Corporate Controller

03 Step three: close the control gaps before you scale

Volume forgives a lot, until it doesn't. A control gap that was survivable at low volume becomes the thing that breaks as invoices, vendors, and payments scale up. Vendor onboarding is often the first place it shows: if vendor setup takes 7 to 14 days, AP is already behind. A vendor should move from "requested" to "approved and payment-ready" in days, not weeks, and without portals, manual re-keying, or undocumented exceptions.

The pattern is familiar to anyone who has lived it. A vendor submits partial details on Friday. AP re-keys data Monday. Someone notices a missing W-9 on Wednesday. The vendor replies Thursday with the wrong attachment. Across the customer base, closing that gap shows up as an 80% reduction in vendor setup time. Measured across our customer base.

Payments carry their own exposure. According to a 2025 report by NACHA.org, 26% of B2B payments in the US are still completed with checks, and the 2025 AFP Digital Payments Survey Report suggests only 13% of organizations have international payments. Bank detail changes are one of the most common paths for payment fraud attempts, which is exactly why that path needs to be documented, not handled over email.

Matching is the third gap, and it is where PO-backed invoices either go touchless or don't. Real-time, line-level matching against purchase orders and receipts that already live in NetSuite means that when invoice quantities and prices match the PO and receipt within tolerance, the bill auto-creates and flows directly into approvals. When they don't, the invoice stays in the inbox with clear discrepancy details, not in a separate system requiring reconciliation.

Abcuro

38%
of invoices issued a PO, before

88%
after NetSuite and Charted

Abcuro shows what closing that gap looks like in practice. Before approval of the remainder was tedious, manual, and time-consuming. Charted also worked with Abcuro to design a financial segmentation structure that doubled the company's visibility, tracking costs at four levels instead of two.

"Implementing NetSuite together with Charted has transformed how the Finance team and the company operates. A majority of our spend is now on POs which provides greater visibility and control over spend with vendors. We have streamlined a previously cumbersome and labor-intensive process to improve the accuracy of our R&D accruals which are a critical piece of our financial reporting."

Patricia Deware, VP Finance and Planning

Uplight

At Uplight, an AP team of two supports 450 employees, after eight years on SAP Concur. Vendor onboarding moved from three or four weeks down to about one week, and month-end accruals moved from two hours to 20 minutes.

"The vendor onboarding process was one of the key things I was really excited about because it's streamlined our process completely. "It's currently set up so when something finalizes with our legal department, they log into NetSuite and they kick up the vendor approval request to the vendor, so accounts payable knows there's something in the queue to be set up."

Brooke Hearley, Senior Manager of Transactional Accounting

Keplr Vision

Keplr Vision grew from a single optometry clinic in 2005 to almost 300 locations, on NetSuite since 2020. Before automation, reviewing one week's worth of vendors took the team an entire day. "There was no vendor audit in place other than the manual review," said Kelley Hall, Accounts Payable Manager.

"We quickly realized that we needed an automated process due to the sheer volume of vendors. Since implementing Charted Advanced Vendor Onboarding, my workload has been cut down significantly. The approvals are simpler and there's less room for error because we're putting the responsibility back on the vendor."

Heather Gregory, Accounts Payable Staff Accountant II

Intervest Capital Partners

InterVest Capital Partners closed a different gap: physical checks paid to 70 different entities, once an hour-long process through various steps and multiple employees, now down to 15 minutes.

“It’s so nice to be in the system and take care of everything from inside NetSuite, without having to use integrations.”

Kayla Kasica, Controller

Affinia Therapeutics

And at Affinia Therapeutics, the gap was segregation of duties.

“It’s very easy to select which bill payment should be released. There are permissions to control which users are allowed to release payments to maintain separation of duties. It’s much easier to complete this process within NetSuite versus maintaining separate logins into our bank’s portal.”

Evelyn Karim, Director, Controller

04

Step four: Now add the AI

Everything up to this point has been about giving AI something worth working with:

- Centralized native intake
- High-accuracy capture and coding
- Real-time three-way match
- AI Directions to handle the edge cases
- Approval Automation that eliminates additional licenses

Pulling any one of these out breaks the entire process. When those five blocks are in place and architected on the same Vendor Bill record, touchless invoice processing stops being a marketing claim and starts being a measurable share of AP volume.

That last block, AI Directions, is where the edges get handled. Every AP team has a list of invoice scenarios that automation can't handle on its own: the German vendor whose invoices need to be translated before extraction, the utility bill where the first date on the line is the service start and the last date is the service end, the PO-backed invoice where a memo reference determines which project gets coded. AI Directions turns each of those into a rule, written in the AP team's own words. "Translate the invoice into English before extracting." "On each line, pull the first date as Start Date and the last date as End Date." "Find the project code under the Project heading and populate my custom segment."

Historically, those scenarios meant one of three things: a SuiteFlow script, an IT ticket, or a manual workaround that quietly recurred every month. AI Directions removes all three. There's no code, no IT ticket, no script to maintain. The people who understand the rule write the rule.

Put together, Charted customers automate 25%+ of invoice volume through Touchless Invoice Processing: utilities, subscriptions, recurring services, and PO-backed bills that match cleanly.

None of this removes the reader's real objection, so it is worth naming outright. Touchless invoice processing on PO-backed bills requires an exact match between PO and bill lines. Tax or shipping added on the bill that wasn't on the PO will route the invoice back for manual review. And every auto-created bill still goes through the company's normal approval process. If an auto-processed bill is incorrect, approvers catch it, just as they would with manually processed invoices.

That is the order of operations, working end to end. Clean intake, so the data is trustworthy. Approvals that move without chasing anyone. Controls that hold as volume grows. And only then, AI doing the last mile: handling the edge cases a person used to handle by hand, on the parts of the process solid enough to earn that trust.

Where are you today

Complete the quiz

Reading about the order is useful. Knowing where a team actually sits in it is more useful. The four steps in this paper, intake, approvals, controls, and AI, are not stages a team passes through once. They are places most NetSuite finance teams currently sit, whether or not anyone has named it that way.

The following self-assessment gives a diagnosis rather than a to-do list. Twelve questions, three for each step, with a score at the end that points to the step worth fixing first.

Intake

Question: Do invoices arrive in one place, or across several inboxes and portals?

Several inboxes and portals, tracked by hand	0
One shared inbox, but portals are still worked separately	1
One intake point, where email and portal invoices land together	2

Question: When capture pulls line-item data, how often does someone re-key it?

Most invoices need re-keying	0
Header data holds, but line items get corrected regularly	1
Rarely, and corrections are the exception	2

Question: Do custom fields populate without help?

Custom fields are filled in by hand	0
Some populate, the rest are manual	1
They populate from the invoice without intervention	2

Approvals

Question: Can an approver act without a NetSuite license?

No, every approver needs a license	0
Some approvers work around it by email	1
Yes, and the approval still lands on the record in NetSuite	2

Question: Does an approval chain stall when someone is away?

It stalls until they return	0
Someone reroutes it by hand	1
Delegation and escalation are built into the rule	2

Question: Is approval history maintained in NetSuite, or in email?

In email threads	0
Partly in NetSuite, partly in email	1
On the record in NetSuite, with a full audit trail	2

Controls

Question: What share of invoices are backed by a PO?

Under half	0
Half to three quarters	1
Over three quarters, and matching runs against them automatically	2

Question: How long does a new vendor take to become payment-ready?

More than two weeks	0
About one week	1
Days, through a self-service onboarding flow	2

Question: Do bank detail changes go through a documented, non-email path?

Changes arrive by email and get actioned	0
A policy exists, but people enforce it	1
Changes run through a controlled flow with verification and a record	2

Intelligence

Question: Are recurring exceptions handled by a rule, or by a person, every month?

A person handles the same exceptions every month	0
A few rules exist, but most exceptions are manual	1
Rules handle them, and finance maintains the rules	2

Question: Can finance change an extraction rule without an IT ticket?

No, it takes a ticket or a vendor request	0
Small changes yes, larger ones escalate	1
Yes, finance changes rules directly	2

Question: What share of invoice volume never needs a human touch?

None, every invoice gets touched	0
A small share moves without a touch	1
A meaningful share posts without a touch, and that share is measured	2

Calculate your total score out of 24:	

Add up the points across all twelve questions for a score out of 24.

There is a simpler test underneath all twelve questions. If a team consistently opens invoices, confirms that everything is correct, and simply clicks save, that invoice is a perfect candidate for automation. Most teams have more of these than they think.

Score bands

Score	Where you are	What it means
0 to 8	Step one	Intake is the bottleneck. Fix it before anything else, because everything downstream inherits it.
9 to 14	Step two	Intake works. Approvals are where the calendar goes.
15 to 19	Step three	Approvals move. Controls are what will break as volume grows.
20 to 24	Step four	The foundation holds. AI will compound rather than amplify problems.

Wherever the score lands, the questions worth asking next are the same ones that separate real automation from a system that only looks automated. Is the solution built inside NetSuite, or does it depend on an external platform and a sync layer to hold it together? What is the total cost of ownership, once IT hours, connector fees, and audit prep time are counted, not just the license? Does the tool write directly to the Vendor Bill record, or does it create a separate record type that has to be converted later? And is the automation adaptive, built to take a new rule as the business changes, or is it fixed at whatever it shipped with?

Every score band leads to the same next step today: Request a demo.

About Charted

Charted clears the path for finance teams with AP Automation solutions built directly into your NetSuite environment, providing real-time clarity on every invoice, approval, and payment. Eliminate manual data entry with AI-powered capabilities and automation designed to accelerate your month-end close. Enable the most complex approvals and global, multi-entity workflows. Charted was born from years of hands-on implementation and consulting expertise, bringing you a one-stop-shop for everything NetSuite. To find out more, please visit **www.charted.com**.

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