

AR/AP Workflow Maturity Model and Checklist

While few firms will achieve fully autonomous AR/AP workflows overnight, B2B Pay by Invoice offers one of many practical on-ramps for corporate buyer programs and experiences to mature.

At Flagship, we observe corporate buyer programs evolving through six stages of maturity, moving from manual processes to fully automated, AI-enabled AP workflows:

STAGE	DETAILS
Stage 0: Analog & Ad-Hoc (pre-digital)	Paper invoices, checks dominant; email/phone approvals; no buyer portal
Stage 1: Basic Digitization (e-invoicing & e-payment start)	PDFs/e-invoices, ACH/EFT/SEPA acceptance, basic remittance capture; batch reconciliation
Stage 2: Corporate Buyer Access (corporate buyer portal & controls)	Corporate buyer portals with self-serve onboarding, buyer roles/limits enabled with guided buying and a clear (albeit often manual) order to invoice workflow (e.g., TreviPay)
Stage 3: Embedded B2B Pay by Invoice (net terms at scale)	Standardized B2B pay by invoice / net terms in checkout and account flows with consolidated monthly invoicing and repeatable credit operations (e.g., TreviPay)
Stage 4: ERP/Procurement-Integrated Workflows (embedded CFO SaaS and finance)	Native e-invoicing network connectivity and PEPPOL/clearance where needed; ERP (e.g., SAP, NetSuite, Microsoft Dynamics), AR (e.g., TreviPay, Billtrust, HighRadius) and/or AP/procurement systems (e.g., Coupa, Basware, Ariba) integrated end-to-end
Stage 5: AI-Augmented AR/AP (automation flywheel)	AI-enhanced/assisted workflow tools (e.g., faster credit decisioning, predictive collections, dispute classification, high-accuracy cash application) using structured invoice/remittance data

Corporate Buyer Program Readiness Checklist

Regardless of size, whether SMB or enterprise, businesses should ask themselves: Am I ready to deliver a corporate buyer program that meets today's expectations both externally and internally? More specifically:

- ✓ **B2B Buyer Understanding:** Do we clearly understand our corporate buyer expectations, approval paths and required controls?
- ✓ **Systems Integration:** Do we clearly understand our corporate buyer expectations, approval paths and required controls?
- ✓ **B2B Payment Acceptance:** Do we offer the right breadth of payment acceptance options, including B2B Pay by Invoice / net terms, supported by credit policies, KYB/KYC, and the tools to manage invoicing and cash application effectively?
- ✓ **Automation Signals:** Are we capturing clean invoice/remittance data, event streams, and feedback loops to fuel automation and AI models for credit decisioning and collections?
- ✓ **Roadmap KPIs:** Are our key KPIs trending in the right direction (e.g., higher AOV, lower DSO, etc.), and overall levels of automated collections and dispute handling growing?
- ✓ **Compliance Readiness:** Are we ready for compliance requirements, with country-level e-invoicing mapped, PEPPOL connectivity where applicable and ViDA-style reporting readiness?

Ready to Ramp up Your Corporate Buyer Program?

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