

# **Global Accounts Receivable / Accounts Payable Automation Market 2026 by Company, Regions, Type and Application, Forecast to 2032**

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## **Abstracts**

According to our (Global Info Research) latest study, the global Accounts Receivable / Accounts Payable Automation market size was valued at US\$ 3853 million in 2025 and is forecast to a readjusted size of US\$ 6168 million by 2032 with a CAGR of 7.0% during review period.

Accounts Receivable Automation (AR Automation) is the modernisation of accounts receivable processes through automated, electronic systems to reduce repetitive and time-consuming tasks.

Accounts Payable Automation (AP Automation) refers to technology that is used to streamline and automate accounts payable processes, removing manual tasks and providing better visibility and control over important financial data.

The industry's gross profit margin is above 60%.

## **Market Trends**

### **1. The Dominance of AI and Machine Learning**

Artificial Intelligence is the most significant trend, acting as the core engine for automation. In AP, AI-powered data capture extracts information from invoices?even complex, non-standard formats?with remarkable accuracy, eliminating manual data entry. Machine Learning algorithms continuously improve by learning from user corrections. In AR, AI is used to predict the optimal time to send reminders and even suggest which customers might need a personalized approach to improve collection

rates. It also automates the matching of payments to invoices, drastically reducing the time spent on cash application.

## 2. The Shift to End-to-End Platforms

Businesses are moving away from point solutions that automate a single task (like e-invoicing) toward integrated, end-to-end platforms. These platforms manage the entire Procure-to-Pay (P2P) and Order-to-Cash (O2C) cycles within a single environment. This holistic approach eliminates data silos, provides greater visibility into cash flow, and simplifies vendor and customer management. The demand is for a seamless workflow from invoice receipt and approval to payment execution, and from credit management to cash collection.

## 3. Embedded Payments and Real-Time Execution

The line between automation software and payment execution is blurring. Modern AP platforms now feature embedded payment options, allowing for direct, electronic payments (via Virtual Credit Card, ACH, or wire) within the same system once an invoice is approved. This accelerates the payment cycle and can generate revenue through cash-back rebates. Similarly, on the AR side, the integration of diverse digital payment methods (like PayPal, Stripe, and mobile wallets) into e-invoices and customer portals is crucial for speeding up collections and improving the customer experience.

## 4. The Power of Data and Predictive Analytics

Automation platforms are no longer just process tools; they are rich sources of financial data. By leveraging the data flowing through these systems, businesses are moving into predictive analytics. This allows for more accurate cash flow forecasting, better working capital management, and identification of early-payment discount opportunities. Companies can analyze vendor and customer behavior to optimize terms and strengthen strategic relationships.

## 5. Enhanced Fraud Detection and Security

As financial processes become digital, the risk of cyber fraud evolves. Modern automation systems are responding with advanced security features. These include AI-driven anomaly detection to flag suspicious invoices or payment patterns, multi-factor authentication, and robust digital audit trails. This provides a level of security and control that is impossible to achieve with manual, paper-based systems.

This report is a detailed and comprehensive analysis for global Accounts Receivable / Accounts Payable Automation market. Both quantitative and qualitative analyses are presented by company, by region & country, by Type and by Application. As the market is constantly changing, this report explores the competition, supply and demand trends, as well as key factors that contribute to its changing demands across many markets. Company profiles and product examples of selected competitors, along with market share estimates of some of the selected leaders for the year 2025, are provided.

#### Key Features:

Global Accounts Receivable / Accounts Payable Automation market size and forecasts, in consumption value (\$ Million), 2021-2032

Global Accounts Receivable / Accounts Payable Automation market size and forecasts by region and country, in consumption value (\$ Million), 2021-2032

Global Accounts Receivable / Accounts Payable Automation market size and forecasts, by Type and by Application, in consumption value (\$ Million), 2021-2032

Global Accounts Receivable / Accounts Payable Automation market shares of main players, in revenue (\$ Million), 2021-2026

#### The Primary Objectives in This Report Are:

To determine the size of the total market opportunity of global and key countries

To assess the growth potential for Accounts Receivable / Accounts Payable Automation

To forecast future growth in each product and end-use market

To assess competitive factors affecting the marketplace

This report profiles key players in the global Accounts Receivable / Accounts Payable Automation market based on the following parameters - company overview, revenue, gross margin, product portfolio, geographical presence, and key developments. Key companies covered as a part of this study include SAP Ariba, Quadient, Sage, Xero,

Tipalti, Freshbooks, Stamplicy, MineralTree, AvidXchange, Certinia, etc.

This report also provides key insights about market drivers, restraints, opportunities, new product launches or approvals.

### Market segmentation

Accounts Receivable / Accounts Payable Automation market is split by Type and by Application. For the period 2021-2032, the growth among segments provides accurate calculations and forecasts for Consumption Value by Type and by Application. This analysis can help you expand your business by targeting qualified niche markets.

### Market segment by Type

Cloud-based

On-premises

### Market segment by Function

AR Automation

AP Automation

### Market segment by Marketing Methods

Direct Sales

Distribution

### Market segment by Application

SMEs

Large Enterprises

Market segment by players, this report covers

SAP Ariba

Quadient

Sage

Xero

Tipalti

Freshbooks

Stampli

MineralTree

AvidXchange

Certinia

Bill.com

PaySimple

BlueSnap

Oracle

Corpay

Esker

SutiSoft

Emburse Enterprise

Zycus

FIS

Bottomline Technologies

Coupa Software

Comarch

MHC Automation

Procurify

Market segment by regions, regional analysis covers

North America (United States, Canada and Mexico)

Europe (Germany, France, UK, Russia, Italy and Rest of Europe)

Asia-Pacific (China, Japan, South Korea, India, Southeast Asia and Rest of Asia-Pacific)

South America (Brazil, Rest of South America)

Middle East & Africa (Turkey, Saudi Arabia, UAE, Rest of Middle East & Africa)

The content of the study subjects, includes a total of 13 chapters:

Chapter 1, to describe Accounts Receivable / Accounts Payable Automation product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of Accounts Receivable / Accounts Payable Automation, with revenue, gross margin, and global market share of Accounts Receivable / Accounts Payable Automation from 2021 to 2026.

Chapter 3, the Accounts Receivable / Accounts Payable Automation competitive situation, revenue, and global market share of top players are analyzed emphatically by landscape contrast.

Chapter 4 and 5, to segment the market size by Type and by Application, with consumption value and growth rate by Type, by Application, from 2021 to 2032.

Chapter 6, 7, 8, 9, and 10, to break the market size data at the country level, with revenue and market share for key countries in the world, from 2021 to 2026. and Accounts Receivable / Accounts Payable Automation market forecast, by regions, by Type and by Application, with consumption value, from 2027 to 2032.

Chapter 11, market dynamics, drivers, restraints, trends, Porters Five Forces analysis.

Chapter 12, the key raw materials and key suppliers, and industry chain of Accounts Receivable / Accounts Payable Automation.

Chapter 13, to describe Accounts Receivable / Accounts Payable Automation research findings and conclusion.

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