

REIMAGINING INVOICE-TO-PAY:

WHY INDIAN ENTERPRISES ARE
MOVING BEYOND SAP VIM WITH
ZVOLV'S AI-DRIVEN AUTOMATION

TARGET AUDIENCE: CFOS, CIOs, HEADS OF
FINANCE, HEAD SOF PROCUREMENT AND
IT LEADERS

**FOR ENTERPRISES CURRENTLY USING OR
EVALUATING:** SAP ECC, S/4HANA, SAP VIM,
OPENTEXT ICC



EXECUTIVE SUMMARY

India's digital compliance landscape is evolving rapidly. The introduction of e-invoicing, real-time GST validation, and increasing automation in finance operations have highlighted the limitations of traditional invoice management systems like SAP Vendor Invoice Management (VIM). While SAP VIM has served as a reliable solution for years, its high cost of ownership, feature limitations with inflexible workflows, and limited AI capabilities no longer align with the needs of modern finance teams. VIM is now seen as expensive, rigid, and non-AI native solution which is slow to adapt for enterprises in India.

CFO's today are looking for fast paced Agentic solution that can directly impact efficiency while saving costs and time taken for their invoice compliances and processing. Enterprises today are willing to embrace agentic solutions which can be deployed faster as well as provide faster time to value realisation.

Zvolv, a modern AI-first invoice automation platform, helps enterprises augment or fully replace SAP VIM – delivering superior data capture, flexible approval workflows, native e-invoicing compliance, and faster integration with SAP systems.

The heart of this innovation is Zai, Zvolv's proprietary AI orchestration engine built on an Agentic AI architecture that enables intelligent, autonomous decision-making across the invoice-to-pay lifecycle – and beyond. This white paper outlines how Zvolv improves ROI, enhances compliance, and reduces cost-to-serve across the invoice-to-pay (I2P) lifecycle.

THE CHALLENGES WITH SAP VIM IN INDIAN ENTERPRISES

While SAP VIM offers structured invoice management, it comes with significant drawbacks in the Indian context:

High Total Cost of Ownership (TCO):

Licensing OpenText VIM, OCR engines, and workflow customizations can exceed ₹20–30 lakh annually for mid- to large-scale enterprises.

Inflexibility in Workflows: Customizing SAP VIM workflows typically requires ABAP expertise and lengthy change cycles further inflating the TCO.

GST & E-Invoicing Complexity: Native support for India's evolving GST and IRN mandates is limited, requiring bolt-on integrations.

OCR Limitations: Traditional template based OCR solutions struggle with variable vendor formats, poor-quality scans, and handwritten notes.

User Adoption Challenges: SAP GUI and Web Dynpro interfaces are not intuitive for business users and approvers.

Exception Handling: No proactive or predictive resolution. Lacks AI-assisted resolution or learning from past trends



Slow to Implement Expensive to Evolve

Over 50% of SAP VIM implementation is custom workflow development, which, along with complex upgrades, increases the total cost of ownership.

INTRODUCING ZVOLV - INVOICE TO PAY

An AI-Driven Intelligent, Scalable, Secure I2P Automation Solution

Zvolv delivers a purpose-built, AI-enabled platform for large enterprises seeking faster, smarter invoice processing with full control over data and infrastructure.

Zvolv's I2P solution replaces or complements SAP VIM, with key advantages:

- **AI-Powered OCR & Data Extraction:** Automatically extract invoice data using intelligent, template-less models that continuously learn from past data.
- **Low-Code Workflow Designer:** Build and modify approval workflows in hours — no developer dependency.
- **Native GST & IRN Support:** Integrate directly with e-invoicing and GSTN APIs to validate invoices in real time.
- **Real-Time Dashboards & Alerts:** Monitor invoice status, bottlenecks, and approval delays through powerful realtime analytics through configurable dashboards.
- **Flexible SAP Integration:** Post approved invoices directly into SAP FI via secure APIs or IDocs. The integrations with alternate Systems of records are feasible too.



Zai is Zvolv's Agentic AI orchestration layer, enabling complex, adaptive automation by coordinating:

AI models (OCR, NLP, Anomaly Detection)

Autonomous agents that perform reasoning, task chaining, and resolution

Workflow components, APIs, and business rules

Unlike rigid rule engines, Zai allows agents to reason, plan, and act dynamically — enabling more intelligent invoice handling and extensible finance automation.

ZVOLV: ARCHITECTURE & TECHNICAL CAPABILITIES

Zvolv's platform is built to seamlessly integrate, automate, and learn from financial document flows — without replacing your SAP core.

Key Architectural Features

Component	Description
Zvolv Capture Engine	AI-based OCR and NLP to extract invoice data from PDFs, scanned documents, email, and vendor portals
Process Orchestrator	Drag-and-drop interface to build multi-step approval workflows
SAP Integration Layer	API and IDoc connectors for 2-way sync with SAP ECC or S/4HANA (POs, GRNs, Vendor Master, FI Postings)
GSTN/IRP API Connector	Validates invoices in real-time with NIC IRP (IRN, QR Code, HSN/SAC checks)
Exception Management Engine	ML-based engine to detect mismatches and suggest resolution paths (e.g., wrong PO, duplicate invoice)
Compliance Layer	Audit logs, retention rules, digital signatures, and versioning

Integration with SAP (ECC or S/4HANA)

Flow	Mechanism
PO/GR Data Pull	REST API or IDoc to read open POs, GRNs
Invoice Posting	BAPI (BAPI_INCOMINGINVOICE_CREATE) or IDoc (INVOIC01)
GL/Cost Center Checks	Real-time validation during invoice creation
Approval Routing	Zvolv handles all workflow logic; SAP receives only the final posted invoice

AGENTIC AI: A FOUNDATION FOR FINANCE PROCESS AUTONOMY

Stage	Traditional VIM	Zvolv Advantage
Capture	OCR + Templates	AI-based OCR with self-learning models
Classification	Static rules	Agentic AI based PO/non-PO classification
3-Way Match	3-Way Match Configured exceptions	AI agent dynamically assesses variances and recommends action
GST Validation	Manual or external add-ons	IRN/QR/GSTIN validation by AI agent via NIC APIs
Duplicate Detection	Basic checks	AI-based fuzzy logic to detect near-duplicates
Routing/Approval	SAP workflow	No-code workflow engine with SLA, escalation
Posting	SAP FI	Posted via standard BAPI or IDoc
Audit Trail	SAP logs	Full digital audit trail with activity log and approvals
Exception Handling	Manual rework	Autonomous agent attempts resolution, triggers appropriate flows



Zai Benefits

Higher STP (straight-through processing), fewer human touchpoints, and faster cycle times with rapid evolution.

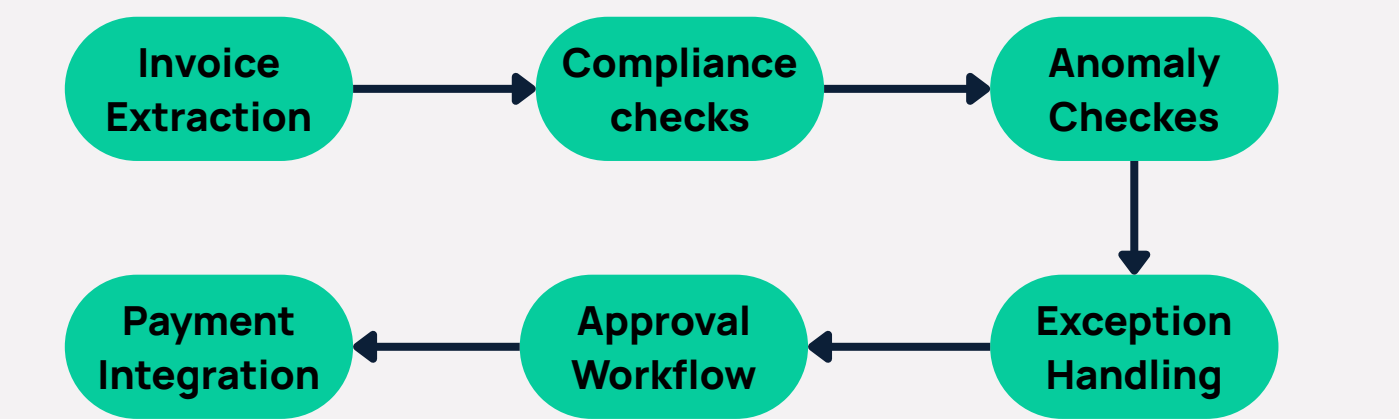
AGENTIC AI: A FOUNDATION FOR FINANCE PROCESS AUTONOMY

Agentic AI refers to systems where autonomous agents can:

- Observe environment/data,
- Make context-aware decisions,
- Perform multi-step actions to achieve goals.

Real-World Agent Examples in Zai

Zai Agent	Role
GST Compliance Agent	Pulls IRN/QR from NIC, validates GSTIN, flags mismatches
Invoice Anomaly Agent	Detects duplicate invoices, sudden cost jumps, outlier behavior
Exception Resolution Agent	Automatically creates SAP service ticket or routes to buyer with context
Approval Efficiency Agent	Learns from historical bottlenecks and re-routes for faster SLAs
Vendor Data Correction Agent	Detects invalid PAN/GSTIN or bank data and initiates correction request



FUTURE EXTENSIONS WITH ZAI BEYOND I2P

Zai's Agentic AI architecture allows CFOs and CIOs to expand automation beyond invoice processing into adjoining finance and procurement workflows, such as:

1. Procure-to-Pay (P2P) Automation

- Match PR → PO → GRN → Invoice autonomously
- Auto-trigger PO amendments for recurring service contracts
- Resolve price or tax mismatches using buyer-agent collaboration

2. Vendor Risk Intelligence

- Agents ingest compliance documents (e.g., MSME certs, FSSAI, ISO)
- Monitor regulatory blacklists or credit score updates
- Predict payment default risk and suggest payment holds

3. Finance Planning & Spend Optimization

- Agents aggregate spend across vendors and categories
- Recommend cost center reallocation based on budget usage
- Forecast monthly outflows based on invoice trends

4. Audit & Controls Automation

- Automatically compile audit logs of high-value or foreign currency invoices
- Trigger internal audit workflows when exceptions cross thresholds
- Flag vendor invoice fraud patterns using ML-trained anomaly agents



Zai's Agentic AI future ready solution helps CFOs and CIOs to expand automation beyond invoice processing into adjoining finance and procurement workflows and helps gain higher efficiency with reduced costs

BUSINESS CASE AND ROI

Here is how Zvolv’s Agentic I2P Solution compares on various metrics with SAP VIM

Metric	SAP VIM	Zvolv	ROI Impact
Avg. Cost per Invoice	₹45-₹60	₹25-₹30	₹20-₹30 savings/invoice
License/Infra Cost	₹20-30L/year	₹8-12L/year	50-60% TCO reduction
Exception Rate	25-30%	8-12%	Fewer escalations, faster approvals
FTE Reduction	4+ AP users	1.5-2 users	₹25-30L annual savings
Workflow Change Cycle	Weeks	Hours (low-code)	5-10x faster response time
GST/IRN Compliance	External add-ons	Native NIC integration	Avoid fines, ITC loss

Cost Efficiency

Compared to SAP VIM, with Zvolv, CFOs can save ₹40L-₹50L per year in mid-sized deployments processing 100k-150k invoices per year



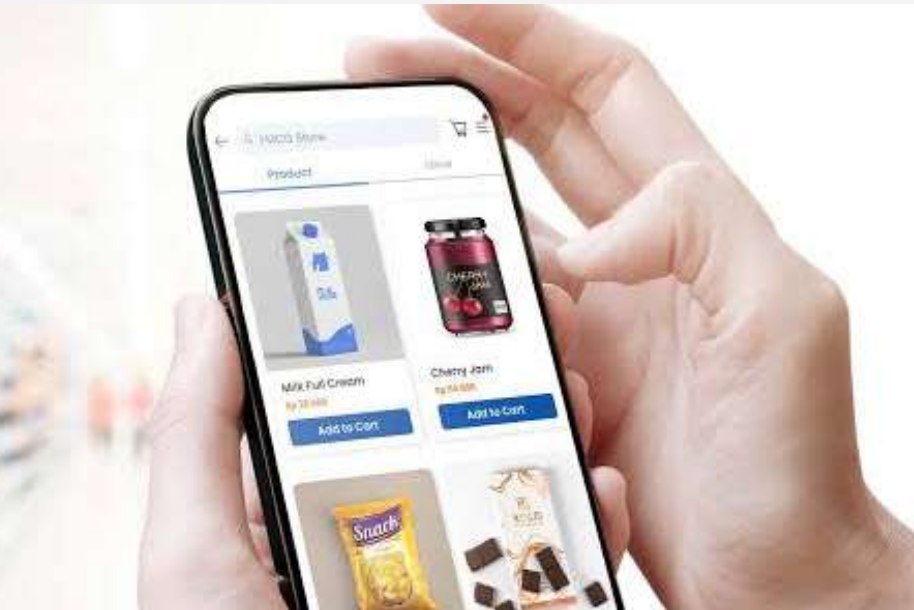
CASE STUDY: LARGE INDIAN CONSUMER GOODS COMPANY

Aspect	Details
Landscape	SAP ECC 6.0 + SAP VIM + OpenText ICC
Pain Points	High license cost, low user adoption, GST mismatches, 3–5 day cycle time
Zvolv Deployment	6 Week rollout, SAP posting via BAPI, multi-region deployment
Security Architecture	Private instance on Azure (India South), fully containerized
AI Agents Used	Exception resolution, 3-way match, approval optimization, duplicate detection

Metric	Before (VIM)	After (Zvolv)
Invoice Cycle Time	3.8 days	1.2 days
Exception Rate	~28%	9%
Compliance Accuracy	~93%	100% (IRN/QR validated)
User Adoption	55%	90% within 2 weeks
TCO	₹65L/year	₹30L/year

Value Realisation

The Enterprise reduced costs by 60% and got to RoI Realisation within one quarter. The Account Payable team got reduced by 70%



CONCLUSION: WHY NOW?

CFOs and CIOs are under pressure to reduce costs while increasing efficiency, meet compliance obligations, and empower business teams. Zvolv provides a strategic opportunity to:

- Modernize invoice workflows with AI and low-code
- Increase GST/e-invoice accuracy without bolt-ons
- Cut costs and improve vendor satisfaction
- Future-proof AP operations without disrupting SAP

This shift moves invoice processing from static workflows to AI-powered finance orchestration — a competitive advantage in India's compliance-driven, fast-paced enterprise landscape.



Intangible Benefits for Leadership

Agility: Business-led workflow changes in hours/days, not weeks.

Smarter AI: System learns from past resolutions reducing future manual touchpoints.

Faster deployment: Zvolv can go live in 4–8 weeks vs. 4–6 months for VIM.

Improved user experience: Mobile first, intuitive UI increases adoption and satisfaction.

CONCLUSION: WHY NOW?

What do other Finance Leaders have to say

“

We gain faster invoice turnaround, better vendor experience, and stronger GST compliance.

”

“

We're reducing costs by 40–60% without sacrificing control or compliance.

”

“

Our team can run and adapt workflows without relying on expensive SAP consultants.

”



Next Steps for CFOs

Zvolv, powered by Zai, offers a smarter, faster, and more compliant alternative to SAP VIM. By introducing Agentic AI into core financial processes, CFOs can unlock not only cost savings, but also autonomous process intelligence that adapts and scales.

- Schedule a free process assessment
- Launch a 2-week pilot on your most complex invoice segment
- Review SAP integration blueprint with your IT team
- Calculate potential savings with a personalized ROI model

ABOUT ZVOLV

Zvolv is an enterprise-grade, low-code platform that empowers business users to build intelligent workflows and automation at scale.

Trusted by India's leading conglomerates, Zvolv combines AI, workflow orchestration, and real-time analytics to accelerate digital transformation.

From finance to supply chain to HR, Zvolv brings AI, workflow, and analytics together — fast, secure, and scalable.

Learn more at: www.zvolv.com

Invoice to Pay - [Read More](#)

Enabling AI driven Hyper Automation for your Enterprise

Zvolv enables leveraging the power of Hyper Automation coupled with Gen-AI to fast-track critical operational insights, streamline decision-making, shorten execution periods, and drive data-led transformation with ease.

Want to talk more?



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