



PRIORITY
COMMERCE



2026 ERP REPORT

Closing the ERP Value Gap

How AP integration drives ERP value

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Help customers unlock more value from your ERP with embedded payments



INTRODUCTION

Payments are becoming an *ERP priority*

Organizations expect their ERP systems to simplify financial operations and provide the visibility needed to make data-driven business decisions. But when it comes to payments, many users are still forced to rely on manual workarounds that slow teams down and make scaling harder.

When critical financial workflows live outside the platform, it becomes harder for ERPs to deliver the seamless experience customers expect — limiting opportunities to deepen customer engagement and expand the platform's role within the business.

To better understand the challenges facing finance and operations teams, Priority Commerce surveyed 150 U.S.-based accounts payable (AP) professionals at organizations with 200+ employees that use an ERP system.

The results reveal a clear pattern: organizations whose ERPs support full AP integration report stronger outcomes across visibility, payment flexibility, scalability, and efficiency.

However, integration alone does not eliminate AP challenges. Difficulties updating and improving AP processes suggest there's still room to make payment experiences easier to manage, adapt, and scale as business needs evolve.

For ERP providers, the findings highlight a broader opportunity to strengthen the value delivered by their platforms. As customer expectations for connected financial workflows continue to grow, embedded payment capabilities offer one way to bring payment processes into the ERP itself, giving organizations the flexibility to support evolving payment requirements without added complexity.

Disconnected AP workflows are limiting ERP value

Why it matters now

Finance, operations, and IT leaders say disconnected AP workflows are limiting the value they get from ERP systems. When AP processes are managed outside the ERP environment, operational inefficiencies become harder to manage and can undermine the visibility, scalability, and efficiency customers expect from their ERP.

Organizations with fully integrated AP workflows — whose AP processes are all handled within their ERPs — report stronger outcomes across all three areas. However, while integration is an important foundation, it doesn't fully eliminate friction. There's still a significant opportunity to make it easier to manage and scale financial processes within the ERP environment.

Many organizations still manage AP outside the ERP

Only around half of organizations (57%) say their AP workflows are fully integrated into their ERP systems. That leaves 43% still relying on at least some AP processes outside the ERP environment [Fig. 1].

KEY INSIGHT

Scale may increase the need for AP integration

Organizations with 1,000+ employees

62% report fully integrated AP workflows



Organizations with less than 1,000 employees

49% report fully integrated AP workflows



FIGURE 1

Organizations' level of integration between AP processes and ERP systems

Fully integrated within our ERP system, with all processes handled within the ERP

57%

Mostly integrated, with some processes handled outside the ERP

40%

Somewhat integrated, with about half of all processes handled outside the ERP

3%

Not integrated at all, with all processes handled outside our ERP system

1%

Minimally integrated, with most processes handled outside the ERP

0%

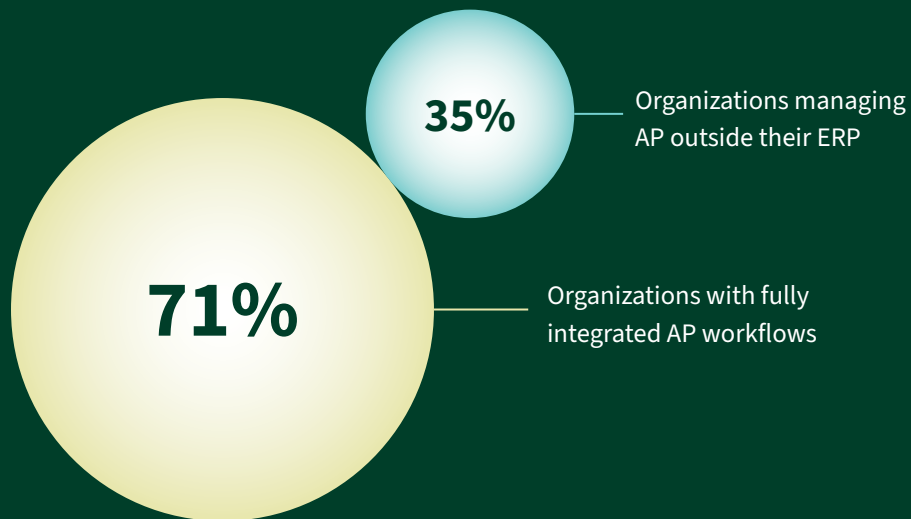
Note: due to rounding, not all percentages in this chart add up to 100%.

Integration boosts both visibility and scalability

As organizations grow, AP processes must be able to scale alongside them. Only **55%** of respondents said their current AP processes fully support their ability to scale. However, organizations with fully integrated AP workflows were twice as likely as those managing some AP processes outside the ERP to report strong scalability support (**71% vs. 35%**).

Integration also affects payment visibility. Organizations with fully integrated workflows were much less likely to report gaps in payment tracking, process monitoring, and access to current AP information than those with less integrated processes (**36% vs. 90%**) — underscoring AP integration's role in delivering on customers' visibility expectations.

Organizations with fully integrated AP workflows are **2× more likely** to report strong scalability support.



Better AP integration boosts performance

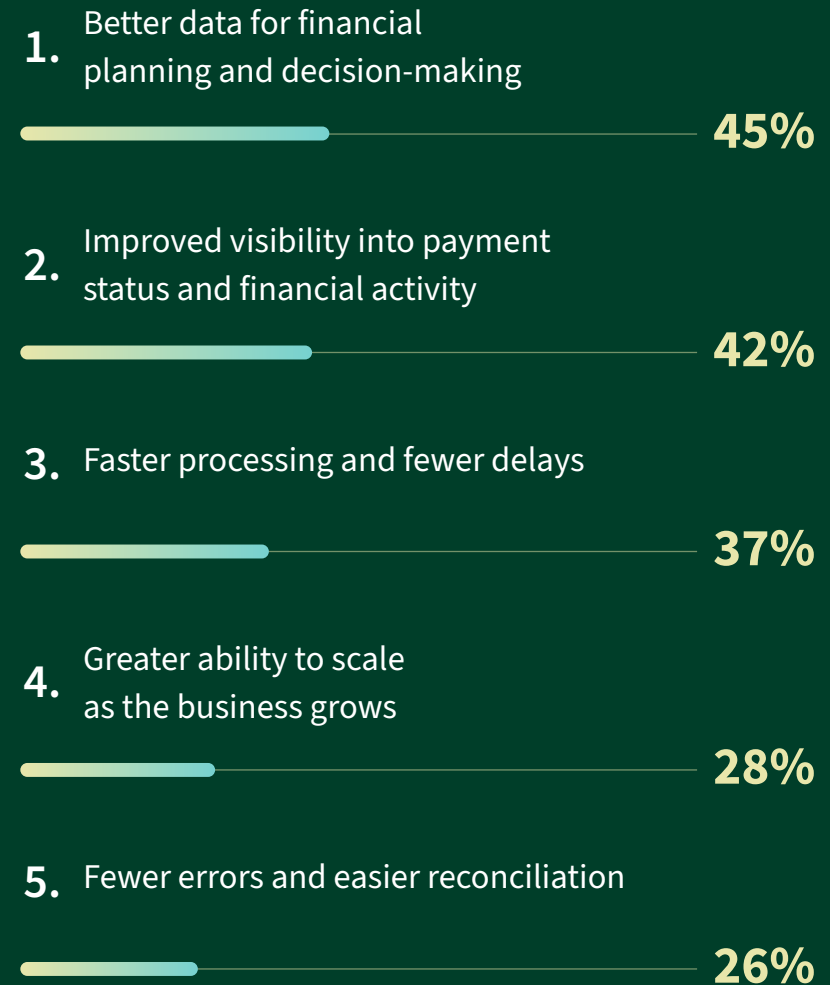
ERP users themselves recognize the link between AP integration and ERP performance. Among organizations without fully integrated AP workflows, **100%** agreed they would get more value from their ERP system if AP processes were more fully integrated.

That value goes beyond efficiency. Better data for financial planning and decision-making was the top expected benefit of deeper AP integration (**45%**), followed by improved visibility into payment status and financial activity (**42%**) and faster processing with fewer delays (**37%**) [**Fig. 2**].

For ERP providers, the message is straightforward: customers need AP workflows to function as part of the ERP experience, not alongside it.

FIGURE 2

Top 5 expected benefits of more integrated AP processes



Integration doesn't solve every AP pain point

At the same time, integration alone doesn't eliminate friction. Across integration levels, 92% of respondents reported at least one challenge in their current AP environment, led by manual data entry or repetitive tasks (40%) and a lack of integration between payment systems (34%) [Fig. 3].

These pain points consume significant time and resources. More than four in five ERP users (81%) spend at least three hours per week on manual payment processes or workarounds.

Hours per week spent on manual payment processes

- 2 hours or less: 19%
- 3–5 hours: 45%
- 6 or more hours: 36%

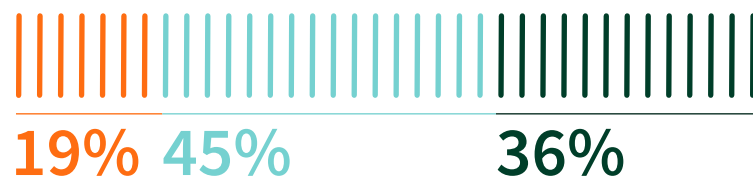


FIGURE 3

Top challenges with current AP processes

40% Manual data entry or repetitive tasks

34% Lack of integration between systems used for payments

32% **TIE**

- Difficulty scaling with increased volume or complexity
- Difficulty managing payments across multiple vendors or suppliers
- Delays or bottlenecks in payment processing or approvals

30% Fragmentation of AP processes across multiple systems outside the ERP

28% Limited flexibility in payment methods or options

Supporting payment flexibility is becoming a core ERP requirement

Why it matters now

Payment flexibility is no longer a nice-to-have ERP capability. If organizations can't consistently accommodate vendor payment preferences, they create more manual work, delays, costs, and vendor friction. As payment expectations continue to evolve, those gaps become harder to ignore.

While organizations with fully integrated AP workflows are better positioned to deliver the flexibility today's businesses expect, doing so requires more than just integration. The payment experience itself must be flexible enough to accommodate a range of vendor payment preferences without forcing users outside the ERP workflow.

Vendor payment preferences are expanding

Organizations report that vendors generally prefer a range of payment methods, meaning AP teams often need to accommodate multiple payment preferences within the same organization.



84%
Credit cards



57%
Wire transfers



61%
ACH



47%
Checks



57%
Real-time or
instant payments



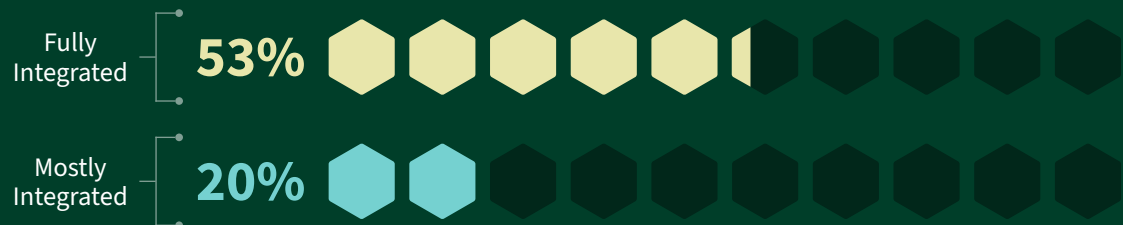
43%
Virtual cards

Payment flexibility is becoming a business requirement, but many ERP users still struggle to keep up. More than a quarter (28%) of ERP users cited limited payment flexibility as an AP pain point, and 61% said their organizations cannot always accommodate a vendor's preferred payment method.

Organizations with fully integrated AP workflows were more than twice as likely (53% vs. 20%) to say they can always accommodate vendor payment preferences, compared to less integrated organizations [Fig. 4]. While AP integration plays a key role in helping organizations deliver the flexibility vendors expect, a significant gap remains — indicating that payment flexibility requires more than AP integration alone.

FIGURE 4

Ability to always accommodate
vendor payment preferences



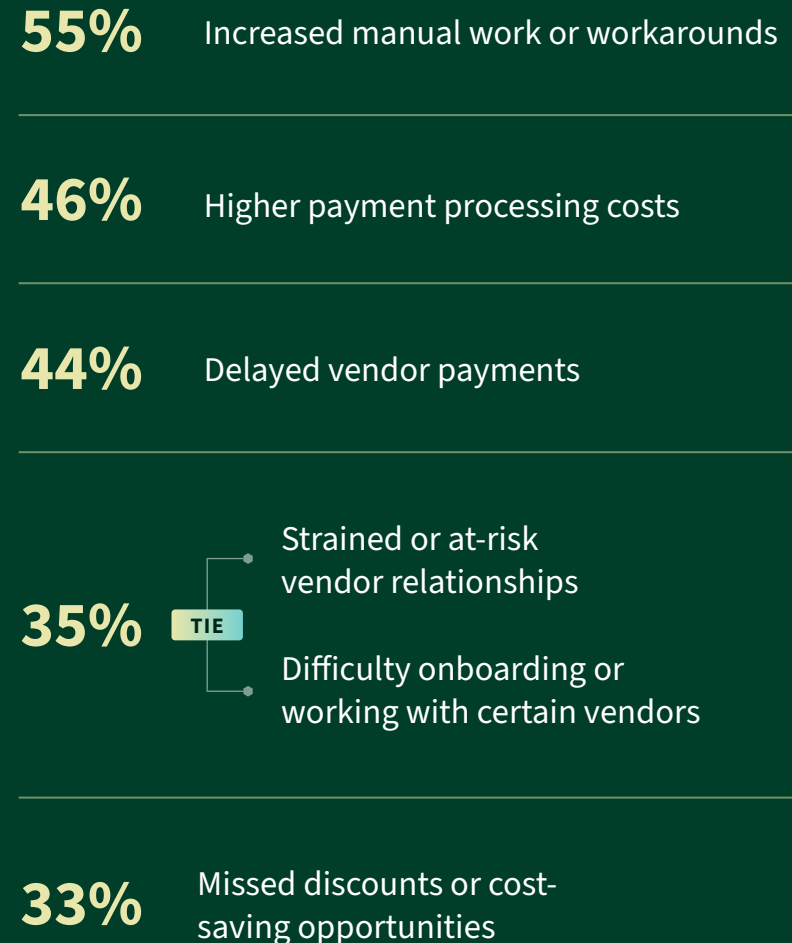
Limited payment flexibility creates downstream costs and friction

When organizations can't meet vendor payment preferences, the consequences go beyond payment execution. Increased manual work or workarounds (55%), higher payment processing costs (46%), and delayed vendor payments (44%) were the most commonly reported outcomes [Fig. 5], showing how payment flexibility affects both day-to-day efficiency and how effectively organizations can use their ERP systems.



FIGURE 5

The impact of limited payment flexibility



Integration is only part of the ERP value equation

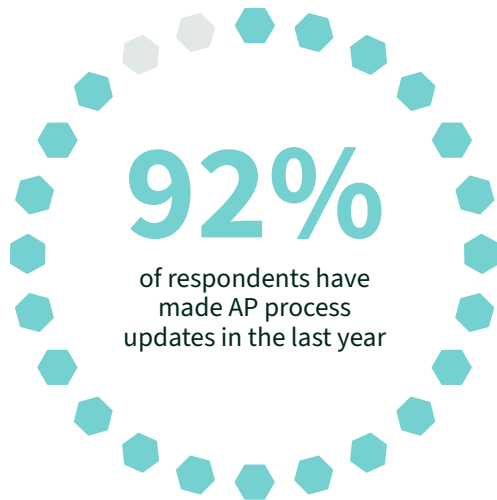
Why it matters now

Organizations with integrated AP workflows are better positioned to support visibility, efficiency, and scalability. But the real advantage comes when those capabilities can be managed and evolved within the ERP experience rather than around it.

Even organizations with fully integrated AP workflows report difficulty updating and improving AP processes, highlighting the importance of payment capabilities that can adapt without creating additional complexity or disruption.

Improving AP introduces new complexity

Nearly all respondents (92%) have made updates to their AP processes within the past year, reflecting widespread efforts to keep pace with changing business and payment requirements.



But making those changes is often easier said than done. **More than four in five** respondents (82%) reported at least some difficulty updating or improving AP processes, including 30% who described those efforts as moderately or very difficult.

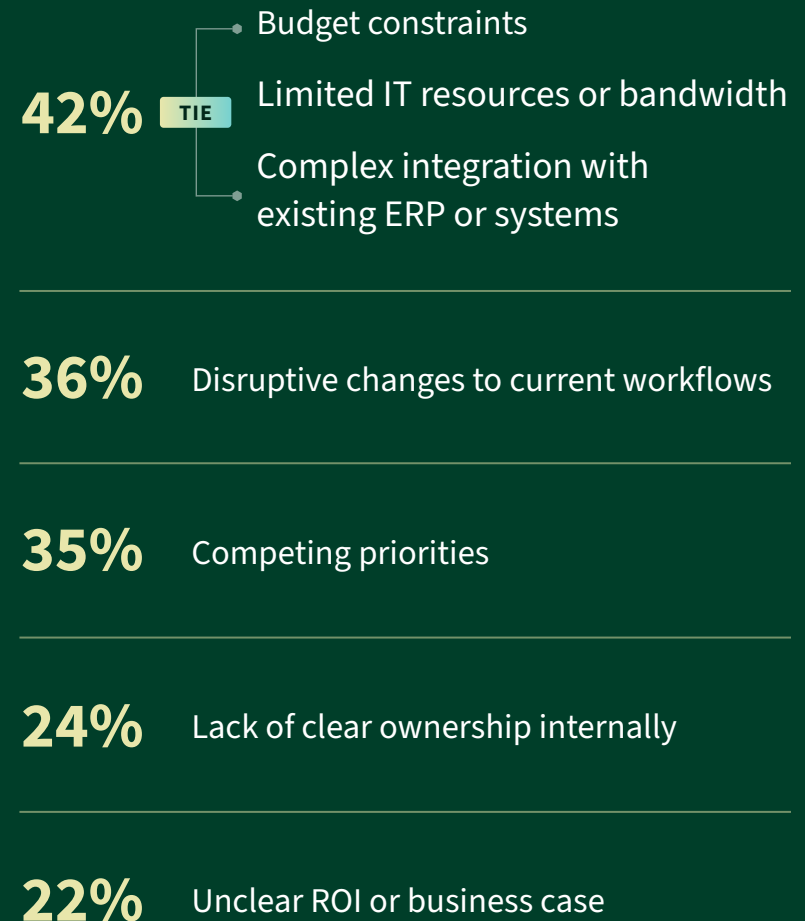


For many organizations, efforts to improve AP processes are complicated by the realities of changing established workflows and systems. Budget constraints, limited IT resources, complex integration requirements, and workflow disruption ranked among the top challenges organizations faced while improving AP processes [Fig. 6].



FIGURE 6

Challenges faced while improving or updating AP processes



Integration is only the starting point

These challenges are not limited to organizations with less integrated AP environments. Nearly three-quarters (74%) of respondents with fully integrated AP workflows reported difficulty updating or improving AP processes. They were also more than twice as likely as organizations with mostly integrated environments to cite workflow disruption as a challenge (46% vs. 22%).

In other words, AP integration alone doesn't solve for changing workflows and evolving business requirements — it can even add complexity. ERP users are looking for payment capabilities that can be updated and optimized without disrupting day-to-day operations, scaling with them as their businesses grow.

The ERP opportunity

For ERP providers, embedded payments offer a way to deliver the integration, visibility, and flexibility organizations are seeking. By enabling ERP users to manage and optimize payment processes within the ERP environment, embedded payment capabilities can help organizations support both vendors' diverse preferences and evolving business needs.



CASE STUDY

Reducing AP friction through embedded payments



THE CHALLENGE

Manufacturing company Pierce Pacific, a SYSPRO customer, managed vendor payments through a manual, check-based process that operated outside core ERP workflows. The process was time-consuming, prone to errors, and often resulted in payment delays.

THE SOLUTION

SYSPRO offered embedded payables capabilities through Priority Payables, enabling Pierce Pacific to integrate payment automation into its ERP workflow and replace manual checks with ACH and virtual cards.

THE RESULT

SYSPRO strengthened the value it delivered to Pierce Pacific by enabling automated payments directly within the ERP experience, helping *reduce payment runs from one to two hours to less than 15 minutes* while improving visibility and eliminating manual checks.

[**See the full case study >**](#)

Help customers unlock more value from your ERP with embedded payments

ERP systems are designed to bring critical business processes together. Yet for many organizations, AP remains one of the last areas where manual work and siloed processes create friction.

ERP providers that treat payments as a separate workflow risk limiting the value customers derive from the platform itself — leaving gaps in customer experience and untapped revenue opportunities on the table.

By embedding payment capabilities directly into the ERP experience, ERP providers can help customers reduce AP friction, support modern payment requirements, and get more from their ERP investment. Those that treat payables as a core platform capability rather than an add-on feature can strengthen customer retention, increase platform adoption, and create new opportunities for growth.

Learn how Priority Commerce helps ERP providers embed payment capabilities that improve customer outcomes.

Add value to your ERP



Methodology

Priority Commerce surveyed 150 U.S.-based ERP end users ages 18 and older. Participants were full-time employees at organizations with 200 or more employees and held manager-level or higher roles in finance, IT/digital, or operations. Their organizations use an ERP system to manage accounts payable (AP), and participants are responsible for managing AP processes within their organization. Data was collected in May 2026.



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