In Pursuit of Autonomy

A No-Nonsense Guide to Choosing Your Agentic Process Automation Partner

Unlock measurable results (minus the hype) with AI Agents—across every back-office process, from P2P to R2R.

Hypatos

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Contents

Overview

Selecting the right Agentic Process Automation (APA) vendor is a crucial step toward unlocking true process autonomy and driving real business gains. But with a sea of options and a lot of “AI hype,” how do you make the best choice for your business?

This ebook cuts through the noise by outlining the essentials of APA vendor selection — from identifying key agentic capabilities and evaluating pricing models to picking an option that aligns with your needs and objectives. We also provide detailed examples from Accounts Payable (AP) and other business processes to illustrate the benefits of APA, along with tools and templates you can use to guide your own selection process. Using this guide, you’ll be able to confidently choose a vendor that delivers real and lasting value to your business.

1 Why Agentic Process Automation Matters

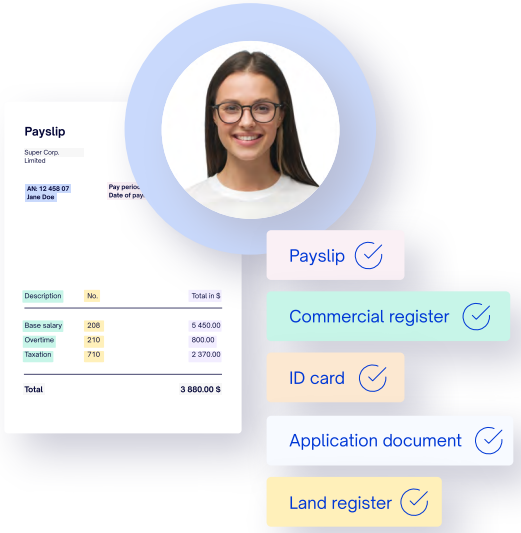
Across almost every industry, automation has become a buzzword for faster, touchless processes. The premise is simple: reduce human intervention in routine workflows, free up workers for more valuable tasks, and save the company time and money.

When it comes to automated document processing, for example, many companies use traditional automation methods — like optical character recognition (OCR)— but the truth is these often fall far short of seamless automation. Any deviation from the "norm" in a document, and the automation is derailed, forcing a human to manually process the information.

The reason? In and of itself, OCR doesn't understand the meaning of words like a human would. It may recognize individual words but it can't take further action without complex keyword lists, mapping logics and other rules-based automation. And those systems fail anytime the rules need to change, creating an inefficient, difficult and ongoing maintenance task.

With the advent of new agentic AI capabilities, all of that changes. Rather than simply following preset rules, agentic systems can understand human language using generative AI or Large Language Models (LLMs). They are equipped with tools and access to knowledge, can adapt in real time, and can handle exceptions automatically, learning from the data that they, or their human counterparts, previously processed.

For businesses, this means less (or no) manual intervention, fewer errors, less maintenance and a smoother workflow. In short, agentic AI systems realize the promise of real automation and the accompanying gains in productivity and competitiveness.



Example: Agentic AI Applied to Accounts Payable

If you, or any part of your business, have ever used traditional AP automation tools like OCR and robotic process automation (RPA), you're already aware of two things:

1. Legacy technologies *do* improve your automation rates. They free up time and have the potential to save you money, especially when compared to manual data entry.

2. Despite that fact, legacy tools come with many hiccups. As mentioned above, they're rules-based and inflexible, and their ability to deal with exceptions or inconsistencies is virtually nil, making these solutions only as good as the documents you receive.

In fact, the true rate of automation you can accomplish with these tools is probably far lower than you expected going in. In many cases, documents *still* need to be checked manually at multiple points including during document scanning and classification, invoice data entry, matching with vendor master data and pairing with purchase orders, assigning GL account coding and tax coding, and tax compliance validation.

These steps are all still necessary because your team isn't confident in the ability of the tool to detect problems or adhere to compliance requirements on its own. Or even its ability to take over the steps in the process that are not transactional but more complex, such as coding, tax compliance validation etc.

Agentic solutions, however, can handle these tasks completely autonomously, as illustrated in **Figure 1** (next page) which shows the activities or sub-processes that AI agents can handle in Purchase-to-Pay and its subprocess Accounts Payable:

AI agent processing across the entire P2P process flow with continuous learning and deep integration for true autonomy

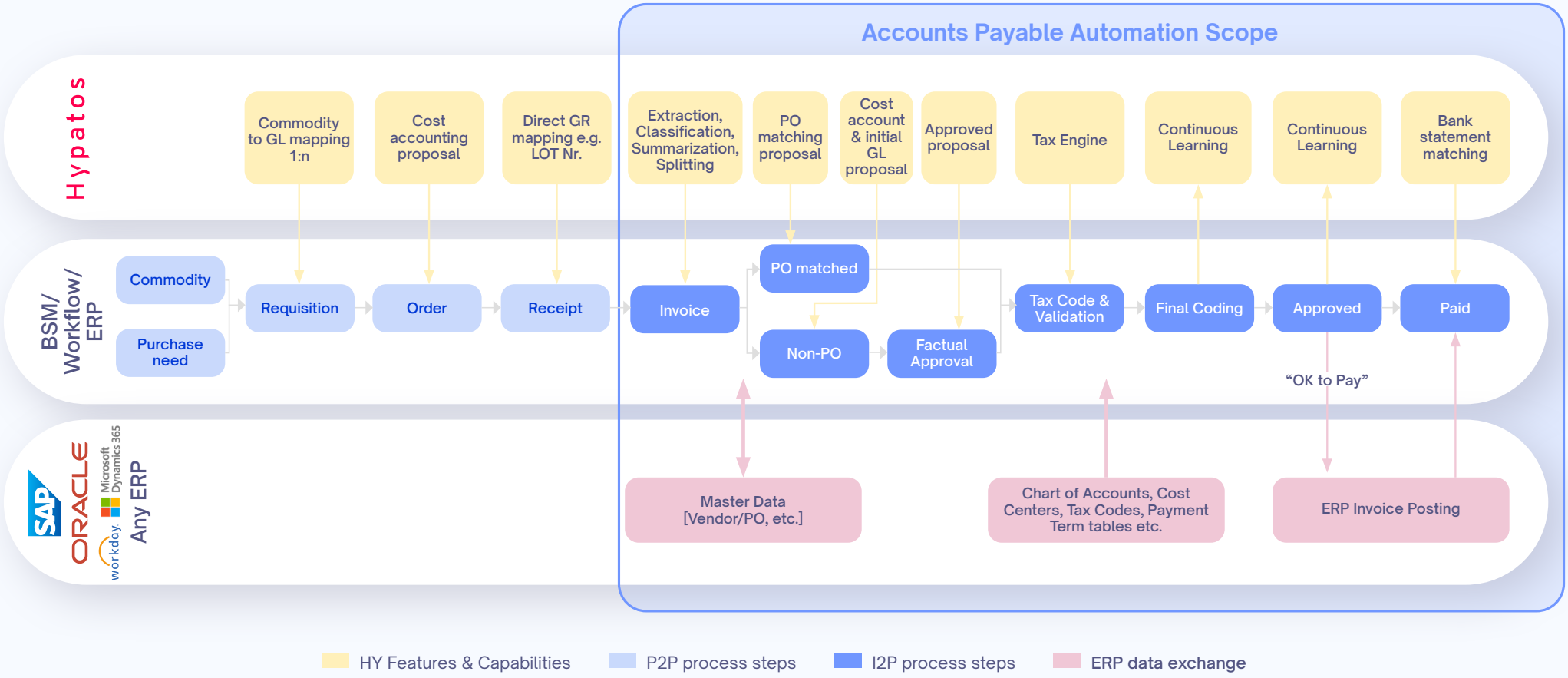


Figure 1

AI agents also create additional value throughout the invoicing process. **Figure 2** illustrates this, along with the difference in value from traditional automation which usually only automates discrete portions of the end-to-end process.

AI agents cut invoice cycle time from 25 to ~7.5 days, empowering treasury teams to optimize payments

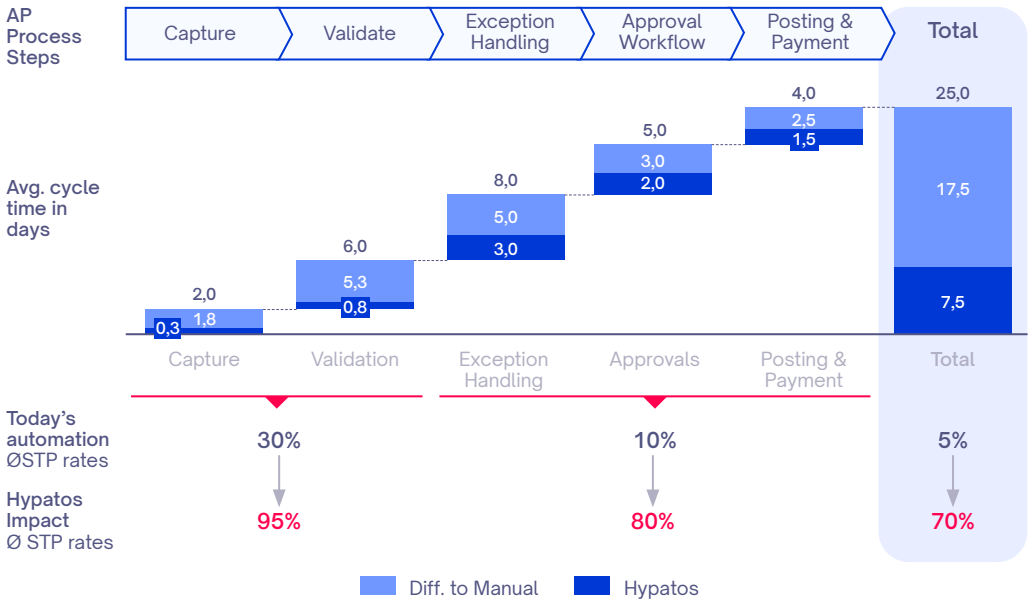


Figure 2

The scenarios above assume some degree of automation. But if your team is capturing and processing documents manually, there's even more time and effort involved. Payments are made slowly, penalties accrue, and the business misses opportunities to free up capital that could be put to far better use.

These factors, and the frustrations they cause, underpin the shift from traditional automation methods to fully autonomous Agentic Process Automation (APA).

What is Agentic AI?

Agentic AI fundamentally changes the way AI functions. Think of the term "agentic" as representing a person and their capabilities, and you get to the heart of what the technology enables.

By becoming agentic, AI can make choices, acting on its own "initiative" and intelligently adapt to changing circumstances and conditions. Much like a human being would.

Worth noting however is that the terms agentic AI and AI agent, though related, are not synonymous. The following definitions outline the key differences.

Agentic AI: Autonomous AI that makes decisions, takes actions, learns and adapts. A truly agentic system is capable of reasoning and independent action, without needing constant human input. A good way to think of this is in terms of the AI being "goal-driven." In other words, given a task, it finds a way to execute on that task making the needed adjustments, decisions and leaps of logic to get there, even in highly complex environments.

AI Agent: An AI agent, on the other hand, is typically designed to fulfill a specific task or tasks. Individual agents are therefore provided with the tools necessary to their function and the ability to reason within the parameters of the task(s) they've been set — but they can't operate outside those parameters. They also only learn within a specific subset of rules or functions so, while still intelligent and partially autonomous, agents lack the broader capabilities of the full agentic AI system.

The capabilities of AI agents are typically discussed in terms of levels of capability, as illustrated in **Table 1**:

Level	Techniques	Performance	Capabilities	Key Characteristics	Narrow Domain	General Wide-Range Domain
0	No AI	No AI	No AI	No AI	Narrow Non-AI UI Driven Software	General Non-AI Human-in-The Loop Computing Mechanical Turk
1	Rule-based	Emerging	Simple Step Following	Agents complete tasks following fixed steps, pre-defined by users or developers	Emerging Narrow-AI Single Rule-based systems, SHRDLU, GOFA	Emerging Narrow-AI ChatGPT, Gemini Llama 2, etc.
2	ML-based AI	Competent (Equal to 50% of Skilled Adults)	Deterministic Task Automation	Based on user description of deterministic task, agent auto-completes steps in predefined action.	Competent Narrow-AI Conversational AI build frameworks with LLM, RAG, etc.	Competent AGI Not yet achieved
3	**LLM-based AI**	**Expert (Equal to 90% of Skilled Adults)**	**Strategic Task Automation**	**Using user-defined tasks, agents learn from context, uses memory, updates information for task completion.**	**Expert Narrow-AI Purpose build, specific task-oriented Agents**	**Expert AGI Not yet achieved**
4	**LLM-based AI + Autonomous**	**Virtuoso (Equal to 96% of Skilled Adults)**	**Memory & Context Automation**	**Agents understand user context, update processes, use memory and autonomous task completion.**	**Virtuoso Narrow-AI AlphaGo, Deep Blue**	**Virtuoso AGI Not yet achieved**
5	LLM-based AI + Autonomous + Generative	Superhuman (>100% of Skilled Adults)	True Digital Persona	Agent represents the user in different workflows, ensures safety and reliability.	Superhuman Narrow-AI AlphaFold, AlphaZero, Stockfish	Artificial Super Intelligence (ASI) Not yet achieved

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Table 1

Why Agentic Process Automation? Why Now?

When it comes to process automation, the shift from traditional methods to agentic ones introduces a broad range of new capabilities, including:

- Streamlined automation of multi-step processes (i.e. end-to-end process automation)
- Dynamic and intelligent decision-making and less reliance on static rules
- Greater autonomy in handling exceptions or problems during document intake and processing, including rejecting cases that are incorrect
- The ability to automate at scale and achieve high levels of no-touch or light-touch automation
- Continuous learning capabilities, allowing the agent to refine and improve performance over time
- Independently resolving communication with stakeholders (e.g., returning a document back to the sender when incorrect information is detected)
- Solving data quality issues or informing (master) data teams about shortcomings in their data, with specific recommendations on how to fix them.
- Retrieval-Augmented Generation (RAG), which is the capability to augment outputs based on data pulled from external sources — for example checking supplier details on an invoice against a company registry.

Figure 3 provides an example of an agentic AI system, showing how it might orchestrate multiple actions across a "controlled" AI agent environment built for Accounts Payable optimization:

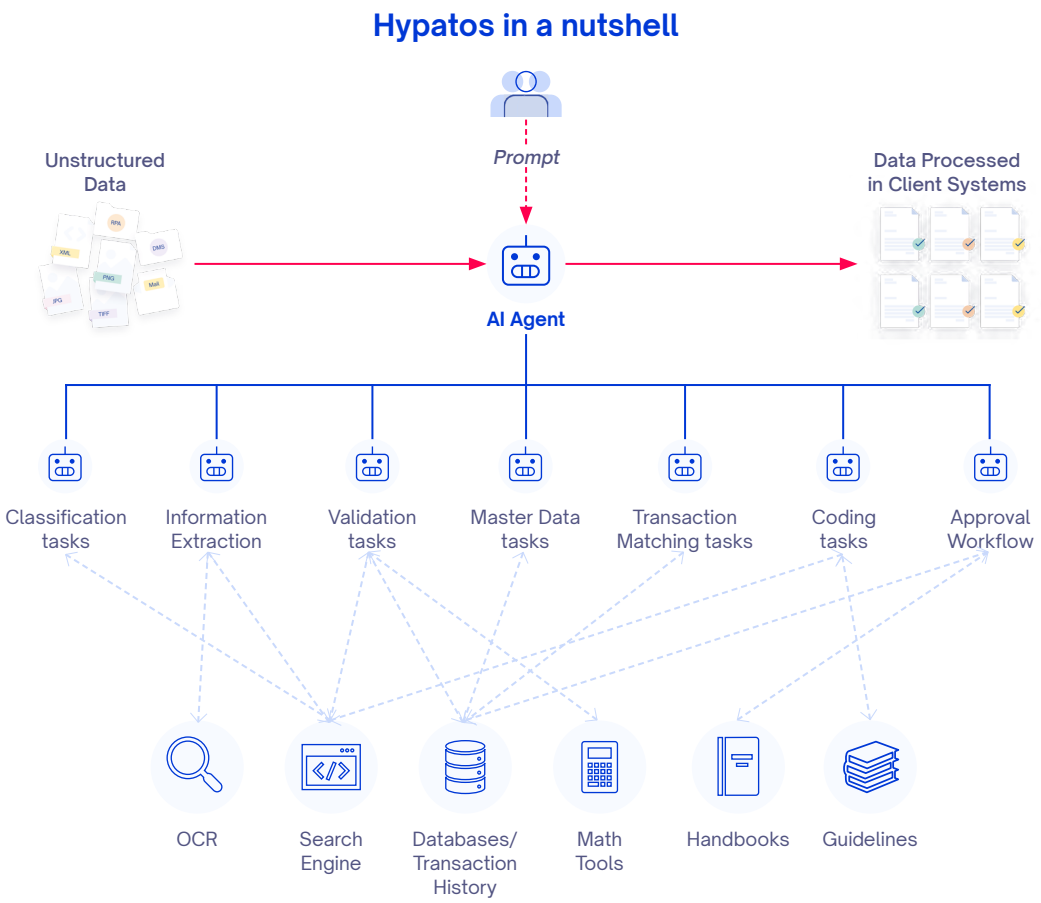


Figure 3

For the businesses adopting agentic AI, these capabilities represent an evolutionary leap. One that places them head and shoulders above their competition.

Instead of relying on low levels of back-office automation, in the realm of 20-30%, businesses now have the capability to automate anywhere from 80-95% of their end-to-end processing across functions and systems (with humans only validating key steps or data points).

The **Figure 4** below illustrates how a highly specialized team of AI coworkers—each an autonomous agent—is orchestrated at the platform and cross-functional level. The system ingests any transaction related to business services, whether in P2P, O2C, R2R, or H2R domains, and autonomously classifies, routes, processes, and resolves each case. Human input is only triggered when necessary—for governance, compliance, or critical exceptions.

By operating seamlessly **across systems and organizational silos**, the platform enables full transparency, traceability, and control over business operations—regardless of the underlying IT landscape.

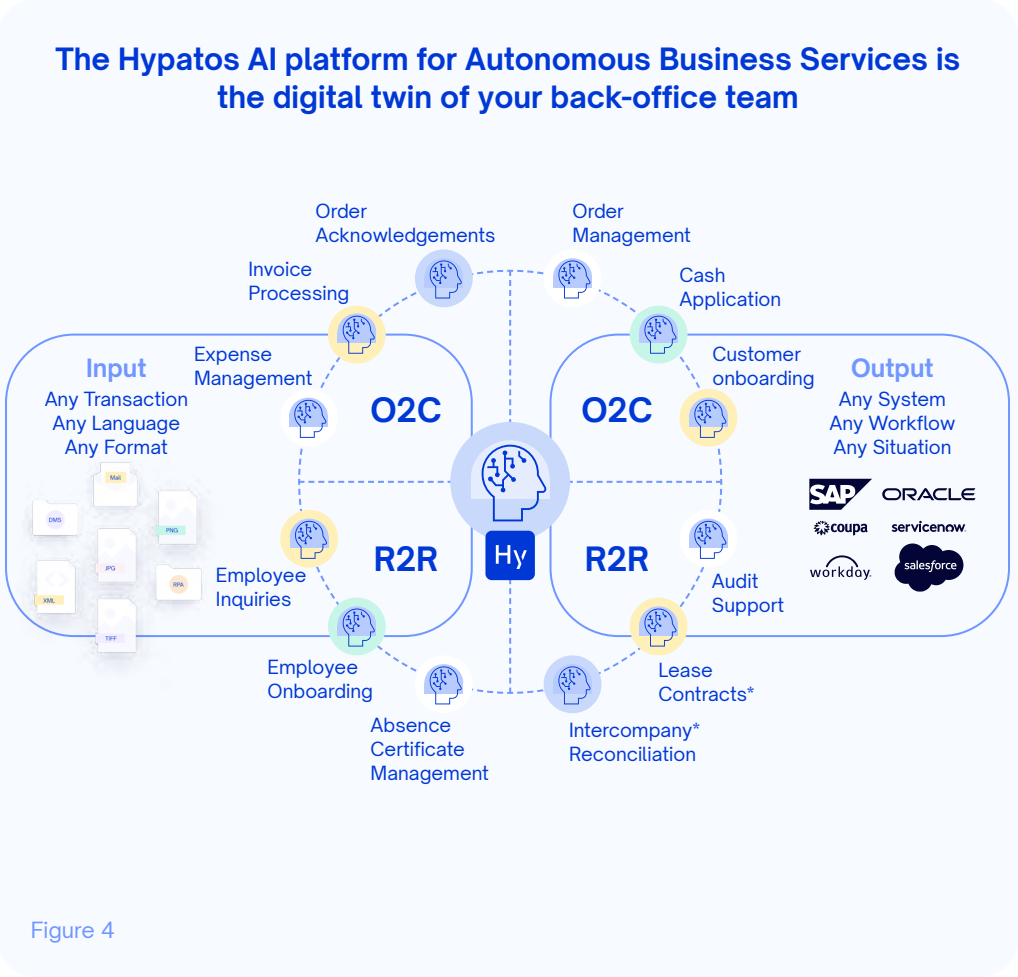


Figure 4

The upshot of that efficiency gain is massive time savings, boosted productivity, reduced risk, reallocation of resources to higher-value work, and a substantial reduction in costs across all business services functions, as shown in **Figure 5**:

Figure 5

In fact, according to a recent Gartner report[1], by 2029, 80% of enterprises with existing mature automation will switch to using consolidated platforms that include agentic capabilities. In another report[2], Gartner points out that agentic AI will become such a core part of workflows as soon as 2028 that around 33% of enterprise software applications will use this technology. They add that as much as 15% of business decision-making will fall to autonomous AI agents.

While those figures are already impressive, it's worth adding that the capabilities of this technology continue to grow exponentially and that greater gains are already possible. Many organizations, bolstered by the right agentic solution, could already achieve a very high degree of process autonomy today. The technology itself is ready. The hindrance is often the pace of organizational change.

In this environment, the business leaders that *do* make the decision to get ahead of the curve and invest in this pivotal new technology are placing themselves in a strong market position — one that accelerates their own capabilities and ensures their offerings rapidly outstrip the competition.

1 Gartner Predicts 2025: The Future of Automation Is Autonomous
2 Gartner Top Strategic Technology Trends for 2025: Agentic AI

Talent and AI: Navigating a Changing Landscape

One of the key challenges facing business leaders as they move to adopt new AI solutions is the debate around the role of AI in a human workforce. One of the biggest myths in the space is that human talent will ultimately be replaced. Here's the thing:

Humans possess a number of fundamental characteristics and skills that AI simply doesn't: Drive, passion, creativity, intuition, intelligence, interpersonal skills. Those factors are still invaluable. What's changed is the need to have extensive subject knowledge as we now have 24/7, high-speed access to data.

The key in implementing AI solutions successfully is to fundamentally change the way we view the role of humans in the workplace. And the capabilities we look for when hiring. The characteristics talent should bring to the table are different than they were ten years ago, but they're still highly relevant and completely different to anything AI has to offer.

2 Vendor Selection Strategy: Navigating the Agentic Process Automation Market

Despite how new the technology is, something you'll quickly realize as you start looking into APA is that there are a number of solutions available. The space is also developing rapidly — with new platforms and new capabilities springing up seemingly overnight. Making the right choice in that environment can be difficult, but by taking a pragmatic and informed approach to vendor evaluation, you can quickly narrow down potential options.

The Automation Landscape: Start-up or Established Vendor?

First, consider whether you want to partner with an established player in the space or work with a startup. It may seem like an obvious choice, but the two options bring different capabilities (and drawbacks) to the table.
Here's what to consider:

Innovation: Startups typically exist to disrupt, which means their offerings and solutions push back the frontier of what's possible. If it's important for your company to be on the cutting edge of agentic developments, a startup could add a lot of value. They're also often quicker to adapt to new trends and more easily able to tailor their solutions to customer needs—which can be invaluable in a space undergoing such rapid transformation.

Responsiveness: Many startups are able to offer quick response times and customer support, unless their team is particularly small or overstretched. On the other hand, established vendors have the resources available to offer extensive support, but their processes may make them slow. Naturally, this is an oversimplification, and the reality will vary from vendor to vendor (it's worth scrutinizing reviews). But in general, you should dig into the kind of support and responsiveness on offer when you start working your way down the list of "potentials."

Stability: While established vendors often bring the reassurance of scale and a proven enterprise track record, startups can still be strong contenders—provided they demonstrate clear signals of stability and maturity. When evaluating emerging providers, look for **concrete validation points**: security certifications (e.g. ISO 27001, SOC 2), documented SLA performance, exposure to **enterprise reference customers**, and a product/platform clearly purpose-built for your vertical. It's also essential to assess **integration readiness**—particularly for enterprise environments like **SAP or Oracle ERP**—and confirm the availability of **24/7 support across the globe**, especially if you operate in international or always-on contexts. Longevity isn't just about years in business; it's about whether the company has a sustainable business model and the operational resilience to support your organization over time.

Specialization: Another factor to consider is the degree of specialization you need from an agentic automation tool. A "one-stop shop" approach, where your vendor offers agentic automation as part of an all-encompassing suite of tools, might make sense if the functionality you require is general, rather than highly specific to your industry. The catch is that, when you do require more specific functionality, you may need to build out some of that functionality yourself. This requires having the coding skillset to do so within your business. If you are mainly interested in agentic automation to fulfill a specific function, like intelligent document invoice processing, a "best-of-breed" tool optimized for that use case may be a better choice.

Similarly, for those working in specialized verticals like finance or healthcare, investing in a specialized AI solution trained on your industry's (or your company's) data will usually make more sense. This "vertical" rather than "horizontal" AI approach can save a lot of time and effort, and ensure your tool supports you in meeting compliance and efficiency goals. It also speeds up the process of seeing value and return on investment (ROI).

If a vertical approach sounds right for your business, it's worth seeking out a platform provider that offers both pre-built vertical AI solutions (i.e. AI Agents) and the flexibility to build your own solutions. This ensures you're not limited to one narrow vertical AI use case but have an open foundation for organization-wide deployment. Such flexibility is key when aiming for a scalable roll-out across all back-office and global business services processes—whether it's Procure-to-Pay (P2P), Order-to-Cash (O2C), Hire-to-Retire (H2R), or Record-to-Report (R2R). Choosing a platform that combines pre-built capabilities with customizable extensibility can maximize both immediate value and long-term strategic agility.

Figure 6 illustrates vertical AI solutions across common business processes:

Autonomous Business Services (SBS)	Solutions
Purchase to Pay	• Accounts Payable Invoice Automation (for PO and non-PO based invoices) • Delivery notes/goods receipt automation (centralized and de-centralized) • Payment reminders processing • Offer and cost estimate processing • Customs and tax document processing • Three-Way matching between purchase orders, delivery receipts, and vendor invoices
Order to Cash	• Sales order processing and order execution (product catalogue matching) • Payment remittances and bank statement reconciliation • Customer Service automation (when document based) • Automatically assess customer credit risk.
Hire to Retire	• New employee onboarding (IDs, birth certificates incl. handwritten forms) • Travel expense processing and validation • Automate the categorization, and approval of expense reports
Record to Report	• ESG reporting from supply chain documents or utility bills • Lease Contract Review and Accounting • Revenue Contracts Review and Accounting • Identification of potentially fraudulent activities in any financial or documentation process • And many more...

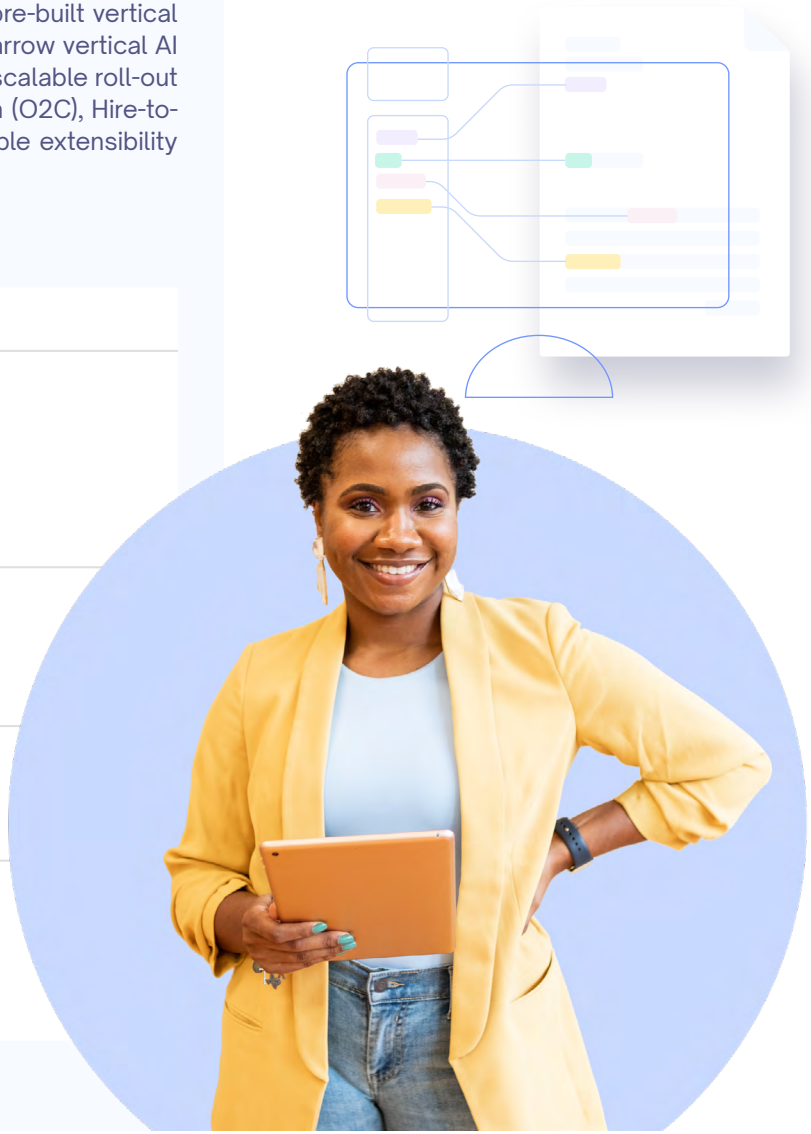


Figure 6

A caveat: In the agentic automation space, concepts like "best-of-breed" or the exact boundaries between "vertical" and "horizontal" agentic AI are still being defined as the space evolves. Don't get too hung up on these terms. Rather, think through the capabilities your company requires from a tool and evaluate vendors based on their ability to meet those criteria. **Table 2** below details the selection criteria to look for when working with a startup or scaleup:

Validation Area	What to Look For	Examples/Notes
Certifications & Compliance	Recognized certifications ensuring data security, privacy, and compliance with legal standards.	ISO 27001, SOC 2 Type II, HIPAA, GDPR, OWASP Top 10 adherence.
System Stability & Transparency	Evidence of platform reliability and service quality over time.	Public status page (e.g., status.hypatos.ai), historic SLA data, uptime metrics, disaster recovery plans.
References & Peer Validation	Confirmation from existing customers on performance, service, and outcomes.	Direct customer references, peer calls, case studies, testimonials in your industry.
AI Explainability & Transparency	Clarity on how AI decisions are made and safeguards against bias.	Explainable AI (XAI), audit trails, bias mitigation frameworks.
Scalability & Integration	Ability to integrate with existing systems and scale with business needs.	Open APIs, connectors to ERP/CRM, proven scalability in similar organizations.
Product Maturity & Roadmap	Clear understanding of current capabilities vs. future promises.	Feature parity with needs, roadmap transparency, customer-driven development priorities.
Support & Customer Success	Access to responsive support and effective customer success resources.	Dedicated Customer Success Manager (CSM), onboarding plans, SLAs for support.
Pricing & Contract Flexibility	Transparent, scalable pricing with clear terms and an exit strategy.	No hidden fees, data portability, flexible contracts, fair exit clauses.

Table 2

Navigating the "AI Hype"

Finally, keep in mind that there's a lot of hype in the AI space. Vendor sales pitches may inflate their platform's capabilities, or they may gloss over the limitations of their tool. Good strategies for navigating hype include

- Making sure you have at least a foundational understanding of the technology and its capabilities (i.e., from reading whitepapers or completing courses through LinkedIn Learning, etc.), and
- Asking vendors for examples of how the technology is already being applied in the way they claim (or finding these yourself).

A good agentic automation partner will be more than willing to answer any questions you have about their tech. And they'll go out of their way to demonstrate its value.

3 Finding APA Vendors: Your Roadmap to Discovery

Now that you understand what you need in an APA partner, the next challenge is finding the right vendor. Given the rapid advancements, that can feel like a daunting prospect — but there are several reliable ways to identify potential solutions. Below are some strategies for cutting through the noise and finding vendors that align with your business needs.

Analysts Opinions and (Virtual) Events

A great starting point for evaluating any new (or new to you) process automation solution is trusted analyst opinions. For example, reports like Gartner's Magic Quadrant for Procure-to-Pay Suites, their Market Guide for Intelligent Document Processing and their Market Guide for Accounts Payable Invoice Automation, or Forrester's Wave for Accounts Payable Invoice Automation provide an excellent "lay-of-the-land."

Others, like NelsonHall's NEAT reports on Intelligent Automation provide useful insights into vendor capabilities, focused specifically on finance processes. For a more detailed and technical evaluation of the space and the capabilities of emerging vendors, however, you might need to turn to specialized research from firms like Deep Analysis and AIMultiple.

Whatever sources you use, there are a couple of key principles to keep in mind:

- In a fast-paced environment like Agentic Process Automation, many analysts take a measured approach to endorsing products or vendors, focusing on those that have passed the early adopter phase.For most startups, however, growing their innovation market share is a more urgent consideration than waiting for endorsements, so it's possible that strong offers won't immediately make it on to your radar and that you'll need to seek them out independently (see the next section).
- The analyst landscape is also heavily influenced by market incumbents who typically have dedicated analyst relations teams and who are well-known and familiar to both analysts and potential clients. This makes it easier for incumbents to secure mentions in reports and rankings. Emerging vendors, who are still establishing visibility, don't benefit from the same fast lane of recognizability. In other words, while doing your research, it's worth bearing in mind the relationships underlying the information you're reviewing.

In summary: Analyst reports are a must-have data point in your evaluation process, especially when it comes to understanding what established players bring to the table. But they won't necessarily give you a good view into industry disruptors, so be sure to do additional research to understand the latest, and most innovative, capabilities.

Aside from reports, attending live and virtual events is also a great way to assess vendors first-hand. But note that the hype tends to run high. To separate real solutions that may have value for your business from "vaporware," focus on vendors that can provide concrete proof of their solution's capabilities. That might mean looking out for case studies or live working models that actually demonstrate real-world automation success (for more detail on this, see Sections 5 and 6).

Social Media and Word of Mouth

Social media is another great avenue of organic vendor discovery. LinkedIn, in particular, has become a treasure trove for discovering emerging APA vendors. It also offers you a quick view into what your competitors are prioritizing and implementing — especially if you follow hashtags like #intelligentautomation, #FinanceTransformation, #BackOfficeAutomation, #AIcoworkers, #AgenticAI, #FutureOfWork, #AITransformation and #AIforFinance.

Industry Communities

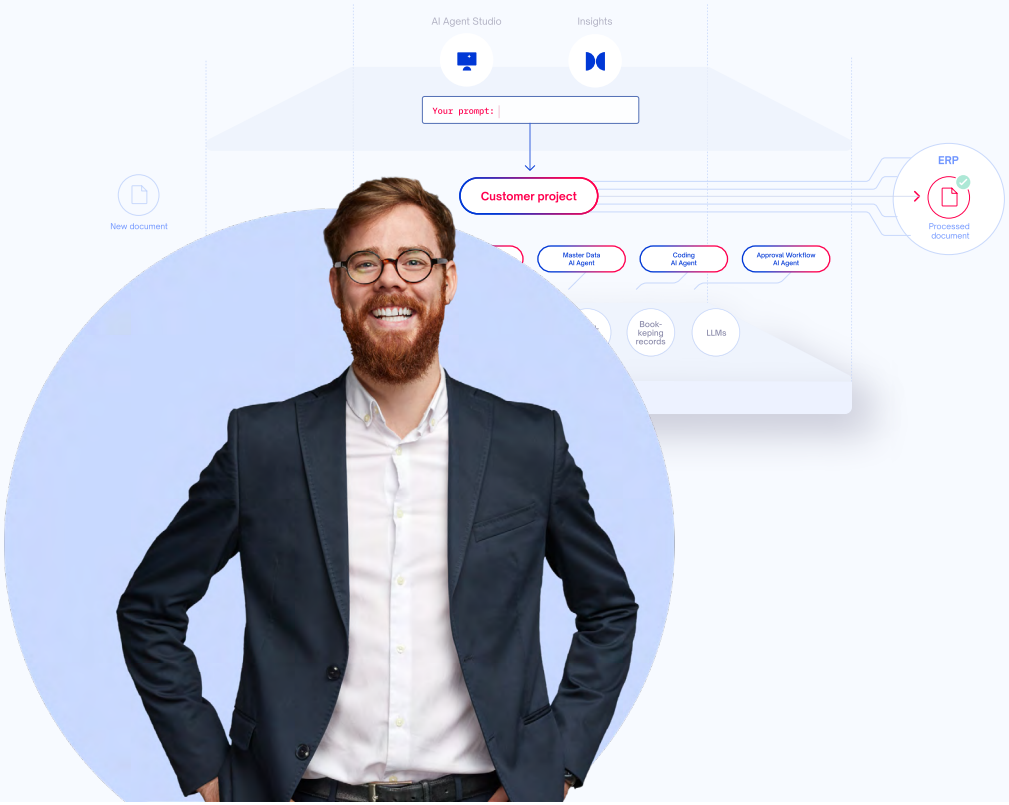
It's also worthwhile discussing vendor solutions with your industry peers through business communities. Or to read through user reviews to pick out shortcomings and successes.

Some good questions to ask in this context are:

- Does the solution handle exceptions or edge cases intelligently?
- Are there any indications that solution deployment didn't align with the timeline provided? And why?
- How does the solution actually perform under pressure (industry-specific forums can be a goldmine for this kind of information).

If you do get a chance to talk to others who have tried the solution you're considering, ask for their frank opinion of performance and whether the solution delivers on what was promised. Note that having those discussions with peers who abandoned a vendor can be even more valuable in gaining real insights into why implementations fail.

Table 3 provides a list of selected professional communities & networks to kickstart your research:



Community/Network	Description	Access Type	Link
Shared Services & Outsourcing Network (SSON)	A leading community for shared services and outsourcing professionals, focusing on GBS, automation, and process improvement. Offers events, webinars, and an active online forum.	Free content; Paid events	SSON
Intelligent Automation Network (IAN)	An online community focused on building the intelligent enterprise, offering AI case studies and resources.	Free content; Paid events	IAN Network
Process Excellence Network (PEX Network)	A community focused on process improvement, RPA, AI, and operational excellence. Provides research, webinars, and conferences tailored to back-office process automation.	Free content; Paid events	PEX Network
Global Business Services Leaders LinkedIn Group	An active LinkedIn group for GBS and shared services professionals, with discussions on automation trends and best practices.	Free (LinkedIn Group)	GBS Leaders Group
CFO Leadership Council	A national community of senior financial executives offering events, peer networking, and discussions on automation and leadership.	Membership-based with free and paid events.	CFO Leadership Council
Gartner Peer Community – Finance	A verified, peer-driven platform where finance leaders, including CFOs, discuss automation strategies, AI adoption, and finance transformation.	Free (verification required)	Gartner Peer Community
CFO Forum – Grant Thornton	A network of over 10,000 finance leaders focusing on automation, mindset shifts, and process improvement.	Free subscription for insights and CPD events.	CFO Forum
CFO Connect	A global community of finance leaders offering online and in-person events, virtual communities, and resources.	Free access with optional event participation.	CFO Connect
CFO Chat	A free Slack-based community for CFOs to network, share advice, and access curated content.	"Free access.	CFO Chat
Institute of Robotic Process Automation & AI (IRPA AI)	A professional association dedicated to RPA, AI, and intelligent automation in various business processes, including back-office operations. Offers webinars, events, and a member community.	Membership; Free events	IRPA AI

Table 3

4 Identifying APA's Value to your Business

With some ideas of vendors and solutions in mind, the next consideration is: Why are you seeking out an APA solution in the first place? For many businesses, the starting point in their search for an APA vendor is running up against a constraint that limits their ability to optimize operations or meet growth targets without adding more people to the mix.

Perhaps you have hundreds or thousands of transactions to process and a team that simply can't keep up, even using traditional automation methods. There might be a further imperative to cut costs, or diminishing returns from hiring on new headcount. Or perhaps you just need a more sustainable, in-house solution for capturing and processing data.

Uncovering your Pain Points

Whatever the case, the first step in unlocking value from a potential APA partnership is to identify the exact pain points you're trying to solve. And what they're costing your business.

Let's consider a hypothetical case:
A company operating in the US sells across the country, which means they must be conversant with 45 different tax regulations across 50 states. They have only a few data entry clerks on staff, and none of them can be expected to know the full range of regulations the company must adhere to. As a result, many of their invoices are simply booked through blindly, and they must accept the risk of penalty payments. In practice, this is costing them a few million dollars a year.

The pain points here are obvious: the company is not only opening itself to significant compliance risks, it's also actively losing money. The method it's currently using is inefficient and costly, and it can start asking some key questions to quantify those costs. For example, what are the salaries involved? And how much are the penalty payments?

If some of these costs were reduced, how much value would that create for the company? And where could the money saved be better spent?

Setting Automation Ambitions

Once pain points and their costs have been identified, the next step is determining the best approach to solving them with automation. The key requirement here is understanding the difference between "surface-level" and agentic automation.

For example, in the case we outlined above, the company might be tempted to opt for a surface-level solution like OCR or RPA to handle aspects of its process.

Here's the catch: Every time something changes in the process, the company will need to invest additional time and effort to bring these rules-based systems up to speed. Worse yet, they'll still need their clerks to double-check that the regulations are being followed correctly. In other words, they've unfortunately only automated a small part of the process.

This is the key difference between automation using agentic AI and traditional processes. Because agentic AI operates almost like humans, it can adapt, make decisions, and perform qualitative checks. In other words, agentic AI understands context and can act accordingly.

That fact means that agentic AI also operates differently from traditional solutions in terms of how it can be used to solve pain points, and companies must adapt their thinking accordingly. Agentic solutions aren't limited to solving the same pain points any other automation technology could. They open up new possibilities for handling the most pressing pain points in an *end-to-end process*.

For our hypothetical company, an agentic solution therefore represents a way to both solve the most obvious aspects of their compliance problem *and any other steps in the process that they may previously have believed could only be handled by a human*. This opens up a new world of possibilities for how they handle their process, and a number of new potential ways for boosting their bottom line.

Simplifying the Pain Discovery Process

In summary, your starting point for adopting new automation tech should be:

- Identifying pain points
- Identifying the general value that solving those pain points creates
- Identifying the automation capabilities that allow you to truly realize that value

A good vendor will be able to help you understand the value add of advanced automation across all of these steps, and the different capabilities that agentic brings to the table.

Building Your Internal APA Wish List

The above represents a general process for understanding how APA could benefit your business based on your overarching pain points. However, each company is different and will face different decisions when it comes to prioritizing pain points and process fixes in a way that maximizes ROI and minimizes disruption. In other words, once you have your list of pain points, it's time to decide which ones are most important or useful to automate first.

You can think of this as your "wish list," - and a good way to approach it is to identify areas where the tech adds the highest possible value for the lowest risk. A good way to do that is to plot processes across a matrix detailing:

- The impact of processes on business value
- Process complexity

Table 4 below illustrates this approach:

	High Complexity	**Low Complexity**
High Impact	Major Projects	Quick Wins
Low Impact	Thankless Tasks	Fill-ins

Table 4

As you plan out your "wishlist," there are a few points to keep in mind about agentic solutions that may guide your thinking:

- Instead of automating parts of processes, agentic AI automates processes *end-to-end.*
- Because of this, agentic AI allows you to target complex downstream processes that may previously have been the purview of senior or specialized employees.
- An agentic solution can be deployed as part of a greater digital transformation strategy, especially where that strategy targets business-wide systems like finance or sales.

The end-point of the pain discovery process will look different for every company, based on business priorities and how their processes and workflows currently function, but **Table 5** (next page) provides a (simplified) overview of what a completed assessment might look like.

Function Area	Process	Business Impact (High/Low)	Automation Complexity (High/Low)	Recommended Priority
Procure-to-Pay (P2P)	Invoice Processing	High	Low	Quick Win
	Vendor Onboarding & Compliance	High	High	Major Project
	Purchase Order (PO) Matching	High	Low	Quick Win
Order-to-Cash (O2C)	Order-to-Cash (02C)	High	Low	Quick Win
	Customer Credit & Risk Analysis	Low	Low	Fill-in
Hire-to-Retire (H2R)	Payroll Processing	Low	High	Thankless Task
	Employee Onboarding & Offboarding	Low	Low	Fill-in
	Travel & Expense (T&E) Management	High	Low	Quick Win
Record-to-Report (R2R)	General Ledger Reconciliation	Low	Low	Quick Win
	Intercompany Matching	High	High	Major Project
	Tax Compliance & Reporting	High	High	Major Project
IT & Support Services	IT Ticketing & Issue Resolution	High	High	Major Project
Cross-Functional	Master Data Management	High	High	Major Project
Legal & Compliance	Contract Lifecycle Management	Low	High	Thankless Task

Table 5

To further support your pain discovery and solution mapping process, we recommend running through our Impact Assessment for the Accounts Payable Solution tool, which provides guidance on identifying pain points, outlining your goals and benchmarking solution results. You can also access additional vendor selection tools from our website as these become available.

5 Your Scoping Checklist: Must-Have Features in an Agentic Process Automation (APA) Vendor

With your pain points and automation goals in mind, the next step is identifying the essential capabilities you need from an APA vendor.
As you evaluate potential vendors, you should focus on four broad capability categories: **Agentic Autonomy, System Integration and Context Awareness, Intelligent Input Management** and **Security, Compliance, and Risk Management**.

Agentic Autonomy: From Automation to Autonomous Agents

As discussed above, traditional automation technologies—whether RPA or workflow tools—primarily follow static rules and require frequent human intervention for exceptions and updates. APA vendors should offer **true process autonomy**, with agentic AI and AI agents that can handle complex scenarios end-to-end with minimal oversight.
Key capabilities to look for include:

Autonomous Triggers and Decision-Making

Agents should initiate actions based on incoming data (documents, emails, system events) and autonomously make decisions in context.

Exception Handling and Self-Correction

Instead of routing exceptions to human teams, agents must be capable of handling exceptions intelligently and self-correcting where possible (e.g., requesting missing data, clarifying ambiguities).

Self-Learning and Continuous Improvement

The APA platform should allow agents to learn from interactions and feedback (human-in-the-loop or automated) to increase accuracy and effectiveness over time.

Natural Language Interaction

Teams should be able to interact with agents through natural language prompts, making configuration and oversight simple — even for non-technical users.

Advanced Process Orchestration

Look for sophisticated workflow orchestration, including business rules engines, decision trees, and process modeling that allow the AI to manage complex, multi-step processes autonomously.

System Integration and Context Awareness: Agents That Act Intelligently

Autonomous agents are only as good as the data and context they can access. APA platforms should offer deep integration with core business systems to provide the AI with the **real-time context** it needs to make informed decisions.
Non-negotiable capabilities include:

Out-of-the-Box Integrations

Seamless connectivity with ERP systems (SAP, Oracle, Workday), CRMs, procurement systems, and financial applications.

Dynamic Access to Master and Transactional Data

Agents should retrieve and validate data against master records (e.g., vendor master, customer master, chart of accounts) and resolve ambiguities autonomously — ensuring data accuracy and quality.

Pre-Built Process Blueprints

Many vendors offer pre-configured agents for high-volume processes such as purchase-to-pay, order-to-cash, intercompany matching, payment reconciliation, and customer inquiry management. These accelerate time-to-value without heavy customization.

Intelligent Input Management: Beyond Document Processing

While many APA use cases are triggered by textual or image inputs (such as invoices, orders, or customer inquiries), the emphasis should be on **holistic input management,** not just document extraction. What to look for:

Flexible Input Channels

Agents should ingest data from multiple channels—emails, APIs, portals—not just documents.

Intelligent Document Processing (IDP) as a Capability

APA vendors should provide (or integrate with) IDP engines to classify, extract, and validate data from structured and unstructured documents. However, this should be part of the AI's broader context understanding—not the primary focus.

Human-in-the-Loop (HITL) Capabilities

When agent decisions require review, the platform should offer seamless interfaces for human validation, feedback, and reinforcement learning to improve agent performance.

Security, Compliance, and Risk Management: Trust in Autonomous Agents

With agentic AI and agents managing critical busi-ness processes and sensitive data, security and compliance cannot be an afterthought. Key features your vendor's platform should provide include:

Robust Data Governance

Ensure the platform complies with GDPR, HIPAA, and other applicable regulations.

Certifications and Security Standards

Look for vendors certified with SOC2, ISO 27001, and OWASP-compliant practices for Large Language Models (LLMs).

Secure Deployment Options

The ability to deploy on your cloud of choice (Azure, AWS, GCP) and ensure data is securely processed and stored.

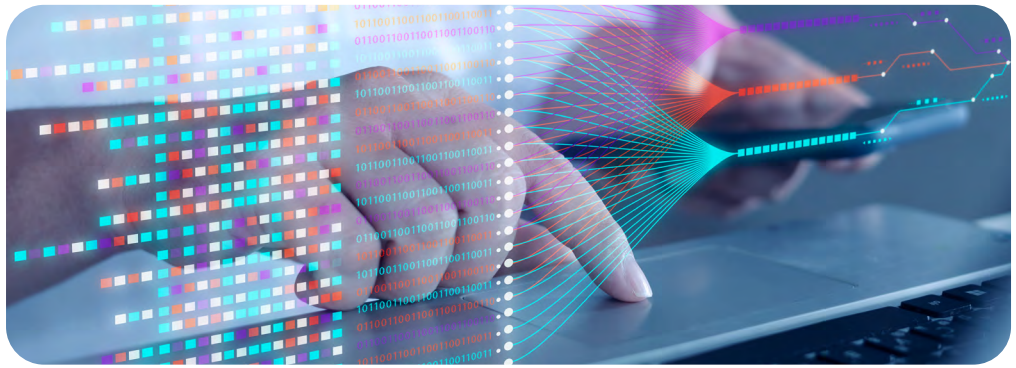


Table 6 highlights the exemplary capabilities and skills AI Agents need to perform actions across end-to-end back-office and global business service processes.

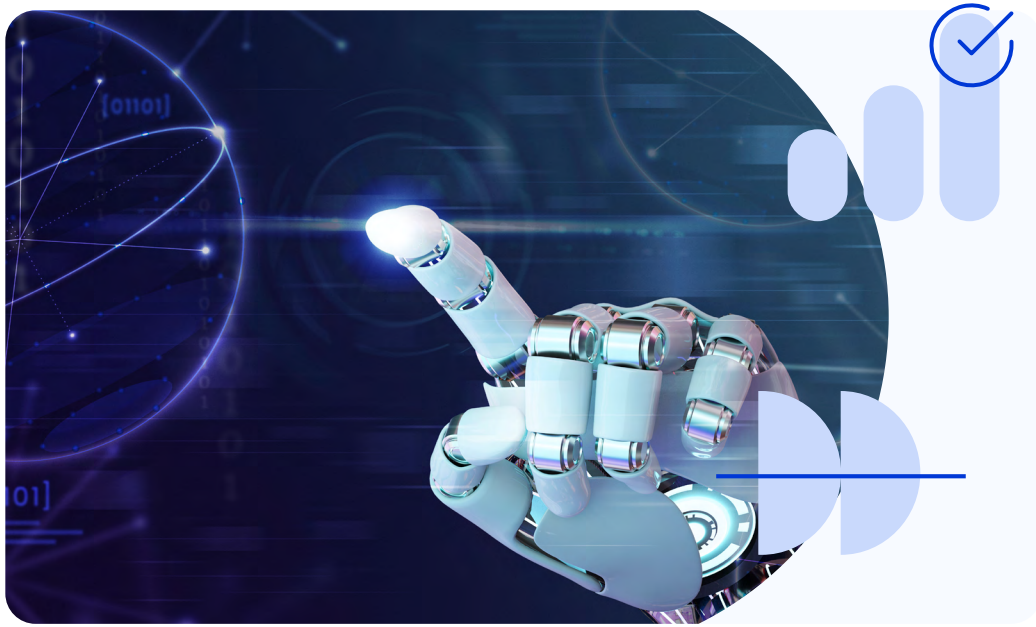
Hypatos platform

Capabilities	AI Agents			
	Invoice Processing	**Order Management**	**Order Acknowledgement**	**T&E Management**
1 **Input Management** Process business data from multiple channels with LLM-powered classification, routing, and normalization	e-Invoicing Document splitting Input validation Document routing Document classification Document rejection	Document splitting Input validation Document routing Document classification Intent & sentiment determination	Document splitting Input validation Document routing Document classification	Document splitting Input validation Document routing Document classification Intent & sentiment determination
2 **Intelligent Document Processing** Leverage LLMs and Retrieval-Augmented Generation (RAG) to extract structured and unstructured data with high accuracy	Information extraction Field-level translation Documant translation Information redaction	Information extraction Field-level translation Image translation Information redaction	Information extraction Field-level translation Documant translation Information redaction	Information extraction Field-level translation Image translation Information redaction
3 **Data Matching & Enrichment** Reconcile extracted data with enterprise records and enrich it with contextual information from external sources	Master data enrichment PO enrichment Contract enrichment Approver prediction	Master data enrichment Contract enrichment Responsibility determination Quote enrichment Catalogue matching	Master data enrichment PO enrichment	Master data enrichment PO enrichment Contract enrichment Approver prediction
4 **Financial Process Automation** Optimize financial workflows, including invoice validation, approval routing, and accounting integration	Account coding Tax accounting coding			Account coding Tax accounting coding
5 **Compliance & Risk Management** Automate regulatory compliance with validation checks, audit trails, and risk assessments	Duplicate prevention Fraud prevention Tax compliance validation	Duplicate prevention Fraud prevention	Fraud prevention	Duplicate prevention Fraud prevention Tax compliance validation

Table 6

Our Vendor Selection Checklist provides further details and a full list of capabilities to look out for as you make your vendor selection.

6 Maximizing Vendor Demos



With your business needs defined and a clear understanding of APA capabilities, the next step is to probe vendor solutions for fit. Most vendors will happily provide a demo of their platform, but be aware that how the solution performs in a demo versus in real life may not always align.

To ensure the demonstration isn't simply "smoke and mirrors," it's best to go in with a solid strategy and a clear-cut idea of how to evaluate platform capabilities. The following framework provides a practical approach that you can easily tailor to your business or use cases.

Before the Demo

1. Prepare Strategic Test Documents

As a first step, you should select a range of documents representative of your business and then analyze the volume distribution of each document type to focus on the ROI impact. For example, you could test:

- 10-15 documents representing your highest volume types (e.g., 70-80% of volume)
- 3-5 moderately complex documents (15-20% of volume)
- 2-3 edge cases or problematic documents, e.g. 50-page documents

2. Define Clear Evaluation Criteria

Next, establish specific metrics tied to your highest-volume processes (e.g., the rough straight-through processing (STP) rate you'd like to see). These should reflect the business impact and document volumes flowing through those processes. You can do this for lower-volume processes as well, but be sure to weight your "scorecard" based on the actual impact those documents and processes have on the business. This will allow you to get a ballpark idea of the potential ROI you could expect from the solution you're testing.

3. Brief the Vendor Strategically

You can share the data you calculated in the previous step with your vendor. This will help them understand your priorities and which processes drive most of your workload.

4. Prepare Your Questions

Next up, prepare your question list. Your primary questions should be about how the solution handles your high-volume, standard documents (i.e., the ones where automation is most likely to add value).

Additional questions can focus on issues like scalability, exception handling and continuous improvement for standard processes. Or anything else of specific relevance to your business.

During the Demo

1. The Vendor Presentation

During the vendor's initial pitch, listen for emphasis on high-volume processing capabilities. Again, this is where the solution is really going to be driving value and ROI, so it's important to ensure it can handle bulk. Note if the vendor mentions STP rates for standard documents (these should start in the range of 80% and attain 90%, 95%. or more as the AI learns).

2. Guide the Live Demonstration

During the live demo, evaluate how quickly and accurately the system processes your highest-volume standard documents. From there, progress to moderately complex documents that still represent significant volume as well as your weirdest and messiest "outliers," but remember to keep the results from those tests in perspective.

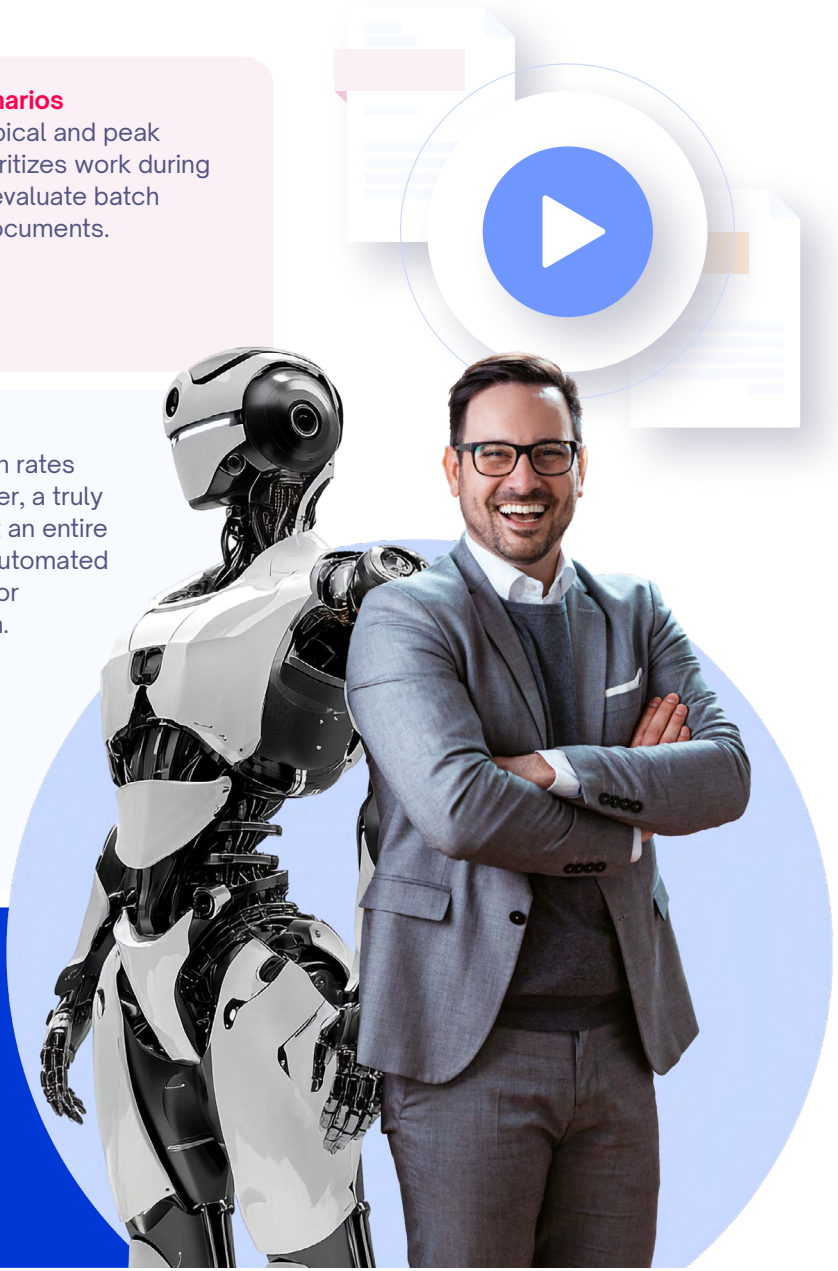
For example, if the solution processes your high-volume documents perfectly but the accuracy drops with low-volume outliers, ask yourself: How much business value is being driven by those low-volume exceptions? You can also ask the vendor whether their agentic solution can adapt to these exceptions over time.

3. Challenge with Volume-Based Scenarios

Check performance metrics at your typical and peak volumes, and test how the system prioritizes work during high-volume periods. You should also evaluate batch processing capabilities for standard documents.

4. Probe Automation Depth

Finally, focus on end-to-end automation rates for your standard processes. Remember, a truly agentic solution should be able to shift an entire process, like accounts payable, from automated to autonomous — with only key steps or exceptions requiring human verification.



An "AI-First" Ethos

For many legacy vendors, AI and agentic capabilities are simply an add-on to their existing solution. A common problem with that approach is that these solutions may lack flexibility or require coding expertise to add ad-hoc rules or prompts to processes. A better option is to seek out vendors that have built their platforms from the ground up with an "AI-first" ethos — supporting flexibility and adaptability in their agentic models.

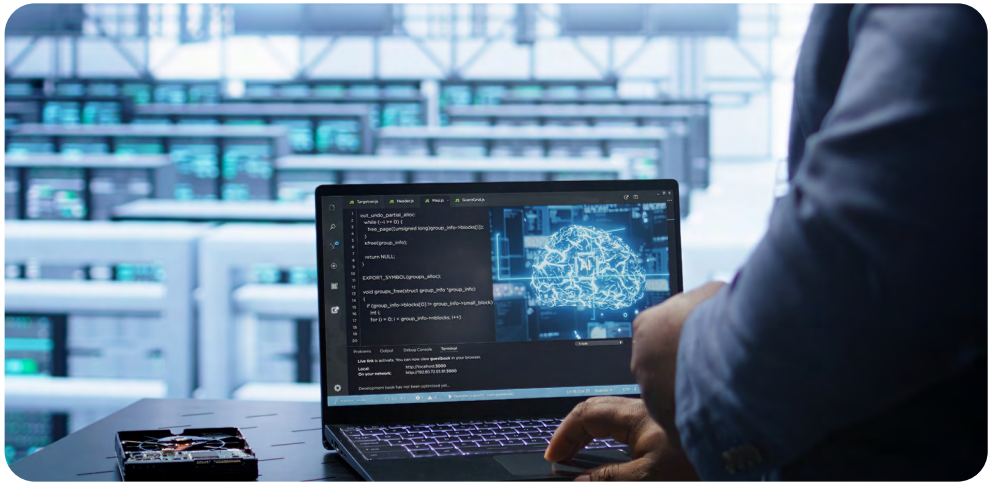
7 Evaluating a Vendor's Product: POC, POV, and Pilot

If you decide to implement the solution based on the demo, the next step is to evaluate its live performance within your business.

But first, a quick terminology clarification. A vendor shouldn't come to you with a "proof-of-concept" (POC). That implies that they are still establishing that the solution works for your use cases, which really shouldn't be the case unless you're actively looking for a solution that targets an innovative or edge application.

A better term to look for is "proof-of-value" or POV, i.e., what is this solution's proven value (think ROI or KPIs) for your use cases?

Finally, before implementing a solution, many businesses opt to first run a pilot to test that the solution works as intended, before rolling it out on a larger scale (more on that to follow).



Building Out Your Success Criteria

During the demo, your vendor should have provided guidelines for what to expect regarding typical metrics, like STP or error thresholds. Those values should be based on the successes they've had with other clients, and they provide a basic idea of what the solution is capable of. This allows you to make a quick comparison between vendors. You would also have calculated some rough metrics of your own going into the demo, along with your "must-have" performance capabilities based on your pain points and wish list.

Now, it's time to develop a real understanding of how the solution stacks up in terms of solving your real-world pain points in a live context.

For example, if you're paying out penalties because of improperly classified documents, the first step would be to quantify your actual error rate. From there, the next question is: Where do you want to be?

What *should* the error rate be after you implement this solution? What does *great* look like?

You should also ask: Is the goal reasonable? And if so, can the vendor's solution meet it?

Your vendor should be very clear about any potential limitations that would prevent you from reaching a specific goal. As well as what you can reasonably expect from the solution regarding learning, and how long it might take to get to the rates you require.

Table 7 (next page) summarizes traditional success criteria to evaluate when selecting vendor offerings.

Category	Success Criteria	Description
Automation Rate	≥ X% of transactions processed automatically	Measure the percentage of transactions processed end-to-end by the AI Agent without human intervention.
Accuracy	≥ X% data extraction accuracy	Ensure key fields (e.g., invoice amount, PO number) are extracted correctly according to the agreed benchmark.
Exception Handling	≤ X% of transactions requiring human intervention	Evaluate the system's ability to handle exceptions or escalate them appropriately.
Cycle Time Reduction	≥ X% reduction in average processing time per transaction	Measure efficiency gains compared to baseline/manual process durations.
Error Rate Reduction	≥ X% decrease in data entry or processing errors	Assess improvements in data quality and reduction of downstream errors due to automation.
Integration Success	Successful integration with system XYZ (ERP, CRM, etc.)	Confirm smooth integration with customer systems, ensuring data flows accurately in/out of the platform.
User Acceptance	≥ X% user satisfaction score from stakeholders involved	Gather feedback from users/testers to evaluate ease of use, transparency, and confidence in the solution.
Compliance & Auditability	100% audit trail coverage for processed transactions	Ensure every automated transaction has a traceable audit log to support compliance and risk management.
Business Rules Application	Successful application of X business rules without manual adjustments	Demonstrate the system's ability to apply complex business logic (e.g., tax validation, approval routing).
Scalability Proof	System handles X transactions per day without degradation in performance	Confirm that the platform performs well at anticipated or stress-tested transaction volumes.
Human-in-the-Loop (HITL)	Successful handling and feedback incorporation for X% of reviewed exceptions	Demonstrate effective collaboration between AI Agents and human users for continuous learning.
Time-to-Value	POV completed within X weeks	Meet or exceed the timeline for deployment, configuration, and initial results as per the agreed plan.
Cost Savings Indication	≥ X% potential cost savings demonstrated	Show tangible financial impact through efficiency, accuracy, and reduced manual effort.
Data Security Compliance	Adherence to X data security standards (e.g., GDPR, SOC2)	Ensure the solution meets regulatory and customer data protection requirements during the POV.

Table 7

Table 8 highlights agentic-AI-specific success criteria to consider as you make your vendor selection.

Category	Success Criteria	Description
Autonomy Triggers	AI Agents autonomously initiate workflows based on incoming data/events without human initiation.	Demonstrate the system's ability to recognize triggers (e.g., incoming invoice, customer request) and start processes autonomously.
Decision-Making Logic	≥ X% of decisions are made autonomously based on predefined rules and contextual data.	Show that the AI Agents apply decision logic effectively without needing manual intervention.
Exception Handling & Resolution	≥ X% of exceptions are autonomously handled, including clarification requests or self-correction.	Measure the ability of AI Agents to detect, manage, and resolve exceptions or escalate only when necessary.
Self-Correction	Demonstrated ability of agents to detect errors and take corrective action without external instruction.	E.g., automatically requesting missing documents or data, reprocessing with updated information.
Self-Learning / Continuous Improvement	AI Agents incorporate feedback (HITL or automated) and improve performance over the POV period.	Show evidence of learning loops where the AI Agent becomes more accurate over time (e.g., reduction in manual reviews).
Context Awareness	AI Agents retrieve and apply real-time context data (e.g., master data, transaction history) in decision-making.	Demonstrate the system's ability to use context to make better decisions, such as validating supplier data from ERP.
Advanced Orchestration	Workflows are orchestrated by AI Agents using dynamic decision trees or process models, not static scripts.	Confirm the ability to model and execute complex processes that adjust dynamically based on the situation.
Proactive Communication	AI Agents proactively communicate with users or third parties via emails, notifications, or chat interfaces.	E.g., automatic notification to suppliers/customers when an action is required (invoice correction request, payment confirmation).
Natural Language Interaction	Users can interact with AI Agents via natural language interfaces (e.g., chat, prompts) to query status, provide feedback, or initiate actions.	Demonstrate ease of use for non-technical users interacting with agents.
Auditability & Explainability	AI Agent decisions and actions are fully auditable, with explainable reasoning provided for critical actions.	Show how the system documents decisions for compliance and transparency.

Table 8

POV or Pilot: Where Should You Start?

Your next step is to decide whether you need to see a POV, or if you're comfortable going straight to the pilot process.

How do you decide? It may simply come down to your confidence in the vendor's ability to deliver what they've promised. Here's the difference between these approaches:
A POV is essentially a form of validation. You're allowing the vendor to show you how their solution works for your use cases, and this is typically done on the vendor's premises (i.e., the solution isn't integrated into your system).

A pilot, on the other hand, is a live trial with your own systems. In this case you'll have a license agreement in place and an established customer relationship with your vendor. Typically, the goal will be for the pilot to convert into a long-term license agreement, provided the success criteria you've outlined are met. You should also have an exit clause in place in case the solution fails to meet expectations.

Once you decide on a pilot, make sure you have a clear outline of the scope, timelines and expected outcomes from the project (your vendor should help you determine these).

A good starting point is to select specific countries, business units or legal entities in your organization to test the solution on, or specific process scenarios that you can build out from later. You should also have contingencies in place in case the pilot goes off track — because a sloppy or poorly implemented pilot will end up costing you both time and resources.

From there, if you're happy with the solution's performance, you can move to a full rollout across your broader process landscape.

Table 9 details the differences between POVs, pilots, demos, and a full rollout, and what you can expect during each.

	Generic Demo	Custom Demo	Proof of Value (POV)	Pilot	Roll-out
What It Is	A high-level demonstration of the product's core capabilities using pre-built environments.	A demonstration using your data, often with standard templates, to show more relevant outputs.	A hands-on trial with your data, including some custom configuration and light integration.	A production-ready implementation in a limited region regions or business units after a or scope, usually post-onboarding.	Full deployment across multiple regions or business units after a successful pilot.
What You Get	No configurations	Standard configuration templates	Custom configurations	Full implementation, limited to pilot scope	Fully integrated solution
	Generic demo data	Customer data (small sample)	Customer data (small sample)	Customer data (pilot scope)	Customer data (full scope)
	No integration	No integration	Integration only if needed for value assessment	Fully integrated	Fully integrated
	Generic demo system access	Isolated Sandbox/ test environment	Isolated Sandbox/ test environment	Live usage	Live usage
What to Ask For	Can we see the core use cases relevant to us?	Can you show results on our data?	Can you show performance on a realistic volume?	What's in scope for go-live?	What's the timeline for full roll- out?
	How does it address industry best practices?	How do the results compare to benchmarks?	What configuration is included?	Success Criteria?	How do we scale support and onboarding?
		Can we test it?	Timeline?		Change management?
Purpose	Understand the product's general capabilities and assess vendor fit.	Evaluate the product's automation potential on your data in a non- production setting.	Validate the product's impact with your own data and a production- ready simulation.	Prove value in production.	Realize and measure full business value.
	Early-stage qualification.		Build a business case.	Establish a baseline for broader rollout.	Justify and secure long-term investment.
				Prepare for scale.	Operational scale.
Pricing	Free	Free	Paid (Custom Price)	Paid (Custom Price)	Paid (Custom Price)

Table 9

Finally, keep in mind that your pilot or initial deployment is a collaboration between you and the vendor. Ensuring success means being willing to invest the time, resources, and effort needed to truly check how a solution fits into your business.

8 Building your Business Case and ROI Calculation

Throughout this guide, we've touched on how the vendor and APA add value to your business. To prove that value to the broader organization, and secure buy-in from executives and line-of-business teams, you'll need to be able to show concrete evidence of an expected return on investment.

Quantifying Results and ROI

Part of the value an APA solution brings comes from the targets and metrics you defined in earlier sections. Specifically, the pain points you aim to address and the measurable improvements you expect.

These metrics form the basis for determining the minimum value you need to get from a solution to reach return on investment (and thus your "time to value"). But, there are many additional factors to consider.

Ideally, your vendor should be able to help you quantify factors like:

- Manual labor savings
- Financial benefits from improved compliance (cost avoidance)
- Time savings from faster cycle times
- Savings from preventing fraud or duplicate payments (lowering risk)
- The payback period, or how long it will take for the solution to pay for itself based on your expected ROI.
- Improved cashflows, fewer late payment fees, and higher early pay discounts.

In some cases, vendors may also be able to provide analytics tools that help quantify these factors and allow you to monitor the benefits in real-time. These can help you dig into the specifics of where a solution is creating the most value, i.e., highlighting specific process steps. They can also give a more general overview of how much you're saving on the full end-to-end processing of each document.

Tying ROI to Autonomy, Not Just Automation

Returning to the concept of autonomy, your ROI relates directly to the ability of your chosen solution to reduce costs and time spent *over multiple steps in your process*. While quantifying this ROI can be slightly more complex, it also means that an autonomous solution has the potential to provide much greater returns.

For example, for a process lightly automated with OCR, there may still be many cases where someone has to run through the document manually. That, in turn, has downstream impacts on how fast processes complete, how happy your customers and vendors are, how compliant you are, etc.

On the other hand, an autonomous process creates a net benefit across all steps because the document can simply be routed from one step to the next. That has ROI impacts across the entire chain of events. Factoring those savings in across the end-to-end process will give you a much clearer idea of your actual ROI.

Worth noting here is that the ROI benefits from agentic automation extend well beyond the pure "Full-Time Equivalent (FTE) savings" that you can expect from reducing the amount of time employees need to spend on your processes. APA also creates benefits in terms of factors like improved working capital, the prevention of duplicate payments, reduced fraud, audit control etc.

Meanwhile, the employees that no longer have to manually check your processes can focus their efforts on higher value work that still requires human expertise.

Common Pitfalls in ROI assumptions

A note of caution: In some cases, businesses assume that the benefits from their APA solution will materialize faster than they actually do, and they may base their ROI calculations on that fact. They may cut back on headcount or backup resources, leaving themselves vulnerable to a situation where the solution doesn't perform exactly as expected (or is slow to reach ROI).

Following the preceding steps in this guide should minimize that risk by ensuring you pick a vendor that can actually deliver on what was promised.

To get a sense of what to expect in terms of APA ROI, and the time horizons involved, we recommend running the figures through an ROI calculator.

9 Pricing Models: The Good, the Bad, and the Ugly

A final consideration when selecting an APA vendor is the fit between their pricing model and your business needs. Some will offer flexibility and adaptability. Others may have hidden costs that can quickly drive down the value you obtain from their solution. Here's what you need to know to ensure the deal delivers.

Typical Pricing Structures

The most common pricing approaches include:

- **Subscription-based pricing:** A fixed annual fee per user or tier for a predictable service and cost structure.
- **Licensing + maintenance:** An upfront software licensing fee with additional costs for maintenance and support. This can be a good option for on-premises deployments where security is the top priority.
- **Usage-based models:** Tied to volume (e.g., the number of transactions, pages or documents processed) and offering flexibility in how the solution is used as well as the cost of usage.

Determining whether one of these models is a good fit for your company requires thinking through when and how your teams typically process documents. For example, if the company cycles through busier and quieter document processing periods, a usage-based approach may make more sense than a recurring, fixed subscription. Future growth prospects are another consideration. So, if you know your business will be expanding operations in the near future, make sure the solution you select can scale with you without drastically increasing costs. **A further consideration is just how much APA differs from traditional automation, and how this affects the viability of traditional pricing models.**

Why Traditional SaaS Pricing Falls Short for APA

Despite APA's technological advances, many enterprises initially attempt to apply legacy pricing models (like per-user SaaS subscriptions) to these new solutions. However, **traditional subscription-based SaaS pricing is not optimal for APA**.

Legacy pricing models were designed for software used by humans (e.g. paying a fixed fee per user or per month for access). But because APA deploys autonomous agents rather than human users, the old seat-license or flat subscription approach is misaligned with how value is generated. In fact, industry leaders are increasingly recognizing that human-centric pricing models "are no longer relevant to mostly or entirely autonomous agents".

A fixed subscription fee means an enterprise pays the same price regardless of whether APA agents execute 100 tasks or 100,000 tasks, leading to a mismatch between cost and actual usage or value. Conversely, APA's workload can vary dramatically (scaling up to handle peak demand or idling during low periods), so a static monthly fee either overcharges during slow periods or under-recovers value during busy times.

Traditional SaaS pricing also fails to account for the *outcome-focused* nature of APA – what matters is the results (tasks completed, decisions made, issues resolved), not the number of seats or licenses. Due to these factors, enterprises are finding that a new pricing approach is needed for APA solutions, one that flexibly ties cost to the automated actions or outcomes the AI agents deliver.

Examples of APA usage-based pricing structures

To solidify this concept, let's review a few potential pricing structures geared specifically towards APA, and how these add value under the new automation paradigm:

Per Action:
Charge a fixed fee for each action or task an AI agent completes. For instance, $0.02 per AI agent action (such as sending an email, updating a record, classifying a document). This model is akin to charging per API call or per RPA step, and would be metered continuously. High-volume actions incur higher total cost, but you pay only for the exact amount of work that was automated.

Per Process Completion:
Charge per end-to-end process that an agent fully executes. For example, $1.00 per customer onboarding process completed by the AI (covering all the multi-step tasks involved). This bundles a sequence of actions into one outcome unit. It's useful when each automated workflow has clear business significance (e.g. a loan application processed, a claim settled). Enterprises can directly correlate each process done by APA with a cost and compare it to the manual cost alternative.

Per Decision or Outcome:
Charge based on each significant decision made or successful outcome achieved by the agent. For example, in an AI-driven support system, the pricing could be $5 per support case resolved by the AI agent. Zendesk's outcome-based model follows this philosophy by charging only for issues the AI fully resolves. Similarly, an APA system in finance might charge per fraud case that was automatically detected. This model truly ties cost to business outcomes — if the agent didn't solve the case or make a correct decision, there's no charge.

Tiered or Volume-Based Usage:
Often, usage-based pricing can include tiered thresholds – for instance, the first 1,000 agent actions per month are charged at one rate, the next 10,000 at a lower rate, etc. This provides bulk discounts as usage grows. An enterprise might pay, say, $0.05 per action for the first 100k actions annually, and $0.03 for volumes above that, encouraging scale. Tiered APA pricing ensures large-scale automation remains cost-efficient, and enterprises can predict costs up to certain breakpoints.

These structures are not mutually exclusive and can be combined. For example, an APA vendor might offer bundled process pricing for common workflows, and a fallback per-action rate for miscellaneous tasks.

The unifying theme is that pricing tracks the actual utilization of the AI agents. Each of these models aligns payment with a unit of automation delivered, whether that unit is a single step, a whole process, or a resolved outcome. This granular approach stands in stark contrast to fixed license models and is better suited to the dynamic nature of APA deployments.

Table 10 (next page) provides a detailed comparison of traditional versus APA-specific pricing and what each approach offers:

Aspect	Traditional SaaS Pricing (e.g. Fixed Subscription)	APA Action-Based Pricing (Usage-Based)
Basis of Charge	Flat fee (per period, per user or instance), irrespective of actual usage.	Variable fee based on agent actions or outcomes (pay-per-use).
Cost Predictability	High predictability – same bill each period (until users or tier changes).	Variable bills – costs fluctuate with usage volume (requires usage forecasting).
Alignment with Usage	Low alignment – you pay even if utilization is low; costs don't decrease when usage drops.	High alignment – costs scale up and down with actual work done (no paying for idle capacity).
Scalability & Flexibility	Rigid capacity – need to purchase more licenses or upgrade subscription to handle more workload (often with delay or negotiation).	Elastic capacity – simply incur higher usage charges when APA workload increases; no upfront provisioning needed for spikes.
Value-Based Payment	Indirect – cost is tied to number of users or a flat fee, not necessarily the value derived. One might overpay if the software delivers little value or underpay if it's heavily used.	Direct – cost is tied to actions/outcomes which correlate with value (e.g. tasks automated). You pay in proportion to the automation benefit received.
Example Scenario	A fixed $10k/month subscription for an automation platform, allowing up to 10 bots or 100 users, whether they use it or not.	Pay $0.10 per automated transaction. If 50,000 transactions run in a month, cost = $5k; if only 10,000 run, cost = $1k. You pay for exactly what was processed.

Table 10

Hybrid Approaches and Performance-Based Models

In addition to traditional and usage-based pricing approaches, there are also several hybrid models to consider — many of them tied to emerging concepts in the agentic automation space. For example, offering specific agentic capabilities as an add-on to a **transaction-based approach** allows businesses to scale their agentic capabilities only as needed.

In practice, that might look like this: The business pays a platform access fee along with "per transaction" pricing for each document processed. The specific agentic capabilities the business uses are added to the per-transaction pricing. Over time, as needs change, new capabilities can be added, ensuring the business only pays for the intelligence it actually uses.

Another option is **performance-based pricing**. Using this model, the rate you pay changes according to the amount of automation the system achieves. For example, if you achieve 80% automation, then your price is "x"; if you achieve 100% automation, then your price is "y". In principle, this is a great approach for businesses because what you pay is linked directly to the performance of the solution. But there are a few things to keep in mind:

1. In practice, it can be tricky to define what "x percent automation" actually looks like. Does it mean you don't have to touch the transaction at all? Or that only one validation step is required? Obviously, there's room for interpretation here so get clarity on this with the vendor up-front.

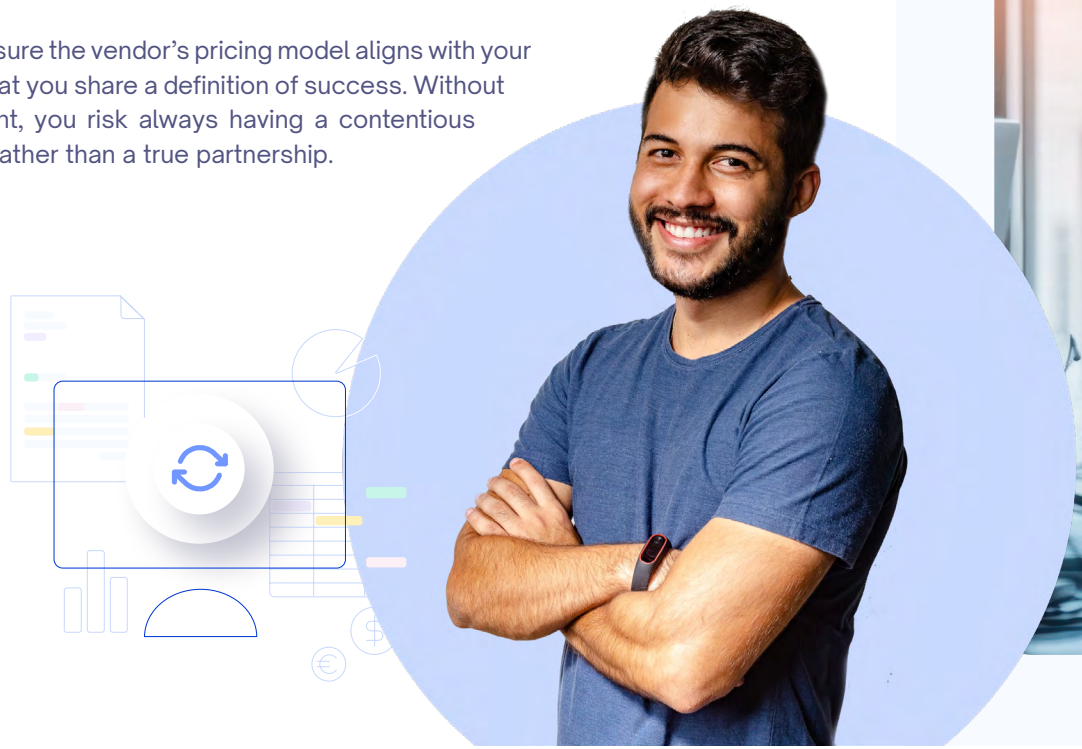
2. The complexity of defining a rate introduces challenges like constant monitoring of automation rates and complicated billing. There will doubtless also be many discussions about what's within scope and how that affects your vendors' pricing. In short, if your processes are complex, it may be better to opt for a more standardized model.

Pushing for Price Transparency

Whichever model or approach you select, a key part of ensuring you get a fair deal is to hold the vendor accountable for their pricing. Push for clarity by ensuring they:

- Clearly define usage thresholds and billing (whether it's seats, volumes, or processing time)
- Can demonstrate how their rates pan out over time (i.e., there shouldn't be a sudden spike after the first term)
- Provide hard caps or notification thresholds for usage-based pricing.
- Don't charge exorbitant maintenance fees (beyond 18-20% of license costs)
- For a performance-based approach, tie a portion of payment to specific metrics (e.g., STP), provide clear and enforceable SLAs, and have a baked-in "opt-out clause" for poor performance.

Above all, ensure the vendor's pricing model aligns with your needs and that you share a definition of success. Without that alignment, you risk always having a contentious relationship rather than a true partnership.



Next Steps and Final Thoughts

Having worked through these initial considerations, the next challenge most businesses face is one of momentum. How do you keep automation processes moving forward? How do you ensure the technology continues to drive value as the business expands and priorities change?

In part, that's a question of securing buy-in throughout the vendor selection and trialing process, especially from the executives and teams that stand to realize the greatest gains from a successful deployment. A solution that addresses real pain points and stakeholder needs goes a long way towards assuring its own continuity.

The other piece of the puzzle is the vendor you choose to partner with, and their commitment to delivering a solution that grows alongside your business. The right vendor will prioritize continuous innovation, moving your business beyond automation to unlock the agentic capabilities that drive autonomy. In doing so, they'll help you build lasting value through systems that adapt and grow with your business.

Using this guide, you should have the tools you need to ensure you select a vendor that lives up to this standard. That offers systems and tech that remain relevant and keep you competitive, whether it's one year, five, or ten down the line.

Of course, that scenario depends on whether you choose to take the leap with agentic automation in the first place. So, as you look ahead, the real question becomes: Will you pursue the value true process autonomy brings to your business? Or simply keep checking the box on automation?

About Hypatos

Hypatos is a leader in agentic process automation, modernizing global business services with AI co-workers. Our AI Agents streamline the back office, cut costs, and accelerate growth. Trusted by large enterprises across Europe and North America, we enable fully AI-driven operations,100x faster transactions processing and 75% fewer errors.

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