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TECH
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Case Study

Global Payments Leader Automates 90% of Invoice Approvals with Agentic AI

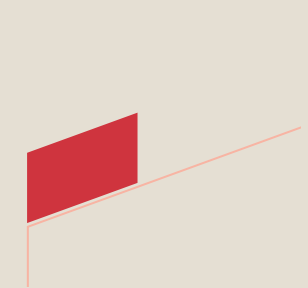


Overview

A leading global provider of payment card solutions has built an extensive network of issuers, merchants, and customers. The company's R&D department focuses on developing digital AI solutions that enhance the user experience and enable seamless commerce.

With the increasing volume and complexity of transactions, the company had been experiencing challenges in handling its processes efficiently. To address this, Tech Mahindra deployed an agentic AI automation tool, which enabled it to extract invoices, verify policies, and approve transactions.





Client Background and Challenges

As a global leader in payment card solutions, the organization enables secure and seamless transactions across a large network of issuers, merchants, and customers. Its R&D department focuses on developing digital AI solutions that enhance the user experience and enable seamless commerce.

However, several processes and operational challenges limited efficiency and scalability, including the following:

Cumbersome Employee Experience:

Manual invoice submissions, policy interpretations, and reimbursement processes caused delays and increased effort for employees.

Inefficient Finance Operations:

Manual reviews and reconciliation activities slowed processing cycles and introduced operational inefficiencies.

Reactive Compliance Management:

Policy violations were often identified only after expenses were incurred, thereby increasing compliance risk.

Static Policy Enforcement:

Traditional rule-based policies lacked the flexibility to adapt to changing business conditions and diverse regional requirements.

Our Approach and Solution



AI-driven Invoice Data Extraction:

Leveraging large language models (LLMs) to automate the extraction of data from invoices and receipts, thereby minimizing manual work.



Smart Policy Validation:

Real-time evaluation of expense policies using LLMs and RAG.



Automated Decisioning:

Fast-tracking claim processes and minimizing human intervention through instant approvals and decision suggestions.



Adaptive Policy Governance:

A dynamic policy engine ensures policy enforcement is always in tandem with the changing business environment.



Enterprise Architecture Design:

Designed using Databricks on Azure, LLMs (GPT, OpenAI), LangGraph, Databricks Vector Search, Guardrails, and PostgreSQL technologies.

Business and Community Impact

- The ~**90% automation** of the T&E claim approval process using an agentic AI framework reduced manual review effort and improved processing efficiency.
- **Accelerated approval cycles and enhanced employee experience** enabled immediate real-time actions on submitted claims.
- **Improved compliance governance and reduced policy exceptions** were achieved through real-time policy enforcement customized by location and time of year, with support for justified out-of-policy spending.
- Scalable growth and faster ecosystem adoption were enabled through a **commercialization-ready framework** that simplifies onboarding of multiple partner banks.

About Tech Mahindra

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