

AI invoice processing.

From inbox to connected accounts



The short version

An invoice arrives by email. Its supplier, reference, line items, delivery and total are prepared in one record. A member of staff checks the original beside the proposed fields, then the approved information passes to the accounts system. The team starts with a prepared record instead of another data-entry job.

This guide sets out how BespokeWorks approaches that connected workflow. It covers supplier layouts, Xero and QuickBooks handovers, review permissions, exceptions and a pilot that measures completed work. A customer order and a case note show where the same pattern applies beyond invoices.

Our experience

We estimate that we have tested these workflows on around 10,000 documents across our work with active clients. Clients describe mistakes as uncommon, with unclear invoices and difficult handwriting among the issues reported. This is an owner estimate and qualitative client feedback; it is not a measured 99% accuracy benchmark.

Use the guide with the people doing the job

Bring an accounts or operations lead, a reviewer and the person responsible for the existing systems. Choose one repeated workflow. Work through the record fields, the intended destination and the exact effect of approval before introducing live documents.

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From inbox to a connected record

The process starts with what actually arrives: an email attachment, a scan, a portal download or an agreed document upload. Keep a reference to the original, its arrival time and the mailbox or channel it came through. If an email contains several documents, identify which attachment belongs to which record.

Stage	Work performed	Visible result
Receive	Capture the document and its source reference.	A traceable item in the intake queue.
Prepare	Read the document; propose fields and match approved reference data.	One structured record beside the original.
Check	Calculate totals and check available references, duplicates and required fields.	Clear findings and unresolved details.
Review	A named person confirms the record and the permitted next step.	An approval tied to this version of the data.
Transfer	Write to the agreed destination and retain its record identifier.	A confirmed destination or an item awaiting action.

Separate interpretation from ordinary rules

AI helps interpret document content and associate wording with fields. Controlled supplier records supply the account identifiers. An approved chart of accounts and tax configuration supply the allowed codes. Ordinary calculations check arithmetic. Do not ask a language model to invent the price, decide the tax treatment or substitute a new bank account.

The next action should be precise

“Approve” is insufficient on its own. It might mean save a reviewed draft, submit a bill for a second approval, create the bill in the accounts package or send a customer message. Name the action and its destination. Preparing a bill and releasing a payment remain separate permissions.

Try the fictional example

The online review desk begins with a £77 supplier invoice and matching prepared fields. A separate “Try an exception” option deliberately removes the £5 delivery charge. The example illustrates the review mechanism, not how often an AI system makes that error.

Supplier invoice: the fields that matter

A supplier invoice belongs in the purchase workflow. A customer sales invoice belongs in a different record type. Classify the document before choosing a destination, then keep the original available while the reviewer checks the fields.

Field or relationship	What to establish
Supplier	Match an existing supplier or route a proposed new supplier for approval. A display-name match alone may be insufficient.
Invoice reference and date	Preserve the supplier's reference and document date. Check duplicates in the context of that supplier.
Line items and charges	Keep quantity, unit price, discounts, delivery and other charges distinct where the destination needs them.
Currency, totals and tax	Calculate totals and use the client's agreed tax rules and codes. A correct total does not establish correct tax treatment.
Purchase order and receipt	Compare the available order and receipt records. A purchase-order match does not prove goods arrived.
Destination	Specify the accounting record, company account and allowed status before transfer.

A worked example

The fictional invoice contains £72 of goods and £5 delivery, totalling £77 before tax. The prepared record keeps both charges. If delivery is deliberately removed in the online exception example, the prepared total becomes £72 while the original still says £77. The approval remains unavailable until the charge and review checks are resolved.

The simplified example excludes tax and does not verify a real supplier, receipt or bank account. A production pilot must include those requirements where they belong to the actual job.

Preserve the link after transfer

Retain the source reference, the reviewed field values and the destination record ID. Staff should be able to move from the queue to the accounting record and back to the invoice without searching a separate inbox. Record which version was approved if a document is revised.

Accounting connections and their boundaries

We build around the tools the business uses, using a supported API, approved connector or agreed file exchange. Confirm product edition, access, data ownership and the operations the product exposes. A connection to one product does not imply every edition supports every approval or stock operation.

Xero

Xero's Accounting API supports supplier bills as ACCPAY invoice records. A bill can start in DRAFT or SUBMITTED, with contact and line-item references. Draft and submitted records do not create journals. Original documents can be attached through the API. Agree the account and tax mappings and the intended status before a write is allowed. Authorisation and payment require their own decisions. [3]

QuickBooks Online

QuickBooks exposes a Bill record linked to a Vendor and expense or item lines. The workflow can retain proposed fields for review before creating that Bill. Do not assume Xero's draft state exists in another product: use the approval route the client's QuickBooks configuration supports. BillPayment is a separate record and is not implied by creating a Bill. [4]

Zoho Books, CRM, purchasing and stock

The same design can use supported connections to Zoho Books or another accounts package. A CRM may own customer details; a purchasing tool may own purchase orders; a stock system may own product and receipt data. Confirm the authoritative system for each field, the supported API or import and the allowed direction of updates before promising a joined-up workflow.

Before connecting	Decision to record
Identity and access	Which business account is connected, by whom, and with which permissions?
Write boundary	Which record is created or updated, and after which approval?
Reconciliation	Which destination ID confirms success, and how is an uncertain outcome checked?
Ownership	Who resolves a rejected record, an expired connection or an unsupported operation?

Supplier layouts and reviewed improvements

Suppliers put the same information in different places. One PDF places delivery below a subtotal; another uses a separate charge line; a scan may carry a handwritten adjustment. The workflow can read varied layouts and present a consistent set of fields to the team. That reduces the need for staff to relearn the screen for each supplier.

A correction becomes an approved example

- Keep the original document and the proposed values so the correction has a clear basis.
- A reviewer confirms the intended field or supplier mapping; record the corrected value and reason.
- Use approved examples to refine extraction instructions, supplier mappings or validation rules.
- Test the change against earlier documents as well as the new layout. Check that a supplier-specific rule does not damage another layout.
- Release the change with a version and a route back to the earlier configuration. Monitor subsequent exceptions.

This is a managed feedback process. Receiving an invoice does not, by itself, retrain the underlying model. The use of examples, retention period and any model-training arrangement must follow the client's agreed data permissions.

Difficult inputs should have a useful route

An unreadable amount needs clarification or a clearer copy. A legible total with unclear line items may still need review; do not infer permission to guess the breakdown. Supplier identity, totals and payment-related details deserve explicit checks even when the extracted text appears plausible.

Pilot document	What the test should establish
New supplier layout	Fields map correctly without inheriting another supplier's rules.
Faint scan or handwriting	Unresolved details remain visible and can be assigned.
Multiple pages or attachments	Lines and totals stay with the right document.
Revision or duplicate	The workflow identifies the relationship before creating another record.

Review, permissions and the decision record

A useful review screen places the original beside the proposed fields, shows the checks already completed and makes the effect of approval explicit. A generic confidence score is insufficient if the reviewer cannot see which value needs attention or what evidence supports it.

Role or action	Example responsibility	Boundary to agree
Document reviewer	Compare the invoice, resolve ordinary field issues and approve a defined handover.	May not change supplier bank details simply because they can check quantities.
Supplier-data owner	Approve a new supplier or changes to master data.	Changes follow the business's verification process.
Accounts approver	Authorise the agreed accounting step.	Bill approval does not automatically release payment.
Integration owner	Investigate rejected writes and reconcile uncertain transfers.	Retries should not create duplicate bills.

Keep a useful record of the decision

- Original document reference and the extracted fields proposed for review.
- Later changes, their source or reason, and the configuration version in use.
- Reviewer identity, review time and the precise action approved.
- Destination account, record type, record ID and transfer outcome.
- Any unresolved item, its owner and the next action.

Data access belongs in the design

Confirm which documents and fields the system may read, what each user can see and which writes the connected account allows. Agree retention and deletion rules, storage location and service-provider access before using real documents. Masking a screen for a social post is separate from controlling who can access the underlying record.

Approval should match the current version

If a material field changes after review, require the checks or approval that the new version needs. An earlier approval should not silently authorise changed bank details, totals or a different destination.

Exceptions and a dependable transfer

A prepared record is useful only if the team can tell what happened next. A timeout after submission is different from a rejected bill: the destination may already contain a record even when the workflow did not receive its acknowledgement. Check before retrying.

Situation	What staff should see	Next step
Unreadable or unclear source	The original, the unresolved field and an owner.	Obtain clarification or a clearer copy.
Total does not reconcile	The proposed lines, computed total and source total.	Resolve the discrepancy before the permitted write.
Possible duplicate	Existing supplier reference or destination record.	Compare the documents and decide whether a revision is required.
Destination rejects the record	The rejected item and a useful reason, without losing the review.	Correct the mapping or access issue, then repeat the required checks.
Transfer outcome is uncertain	An item awaiting reconciliation rather than an invented success.	Query the destination or investigate before resubmission.

Design for recovery

Use stable source and destination references and the product's supported deduplication or idempotency mechanisms where available. Keep a record of each transfer attempt. Apply sensible retry limits and route unresolved failures to a named owner. Do not rely on repeated blind submissions.

Keep ordinary work moving

A clear exception queue lets a reviewer resolve the unusual document while other prepared records continue through their agreed path. It should be possible to see what is ready, what is waiting for a person and what is waiting for a system connection. The workflow must not make a missing value disappear merely to show a complete dashboard.

What the demonstration proves

The online example demonstrates local review states and checks using fictional data. It does not connect to a mailbox or accounting system, run an AI model, verify a real supplier or make a payment.

A pilot that measures the finished job

Choose a representative sample from the business's own work. Include frequent supplier formats and awkward documents, rather than testing only clean examples. Start with restricted write permissions or a test environment, agree the destination state and compare the same finished task in both processes.

Measure	Definition to agree
Whole-document correctness	A document counts as correct only when every required field and outcome is correct at the defined stage.
Field-level correctness	Correct required fields divided by assessed required fields; report important fields separately.
Intervention rate	Records needing clarification, correction or another person before the agreed next step.
Handling time	Staff time for preparation, review, correction, chasing and transfer recovery.
Downstream errors	Mistakes discovered after approval or transfer, including duplicate records.

A worked time estimate

Suppose a team handles 30 documents a day. At six minutes each, the current work takes 180 staff minutes. With two minutes of review per document, plus four extra minutes for 10% needing additional handling, the assisted work takes 72 minutes a day. The difference is 108 minutes a day, or 36 hours across 20 working days.

Illustrative arithmetic, not a result

Assisted minutes per day = documents × (review minutes + additional-handling rate × extra minutes). The 10% is an editable planning assumption, not our observed error rate. Setup, licences, support, waiting time and management effort still belong in the business case.

Measure accuracy before staff corrections as well as after them. A workflow can produce a correct final record because the review worked; that does not establish the model's unaided accuracy. Record sample size, dates, document types, exclusions and the configuration used before publishing a percentage.

Expand when the team can demonstrate an acceptable result for the chosen job and can recover from its exceptions. A faster first draft alone is not the outcome being commissioned.

Orders, case notes and the evidence

A customer order

A café asks for eight cases of 500 ml water and four cases of “the usual oat drink”. The workflow can identify the water, quantities and requested date, then use the approved customer price list. The oat-drink size needs a confirmed customer record or a reply. In the online example, a supplied fictional clarification confirms the one-litre cartons. Accepting the order, allocating stock and sending a confirmation remain separate steps.

A case note

A housing coordinator records that a follow-up was agreed but gives no date. A prepared record can preserve the note, identify the action and assign a person to obtain the missing date. Reviewing that record does not complete the follow-up. A list of possible omissions supports a reviewer; it does not itself complete an audit or make a decision about a person.

What the research supports

A 2025 study of 5,172 customer-support agents reported a 15% average increase in issues resolved per hour with AI assistance. Gains varied between workers. That supports the possibility of productivity gains in a particular operation, not an invoice-extraction accuracy rate. [1]

An experiment with 758 consultants found that AI users completed a suitable assignment around 25% faster. On a different assignment, access to AI reduced correct answers. The experiment used a 2023 model and was published in 2026. It supports testing the task and its boundaries, rather than applying a universal figure to current tools. [2]

Our own experience

Our estimate of around 10,000 documents comes from the owner’s account of work with active clients. Feedback describes mistakes as uncommon and mentions unclear documents and difficult handwriting among issues. A documented test with defined correctness and counted errors would be needed to turn that experience into a precise published success rate.

A practical brief for the first workflow

Complete this with the people who receive, review and use the documents. The answers form a useful starting point for a demonstration and a scoped pilot.

Decision	Write the business-specific answer
Repeated job	Document type, incoming channel, approximate volume and who handles it today.
The original	Where documents are stored and how the workflow retains a source reference.
Required fields	The fields that must be correct, and which need separate checks.
Reference systems	Supplier or customer owner, approved catalogue, purchase orders, receipts and accounts codes.
Destination	Product and edition, company account, record type and allowed state.
Human decision	Who reviews, who approves and precisely what approval authorises.
Exceptions	Who resolves an unreadable field, duplicate, rejected record or uncertain transfer.
Improvement	Who approves corrections for reuse and how updates are tested.
Data handling	Access, providers, storage, retention, deletion and permission to reuse examples.
Pilot evidence	Sample, baseline, correctness definition, handling time and conditions for expanding.

What a demonstration should show

Use sample data to show the source and proposed fields, a correctly prepared document, one unresolved exception and the intended next step. State which parts are simulated and which connections are configured. A useful demo lets staff recognise the work and explain what needs to change before a production system is built.

BespokeWorks can build a free demonstration around one workflow using sample data. Bring a description of the repeated job and the systems involved. The demonstration helps agree the scope; a production integration still needs its access, permissions and acceptance tests confirmed.

Start with the existing process

Keep field names and checks that staff understand. Find out why a familiar spreadsheet or extra check exists before replacing it. Introduce a useful layer, test it with the team and extend what works.

Sources, scope and terminology

Primary and first-party references

[1] Brynjolfsson, Li and Raymond (2025), Generative AI at Work, The Quarterly Journal of Economics, 140(2), 889-942. Customer-support productivity study; not an invoice accuracy benchmark.

[Read the QJE study](#)

[2] Dell'Acqua et al. (2026), Navigating the Jagged Technological Frontier, Organization Science. Harvard Business School AI Institute summary, 9 April 2026. Experiment used a 2023 model.

[Read the HBS research summary](#)

[3] Xero Developer, Accounting API: Invoices. Types, statuses, contacts, line items and attachments. Documentation checked 21 October 2026.

[Xero Accounting API documentation](#)

[4] Intuit Developer, Implement billing features in QuickBooks Online. Vendor, Bill and BillPayment records. Documentation checked 21 October 2026.

[QuickBooks billing implementation documentation](#)

Terms used in the guide

Prepared record: proposed fields assembled for the next step. Reviewed record: the version a named person has checked. Exception: an item needing clarification, correction or recovery. Reconciliation: confirming what exists in the destination after a transfer. Managed improvement: using approved examples to update and test the workflow; not automatic model retraining.

Scope

By Deen Aslam, Founder and Chief Executive, BespokeWorks. Published 21 October 2026. Client volume is an approximate owner estimate and feedback is qualitative. Examples and all supplier, customer and case records are fictional. Product names identify example integration destinations, not partnerships or endorsement. Actual access, features and record states depend on the configured product and business account.

[Read the short Insight and try the example](#)