

Payment Processing

Effortless automation of invoice workflows for reduced cash flow risk and enhanced revenue protection

Manual payment processes are not just time-consuming – they're a liability. Accounts payable (AP) teams manage supplier, transport, and secondary cost invoices across fragmented data, inconsistent formats, and disconnected systems. Errors are easy to miss, and once payments are made, they are difficult to recover.

ClearOpx™ Payment Processing changes that.

Powered by the ClearOpx Operations Trade Risk Management (OTRM™) Platform, our intelligent app uses agentic automation to coordinate invoice matching and reconciliation. By connecting invoices with purchase orders, delivery data, and rate schedules, it helps ensure payments are accurate, supported by underlying records, and aligned with cash flow management.

The Problem

- Manual invoice processing increases cost and error rates
- Disconnected documentation slows reconciliation and delays payment
- Missed early payment opportunities and poor visibility impact cash flow
- Inconsistent formats and siloed data increase compliance risk

Key Risks Addressed

- Duplicate or incorrect invoices
- Incorrect accruals
- Erroneous demurrage claims
- Invoices not billed or captured

How ClearOpx Helps

Accurate Invoice Matching

Compares supplier, vendor, transport, and secondary cost invoices with purchase orders, delivery receipts, and rate schedules – ensuring payments are correct before approval.

Agentic Automation

Agents compare data across sources and systems, applying business rules and highlighting items that require review.

Workflow Coordination

AI-powered workflows and collaboration interfaces help streamline throughput while keeping control in the hands of your AP team.

Cash Flow Confidence

Track payment status and prioritize invoices based on terms, helping capture early pay discounts and manage working capital.

Audit-Ready Oversight

Every document, action, and decision is logged, supporting compliance and internal control.

Real-Time Connected Data

The OTRM Platform connects multiple processes and systems in real-time. It brings speed and accuracy to operational insights, and it powers natural language queries.

Agentic Automation for Payment Processing

ClearOpX Payment Processing uses a roster of agents within the OTRM Platform to automate invoice matching, reconciliation, and approval workflows.

As new data flows in, the agents continually cross-reference with all other information, identifying inconsistencies and routing them for human-in-the-loop review.

Work that was once manual – capturing invoice data, comparing records, and coordinating approvals – is handled automatically and at scale.

AP teams are freed to focus on handling exceptions and validating outcomes, yet they maintain full visibility into every step.

Use Cases and Supported Documents

Invoice Matching and Reconciliation

- Match supplier, vendor, transport, and cost invoices against purchase orders, delivery receipts, and rate schedules.

Accrual and Cost Validation

- Ensure charges, including demurrage and secondary costs, are aligned with contractual terms and actual activity.

Issue Identification and Resolution

- Surface inconsistencies early and route them for resolution before payment.

Solution Capabilities

Document Processing

- Extracts and structures data from invoices and supporting documents
- Aligns invoice data with internal records and reference data

Matching and Workflows

- Compares invoices against supporting records and applies business rules
- Routes items for review and supports approval workflows

Tracking and Auditability

- Provides visibility into invoice status, issues, and workflow progress
- Maintains full audit trails of documents, actions, and approvals

System Integration

Seamless Connectivity

- Works with major CTRM and ETRM systems
- Flexible inbound (email, API, SFTP) and outbound integration

Deployment Flexibility

- Available as SaaS on AWS, GCP, Azure
- Supports private cloud, multi-tenant, and on-prem deployments

Security and Compliance

- SOC 2 Type 2 certified
- Data encrypted at rest and in transit
- SSO and multi-factor authentication

Payment Workflow Coordination

- Manage invoice approval, escalation, and payment workflows across teams.

Extensive Document Support

- Invoices (supplier, vendor, transport, and cost), purchase orders, rate schedules, delivery receipts, and related trade and logistics documents.



Payment Processing is part of our suite of Intelligent Applications that run on the ClearOpX Platform. ClearOpX brings context, clarity, and control to every stage of the commodity lifecycle.

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