

WHITE PAPER

SIMS: Supplier Invoice Management System

How Fortune 500 enterprises are eliminating AP chaos, achieving touchless invoice processing, and building scalable Procure-to-Pay platforms — across any ERP, any country, any scale.



\$100B+ Transaction Value	73 Countries with Live Deployments	40+ Fortune 500 Implementations	400+ Total Implementations	9-12 mo Typical Full ROI Payback
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TRUSTED BY FORTUNE 500 ENTERPRISES GLOBALLY



1. Executive Summary

Accounts payable is the single most process-intensive, error-prone, and compliance-critical function in enterprise finance. Despite decades of ERP investment, most large organisations still manage invoices largely by hand — because their ERP was designed to record financial transactions, not orchestrate the complex document-intensive workflow that precedes them.

SIMS — the Supplier Invoice Management System — was built to solve this problem at scale. Developed by Muraai Information Technologies and powered by OpenText™ AppWorks™, OpenText™ Capture, and the OpenText™ Extended ECM Platform, SIMS is an ERP-agnostic enterprise AP automation platform with 40+ Fortune 500 deployments across 73 countries, processing over \$100 billion in transaction value.

What makes SIMS different is not just what it does — full AP workflow automation from invoice ingestion to ERP posting — but how it does it. File-based ERP integration means SIMS connects to SAP, Oracle, Microsoft Dynamics, MFG/Pro, AS/400, and any other ERP without connectors, APIs, or ERP upgrade risk. Per-entity configuration means five business units on five different ERPs share one platform while maintaining completely independent business rules. And the SAFe 6.0-aligned product roadmap means SIMS is not standing still: five integrated modules covering AP Automation, Spend Analytics, Dynamic Discounting, Compliance & Audit, and Supplier Reconciliation deliver a complete P2P intelligence platform targeting \$47.45M ARR by Year 5.

This white paper explains the problem SIMS solves, how the platform works, what enterprises can expect from deployment, and why SIMS is the right long-term foundation for P2P transformation — not a point solution.

"SIMS gave us a single, auditable AP platform across five business units each running a different ERP. What previously required five separate workflows and significant manual effort is now fully automated and SOX-compliant."

— Director of Finance Operations, Allegion plc — Security Products Leader, 130+ Countries

2. The AP Problem: Why ERP Alone Is Not Enough

Enterprise resource planning systems were designed to manage financial records — not to orchestrate the complex, document-intensive workflow of invoice processing. For most organisations, invoices arrive across multiple channels (email, EDI, paper, supplier portals), require multi-party approval, involve matching against purchase orders and goods receipts, demand exception handling, and must satisfy a growing array of compliance requirements.

The Scale of Manual AP Cost

Industry benchmarks consistently show that organisations processing invoices manually spend \$8–15 per invoice versus \$1.50–3.00 for organisations with full automation. At 200,000 invoices per year, that is a \$1.3M–\$2.4M annual gap — before accounting for exception costs, duplicate payments, and missed early-payment discounts.

Beyond direct cost, manual processes create compounding problems:

- Exception backlogs that delay supplier payments and strain relationships
- Duplicate payments and fraud exposure from insufficient validation
- Audit failures from incomplete or inconsistent documentation
- Inability to capture early-payment discounts worth 1–3% of spend

The Multi-ERP Reality

Mergers, acquisitions, and organic growth leave most large enterprises managing multiple ERP instances simultaneously. A typical Fortune 500 company may run SAP in Europe, Oracle in the Americas, Microsoft Dynamics in acquired subsidiaries, and legacy manufacturing systems in operating units.

Point-solution AP tools are built for a single ERP. Each additional environment requires a separate deployment, separate integration project, separate user training programme, and separate audit trail — multiplying complexity rather than reducing it.

This is the architectural problem SIMS solves. It was designed from the ground up to operate across any number of ERP environments simultaneously, with no changes to the underlying ERP systems.

- No liability visibility until month-end close — a strategic blind spot for treasury

5 ERPs

One SIMS Instance

Allegion: 5 business units, 5 different ERPs — one deployment

3. What Is SIMS? Platform Architecture

SIMS is a cloud-hosted, ERP-agnostic AP automation platform built on the OpenText™ technology stack. It operates as an AI-powered intelligent processing layer above any ERP — capturing, validating, routing, approving, and archiving invoices using machine learning and AI document intelligence before delivering clean, approved data back to the ERP for posting. The platform has four foundational components:

<p>OpenText™ AppWorks™ Process Automation Engine</p> <p>Configurable workflow engine for every approval, exception, DoA matrix, and validation rule — no coding required.</p>	<p>OpenText™ Capture Multi-Channel Ingestion</p> <p>AI/ML OCR — 95%+ accuracy across paper, email, EDI, PDF, and portal in any language or currency.</p>	<p>OpenText™ Extended ECM Document Management</p> <p>Full document repository with version control, metadata search, and long-term archival.</p>	<p>ERP Integration Layer File-Based, Connector-Free</p> <p>Standardised file interfaces to any ERP — no API, no middleware, no upgrade risk.</p>
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Core Capabilities

Invoice Ingestion & Capture

- Multi-channel: paper (OCR), email, EDI, XML, PDF, supplier portal
- AI/ML OCR — 95%+ header and line-item extraction accuracy
- Multi-language, multi-currency, multi-format
- Automated duplicate detection at intake
- Configurable document type library per entity

PO Matching & Validation

- 2-way and 3-way PO matching per document type
- 160+ pre-built configurable exception workflows
- Soft and hard business validation rules per entity
- Automated GL coding by category and supplier
- Non-PO invoice processing with automated routing
- Holding queues with automated supplier notifications

Workflow & Approval

- Configurable Delegation of Authority (DoA) approval routing
- Multi-level approval chains with escalation logic
- SAML 2.0 SSO — integrates with any enterprise identity provider
- Role-based access control per entity and function
- Full mobile approval capability

Compliance & Audit

- SOX-compliant end-to-end audit trail — every action logged
- India GST, UAE VAT, EU VAT compliance pre-configured
- Secure remote auditor access — no manual report-building
- Annual inclusion in SOX audit scope (Allegion, Hillenbrand)
- Automated audit evidence packaging

4. AI & Intelligence: The SIMS Intelligence Engine

Enterprise AP is no longer just a process automation challenge — it is an intelligence challenge. SIMS embeds AI and machine learning capabilities at every stage of the invoice lifecycle, transforming raw document intake into structured, validated,

enriched financial data. This is not a bolt-on AI feature; it is the processing core that makes SIMS accurate, adaptive, and audit-ready at scale.

<p>AI Document Intelligence 95%+ Extraction Accuracy OpenText Capture AI/ML extracts header, line-item, tax, and PO data from any invoice format — paper, email, EDI, PDF, portal — in any language or currency. No templates. No manual indexing.</p>	<p>Predictive Exception Routing ML-Driven Triage Machine learning models analyse historical exception patterns to predict routing before bottlenecks form. High-risk invoices are escalated proactively; clean invoices are fast-tracked — reducing cycle time without increasing headcount.</p>	<p>Anomaly & Fraud Detection Real-Time Pattern Analysis Continuous AI monitoring flags duplicate invoices, inflated amounts, vendor master deviations, and unusual payment patterns before posting. Every alert is logged with evidence for SOX and internal audit.</p>	<p>Generative AI Assist Natural Language AP Intelligence On the SIMS roadmap: GenAI-powered natural language query over AP data. Finance teams will ask — "Which suppliers have the highest exception rate this quarter?" — and receive instant, structured answers without BI tools or SQL.</p>
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AI-Powered Capture: Beyond OCR

Traditional OCR reads text. SIMS AI understands documents. OpenText Capture AI/ML goes beyond character recognition to perform semantic extraction — understanding that a date near "Due" is a payment date, not an invoice date, and that a number near "PO#" is a purchase order reference, not an invoice number.

This semantic intelligence enables SIMS to achieve extraction accuracy that static template-based systems cannot match — critical for enterprises receiving invoices in dozens of formats across multiple geographies.

Continuous Learning & Adaptation

SIMS AI models improve with every invoice processed. Operator corrections are fed back into the model — so over time, extraction accuracy increases, exception rates decrease, and touchless processing rates rise. Lupin achieved 25% straight-through processing within the first year, with the rate improving continuously as the model matured.

Intelligent GL Coding

Manual GL coding is one of the highest-effort, highest-error activities in AP. SIMS AI auto-assigns GL codes based on supplier, cost centre, invoice content, and historical coding patterns — eliminating manual intervention for routine invoices while flagging novel patterns for human review.

AI in the OpenText Roadmap

Because SIMS is built on OpenText's technology platform, every advance in OpenText's AI investment programme — in Capture AI/ML accuracy, in AppWorks intelligent process automation, and in the emerging OpenText Aviator GenAI suite — flows directly into SIMS without requiring Muraai to independently develop or fund AI capabilities. This gives SIMS clients enterprise-grade AI at a fraction of the development cost of bespoke solutions.

25%+
Touchless Processing Rate
 Achieved at Lupin Year 1 — improving continuously with AI learning

5. From AP Automation to Full P2P Platform

SIMS is designed as a modular platform, not a point solution. Enterprises typically begin with SIMS Core AP Automation — achieving immediate ROI through exception reduction and cycle time improvement — and then activate additional modules as operational maturity grows. The full five-module platform delivers a complete Procure-to-Pay intelligence capability:



Module 1: SIMS Core — AP Automation (Flagship)

The proven foundation of the platform. End-to-end AP workflow from invoice ingestion through ERP posting, deployed across 40+ enterprises in 73 countries processing \$100B+ in transactions. SIMS Core is the entry point for all enterprise engagements and the anchor for all module cross-sell.

Module 2: Spend Analytics

AI-powered spend visibility across the full AP portfolio. Real-time dashboards covering spend by category, supplier performance, cycle time trends, exception rates, and early-payment discount opportunity. Enables strategic sourcing decisions that fragmented AP data cannot support.

Module 3: Dynamic Discounting

Converts approved invoices into working capital opportunities. Suppliers offer dynamic discounts for accelerated payment; buyers deploy idle cash at effective APR rates of 12–24% — far exceeding money-market alternatives. No separate supplier portal required.

Module 4: Compliance & Audit

Continuous compliance monitoring across all AP transactions. Pre-configured controls for SOX, VAT (UAE, EU), GST (India), and regional tax requirements. Automated audit evidence packaging — regulators and auditors receive secure remote read-only access without exposing live systems.

Module 5: Supplier Reconciliation

Automated reconciliation of supplier statements against SIMS and ERP records. Identifies discrepancies, disputed items, and missing invoices before they become payment disputes. Reduces supplier query resolution effort by up to 70%.

5-Year Platform Revenue Projection

Year 1 \$7.2M ARR
 Year 3 \$21.85M ARR
Year 5 \$47.45M ARR
 5-Year Cumulative: \$123M | CAGR: 56%

6. Enterprise Deployment: Multi-ERP, Multi-Entity, Global Scale

One of SIMS's defining competitive advantages is its ability to operate across multiple ERP environments within a single deployment. This is production-proven — not theoretical. Allegion runs SIMS across five business units on five different ERPs simultaneously. Every entity has its own document types, matching rules, validation logic, approval workflows, and GL coding configuration, while sharing a single cloud-hosted platform infrastructure.

File-Based Integration: The Universal ERP Bridge

SIMS connects to any ERP through standardised file-based interfaces. Inbound files carry master data — purchase orders, vendor records, GL account codes, payment terms, and entity configurations. Outbound files carry approved invoice data formatted for direct ERP posting.

This architecture means no ERP connector, no middleware layer, no API dependency, and no ERP upgrade risk. Every major ERP environment has been integrated in production: SAP, Oracle EBS/11i, Microsoft Dynamics AX 2012 & 365, NetSuite, MFG/Pro, MAC-PAC AS/400, Frontier, and others.

Deployment Models

- Cloud — Microsoft Azure, AWS, Oracle Cloud Infrastructure

Per-Entity Configuration Architecture

Each business unit or legal entity in SIMS is independently configured with its own:

- Document types (PO invoices, Non-PO invoices, credit notes, freight)
- Business validation rules — hard stops and soft warnings
- PO matching type (2-way, 3-way, or blended) per document type
- Approval workflow and DoA matrix
- GL coding rules by category, supplier, or cost centre
- Exception queues and escalation logic
- Supplier notification email templates

Entities share infrastructure but maintain complete business rule isolation — critical for multi-country compliance where VAT, GST, and regulatory requirements

- On-Premises — customer-managed data centre
- Hybrid — cloud workflow layer with on-premises archival

differ across jurisdictions.

Security & Access Control

- SAML 2.0 SSO with any enterprise identity provider
- Role-based access control per entity, process, and function
- Full data encryption at rest and in transit
- Regional data residency options for GDPR/data sovereignty requirements
- SOX-compliant audit trail — every action logged with user, timestamp, reason

6 weeks

Typical Configuration Time

Per additional entity after initial deployment


6 months

Full Deployment to Go-Live

From project kick-off across all entities and ERPs

7. Proven at Scale: Client Results Across Industries

SIMS has been deployed across industries spanning security technology, pharmaceuticals, industrial manufacturing, FMCG, retail, social media technology, and mining. The following represents a cross-section of enterprise deployments drawn directly from live implementations.

ALLEGION 

5 ERPs • Security Products • 130 Countries

Unified AP across 5 business units on MS AX, Oracle 11i, MFG/Pro, Frontier and AS/400. Cloud-hosted Azure, SOX-compliant, 2-year backfile migrated.

- ✓ 5 ERPs on one platform
- ✓ SOX embedded
- ✓ 2-way & 3-way PO
- ✓ Non-PO automated

HILLENBRAND

Multi-ERP • Industrial Manufacturing • Global

Multi-entity, multi-geography AP for Hillenbrand | Milacron. Complex PO matching, SOX controls, and cross-entity exception management across multiple ERPs.

- ✓ Multi-geo deployment
- ✓ SOX compliant
- ✓ Complex PO matching
- ✓ Cross-entity visibility

LUPIN 

300K invoices/yr • Pharmaceutical • India + Global

Finance SSC for 300,000+ invoices/year across 15 manufacturing sites. 25% straight-through processing. India GST compliant. OpenText Capture integration.

- ✓ 25% touchless rate
- ✓ GST compliant
- ✓ Finance SSC enabled
- ✓ Full P2P visibility

FRONERI 

Global FMCG • Ice Cream / Food Manufacturing

Froneri (Nestlé-PAI JV) — AP automation across multiple geographies. Multi-entity, multi-currency, FMCG-specific exception workflows for global frozen food operations.

- ✓ Multi-country
- ✓ Multi-currency
- ✓ FMCG workflows
- ✓ JV complexity managed



Retail Hypermarket • GCC & MENA Region

MAF Carrefour — AP automation for GCC/MENA hypermarkets. Arabic-language invoice processing, multi-currency, and UAE/Gulf VAT compliance built in.

- ✓ Arabic invoices
- ✓ UAE VAT
- ✓ Hypermarket volume
- ✓ Multi-currency

FLSMIDTH 

Mining & Cement Equipment • Global Industrial

FLSmidth — SIMS retained as strategic AP platform against a Genpact replacement attempt. Proven ROI maturity and compliance depth across global industrial operations.

- ✓ Competitive defence won
- ✓ Complex PO
- ✓ Global operations
- ✓ Audit-ready

"The partnership with OpenText and Muraai has enabled us to build ultra-efficient digital workflows for financial accounting. Looking ahead, we aim to unlock further improvements in our financial processes."

— Finance Transformation Lead, Lupin Pharmaceuticals

8. Why SIMS? Competitive Differentiation

vs. Single-ERP AP Tools (SAP VIM, Oracle, Coupa, Basware)

Most AP tools extend a single ERP. In mixed ERP environments they fail or require separate deployments. SIMS operates above the ERP layer entirely — one deployment, any ERP combination. OpenText leads SAP AP with VIM; SIMS fills the identical position for non-SAP environments, a gap OpenText NA has explicitly prioritised.

vs. RPA-Based Automation

RPA tools create brittle workflows that break when screen layouts change, lack native document management, and require ongoing specialist maintenance. SIMS provides native workflow orchestration, document management, and ERP integration — eliminating the fragility and hidden cost of RPA-based automation.

vs. BPO / Outsourced AP

Outsourcing shifts cost but retains process complexity and reduces visibility. SIMS enables internal shared service centres — as Lupin did at 300,000 invoices/year — retaining full control at BPO-comparable cost through automation.

The SIMS Competitive Moat

Any ERP

No Connector Required

File-based integration — deployed in weeks, not months

160+

Pre-Built Exception Workflows

Configurable — no custom development required

95%+

OCR Extraction Accuracy

AI/ML across all formats, languages, and currencies

\$100B+

Transaction Value Live

Proven at the largest enterprise scale

9. Implementation: From Kick-Off to Go-Live in 6 Months

Muraai's implementation methodology has been refined across 40+ enterprise deployments since 2013. A typical full deployment — including multi-entity configuration, ERP interface development, backfile migration, and user acceptance testing — completes in approximately six months with no disruption to live AP operations. The methodology follows a four-phase approach:

**Phase 1 Weeks 1-4
Discovery & Design**

Process mapping, ERP interface specification, DoA matrix definition, exception workflow configuration plan, document type library

**Phase 2 Weeks 5-10
Build & Configure**

SIMS configuration per entity, ERP file interface development, OCR training on invoice samples, workflow rules, SSO setup

**Phase 3 Weeks 11-18
Test & Validate**

System integration testing, UAT with live invoice samples, parallel run, performance testing, SOX control validation

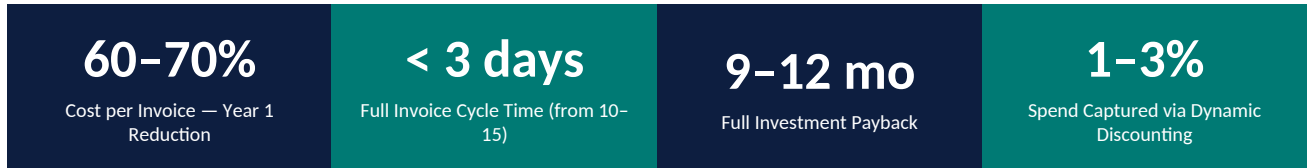
**Phase 4 Weeks 19-24
Go-Live & Stabilise**

Phased entity go-live, hypercare support, KPI baseline establishment, Muraai managed services handover

All SIMS deployments include a vanilla implementation commitment — SIMS's pre-built configuration library covers the vast majority of enterprise AP scenarios without custom development. Where customisation is required, Muraai's certified OpenText AppWorks™ developers deliver within the standard project timeline.

10. Business Case: ROI and Financial Impact

Based on Muraai's deployment data across 40+ enterprise clients, the following ROI framework has been validated. The model quantifies savings across four dimensions: direct processing cost reduction, exception handling reduction, early-payment discount capture, and working capital improvement from Dynamic Discounting.



Direct Processing Cost

For an enterprise processing 250,000 invoices per year at \$8-12 manually, SIMS automation reduces cost to \$1.50-2.50 per invoice — saving \$1.4M-\$2.4M annually. The primary driver is exception reduction: manual-touch invoices typically drop from 60-70% to under 15% within 90 days of go-live.

Working Capital: Dynamic Discounting

Dynamic Discounting (Module 3) deploys idle cash at 12-24% APR through early supplier payment funding. On a \$500M AP spend portfolio, capturing discounts on 20% of eligible invoices generates \$1.8-3.6M annually — income unavailable without touchless AP.

Audit & Compliance Cost Avoidance

Enterprises previously spending 300-500 hours/year on AP audit preparation report near-zero manual effort post-SIMS. For pharma, financial services, and listed manufacturers this means direct cost avoidance plus material risk reduction.

Investment & Returns (Indicative)

- Platform Licensing (Year 1) \$280K-\$420K
- Implementation Services \$180K-\$320K
- ERP Interface Development \$40K-\$80K
- Annual Maintenance (Yr 2+) \$140K-\$200K

Year 1 Total Investment	\$500K-\$820K
Annual Savings (250K invoices)	\$1.4M-\$2.4M
Payback Period	9-12 months
5-Year Net ROI	6x-14x

11. The OpenText Partnership: Why It Matters

SIMS is not an independent point solution — it is a certified OpenText Solution Extension (SolEx), built on the OpenText™ platform and distributed through the OpenText partner ecosystem. This distinction is strategically important for enterprise buyers and for understanding SIMS's long-term product roadmap.

Gold Certified SolEx Partner Status

Muraai has held OpenText SolEx Gold Certified Solution Extension Partner status since 2019. This certification means SIMS has been validated against OpenText's technical and commercial standards, and is actively supported by OpenText's North America commercial organisation under the leadership of Dan Smith, SVP Content Sales NA.

For enterprise buyers, SolEx status means SIMS licensing and support are included in the broader OpenText commercial relationship — simplifying procurement,

Joint Go-To-Market: North America

SIMS's North America launch has been executed in partnership with OpenText's commercial organisation, including regional webinars with OpenText AE teams across the North East, South, Mid-West, and West Coast. The sales model enables OpenText AEs to bring SIMS into AP automation conversations with full quota credit on the complete opportunity — Content Services, Process Automation, Intelligent Capture, and SIMS.

vendor management, and contract consolidation.

Non-SAP AP: The VIM Gap

OpenText has long been the enterprise leader for SAP-based AP automation through its Vendor Invoice Management (VIM) product. SIMS fills the identical strategic position for non-SAP environments — a gap that OpenText's North America AE team has explicitly identified as a top priority. SIMS enables OpenText AEs to extend their AP automation story into Oracle, Microsoft Dynamics, MFG/Pro, and other ERP accounts where VIM is not applicable.

Platform Technology Investment

Because SIMS is built on OpenText's technology stack, every OpenText platform investment — in AI/ML capabilities within Capture, in AppWorks process automation improvements, in Extended ECM content services — directly benefits SIMS. The product roadmap is therefore not dependent solely on Muraai's R&D budget but is leveraged across OpenText's global platform investment programme.

Gold Certified

OpenText SolEx Partner

Since 2019 — validated AP automation for non-SAP enterprises

12. About Muraai and OpenText



Muraai Information Technologies Pvt. Ltd.

Founded in 2013 by Balaji Thomas (President & CEO) and Senthil Natarajan (Co-Founder, CPO & CTO), Muraai Information Technologies is a process and content-centric product company headquartered in Bengaluru, India. Muraai specialises in AP automation and Procure-to-Pay transformation, serving Fortune 500 clients across 73 countries.

Muraai celebrated its 12th anniversary in 2025 — AetherCordia — representing over a decade of enterprise implementations and \$100B+ in processed transaction value. Leadership: Ravi Chadaram (VP Operations), Prudvi Raj Cheekati (OpenText Practice Head), Deepak Paul (Chief Technical Architect).

Strategic Partnerships: OpenText — Gold Certified SolEx Partner

Certifications: OpenText SolEx Gold Certified | Lean Six Sigma Master (Balaji Thomas)

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OpenText — The Information Company

OpenText enables organisations to gain insight through market-leading information management solutions, on-premises or in the cloud. The OpenText™ AppWorks™ low-code process automation platform, OpenText™ Capture AI-powered document processing, and OpenText™ Extended ECM Platform form the technology foundation of SIMS.

OpenText (NASDAQ: OTEX, TSX: OTEX) serves more than 100,000 customers and millions of users globally. For more information, visit opentext.com.

"Muraai's SIMS is a best-in-class SolEx solution that extends OpenText's AP automation capability to the non-SAP enterprise market globally."

— OpenText Solution Extension Partner Programme

Ready to transform your AP operations?

Request a SIMS demonstration, proof-of-concept workshop, or ROI assessment — tailored to your ERP environment and industry.

info@muraai.com | muraai.com | opentext.com/partners

Step 1: Demo

Schedule a 60-minute live SIMS demonstration scoped to your ERP environment, invoice volumes, and industry compliance requirements.

Step 2: Proof of Concept

A focused 2-week PoC using your own invoice samples demonstrates extraction accuracy, PO matching, and exception handling in your context.

Step 3: ROI Assessment

Muraai's finance team will model your specific ROI — based on your invoice volumes, manual cost, exception rates, and working capital position.

An OpenText Solution Extension (SolEx) Gold Certified Partner Programme product.



\$100B+ Transaction Value	73 Countries Live	400+ Implementations	12+ Years Experience	Fortune 500 Client Portfolio
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