

The Maritime Control Gap

Why invoice control breaks down between procurement and payment and how leading operators are closing the gap.



Contents

Foreword

Why the invoice side of maritime procurement has been left behind, and what that gap actually costs.

Chapter 1 - The structural problem

A control function in procurement's blind spot: How Maritime's organisational structure created an AP control gap that headcount alone can't fix, and why automation changes the economics of checking for the first time.

Chapter 2 - Five pain points and what they cost the business

The five ways the current process creates financial and operational exposure, with a cost model showing what the gap adds up to across a managed fleet.

Chapter 3 - Four scenarios from the field

Real situations where standard matching logic reaches its limits, partial deliveries, high line-count invoices, cross-entity duplicates, and what a maritime-aware approach does differently in each case.

Chapter 4 - Two things to take into next Monday's meeting

An audit table and KPI scorecard to complete before any external conversation begins. Fill them in and you have the starting point for an internal business case.

Chapter 5 - Seven questions a good vendor partner should be able to answer

The questions that separate solutions built for maritime AP from those adapted from generic tools. Use them in any vendor evaluation.

Chapter 6 - The control gap and the answer to it

The full case for acting now rather than in a future planning cycle, and an overview of how Marcura handles the six stages this guide describes.

ShipServ 

Chapter 6a - For organisations using ShipServ today

Learn how order, confirmation, and delivery data from ShipServ feeds directly into the invoice matching layer, so finance works from the same facts as procurement.



Foreword

Maritime digitised procurement. Invoice control was left behind.

The purchase order is where maritime has invested a decade of digital transformation. Supplier networks, procurement platforms, catalogue integrations, and e-procurement workflows have moved the buying half of the process onto dedicated infrastructure.

By the point a PO is issued, the supplier is vetted, the price is agreed, the quantity is specified, and the order sits in a system built to track it.

But when the invoice arrives, much of that structure disappears.

Matching often happens in spreadsheets, shared inboxes, or ERP workflows never designed for vessel-specific exception handling. Delivery confirmations are chased by email. Variances are resolved through disconnected conversations between procurement, operations, suppliers, and finance teams.

For many ship managers and operators, the most important financial control decisions in the procure-to-pay process still happen outside the system of record.

The operational cost of this gap is often invisible until organisations examine it closely

In one recent internal review, a ship management company completed an internal process analysis across their fleet management and finance teams. It revealed that between 15 and 20 percent of ship superintendent and fleet manager time was consumed by invoice-related activity.

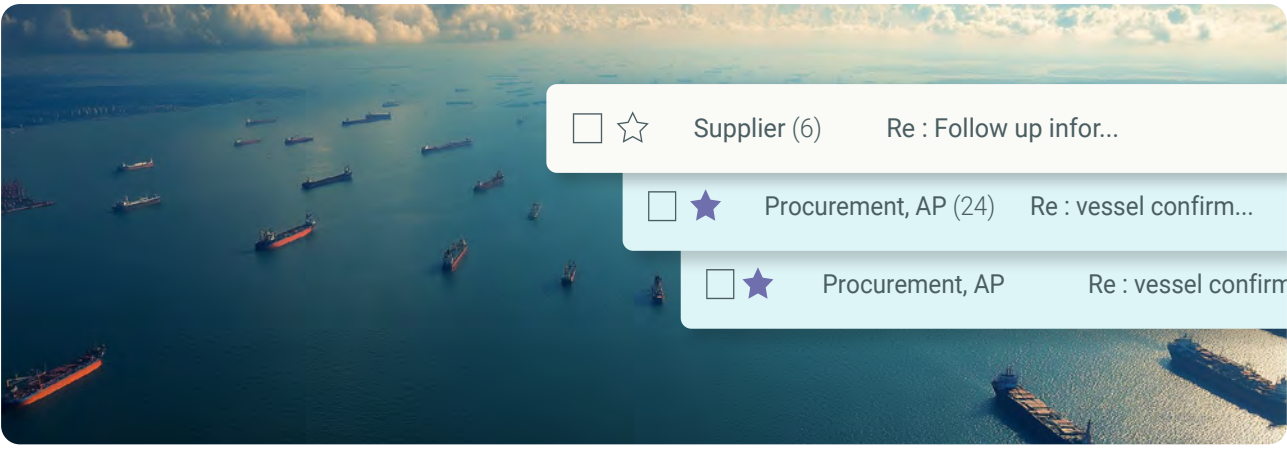
Almost none of that time was registering in the finance system.

It was showing up in email threads with suppliers, in chains between AP teams and procurement, in vessel confirmation requests that could take days to resolve. The cost of the gap was real, but it had remained almost entirely invisible.

This guide examines why that gap exists, what it costs operationally and financially, and why many maritime organisations are now reassessing the way invoice control operates between procurement and payment.

Marcura’s perspective on this problem comes from operating across multiple stages of the maritime procure-to-pay workflow, from procurement and supplier collaboration through to payment execution and port disbursement management.

Our solution to the challenges covered over the coming chapters is outlined in detail at the end of this guide.



The structural problem: why invoice control sits in maritime's blind spot

In this chapter

1. Why AP workload scales faster than finance teams
2. Why tolerance became normal in maritime invoice control
3. Why standard ERP workflows struggle with maritime procurement
4. How fragmented ownership creates operational blind spots
5. Why automation changes the economics of checking



Headcount is the constraint

For most ship managers and operators, invoice workload scales almost perfectly with fleet growth.



Every vessel added increases:

- ↑ invoice volume
- ! exception handling
- ✉ supplier correspondence
- 📄 reconciliation work
- 👤 payment approvals
- 🚢 vessel confirmation requests

But AP headcount rarely scales at the same rate.

Over time, finance teams face a structural constraint. Either additional staff are added to absorb the workload, or invoices are processed with less scrutiny in order to maintain throughput.

This is one reason maritime AP teams often rely on tolerance policies and manual workarounds to keep invoice flow moving.

The challenge is not simply invoice volume. It is the amount of operational coordination required to validate what should actually be paid.

A single invoice discrepancy may require:

- i confirmation from the vessel
- i clarification from the supplier
- i review by procurement
- i approval from finance
- i correction inside the ERP

At fleet scale, the operational cost of checking becomes substantial.

Why tolerance became the rational answer

Most maritime AP teams do not investigate every discrepancy.

Historically, that made economic sense.

A five percent variance on a relatively small invoice may only represent a minor financial exposure. Investigating it, however, can require multiple process steps:



Vessel confirmation



Querying the supplier



Internal escalation



Credit note management



Approval rework

The operational cost of resolving the discrepancy often exceeded the value being recovered.

Tolerance thresholds therefore became a practical way of keeping invoice flow moving while containing workload growth.

The problem is that small variances compound at fleet scale.

What appears operationally insignificant at invoice level can become material across thousands of transactions processed over a year.

Why checking is structurally harder in maritime

The cost of checking in maritime AP is structural. Invoices arrive as scanned PDFs or multi-page technical documents, often with line items described in supplier-specific terminology that the ERP does not recognise.

A single purchase order for engine spares may be fulfilled across three separate shipments over six weeks, each generating its own invoice against the same order.

Confirming that goods arrived requires input from the vessel, which may have limited

connectivity and crew whose time is committed elsewhere.

In many organisations, procurement, operations, and finance also operate across different systems with limited workflow integration between them.

As a result, the process of validating an invoice often requires reconstructing operational context manually across multiple teams and communication channels.

Why the economics are changing

Historically, maritime AP teams had limited ability to automate invoice control at the level maritime workflows required.

That is now changing.

AI-assisted extraction can process high line-count invoices in seconds. Maritime-aware matching can reconcile invoices against purchase orders, delivery records, and vessel confirmations simultaneously. Duplicate detection can operate across group structures rather than within a single legal entity.

Most importantly, the staff time previously required to perform those checks no longer determines whether checking is economically viable.

When the cost of checking falls, the logic behind tolerance changes with it.

The issue stops being operational throughput alone and becomes a broader question of financial control, process visibility, and scalability.

The screenshot displays a software interface for a 'BUSINESS SUPPLIER TEST LIMITED' form. The form includes fields for 'Outstanding Type' (Standard (Demo)), 'Workflow Type' (New Company Request), 'Counterparty Type' (Customer), 'Request Number' (MRS/CUAT/2026/0012), 'System ID' (1321), 'Requestor' (Ana.Jadanez), 'Office' (), and 'Last Update' (Feb 5, 2026). The form is divided into sections: 'Internal Checklist', 'Company Details', and 'Bank Details #1'. The 'Bank Details #1' section includes 'Account / Beneficiary Details' and 'Bank Details'. A workflow diagram overlay is visible, showing a sequence of steps: 1. Initial Eligibility, 2. Reviewer, 3. Pre-Qualification, 4. Commercial, 5. Approval, 6. Requestor, 7. Approval, 8. Compliance, 9. Completion, and 10. System Administrator. The diagram indicates the current status of each step, with 'Initial Eligibility' and 'Pre-Qualification' marked as completed.

Form Version: Version 1 - 2/5/2026, 2:38:25 PM (GMT +2)

Back to Form Management

BUSINESS SUPPLIER TEST LIMITED

Outstanding Type: Standard (Demo)

Workflow Type: New Company Request

Counterparty Type: Customer

Request Number: MRS/CUAT/2026/0012

System ID: 1321

Requestor: Ana.Jadanez

Office:

Last Update: Feb 5, 2026

Internal Checklist

Company Details

Bank Details #1

Account / Beneficiary Details

Beneficiary Name: BUSINESS SUPPLIER TEST LIMITED

City: Dubai

Country: United Arab Emirates

Address Line 1: P.O. Box 9275, Office 636

Address Line 2: Unit G2, Level 15, Gate Building, Dubai International Finance Centre

ZIP/Postal Code:

Bank Details

APPROVALS

SCREENING

DOCUMENTS

HISTORY

1 Initial Eligibility

2 Reviewer

by Ana.Jadanez • 2/5/2026, 2:28:09 PM (GMT+2)

3 Pre-Qualification

4 Commercial

by Ana.Jadanez • 2/5/2026, 2:28:33 PM (GMT+2)

5 Approval

6 Requestor

by Ana.Jadanez • 2/5/2026, 2:41:42 PM (GMT+2)

7 Approval

8 Compliance

by Ana.Jadanez • 2/5/2026, 2:41:45 PM (GMT+2)

9 Completion

10 System Administrator

by Ana.Jadanez • 2/5/2026, 2:41:55 PM (GMT+2)

The six stages of the workflow

01

Ingest

Receiving the invoice into the workflow

02

Extract

Capturing structured line-item data from the document

03

Match

Reconciling against the PO, goods receipt, and vessel confirmation

04

Manage Variance

Routing exceptions outside automatic resolution

05

Enforce Compliance

Bank verification, sanctions screening, approval governance

06

Execute Payment

Releasing funds to the supplier

A control function split across multiple teams

In many industries, procurement and finance operate within the same reporting structure.

Maritime often works differently.

Procurement typically sits closer to operations because purchasing decisions originate from technical managers, superintendents, and vessel requirements. Finance enters the workflow later, at the invoice and payment stage.

The result is a procure-to-pay process split across multiple functions:



procurement owns the supplier and purchase order



operations own delivery reality



finance owns invoice approval and payment

Matching becomes a control function spanning all three.

In practice, this often means the information required to validate an invoice exists across disconnected systems, inboxes, and operational teams rather than inside a single workflow.

That fragmentation is where financial exposure accumulates:

- ✗ accepted variances
- ✗ duplicate payments
- ✗ delayed reconciliations
- ✗ fragmented audit trails
- ✗ payment fraud risk



The problem is no longer administrative

For years, maritime AP teams managed this complexity through experience, manual coordination, and tolerance-based workflows.

But as fleets grow and invoice volumes increase, the limits of that model become more visible.

The issue is no longer simply invoice processing efficiency. It is whether maritime organisations can maintain financial control, process visibility, and operational scalability across increasingly fragmented workflows.

The next chapter examines where that exposure appears most clearly in day-to-day operations and what it ultimately costs the business.

Chapter 2

The five places financial exposure accumulates in maritime AP

In maritime AP, operational leakage usually accumulates gradually.

A discrepancy accepted within tolerance. A duplicate invoice processed through a different entity. A payment query that takes days to reconstruct. A vessel confirmation chased manually through email.

Individually, these events appear manageable.

At fleet scale, across thousands of invoices and multiple workflows, they create a control burden that consumes operational time, obscures visibility, and increases financial exposure.

The five operational gaps that follow are among the most common areas where that exposure accumulates.



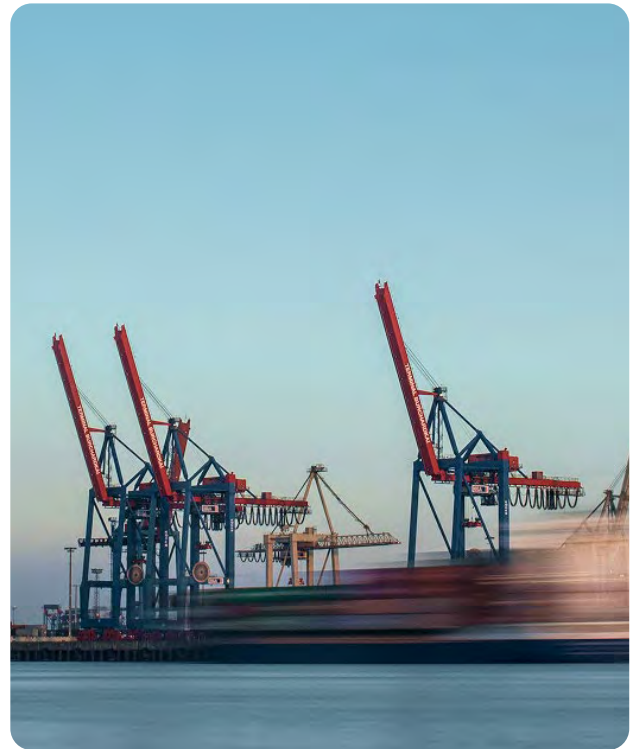
A simplified illustration of operational AP exposure

The figures below are directional examples intended to illustrate how operational costs compound across a managed fleet.

Actual costs vary depending on:

- ✓ fleet size
- ✓ vessel type
- ✓ invoice volume
- ✓ process maturity
- ✓ system architecture
- ✓ supplier mix

The important point is not the precise figure attached to each activity. It is how quickly manual handling, fragmented workflows, and accepted variances compound at scale.



Assessing the cost of PO to Pay gap

Cost Item	Cost per invoice <small>(based on aggregated global industry benchmarks)</small>	Cost per vessel / month <small>(baseline average 50 invoices)</small>
Manual invoice matching	\$6	\$300
Invoice payment execution costs	\$12	\$720*
Overpayment / extra charges	\$50 / 5% of total invoice value	\$500**
Compliance check costs	N/A (ongoing)	\$30
Total	-	\$1,550

*Assumes 1.2 payments per invoice due to partial deliveries

**Assumes 20% of invoices include extra charges within tolerance limits

Pain 1:

Manual effort per invoice

At a mid-sized ship manager, AP teams may process thousands of invoices each month across multiple vessels, suppliers, and entities.

Many invoices do not clear on first review.

A delivery may still require vessel confirmation. A supplier description may not align with the purchase order. A partial shipment may generate multiple invoices against the same PO.

Each exception creates additional coordination:

- ❗ supplier correspondence
- ❗ vessel follow-up
- ❗ internal clarification
- ❗ ERP rework
- ❗ approval delays

As fleet size increases, this workload grows proportionally.

Without greater automation, invoice handling scales primarily through additional staff effort or reduced review depth.



Pain 2:

System fragmentation and the consolidation imperative

Maritime AP workflows often operate across multiple disconnected systems:

- 1 procurement platforms
- 2 maritime ERPs
- 3 compliance tools
- 4 email workflows
- 5 banking platforms
- 6 spreadsheets

Information moves between them through manual handoffs:

- 📄 re-keyed fields
- 📄 CSV exports
- ✉ email approvals
- 📄 copied payment data
- 📄 disconnected audit trails

The result is that no single workflow contains the full operational history behind an invoice.

Tracing a payment back to its originating purchase order may require reconstructing information manually across several systems and teams.

As invoice volume grows, this fragmentation becomes increasingly difficult to manage operationally.

Pain 3:

The real workflow often exists outside the ERP

In many maritime organisations, the operational AP process exists primarily in email.

Exception handling happens in inboxes. Approval requests are forwarded manually. Supplier discrepancies are resolved through fragmented correspondence between AP teams, procurement, superintendents, and vessels.

The ERP may record the final posted transaction.

But much of the operational decision-making that produced it lives elsewhere.

This creates two parallel workflows:

- | the clean process visible inside the system
- | the operational reality spread across inboxes and manual communication

As a result, audit visibility, approval traceability, and process consistency become increasingly difficult to maintain at scale.

Pain 4:

Small discrepancies become invisible at scale

Many duplicate controls are designed around purchase orders.

But maritime operational spend does not always follow clean PO-driven workflows. Engaging a port agent to get crew onboard, has not traditionally required a PO as standard.

Without a PO anchor, the duplicate check becomes manual. Someone has to recognise that this supplier, for this port call, on this vessel, has already been paid.

At the same time, tolerance policies can allow repeated small discrepancies to pass unchallenged because no individual invoice appears material enough to investigate.

The issue is not usually a single large failure.

It is the cumulative effect of small amounts accepted repeatedly across thousands of transactions.

Pain 5:

Fragmented compliance and fraud exposure

In many AP environments, compliance checks occur around the payment process rather than inside it.

Vendor onboarding may happen months before payment. Bank details may be verified once rather than continuously. Sanctions checks may operate separately from invoice approval workflows.

This creates operational gaps between:

- 📅 invoice approval
- 👤 supplier validation
- 💳 payment release

Those gaps are where fraud risk increases, particularly when supplier bank account changes are communicated through email-based workflows.

The issue is not simply whether checks exist.

It is whether they operate continuously inside the payment workflow itself.

The screenshot displays a software interface for managing company information. The main form is titled 'SHIP TECHNOLOGY INDUSTRIAL CONSULTANCY' and includes fields for 'Escalated' status, 'MIR Number: E743J1K23', and 'Submission: Pending'. Below this, there are sections for 'Onboarding Type' (Internal-Completed Questionnaire), 'Workflow Type' (New Counterparty Request), 'Company Details' (including full legal name, registration number, country, and tax number), and 'Contacts' (with a table for contact information). An 'Escalated for Review' modal is overlaid on the form, showing the reason 'Risk Concerns', the 'Designed Escalation Approver' 'Andre Neves Braga', and a 'Pending' status. The modal also includes a list of 'APPROVALS' with steps: Questionnaire, Compliance Pre-Qualification, Approval, Compliance, Completion, and System Administrator.

Chapter 3

Four operational scenarios where standard AP workflows break down

The challenge in maritime invoice control appears at the operational edges:

- ✉ partial deliveries
- 🚢 vessel-side discrepancies
- 📄 fleet-wide service agreements
- 🔗 multi-entity procurement structures
- 📋 high line-count invoices

These situations are operationally normal in maritime, but difficult for standard AP workflows to process cleanly.

The scenarios that follow are based on recurring patterns encountered by ship managers and operators. Each illustrates where traditional matching approaches begin to struggle and why operational workload increases rapidly when exception handling moves outside the workflow.



01 Vessel confirmation of delivery

Situation

A deck stores delivery arrives while the vessel is preparing to depart. The chief officer signs the supplier's delivery note at the berth. The invoice arrives the following day, matches the signed delivery note, and payment is processed. Three days later, at sea, the bosun completes the stores inventory. Three line-items are short.

The vessel notifies the superintendent, the superintendent contacts purchasing, purchasing goes back to the supplier. The supplier has a signed delivery receipt and is in no hurry to issue a credit note. The AP team is now managing a recovery process against a payment that has already gone out.

Resolution

Standard three-way matching compares three documents: the purchase order, the supplier's delivery note, and the invoice. If they agree, the invoice clears.

When vessel confirmation is part of the matching process, the invoice cannot clear until the vessel's receipt is confirmed. The three short lines are flagged before payment. The supplier is queried while the invoice is still open, not after the money has left. The credit note conversation never starts because the payment never went out in full.

02 The duplicate invoice without a purchase order

Situation

A port agent provides husbandry services for a vessel arriving at Rotterdam. The agent raises a query on the original invoice and reissues a corrected version. The original is never formally cancelled. Both versions reach the AP team's inbox weeks apart. Neither has a purchase order: engaging a port agent has never traditionally required one. Standard duplicate detection matches on document reference and purchase order number. It sees two different invoice references with no PO anchor and passes both. The double payment releases.

Resolution

Duplicate detection built for maritime operational spend matches on supplier, vessel, port, and service date — not document reference alone. An invoice without a purchase order is not an exception to route around; it is a normal category of maritime spend that the detection logic is designed to handle. The second invoice is flagged before payment because the underlying event it describes has already been paid, regardless of what the reference number says.

03 The high line-count provisions invoice

Situation

A provisions order for a tanker on a Pacific crossing. The ship chandler invoices against the order with two hundred and fourteen line items covering fresh produce, bonded stores, cleaning materials, and galley consumables. Manually reviewing an invoice at that line count is not realistic within a normal AP cycle.

Items pass because the queue pressure is too high to check them individually, not because anyone has verified them. Some lines are within tolerance. Some are not. The difference is invisible until a month-end reconciliation surfaces it, if it surfaces at all.

Resolution

AI-assisted extraction maps each line to its most probable PO correspondence and assigns a confidence score. High-confidence lines within tolerance flow through without review. The seventeen lines the system cannot resolve, including a quantity that does not correspond to the vessel's confirmed delivery, a unit price above the chandler's agreed rate schedule, are surfaced for human review with the specific reason for each flag.

The AP team reviews seventeen lines, not two hundred and fourteen. Each correction feeds back into the model. The same chandler's invoice format processes more accurately next time, confidence scores improve, and the share of lines requiring review declines with volume.

04 The fleet-wide service invoice

Situation

A ship manager operating two hundred vessels signs a fleet-wide internet connectivity agreement with a single provider. The purchase order references the service and the fleet; the supplier invoices monthly with one line per vessel. The invoice comes in with two hundred and ten lines.

The manager has two hundred vessels in scope under the agreement. The extra ten lines represent vessels the supplier has included that are not covered. The invoice total looks broadly consistent with what connectivity for a large fleet should cost, and the excess moves through to payment.

Resolution

Ecosystem intelligence changes the check, validating a fleet-wide service invoice against the actual scope of the contract rather than against a loosely specified PO. The ten out-of-scope lines are flagged before the payment runs.

The same logic applies to pricing. Where the system holds historical cost data for equivalent services, it identifies when a per-vessel charge has drifted from the established range and routes the deviation for review. The PO said internet service. The system knows the precise scope of what internet service for this fleet should actually cost.

Chapter 4

Two things to take into next Monday's meeting

Most maritime organisations already understand where individual invoice problems occur.

What is often less visible is how those problems connect across the broader workflow:

- 1 where manual handoffs exist
- 2 where approvals leave the system
- 3 where exceptions become operational work
- 4 where visibility breaks down between procurement and payment

The tools in this chapter are designed to help finance, procurement, and operations teams assess that workflow internally before any vendor evaluation begins.

The goal is not to produce a perfect maturity score.

It is to make fragmentation, operational effort, and control exposure visible across the full process.



The process audit table

Work through each stage of the workflow and assess:

- 1 who owns it
- 2 which systems support it
- 3 how exceptions are managed
- 4 whether information flows cleanly into the next stage

The objective is not to identify isolated inefficiencies.

It is to identify where operational control depends on:

- ✓ inbox workflows
- ✓ manual coordination
- ✓ disconnected systems
- ✓ duplicated effort
- ✓ undocumented approvals

Example table

Workflow stage	Who owns it today	Systems in use	How are exceptions handled	Connected to the next stage, or manual handoff?
Ingest Invoices received, logged, and routed to the AP queue	<ul style="list-style-type: none"> Finance / AP Procurement Shared 	e.g. shared inbox, capture tool, ERP	e.g. re-routed by email, held in inbox	<ul style="list-style-type: none"> Automated to next stage Manual upload No formal handoff
Extract Invoice data captured and entered into the matching system or ERP	<ul style="list-style-type: none"> Finance / AP Procurement Shared 	e.g. manual re-keying, extraction tool, ERP	e.g. errors caught at matching, queued for re-entry	<ul style="list-style-type: none"> Automated to matching Manual upload No formal handoff
Match Invoice matched against PO, delivery note, and vessel confirmation	<ul style="list-style-type: none"> Finance / AP Procurement Shared 	e.g. matching tool, ERP, Excel	e.g. email to supplier / superintendent, Excel log	<ul style="list-style-type: none"> Exceptions exit system Routed within system No formal handoff
Manage variance Discrepancies identified, routed, and resolved	<ul style="list-style-type: none"> Finance / AP Procurement Shared 	e.g. email, ERP notes, Excel tracker	e.g. email chain, escalation by phone, left open	<ul style="list-style-type: none"> Resolution feeds back into ERP Manual re-entry Often not recorded
Enforce compliance Vendor screening, sanctions checks, bank account verification	<ul style="list-style-type: none"> Compliance team Finance/AP Shared 	e.g. compliance platform, manual process, none	e.g. invoice held, separate approval triggered	<ul style="list-style-type: none"> Embedded in payment workflow Separate pre-payment step Post-approval only
Execute payment Payment created, approved, and released to the supplier	<ul style="list-style-type: none"> Finance Treasury AP team Shared 	e.g. bank portal, payment system, ERP	e.g. re-submitted manually, queried with bank	<ul style="list-style-type: none"> Payment status visible upstream AP team informed separately Not reported back

The KPI scorecard

The scorecard below provides a measurement framework in four categories. Enter current figures in the second column where they are known.

Target ranges are directional benchmarks based on industry best practice. Precise metrics vary by organisation, fleet composition, and starting point.

Cost

Metric	Current state	Target range	Key driver
Cost per invoice Total loaded cost of processing one invoice from receipt to payment approval	<i>[Fill in]</i>	\$3 – Best in class cross sector benchmark	Automation across extraction and matching; reduction in manual touchpoints and exception-handling cycles across all six stages
Tolerance leakage per vessel / month Percentage of invoice discrepancies accepted within tolerance without investigation	<i>[Fill in]</i>	Approaching zero as checking cost collapses.	Matching precision; collapsed checking cost removes the economic defence of tolerance; trend reporting surfaces systematic drift
Duplicate payment rate Share of payments that duplicate a prior payment to the same supplier for the same invoice	<i>[Fill in]</i>	Negligible; cross-entity detection materially reduces this in group structures	Cross-entity and cross-invoice duplicate detection; group-level hierarchy matching rather than per-entity perimeter

Productivity

Metric	Current state	Target range	Key driver
Exception rate Percentage of invoices requiring manual exception handling	[Fill in]	10–25%; should decline measurably quarter-on-quarter as system learns.	Declines as the matching model learns from corrections; partial delivery logic reduces structurally recurring exceptions
AP staff hours per 100 invoices Total team time to process 100 invoices from receipt to payment approval, including exception handling	[Fill in]	Reduce by 50-80% from current baseline	Automation across all six stages, not matching alone; managed exception routing reduces double-handling

Efficiency

Metric	Current state	Target range	Key driver
Straight-through processing rate Percentage of invoices that flow end to end without any human touch	[Fill in]	30–50+% (average to best-in-class range); increases as extraction accuracy and match rate improve	End-to-end automation; embedded compliance checks that do not interrupt the workflow; high vessel confirmation coverage
First-pass extraction accuracy Percentage of invoice data fields correctly captured on the first extraction attempt	[Fill in]	85–95+%; improves as the model learns supplier-specific formats	AI extraction quality; continuous model improvement from reviewer corrections; invoice format diversity

Time

Metric	Current state	Target range	Key driver
Invoice cycle time Time from invoice receipt to approval for payment	[Fill in]	80% cycle time reduction; driven by exception rate and vessel confirmation speed	Elimination of manual queues; automated exception routing; vessel confirmation integrated into the workflow
Payment execution time Time from approved invoice to payment released to the supplier	[Fill in]	1–3 days; approaches same-day on integrated payment rails with pre-validated bank details	Integrated payment rail; bank details pre-validated before payment release rather than at point of payment

Seven questions that reveal whether a solution is truly built for maritime AP

Most AP platforms describe similar capabilities at a high level

The differences become visible when operational complexity enters the workflow:

- ❶ vessel-side discrepancies
- ❷ partial deliveries
- ❸ multi-entity structures
- ❹ payment controls
- ❺ supplier communication
- ❻ maritime-specific exception handling

The questions below are designed to help finance, procurement, and operations teams

evaluate whether a solution is genuinely designed for maritime workflows — or adapted from more generic AP automation models.

A strong answer should describe:

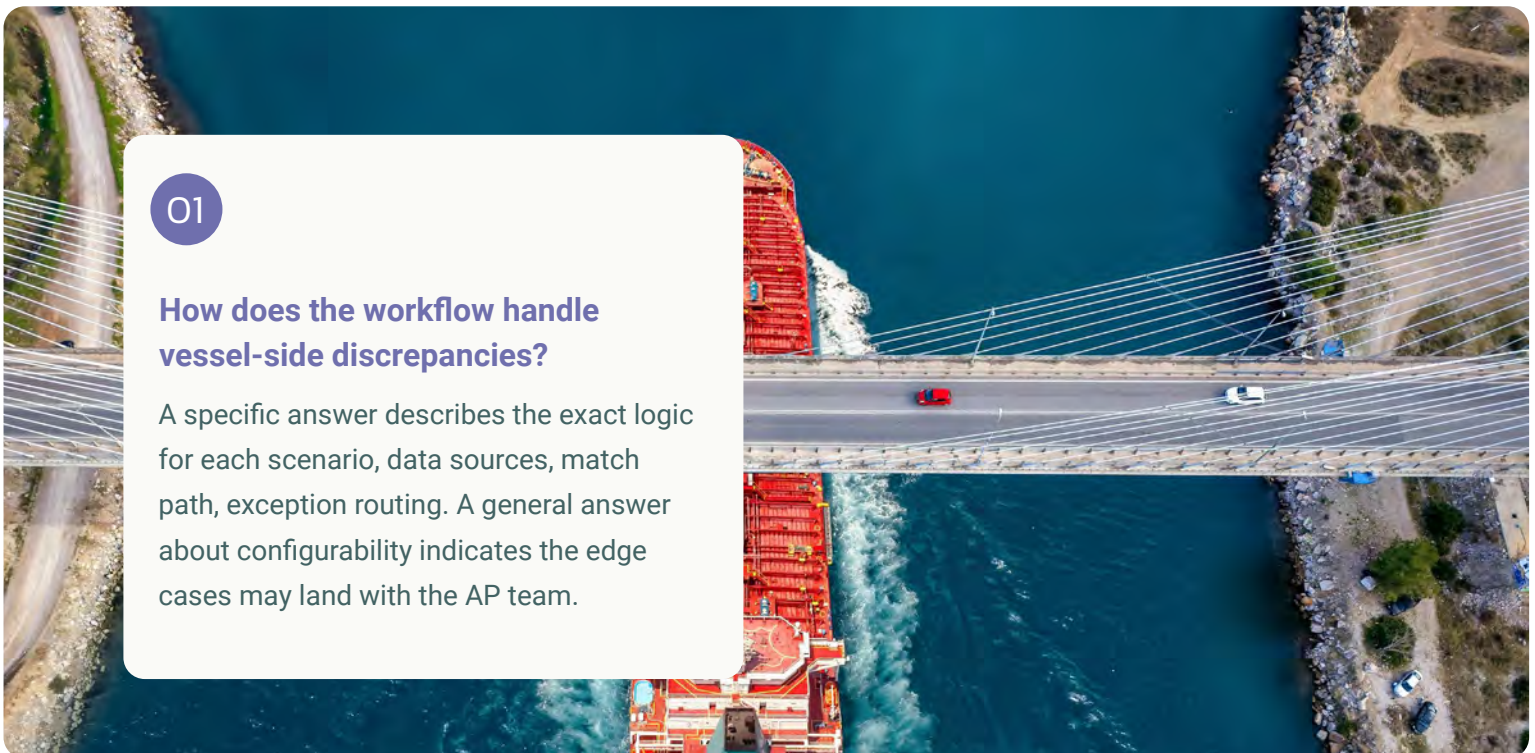
- ✓ workflow logic
- ✓ operational handling
- ✓ exception routing
- ✓ visibility
- ✓ ownership

Not simply configurable features.

01

How does the workflow handle vessel-side discrepancies?

A specific answer describes the exact logic for each scenario, data sources, match path, exception routing. A general answer about configurability indicates the edge cases may land with the AP team.



02

What does the reviewer actually see when an exception is flagged?

Confidence scoring with visible reasoning is different from a binary flag. A system that learns from corrections compounds its value; one that doesn't will plateau at the same exception rate regardless of volume processed.

03

What happens after invoice approval?

Most AP tools stop at approval and return the invoice to whoever handles payment — which usually means re-entering it into a bank portal, running compliance checks separately, and picking it back up manually. The question is whether the solution closes that loop or creates a new handoff.

04

What happens if supplier bank details change before payment?

Change detection before each payment run is a critical component of effective fraud prevention. Who validates the payee details and who controls the final release of funds is the question that separates a compliance 'checkbox' from a compliance gate.

05

How quickly can a payment be traced back to the originating operational context?

A supplier says they haven't been paid, or the amount is wrong, or it's gone to an old account. In most AP setups, answering that question means going into the ERP, then the bank, then email, and hoping the trail holds together. A good answer here describes a single place where the payment, the approval, the PO, and the voyage are all connected.

06

Where do compliance checks sit inside the workflow?

Sanctions screening and bank-account verification should run as sequential gates in the matching and payment workflow. Reference to compliance integrations, configurable screening rules, or third-party sanctions data feeds without specifying where in the workflow the check fires are a red flag.

07

What happens when suppliers continue using email instead of portals?

If a separate workflow exists for email-submitted invoices, the benefit from automation is contingent on portal adoption rates that implementation teams will typically project optimistically.

Chapter 6

Closing the control gap between procurement and payment

For years, maritime organisations managed invoice complexity through manual coordination, operational experience, and tolerance-based workflows.

That model worked while:

- ✓ invoice volumes remained manageable
- ✓ workflows stayed relatively localised
- ✓ operational growth outpaced process complexity more slowly

Today, the pressure points are becoming more visible:

- 🚢 growing fleet scale
- ⚠️ fragmented systems
- 📄 rising exception volume
- 📋 increased compliance expectations
- 📅 operational workload spread across procurement, operations, finance, and payment teams

The issue is no longer simply invoice processing efficiency.

It is whether the workflow between procurement and payment remains operationally controllable as complexity increases.



Why the economics of checking have changed

Historically, many maritime AP workflows depended on selective checking because the operational cost of investigating discrepancies exceeded the value being recovered.

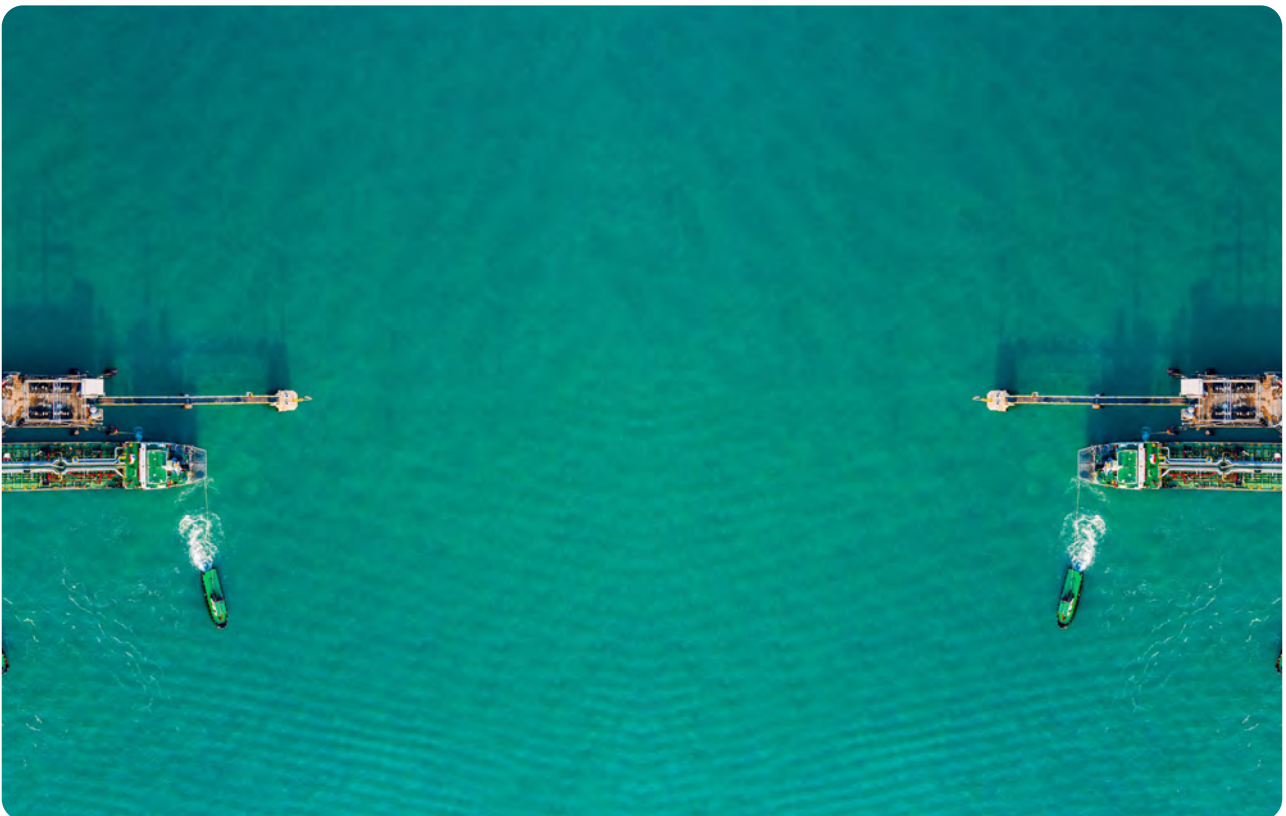
That calculation changes when:

- 1 extraction becomes automated
- 2 matching becomes continuous
- 3 compliance becomes embedded
- 4 payment workflows become connected
- 5 exception handling becomes operationally visible

When the cost of checking falls, the rationale for fragmented tolerance-based workflows weakens with it.

The focus shifts from managing invoice throughput to strengthening operational control across the full procure-to-pay process.

The reason to act on this now is straightforward. The technology to close the control gap has reached a point it hadn't three years ago. AI extraction and four-way maritime matching now operates at the accuracy and cost level that makes the economics work.



Closing the AP gap

Marcura runs procure-to-pay as a single operational capability rather than a sequence of disconnected tools. The chapters above describe an all-too-common gap in the process and what it costs. This section describes how Marcura addresses it.



How Marcura closes the gap – from PO to payment

1

Suppliers **review and correct mismatches**

Invoice intake via email or supplier portal
- PDF, XML

2

Extract

AI-assisted

3

Match

Up to 4-way

4

Manage variance

Resolve exceptions

5

Enforce Compliance

Centralised control
over supplier risks

6

Execute payment

Optional add-on

How it works

What it does

Automated Invoice Ingestion

Email-based ingestion with configurable rules. Multi-entity structures supported. Cuts rekeying and upload effort.

How it's different

No supplier change required

Suppliers submit invoices exactly as they always have. No portal, no registration, no change management project. The ingestion layer handles document splitting and classification.

What it does

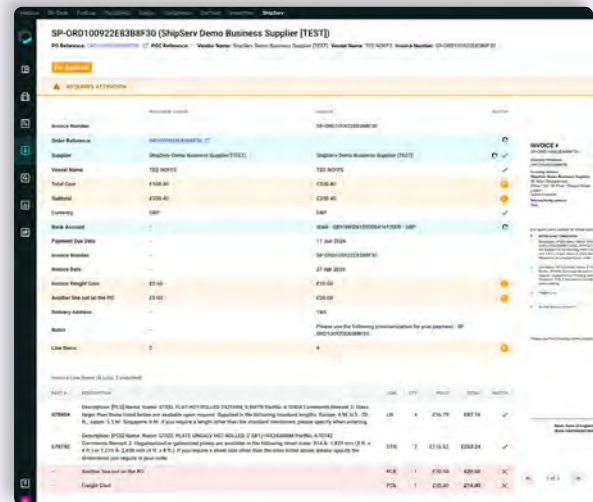
AI-Based Extraction

Header and line-item data captured from structured and semi-structured invoices with human review where needed. Review-ready extraction. Continuous model improvement from corrections. Full audit of adjustments.

How it's different

The model improves with use

Every correction a reviewer makes feeds back into the model. The same supplier's invoices process more accurately over time. A static extraction tool plateaus at its initial accuracy.



What it does

Maritime-Aware Matching

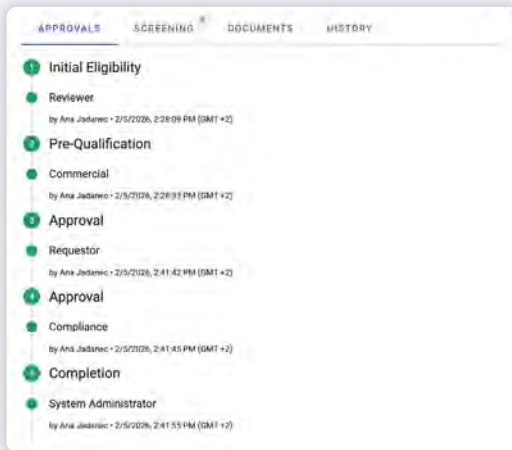
Matches invoice, PO, delivery note, and vessel confirmation at line and total level.

Suppliers can also validate mismatches first before invoices reach internal teams.

How it's different

The market standard is three-way matching. This goes further.

The standard is three-way matching: PO, invoice, delivery note. Marcura adds vessel confirmation plus partial delivery logic and group-level duplicate detection. Matching decisions draw on transaction history, compliance data, and port intelligence from across the Marcura platform.



What it does

Regulatory Compliance

Continuous sanctions screening. Vendor validation. Bank account verification. Change detection before payment. Policy-driven approvals.

How it's different

Embedded Compliance and Bank Verification

Compliance and fraud prevention are built into the workflow, not bolted on after the fact. Vendor screening, sanctions check, and bank account validation happen at the point of payment, not once at onboarding.

What it does

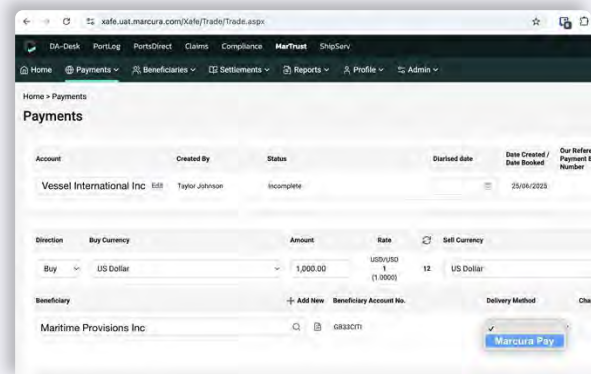
Operational Variance Management

Discrepancies flagged and routed to the correct team with full context. Supplier communication, credit note workflows, and full audit log of every adjustment.

How it's different

Enterprise Hierarchy Native

Multi-entity group structures and cross-entity duplicate detection are built in. Duplicate detection operates at group level across different legal entities.



What it does

Secure Payment Execution (optional)

Via Marcura payment environment or your existing bank. Full traceability to original PO and voyage. Secure vendor payment. Less bank admin.

How it's different

A Trusted Payment Rail

\$17bn in annual maritime payments. ISAE 3402 compliant. SWIFT CSP aligned. FCA regulated.

The complete procure-to-pay workflow with ShipServ

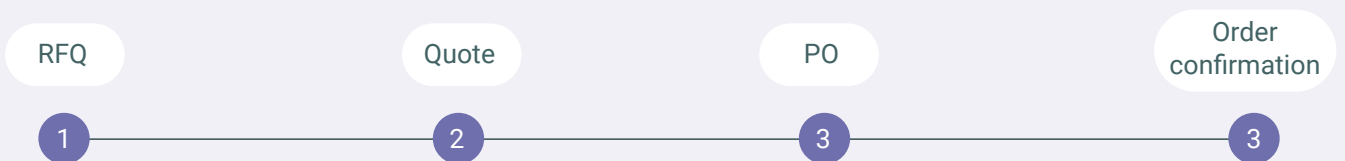
For procurement and finance teams already running ShipServ, the workflow extends downstream rather than running alongside it.

ShipServ is the world's largest maritime e-procurement platform, connecting over ten thousand vessels with more than fifty thousand suppliers and processing 5.1 million RFQs and 1.5 million purchase orders annually. It handles the sourcing and supplier collaboration layer, RFQ, quote, PO, and order confirmation, and is

the point at which the procurement context for an invoice is established: agreed supplier, price, quantity, confirmed against the original order. That context stops, currently, at the point where the PO is released. Marcura now carries that context forward.

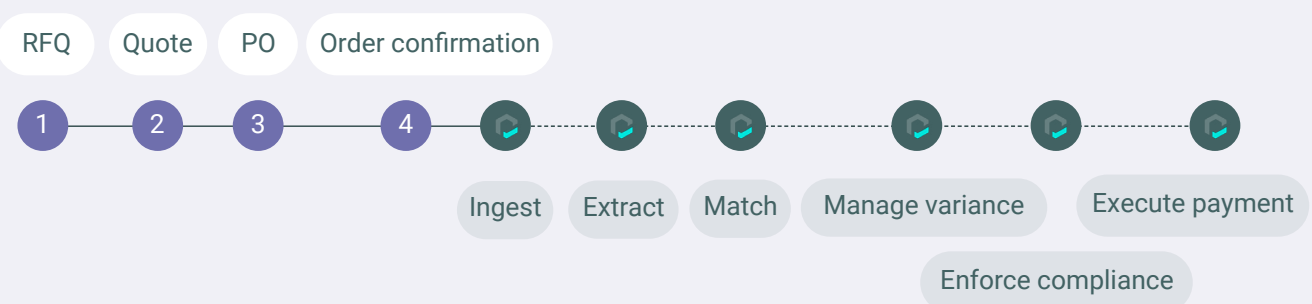
ShipServ as a standalone

- Procurement context is rebuilt manually at each stage.
- Invoice processing continues in email, spreadsheets, and bank portals.
- Traceability stops at order confirmation and invoice



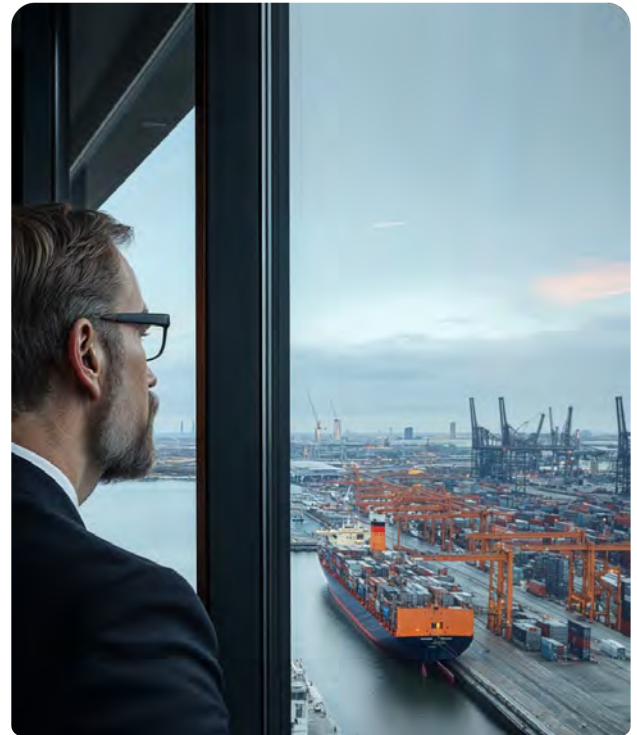
The complete workflow from RFQ to payment execution

- Traceability from original RFQ to settled payment.
- PO context carries forward into invoice control.



Order, confirmation, delivery data, and supplier context from ShipServ feeds directly into the matching layer, so that invoice review starts from the same facts as the original purchasing decision. Match accuracy improves, exception handling is faster, and the exceptions that do require human review arrive with the full order history attached. Traceability runs from the original RFQ through to settled payment, without reconstruction at each handoff.

For ShipServ users, the workflow gains a first stage: approved PO, supplier, and order context from ShipServ, pulled into invoice control before ingestion begins.



Why organisations are reassessing this now

For many maritime organisations, the pressure is no longer isolated to AP teams alone.

Invoice complexity increasingly affects:



operational workload



compliance management



fleet scalability



payment control



supplier visibility



financial reporting consistency

As those pressures grow, the workflow between procurement and payment becomes harder to manage through manual coordination alone.

That is why many organisations are reassessing invoice control now not as a back-office efficiency project, but as a broader operational control question.

What to do next

This guide was written as a working instrument, not a case for change.

The audit table and KPI scorecard in Chapter 4 are the right place to start.

Complete them before any external conversation begins, and the picture of where your current process sits will be clear enough to take to your CFO.

When that internal case is ready to become an external conversation, Marcura runs a structured diagnostic in the context of your specific fleet, invoice volumes, and existing systems.

It typically takes one session and produces a gap analysis you can act on.

Cost

Metric	Current state	Target range	Key driver
Cost per invoice Total loaded cost of processing one invoice from receipt to payment approval	[Fill in]	\$3 – Best in class cross sector benchmark	Automation across extraction and matching; reduction in manual touchpoints and exception-handling cycles across all six stages
Tolerance leakage per vessel / month percentage of invoice discrepancies accepted within tolerance without investigation	[Fill in]	Approaching zero as checking cost collapses.	Matching precision; collapsed checking cost removes the economic defence of tolerance; trend reporting surfaces systematic drift
Duplicate payment rate Share of payments that duplicate a prior payment to the same supplier for the same invoice	[Fill in]	Negligible; cross-entity detection materially reduces this in group structures	Cross-entity and cross-invoice duplicate detection; group-level hierarchy matching rather than per-entity perimeter



Request a diagnostic session

marcura.com/procure-and-sell-supplies-demo-request

marcura.com