Case Study

STAMPLI® + Advance FINANCIAL24/7

How Advance Financial Scaled AP Across 71 Locations With Two People

With Stampli AI handling repetitive invoice work, Advance Financial manages 1,000+ monthly invoices, avoids 1-2 additional AP hires, and cuts AP analysis from two days to two hours.

$100k/yr

Saved per year in labor costs

8–10 hrs

Reclaimed every month

2 hrs

AP analysis (down from 2 days)

Industry
Financial Services

Company Size
500+ Employees

Current ERP
NetSuite

Stampli Modules Used:
Accounts Payable
Stampli Card
Deep Finance

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About Advance Financial

Advance Financial is a Tennessee-based financial services company that provides consumer lending solutions through retail locations and digital channels. Behind that business is a finance operation responsible for keeping vendor payments, utilities, software platforms, licensing fees, and other critical services moving across 71 locations.

For Advance Financial's accounts payable team, the mandate is simple: keep the business running without letting manual finance work slow the team down.

Since implementing Stampli in 2021 Advance Financial has built an AP operation that supports more than 1,000 invoices per month with a two-person team. Today, Accounts Payable Manager Elizabeth Wallin uses Stampli AP, Stampli Card, Stampli Deep Finance, and NetSuite to move faster, improve month-end visibility, and create capacity for broader finance initiatives without adding AP headcount.

By automating so much of the day-to-day work, Stampli has given us the opportunity to focus on learning, improving processes, and taking on new responsibilities.

Elizabeth Wallin, AP Manager at Advance Financial

Challenge: Disconnected Workflows Limited Visibility

Before Stampli, Advance Financial's AP process depended on disconnected systems, manual reconciliation, and a lean team managing a high volume of work.

Corporate card transactions moved through Amex, Expensify, and NetSuite. That process depended on cardholders coding transactions correctly and integrations syncing as expected. When something broke, the AP team had to step in manually, track down missing information, and clean up reconciliation issues.

Month-end close created the biggest strain. The team spent hours collecting statements, matching transactions, distributing reports, and following up with cardholders to make sure coding and approvals were complete.

NetSuite remained the system of record, but the supporting workflows around cards, invoices, and approvals did not always give the team the visibility they needed before close. Transactions could post to the general ledger before the full payment picture was clear, creating outstanding balances and additional cleanup work.

For a lean AP team, that meant too much time spent chasing status, reconciling exceptions, and reacting at month-end.

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Solution: One Connected Workflow from Invoice to Insight

By the time Elizabeth Wallin stepped into the Accounts Payable Manager role, Stampli had already helped eliminate many of the team's original bottlenecks. Her focus became getting more value from the foundation already in place.

With Stampli, nearly all invoices now arrive through a dedicated AP inbox and route directly into the platform. Stampli AI helps capture invoice details, identify vendors, and flag potential issues before invoices move through approval workflows and into NetSuite. Human review and approval remain in control, but the team spends far less time on manual entry and more time validating exceptions, managing approvals, and keeping work moving.

With Stampli Card, Elizabeth is able to manage recurring utility payments across all 71 retail locations, in addition to purchases made by regional managers, administrative teams, marketing, and other departments throughout the organization. Instead of managing invoices, cards, and approvals across disconnected systems, everything flows through the same platform, creating a single operational record from transaction through approval and reconciliation.

For Elizabeth, that connected workflow is what makes the biggest difference. Rather than waiting until month-end to identify missing invoices, outstanding approvals, or uncoded card transactions, her team can monitor activity continuously and keep work moving throughout the month.

> Because our month-end schedule is so tight, having clear visibility is crucial. Stampli makes it easy to see exactly where our transactions stand and who needs to take action, which keeps us moving smoothly right to the finish line.

Deep Finance builds on that operational foundation by transforming day-to-day AP and card activity into actionable finance insights. Because it analyzes the data already flowing through Stampli, Elizabeth can move beyond managing transactions to understanding performance trends, identifying opportunities for improvement, and making more informed finance decisions.

> Having Deep Finance gives us a much clearer view of our performance. It's not just about tracking numbers—it actually helps us see where we're doing well and where we have room to improve, which makes our decision-making so much easier.

Results: Time Back, Faster Follow-Up, Broader Finance Work

Business Outcome

1–2 FTEs of AP workload saved, equivalent to + $100,000/yr in labor cost savings

Scaled AP Work Without Adding Headcount
Despite the 34 average fields per invoice at Advance Financial, Stampli AI automatically fills ~90% of those fields, letting the AP team focus less on manual data entry and more on validation, approvals, and exception management. Additionally Stampli AI is able to identify vendors and flag potential issues before invoices move through approval workflows and into NetSuite.

> For the volume we manage today, we'd likely need one or two additional people without Stampli. — Elizabeth Wallin

Business Outcome

8-10 hours reclaimed per month across month-end close processes

Improved Month-End Visibility
With Stampli and Stampli Card, Elizabeth can monitor invoice approvals, card coding, and open transactions throughout the month instead of waiting until close.
That gives the AP and accounting teams fewer surprises, faster follow-up, and a clearer path through month-end.

> Stampli gives us visibility into what's outstanding, who's responsible for taking action, and what we need to do to stay on schedule. Instead of waiting until month-end to identify issues, we can manage them throughout the month. — Elizabeth Wallin

Business Outcome

Cut AP analysis turnaround from 2 days to 2 hours, helping Elizabeth identify what changed, what mattered, and where to follow up

Turned AP Data Into Better Decisions
Deep Finance gives Elizabeth a faster way to understand what changed, what matters, and where the team needs to follow up. Instead of manually pulling reports or starting analysis from scratch, she can use Deep Finance to identify workflow trends, process risks, and spend opportunities.

> Deep Finance gives me the clear, actionable answers I need instantly, saving me from having to hunt for the data. — Elizabeth Wallin

Business Outcome

AP Team increased capacity to improve processes, build new skills, and take on broader finance responsibilities

Created Career Growth for the AP Team
Because Stampli has reduced the day-to-day burden of invoice processing, coding, and reconciliation, the AP team has been able to take on broader treasury, accounting, and finance responsibilities. For Elizabeth, that visibility has also helped her grow as a finance leader.

> By automating so much of the day-to-day work, Stampli has given us the opportunity to focus on learning, improving processes, and taking on new responsibilities. It's helped me grow as a leader and created opportunities for my team to grow as well. — Elizabeth Wallin

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Looking Ahead: Using Finance Intelligence to Improve Operations

Elizabeth continues to look for ways to make finance work easier, faster, and more visible across Advance Financial.

One area of focus is streamlining reconciliation between Stampli Card and NetSuite. Today, the accounting team reviews large volumes of individual card and utility transactions as cardholders complete coding and approvals throughout the month. Elizabeth and the finance team are exploring ways to use Stampli Card reporting and NetSuite integrations to reconcile activity at a summarized card-program level instead of transaction by transaction.

That shift could reduce hundreds of matching events into a smaller set of reconciled balances, cutting repetitive month-end work and giving the team a cleaner path from transaction to close.

Elizabeth has also used Deep Finance to identify high-spend vendors that may be candidates for early-payment discounts, giving the team new ways to improve working capital and strengthen vendor relationships.

> We're always looking for new features that can make us more efficient. We're looking for the numbers that tell us where we're lagging behind, why it's taking time, and what we can do to fix it.

By combining automation, operational insight, and continuous improvement, Elizabeth has transformed accounts payable from a transactional function into a stronger contributor to the broader finance organization.