

AppZen Mastermind AI Automation Platform

Empower your team with self-sufficient, secure AI that works like you do

The Mastermind Platform multiplies your impact across the business by turning team knowledge into intelligent workflows. Task AI assistants and automation to simplify your work without the need for specialist resources.

Solve problems your way

Create AI assistants and automations that adapt as business needs evolve. Match your proven practices without coding or IT resources.

Scale your team's impact

Intelligent workflows operate 24/7 and AI Agents grow smarter with feedback, for increased effectiveness as business changes.

Turn analysis into action

See spend patterns only AI can find. Turn deep data insights into compelling recommendations for optimizing policies and processes.

Security across a single platform

Global companies rely on the Mastermind AI Automation Platform to align with strict enterprise security requirements. They know that building AI automation in-house is slow and expensive and lacks the finance-specific understanding or security they require. With AppZen, your team always controls their data with SOC 1 & 2 Type 2-certified AI that uses only aggregated financial data.

Key Capabilities

Automate without code

Combine AI functions, business rules, and triggers to transform process knowledge into automated workflows.

Deploy AI Agents

Boost your team with AI Agents that work alongside you to continuously handle complex, multi-step tasks.

Share AI analytics

Customize dashboards and present data-backed recommendations that executives and auditors can act on immediately.

Access ready-to-use Apps

Extend savings and control with targeted applications that solve common accounting scenarios.

Integrate effortlessly

ERP and EMS integrations match your setup for quick deployment with immediate impact.

Fraud Solutions

\$330M*

In suspicious spending losses avoided annually

Mitigate fraud risk with faster detection

Compliance Solutions

\$400M*

In noncompliant spend prevented annually

Prevent policy violations before they happen

Efficiency Solutions

75%

Faster expense reimbursement time

Boost auditor productivity and satisfy stakeholders

With Mastermind, we were able to really leverage existing employees. We're now able to process 9,000 expense reports with just three auditors.

Andrew Aguirre,
Corporate Treasurer
T.D. Williamson

Built for seamless integration with:

ORACLE®

SAP

workday.

SAP Concur 

 Microsoft

Expensify

One platform, endless use cases

The Mastermind AI Automation Platform extends AppZen’s solution capabilities with finance-first intelligence and a deep understanding of documents and workflows. It autonomously manages invoices, expenses, and card spend to accelerate AP and travel and expense operations.

✦ Checking company policy

Mobile Phone Plan Approval

Monthly Amount

\$45.50

💡 Task

Auto-approve monthly phone charges under \$50

🔌

 Enable

✦ Checking company policy

Uber Black Car Rides

Amount

\$142.50

💡 Task

Auto-reject car upgrades that are over \$100

🔌

 Enable

Auto-approve allowable expenses

Use natural language to task an AI agent to auto-approve expenses and eliminate manual audit reviews.

Auto-reject non-compliant expenses

Use natural language to task an AI agent to auto-reject expenses and eliminate manual audit reviews.

✦ Business-class upgrade detected

Expenses Received

Business Class Upgrade

Nikki W \$3,907.85

LAX • ATL Bus. Upgrade

⚠️ Out-of-policy expense detected

Required approvals:

Employee 01

Manager 02

Director 03

venmo

Kyle Rapport

Paid +\$86.00

↓

⚠️ Requires review

Unrecognized merchant

personal venmo

Manager Approval

Managers only need to review exceptions

Give managers more control and visibility into expense risk. Self-serve using low-code features to create and manage smart workflows.

Verify the legitimacy of every vendor

Ensure secure, compliant transactions and gain time back with fast validation of traditional and non-traditional merchant payments, like Venmo.

Mastermind for Expense Audit

Gain early insights into spending patterns while improving productivity. Detect potential fraud, mitigate regulatory risk, and ensure adherence to company policies, all within a single system.

Non-itemized hotel expense

Leah,
Your expense requires an itemized receipt to complete processing:

Guest Reservation
Confirmation# R2484529868

Total: \$741.02

Policy requires itemized hotel receipts with room rates and incidentals.

▶ Submit itemized receipt

March Expense Report

Report	Document	Amount
Client Lunch	Affidavit	\$85.00
Team Lunch	Affidavit	\$42.75
Office Supplies	Affidavit	\$67.32
Client Lunch	Affidavit	\$92.69

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 Limit exceeded: 4th affidavit in one month

Ensure all hotel expenses are itemized

Autonomously decline unitemized hotel expenses and email the employee, requesting the correct folio or receipt.

Prevent excessive missing receipts

Prevent payments to employees who exceed the allowable number of missing receipt affidavit submissions.

Seller Name Circle K 342, Denver

Date	Description	Amount
07/18/24	Cigarettes	\$9.73

!

 Policy violation
Restricted item

Analyzing and reviewing policies

Ground Transportation
Policy Limit: \$400/month

✓ Auto-approved
\$381 claimed

Notification

⚠ Requires review
\$450 claimed
Over limit

Urgent Notification

Recognize suspicious spend patterns early

Automatically spot unusual charges of any amount within hours of a card swipe and notify employees or managers.

Flag aggregated expenses over thresholds

Prevent payments to employees who exceed the policy limits for aggregated spending within specific time periods.

Mastermind for Autonomous AP

With a centralized system that streamlines workflows for AP processing, email management, and task tracking, teams can focus on strategic initiatives rather than drowning in administrative tasks.

✦ Splitting invoice

Purchase Order	Description
PO Denver	20 Units
PO New York	30 Units
PO Chicago	50 Units

Invoice #2137100 Units

▶ Match confirmed

Split invoices to match multiple PO lines

Task an AI Agent using natural language to split an invoice and easily match with multiple PO lines.

If request is **software** **> \$75,000** and location is **SF Office**

Approvals required from:

Manager01

IT Manager
SF Office02

CFO03

Automate special handling for invoices

Autonomously route invoices directly from your AP inbox to the right specialists for faster approvals.

Invoice
TK0552423806/27/2022
Mark Smith\$1,728.00

PO not found
Request action

LocationSan Francisco

Cost CenterField Marketing - 6100-555

Purchase Order—

Automate invoice exception resolution

Use AI to look up payment statuses in ERP systems, determine fund availability, and respond to vendors regarding any exceptions.

Payment Inquiry

Invoice #2051 – Unpaid
From: Patti@termsync.com
Hi Theresa,
Can you please update the status and projected payment date for invoice #205167?
Thanks so much!
Patti

AppZen Inbox

✦ Auto-drafted response:

Hi Patti,
Your invoice #20515 is currently **pending approval**. We see that its is scheduled to be paid on 06/23/2024. Please let us know if you need more information.
Best,
Theresa Webb

▶ Send it

Reduce email response time to minutes

Use generative AI to automate email and tasks such as vendor inquiries, account change requests, and the processing of W-9s.