Purchase order to payment,
without the email ping-pong.

FinBowl

PO to payment, on autopilot.

P2P automates your whole vendor-spend cycle: purchase orders, multi-level approvals, bills and payments, as a click-based workflow that routes itself. No suite costing lakhs to run.

- Approvals route themselves
- GST built in
- Full audit trail

WHAT IS P2P?

The vendor-spend cycle that runs itself.

P2P takes a purchase from request to payment without the manual coordination. You raise a purchase order, and the right approvers are worked out automatically and asked to sign off in turn. Once approved, the vendor's bill is recorded, credits applied, and payment made, all posting straight into your accounts.

No more chasing approvals over email and WhatsApp, no lost sign-offs, and a clean audit trail behind every rupee committed.

- **Approvals route themselves**
  The system works out who must approve, by amount and department, and moves it through them in order.
- **Nothing finalises without sign-off**
  No PO, bill or payment goes live until the right people have approved it. The list is locked at submission.
- **Tax and currency handled**
  GST computed on every form, multi-currency with automatic INR conversion.

WHY P2P

Enterprise control, without the enterprise price tag.

Lakhs cheaper than the big suites

Dedicated procure-to-pay platforms run ₹8 lakh a year and up, and are far too heavy for most firms. P2P gives you the same approval discipline at a fraction of the cost.

Nothing new to adopt

P2P works directly with your existing accounting system. Your books stay where they are; the approvals and control sit on top.

Live and proven

The first FinBowl module in production, running real vendor spend with a clean record, zero errors to date.

HOW IT WORKS

Request to payment, every step tracked.

1. **Create the PO**
   Raise a purchase order to a vendor, with line items, GST and attachments.
2. **Route for approval**
   Submit, and the approval chain is computed by amount and department, then previewed instantly.
3. **Approvers sign off**
   Each level approves in turn; a senior can supersede lower levels to clear it early.
4. **Convert to bill**
   When the vendor invoices, record the bill against the approved PO. It runs its own approval.
5. **Pay and reconcile**
   Apply any vendor credits, record payment, and everything posts to your books with a full trail.

THE PROBLEM IT SOLVES

Approvals lost in inboxes cost time and control.

When purchase approvals live in email and WhatsApp, sign-offs get lost, no one knows what stage a PO is at, and there is no clean record of who approved what. The tools built to fix this cost lakhs a year and are too heavy for most finance teams.

Stop chasing sign-offs

Approvals route to the right people automatically and remind themselves. No more follow-up messages.

Always know where it stands

Every PO, bill and payment has a clear status and a locked approver list. Nothing is ambiguous.

Be audit-ready, always

Every approval, rejection and comment is logged, with a complete trail behind every committed rupee.

WHAT MAKES IT STAND OUT

₹8L+
VS THE BIG SUITES

A fraction of enterprise cost

Dedicated P2P platforms start around ₹8 lakh a year. P2P delivers the same approval control from a few thousand rupees a month.

0
NEW SYSTEMS

Works with your books

No migration, no new accounting tool. P2P sits on top of the accounting system you already run.

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ERRORS TO DATE

Live and proven

The first FinBowl module in production, handling real vendor spend with a clean record.

100%
AUDITED

Every decision logged

Each submission, level, approval, rejection and comment is captured for a complete history.

EVERY FEATURE

Multi-level approvals

Approval chains that escalate by amount and route by department through the manager hierarchy.

Instant workflow preview

On submit, you see exactly who must approve before anything is written anywhere.

Higher-authority override

A senior approver can supersede lower levels and clear a document early.

Mandatory approvers

Rules can always require a specific person, such as a department head, on qualifying spend.

Locked at submission

The approver list freezes when submitted, so a later rule change never disrupts documents in flight.

PO to bill, validated

Bills can only be created against a properly approved PO, so control is never bypassed.

GST built in

GST computed on every transaction form, with multi-currency and automatic INR conversion.

Vendor credits

Apply credit notes against bills and track balances cleanly.

Recurring bills

Set up repeating vendor bills once and let them run.

Pending-approval reminders

Approvers are nudged automatically, so nothing stalls in a queue.

Handles broker payouts

The broker POs raised by RMS flow here, so referral payouts and vendor spend share one approval engine.

Books hand-off

Every PO, bill, credit and payment posts to your accounting system with a full audit trail.

HOW WE COMPARE

Enterprise discipline.
Small-firm price.

ENTERPRISE P2P SUITES	FINBOWL P2P
₹8 lakh a year and up, before implementation	**A few thousand a month,** live in days
A new system your team must migrate to	**Sits on your existing books,** nothing to replace
Heavy setup, consultants, long rollout	**Click-based and self-serve,** approvals route themselves
Security claimed on a website	**ISO/IEC 27001:2022 certified**

Most firms don't need a lakhs-a-year suite. They need the approval discipline without the overhead. That is exactly what P2P is.

PLANS

Pay annually and get 1 month free

Launch offer · 30% off

STARTER

Small teams getting purchase discipline in place

~~₹5,700~~ 30% OFF

₹4,000

per month, pay as you go

- Up to 5 users
- PO, bill and payment workflow
- Multi-level approvals
- GST built in
- Full audit trail

MOST POPULAR

PROFESSIONAL

Growing finance teams and CA firms

~~₹10,000~~ 30% OFF

₹7,000

per month, pay as you go

- Up to 15 users
- Department routing & manager chains
- Higher-authority override
- Vendor credits & recurring bills
- Priority support

PREMIUM

High-volume, multi-department operations

~~₹17,000~~ 30% OFF

₹12,000

per month, pay as you go

- Up to 50 users
- Everything in Professional
- Multi-department approval routing
- Dedicated onboarding

Need more seats? Additional users ₹1,000 / user / month on any plan. Introductory launch pricing, excludes GST. Accounting-system connection included.

ENTERPRISE Price on request

Up to 100 users · unlimited volume · everything in Premium, plus dedicated support. For large, multi-department finance operations at scale.

Talk to us

WHO IT'S FOR

Corporate finance teams

Raising POs and processing vendor bills at volume, who want proper approval control without the cost and weight of an enterprise suite.

CA firms

Coordinating purchase approvals across clients and partners, who need a clean audit trail on every sign-off.

Any team drowning in email approvals

If your purchase sign-offs currently happen over email and WhatsApp, P2P replaces that with a workflow that routes itself.

P2P

Payable Module

a FinBowl product

Stop chasing approvals over email.

Book a live demo

console.finbowl.ai

The AI Office for your finance operations.
Purchases, referrals, sales, signing and more.

Developed by Gracia Global Advisory