



SUMMER 2026 EDITION

The Country Club AP Automation Benchmark Report

Why This Report Exists

Country club operators face a unique type of financial scrutiny. Every dollar that flows through food and beverage, the pro shop, and the maintenance shed eventually appears on a financial report and in boardroom conversations. Finance teams at member-governed clubs must be able to explain where the numbers came from.

Everything from a Baldor invoice with a mispriced case of produce to a department head using the wrong GL code can become a variance that the finance committee will eventually question. A controller who has the data to explain that variance will have a very different conversation than one who doesn't.

Most controllers can sense when something is off. But while they can see when COGS looks higher than expected, determining whether the culprit is price creep, a billing discrepancy, or a coding error takes time they don't have. As a result, seemingly small issues can go unresolved and slowly erode the club's financial performance.

Each quarter, Ottimate processes thousands of invoices for our country club customers. We've compiled that data into a snapshot that can help country club operators quantify what's really happening. The report provides benchmarks based on actual country club AP data, not industry estimates or survey responses.

The first edition of the Country Club AP Automation Benchmark Report focuses on duplicate detection, fraud exposure, invoice discrepancies, payment errors, invoice lifecycle time, and AP labor savings. Twice a year, we'll track how these numbers evolve and what's driving the changes so country club operators can see how they stack up and where there are opportunities to improve performance.

Nobody Means to Pay an Invoice Twice

Six months in, operators have already **recovered 61%** of what all of 2025 returned. At that pace, 2026 closes near **\$196M**, roughly a fifth higher than last year. Rising invoice volume and rising prices explain part of it. The larger share is detection reaching invoices that would have been paid quietly in years past.

Saved in **all of 2025**

\$161M

In the first half **of 2026**

\$98M

The Flags Aren't the Problem. They're the Save.

Two out of every three country clubs had an **invoice flagged** in the first six months of this year. That number can read two ways, and both are true. **Automated invoice** review is working, catching duplicates and pricing errors before they turn into money out the door. But it also means the problem is still showing up at clubs, week after week. Every flag is an overpayment that almost happened.

Country clubs with a risky invoice **in 2025**

72%

In the first half **of 2026**

66%

More Overcharges, More Credits Recovered

Halfway into 2026, recovered credits have **nearly matched** the entire 2025 total. Annualized, that lands **close to \$264M**, almost double last year. A jump that steep isn't clubs buying more. It's price volatility meeting invoice volume, with the gap between what was contracted and what was billed widening faster than anyone can read line by line.

In uncovered credits
in all of 2025

\$143M

In the first half of 2026

\$132M

The Last Check Before the Money Moves

Halfway through 2026, **\$1.01M in payment errors** has been caught against **\$1.6M for all of last year**. On pace, 2026 lands near \$2M, about **a quarter above 2025**. Every dollar in that number is a dollar that never had to be chased, which is the part that never shows up in a recovery report. Manual review catches some of it, but a person checking a payment file at 4pm on a Friday will miss things that an **automated check never does**. A final look before the money moves is the cheapest control available.

Potential losses caught
in all of 2025

\$1.6M

In the first half of 2026

\$1.01M

What a Well-Built Approval Chain Looks Like

Invoice lifecycle time **dropped from 7.2 days to 4**, cutting nearly three and a half days out of the cycle in a single year. For a club routing every invoice through a department head, then a controller, then the GM, a 44% reduction doesn't happen on its own. It means the **approval chain** was actually designed, with the right people in the right order and clear rules about what needs a signature and what doesn't. Clubs that treat approvals as an afterthought and layer them onto an existing process tend to see the opposite.

Average invoice lifecycle time **in 2025**

7.2 days

In the first half **of 2026**

4 days

AP Labor Savings Are Growing, and They Peak When You Do

At the 2026 pace, that's about \$35,040 a year in recovered AP labor, up roughly \$4,100 from 2025, a **13 percent gain in 12 months**. For a club, read that as a seasonal average rather than a steady monthly credit: F&B volume spikes around peak season and the banquet calendar, so the relief lands in exactly the months the AP desk is most underwater. The real question isn't whether \$35K covers a headcount, because it covers about half a loaded AP position, but whether it frees the Controller when member events, seasonal vendors, and multi-outlet coding all peak at once.

Saved in AP labor costs **in all of 2025**

\$2,575/month

in first half **of 2026**

\$2,920/month



About This Report

The Country Clubs AP Automation Benchmark Report: Summer 2026 Edition is published by Ottimate using aggregated, anonymized data from our country club customer base. All benchmarks reflect real invoice processing data across country club operators.

Next edition: Winter 2026

Financial Clarity, Built for Clubs

Explore how Ottimate automates AP across F&B, the pro shop, and every department — so nothing gets lost between the loading dock and the board meeting.



Explore Ottimate for Country Clubs