

# Five Vertical Gold Mines

## How dealers can turn IDP into recurring revenue

by: Petra Beck, Infosource Software

Intelligent document processing (IDP) has evolved from traditional capture into a cornerstone of digital transformation. For dealers, it is a natural extension of document-centric services into high-value automation — and a bridge to recurring revenue streams.

Compliance mandates, labor shortages, and customer expectations for speed and transparency make IDP more than a technology trend — it is a business imperative. Two forces are accelerating this shift:

■ **Generative artificial intelligence (AI):** Enables template-free extraction, dynamic document understanding, multilingual communication and automated validation — all of which cut deployment time and improve accuracy.

■ **Agentic automation:** Goes beyond extraction to orchestrate multistep workflows autonomously — chasing missing documents, validating anomalies and triggering downstream actions — while maintaining human oversight for sensitive decisions.

North America leads global IDP adoption, driven by compliance-heavy industries and advanced digital maturity. For dealers, this means a deep well of opportunity across five verticals that align with existing customer bases.

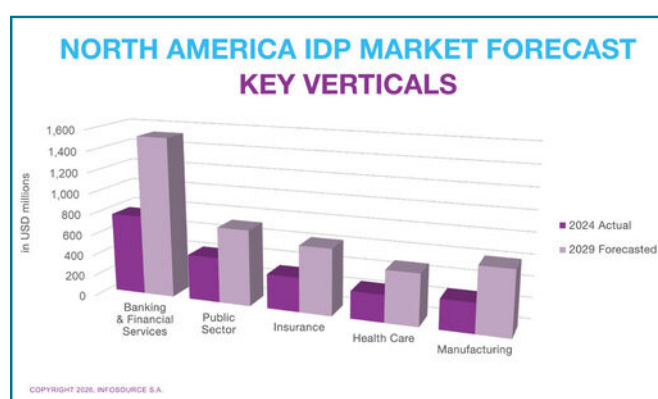
### Opportunity Signals Across Five Verticals

**(1) Banking & Financial Services (BFS)** — BFS is the most mature vertical for IDP and a top adopter of generative AI. Banks and credit unions face mounting compliance mandates (Basel III, AI governance), fraud risks and customer experience pressures. Despite digital progress, paper and hybrid workflows persist in onboarding, lending and regulatory reporting.

#### Key use cases:

- Customer onboarding (know your customer [KYC]/anti-money laundering [AML] frameworks)
- Mortgage and loan processing
- Regulatory reporting and audit trails

**North America outlook:** Approximately 15% compound annual growth rate (CAGR) through 2029, supported by scaled generative AI pilots in onboarding and mortgage



processing. North America remains the global leader with strong, compliance-driven demand.

**Dealer opportunity:** Start with onboarding and lending workflows where automation delivers quick wins. Offer IDP bundles integrated with core banking systems and loan origination platforms. Highlight measurable KPIs: cycle-time reduction, SLA compliance and fraud detection.

**(2) Insurance** — Insurance processes are document-intensive and multimodal. Claims, underwriting and compliance involve PDFs, photos, handwritten notes and internet-of-things (IoT) data. Generative AI is already transforming claims handling and fraud detection, while agentic automation promises end-to-end orchestration.

#### Key use cases:

- Claims processing and First Notice of Loss (FNOL)
- Underwriting and risk assessment
- Regulatory reporting (IFRS 17, Solvency II)

**North America outlook:** Approximately 14% CAGR, with strong ROI from generative AI-enabled claims automation. North America leads IDP adoption, with strong ROI from generative AI pilots.

**Dealer opportunity:** Focus on claims and underwriting automation to speed up response times and improve the customer experience. Emphasize multilingual capabilities and compliance readiness.

**(3) Health-Care Providers** — Administrative workflows

# Before You Sign: Five Questions to Ask Your IDP Vendor

Choosing the right partner is critical for compliance, ROI and scalability. Use these questions to separate hype from real value:

## (1) How do you handle compliance and governance?

- Ask about audit trails, explainability, bias monitoring and adherence to frameworks like HIPAA (for health care), SOC 2 and emerging AI governance mandates.

## (2) What is your approach to generative AI and agentic automation?

- Clarify whether generative AI is used for extraction only, or also for validation and communication.
- Ask how agentic orchestration works and what human-in-the-loop safeguards exist.

## (3) Can you integrate with my customers' core systems?

- Confirm connectors for enterprise resource planning (ERP), electronic health record (EHR), loan origination system (LOS) and customer relationship management (CRM) platforms.
- Ask about APIs, cloud/on-premise options and interoperability.

## (4) How do you price and control costs?

- Understand pricing models for generative AI usage (compute costs can spike).
- Ask about throttling, caching and predictable billing options.

## (5) What ROI proof points can you share?

- Request case studies with measurable KPIs: cycle-time reduction, SLA compliance, audit readiness and cost savings.
- Ask for benchmarks that are relevant to your target vertical.

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in health care lag behind clinical innovation. Staff shortages, rising costs and compliance mandates (HIPAA, CMS rules and state-level privacy laws like CCPA) create urgency for automation. Generative AI

pilots show measurable ROI in documentation and revenue cycle management.

### Key use cases:

- Patient onboarding and intake
- Prior authorization and referral management
- Billing and revenue cycle automation

**North America outlook:** Approximately 13.6% CAGR, driven by large health systems scaling generative AI for documentation and claims. Growth in North America is slightly lower compared to other geographies.

**Dealer opportunity:** Provide HIPAA-compliant IDP solutions that reduce paperwork and ease staff workloads. Begin with patient intake and billing workflows, and stress how automation improves accuracy and patient satisfaction.

**(4) Public Sector (State & Local)** — Government agencies face service backlogs, budget constraints and rising citizen expectations. IDP enables faster, more transparent workflows for benefits, permits and public records. Generative AI adds multilingual capabilities and automated redaction; agentic AI can orchestrate eligibility checks and procurement-to-pay cycles.

### Key use cases:

- Benefits and social services intake
- Licensing and permitting
- Procurement and invoice processing

**North America outlook:** Approximately 9% CAGR for state/local agencies; federal growth is higher (about 12%).

**Dealer opportunity:** Position yourself as a modernization partner by offering shared-service IDP platforms. Start with permitting or benefits intake to show immediate impact, and highlight compliance and accessibility features.

**(5) Manufacturing** — Despite advanced shop-floor automation, document workflows remain fragmented. Supply chain complexity, ESG reporting and compliance mandates drive demand for IDP. Generative AI accelerates invoice and order processing; agentic automation orchestrates end-to-end procure-to-pay (P2P) and order-to-cash (OTC) workflows.

### Key use cases:

- Invoice and order automation
- Supplier onboarding and compliance

- ESG and sustainability reporting

**North America outlook:** Approximately 6.8% CAGR, fueled by supply chain automation and Industry 5.0 initiatives.

**Dealer opportunity:** Target invoice and order processing to help manufacturers cut cycle times and improve cash flow. Add supplier onboarding and compliance checks for extra value.

### Generative AI & Agentic Automation: What Changes & What Does Not

Generative AI is more than a buzzword — it is reshaping IDP economics and capabilities. Initially introduced for data extraction, generative AI now enables dynamic document understanding, automated validation and personalized communication. It reduces the need for extensive template training, accelerating deployment and lowering costs. Beyond extraction, generative AI adds value through risk assessment, predictive analytics and multilingual support.

Agentic automation represents the next frontier. While generative AI improves accuracy and flexibility within document-centric workflows, agentic AI introduces autonomous orchestration of multistep processes. These AI agents adapt dynamically to context, propose and execute decisions, and coordinate downstream actions without manual intervention. For dealers, this means IDP can evolve from “capture” to “end-to-end workflow automation” — a shift that opens new revenue streams in compliance-heavy and high-volume environments.

#### Practical implications for dealers:

- Governance matters: Buyers will ask about responsible AI, auditability and bias controls.
- Cost control: Generative AI compute costs and unpredictable usage patterns require clear pricing models.
- Human-in-the-loop remains essential: Especially for risk-sensitive workflows in BFS, insurance and health care.

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- ROI proof points: Early adopters report double-digit cycle-time reductions and measurable compliance gains — critical for building trust and scaling deployments.

#### Calls to Action for Dealers

- Start small, scale quickly: Pick one vertical and two high-impact use cases (e.g., BFS onboarding and mortgage packets).
- Bundle for compliance: Combine IDP with existing content services and governance frameworks.
- Price for outcomes: Tie subscriptions to KPI improvements — cycle time, SLA compliance and audit readiness.
- Show proof: Publish case studies with before/after metrics to build credibility and accelerate adoption.

**Bottom line:** IDP is the bridge from devices and print services to digital-first outcomes. Start where you already win — health-care systems, credit unions, school districts, municipalities and manufacturers — and layer in generative AI-enabled IDP with governance and measurable ROI. ■

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