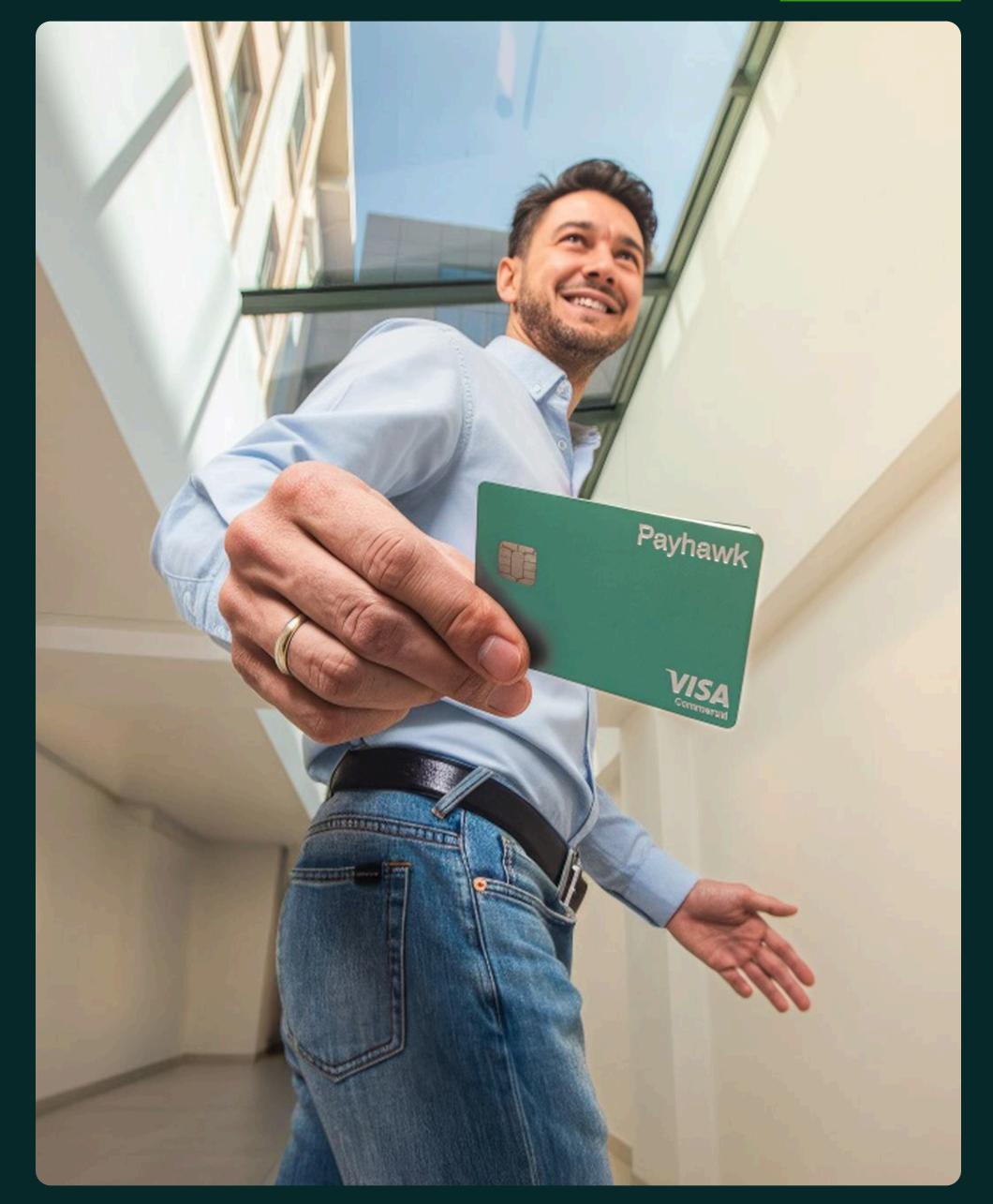


The CFO's Al Playbook: From automation to advantage

How finance leaders are building the Al Office of the CFO

Introduction

60-second CFO briefing



The bottom line

Al agents will fundamentally reshape finance operations in the next 24 months.



By 2027

+50%

Operational efficiency

through automation solutions combining RPA and Al¹²



+20%

Forecast accuracy

reported by companies using AI for financial forecasting¹⁶



+50%

Cash flow forecasting accuracy

compared to traditional methods¹³



92%

Exceeding ROI expectations

as reported by organisation based on their AI initiatives results²²

The urgency

The Al adoption gap is widening rapidly

99%

of enterprise developers

are exploring or actively developing Al agents³

96%

of finance leaders

report their firms are *not* yet 'maturing & scaling' gen Al use⁹

2025

"the year of agentic exploration"

designated by leading technology firms³

72%

of leading CFOs

identify CTO partnership as critical for technology integration¹¹

The stakes

Delay equals competitive disadvantage.

Organisations delaying AI engagement risk falling behind competitors as early as 2025⁸

1/3

of software applications

projected to include embedded AI agents within 3 years (up from 1% in 2024)²

15%

of day-to-day decisions

predicted to be made autonomously by AI by 2025²

26%

of finance executives

cite insufficient investment as a major Al implementation barrier⁹

The opportunity

Early movers capture disproportionate advantage in efficiency and strategic capability.

\$47 billion

Overall Al agent market forecast by 2030⁶

\$43 billion

Projected finance Al agent market size by 2029 (up from \$14.79 billion in 2024)⁷

\$80 billion

In contact centre savings within two years through AI, predicted by Gartner²

Your next move

Five critical decisions: What every CFO must decide in the next 12 months.

Month 1: Al readiness assesment

Decision: Audit your data quality, technology

infrastructure, and team capabilities

Impact: Foundation for all future AI initiatives

Month 3: Governance framework

Decision: Establish Al risk management, data

security, and ethical guidelines

Impact: Enable safe, compliant AI deployment at scale

Month 7 - 12: Workforce transformation Plan

Decision: Design upskilling programs and redefine roles for Al-augmented teams

Impact: Ensures human capital readiness for

Al-first operations



Month 2: Quick win identification

Decision: Select 2-3 high-impact, low-risk Al use cases

for pilot implementation

Impact: Demonstrate ROI and build internal momentum

Month 4-6: Strategic technology partnership

Decision: Choose between vendor solutions, in-house

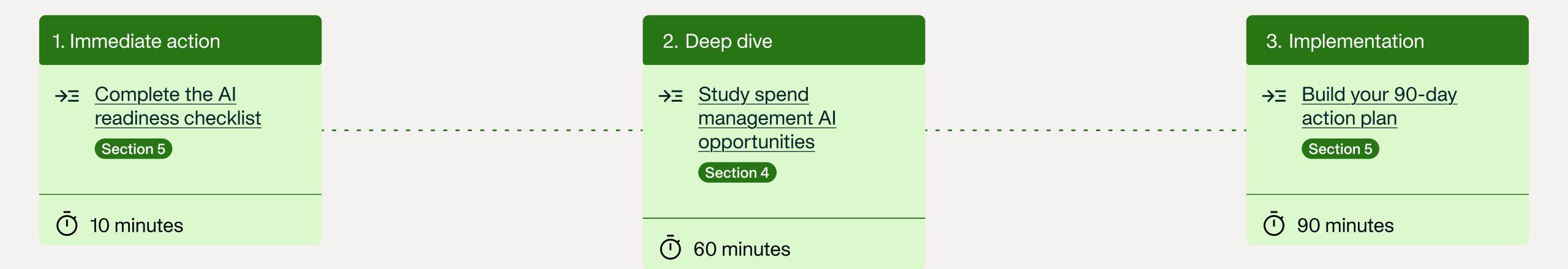
development, or hybrid approach

Impact: Determines speed to value and long-term

capabilities

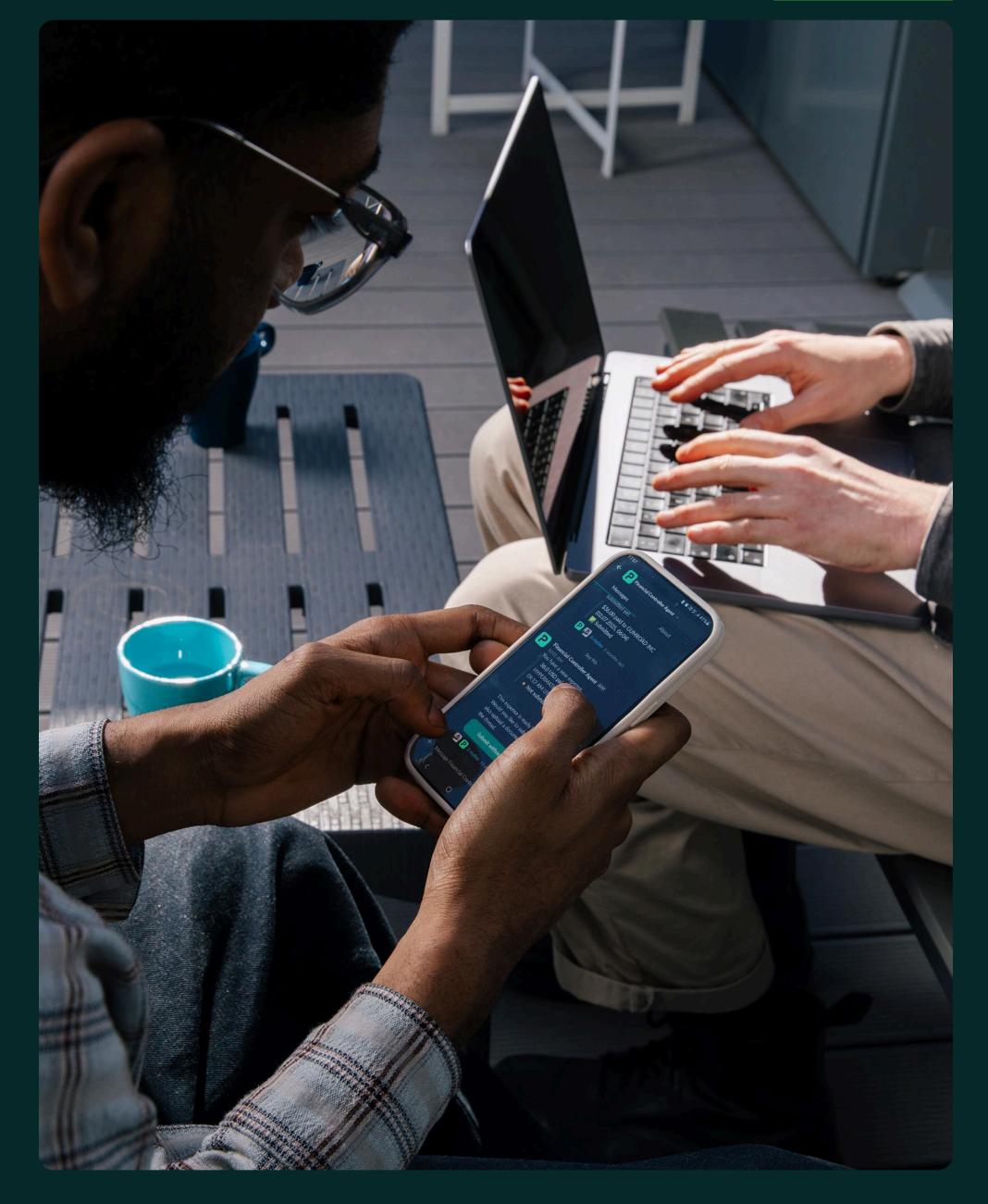
Time investment guide

How to use this playbook effectively.



The Al reality check

A wake up call for finance leaders

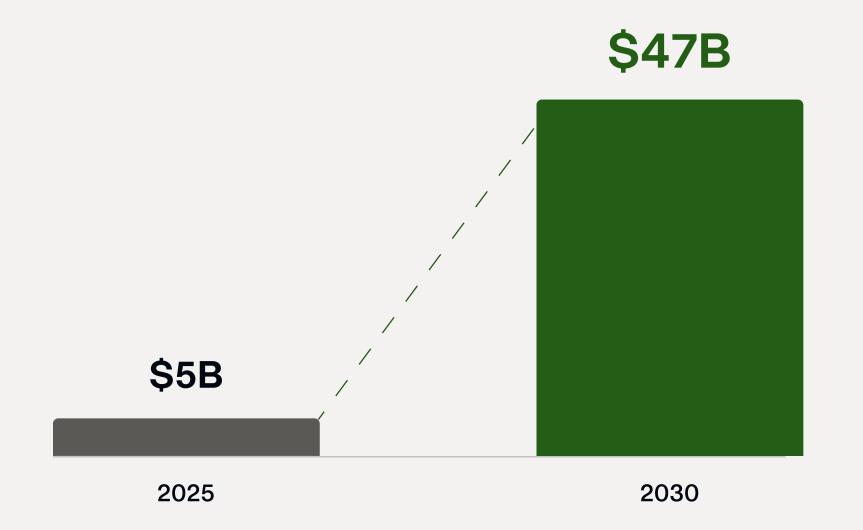


Three numbers that should keep you awake at night

1. 941% market explosion

The AI agent market is exploding from \$5 billion in 2024 to a projected \$47 billion by 2030 — while 96% of finance leaders are still in exploration mode, not execution.²⁹

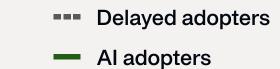
Al agent market growth

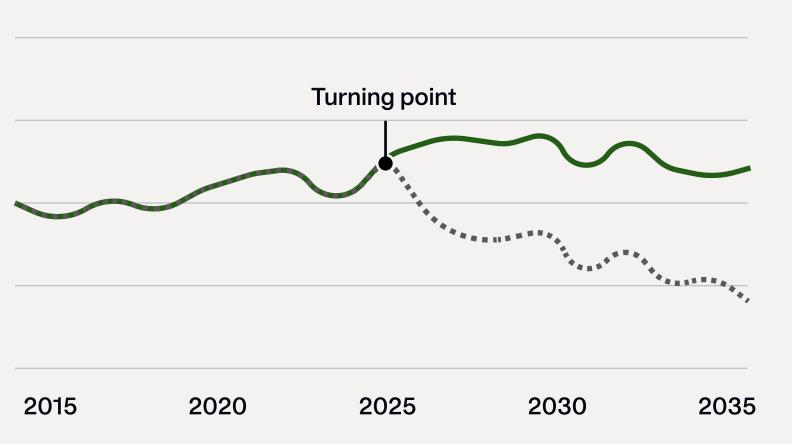


2. The 2025 cliff

Organisations delaying Al adoption risk falling noticeably behind competitors as early as 2025.8

Al adoption vs. market performance

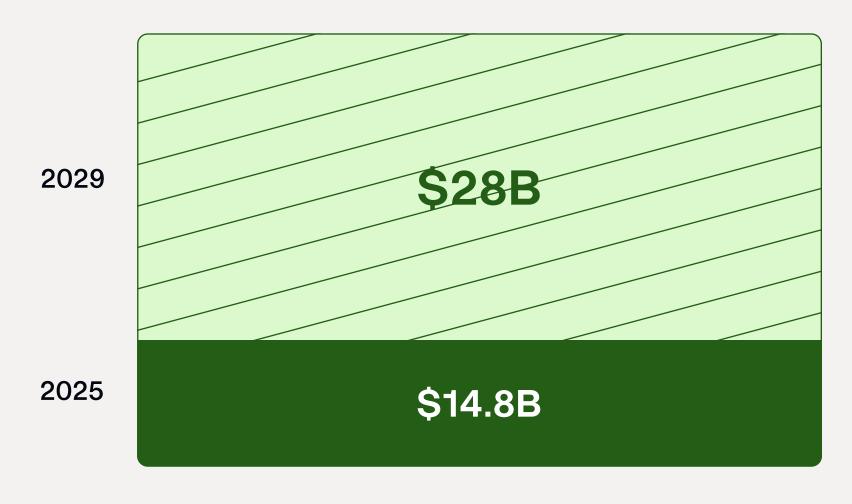




3. 28 billion left on the table

The finance-specific Al market will grow from \$14.79 billion to \$43.04 billion by 2029 — but most CFOs are watching from the sidelines while early movers capture disproportionate advantage.⁷

Al finance market growth



The Al advantage gap

How leading CFOs are pulling ahead

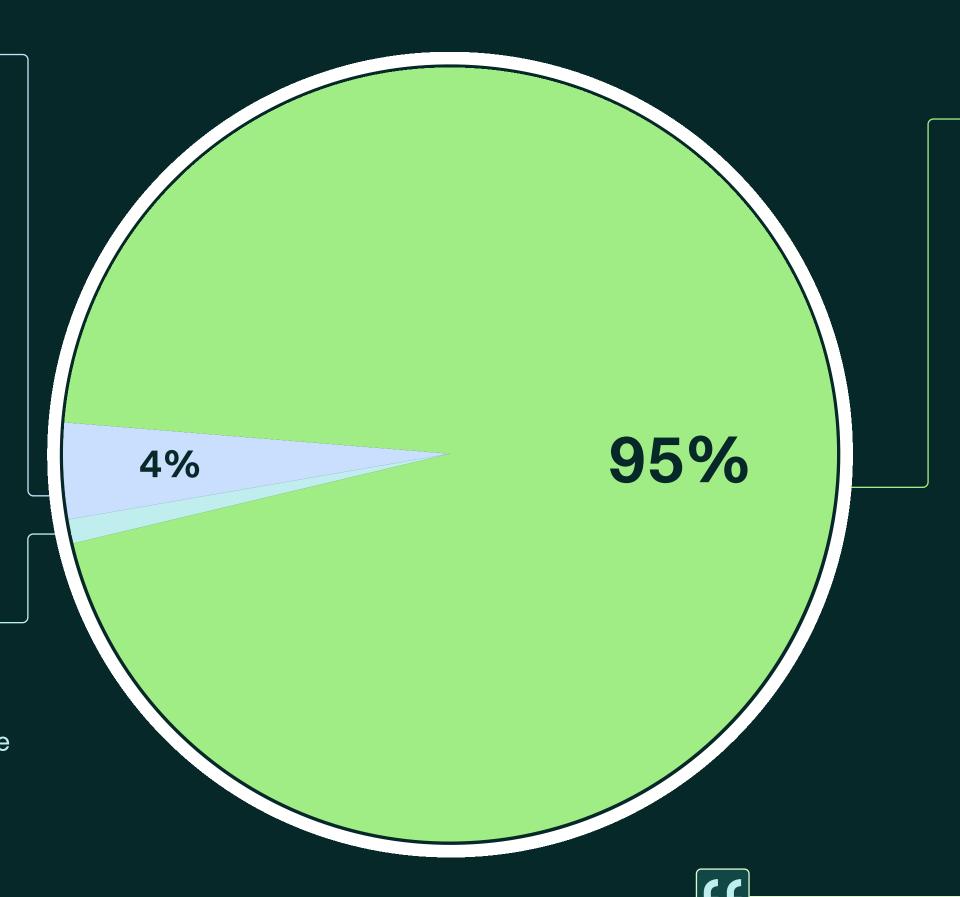
• The leaders - 4%

Finance executives who are "maturing and scaling" Al use are already seeing:

- 50% reduction in manual finance tasks¹²
- 20% improvement in forecast accuracy¹⁶
- Enhanced strategic capacity for business partnering
- Competitive moats in operational efficiency

→ The laggards - 1%

Ignoring AI entirely — facing potential obsolescence



The explorers - 95%

Still running pilots, attending conferences, and planning while competitors execute

"The gap between Al leaders and laggards in finance isn't just about efficiency anymore — it's about strategic relevance."

- Konstantin Dzhengozov, CFO, Payhawk

The finance AI evolution timeline

1. Pre-Al era (2000-2020)

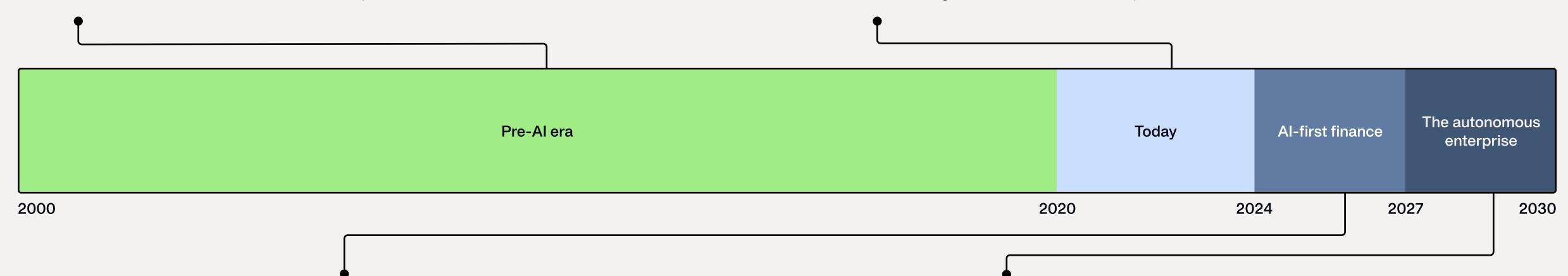
Manual processes & basic automation

- Excel-based forecasting and analysis
- Rule-based workflow automation (RPA)
- Monthly/quarterly reporting cycles
- Reactive decision-making
- CFO Role: Financial steward and scorekeeper

2.Today (2021-2024)

Al pilots & early adoption

- Experimental Al implementations
- Basic machine learning for fraud detection
- Chatbots for employee queries
- Enhanced data visualisation
- CFO Role: Digital transformation champion



3. Al-first finance (2025-2027)

Intelligent automation at scale

- Al agents managing end-to-end workflows
- Real-time predictive analytics
- Autonomous invoice processing and reconciliation
- Multi-agent collaboration across functions
- CFO Role: Strategic Al orchestrator

4. The autonomous enterprise (2028-2030)

Self-optimising financial systems

- Fully autonomous financial operations
- Quantum-enhanced optimisation
- Predictive business model adaptation
- Human teams focused on innovation and strategy
- CFO Role: Chief Value Creation Officer

Reality check: Busting Al myths

MYTH

"Al will replace finance teams"

MYTH

"Al implementation takes years"

MYTH

"Al is too risky for finance"

TRUTH

Al increases value of finance role

TRUTH

Quick wins possible in 90 days

TRUTH

Not adopting AI is the bigger risk

THE REALITY

Al agents function as "digital co-workers" that augment human capabilities rather than replace them. Finance professionals are freed from routine tasks to focus on:

- Strategic business partnering
- Complex analysis and interpretation
- Innovation and process improvement
- Relationship management and communication

THE REALITY

While comprehensive AI transformation is a journey, immediate value can be achieved:

- Week 1-4: Al-powered expense categorisation and anomaly detection
- Month 2: Automated invoice processing and basic forecasting
- Month 3: Intelligent variance analysis and reporting
- Month 4+: Advanced analytics and predictive capabilities

THE REALITY

While Al introduces new risks, the risk of competitive obsolescence from inaction is greater:

- 92% of organisations report Al initiatives meeting or exceeding ROI expectations²²
- Modern Al governance frameworks address security and compliance concerns
- Phased implementation allows for controlled risk management

The new finance mandate

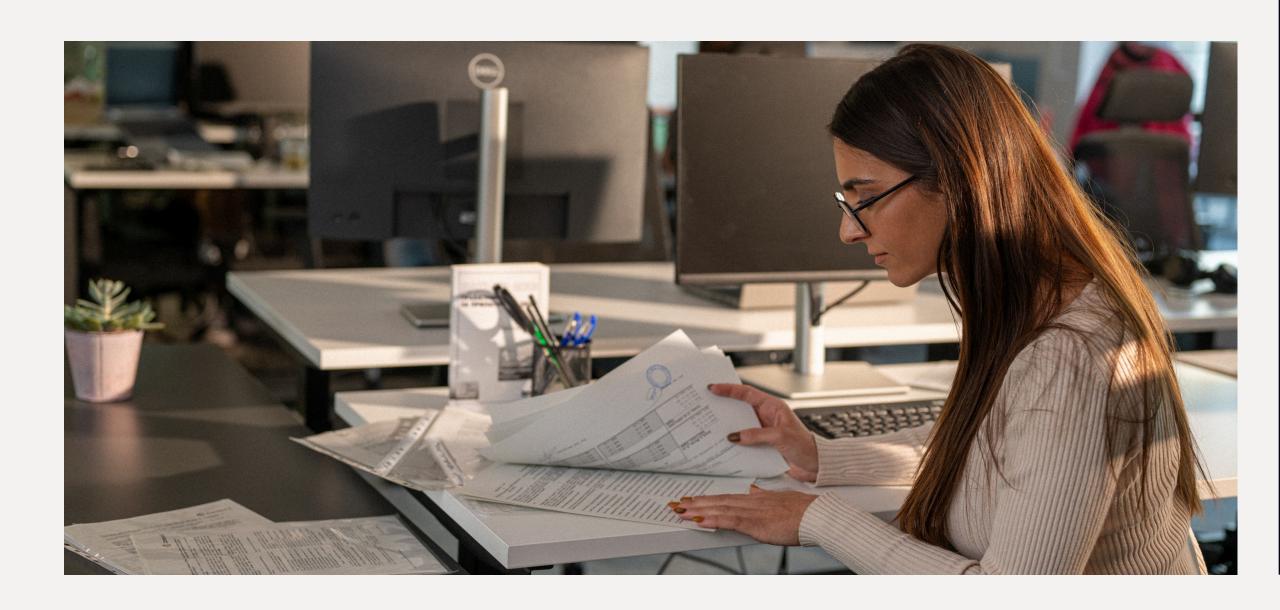
The traditional CFO mandate is expanding dramatically beyond financial stewardship and historical reporting

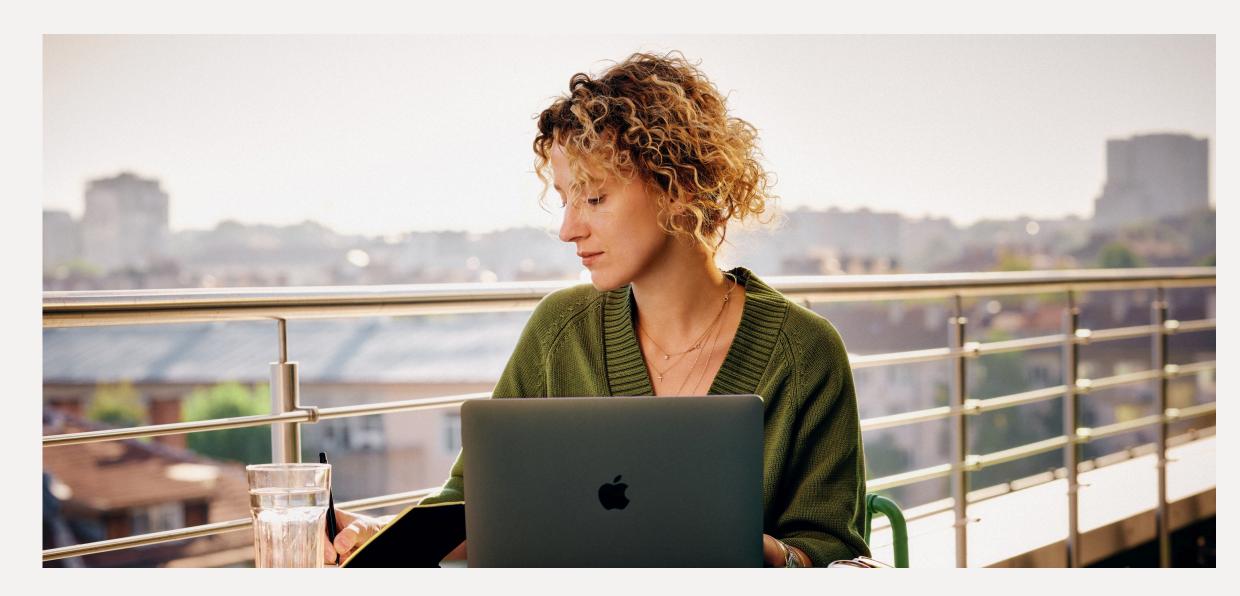
Traditional CFO Focus

- Financial reporting and compliance
- Cost control and budgeting
- Historical analysis and scorekeeping
- Risk management and controls
- Transactional oversight

Al-enabled CFO Focus

- * Strategic business partnering with Al-powered insights
- * Predictive analytics driving forward-looking decisions
- * Technology integration and digital innovation leadership
- * Cross-functional collaboration with IT and data science teams
- * Value creation through intelligent automation and optimisation





The CFO as Chief Al Officer of Finance

Modern CFOs must master a new competency framework:

01. Technology leadership

- Understanding AI capabilities and limitations
- Evaluating and integrating Al solutions
- Building data-driven decision cultures
- Managing Al vendor relationships

③ 03. Change management

- Leading workforce transformation
- Upskilling finance teams for AI collaboration
- Managing the human side of automation
- Creating innovation-friendly cultures

<u>ய</u> 02. Data strategy

- Ensuring data quality and governance
- Creating unified data architectures
- Implementing real-time analytics capabilities
- Balancing data accessibility with security

***** 04. Al governance

- Establishing ethical AI frameworks
- Managing algorithmic risk and bias
- Ensuring regulatory compliance
- Implementing human oversight protocols





Why the Al Office of the CFO is inevitable

The convergence is clear: Three unstoppable forces are driving the Al Office of the CFO:

1. Data explosion

Finance departments are drowning in data from multiple sources — ERP systems, banking platforms, expense tools, procurement systems, and more. Only AI can process and extract insights from this volume at the speed business demands.

2. Stakeholder expectations

Boards expect real-time insights, business units demand instant answers, and regulatory bodies require continuous compliance monitoring. Manual processes can't meet these expectations.

3. Competitive pressure

Organisations with Al-powered finance functions operate with fundamentally different capabilities — real-time decision making, predictive risk management, and strategic agility that manual processes simply can't match.

The Payhawk vision

We're building the AI Office of the CFO as an integrated platform where intelligent agents handle routine operations while empowering finance leaders to focus on strategic value creation. This isn't just automation — it's augmentation of human expertise with artificial intelligence.

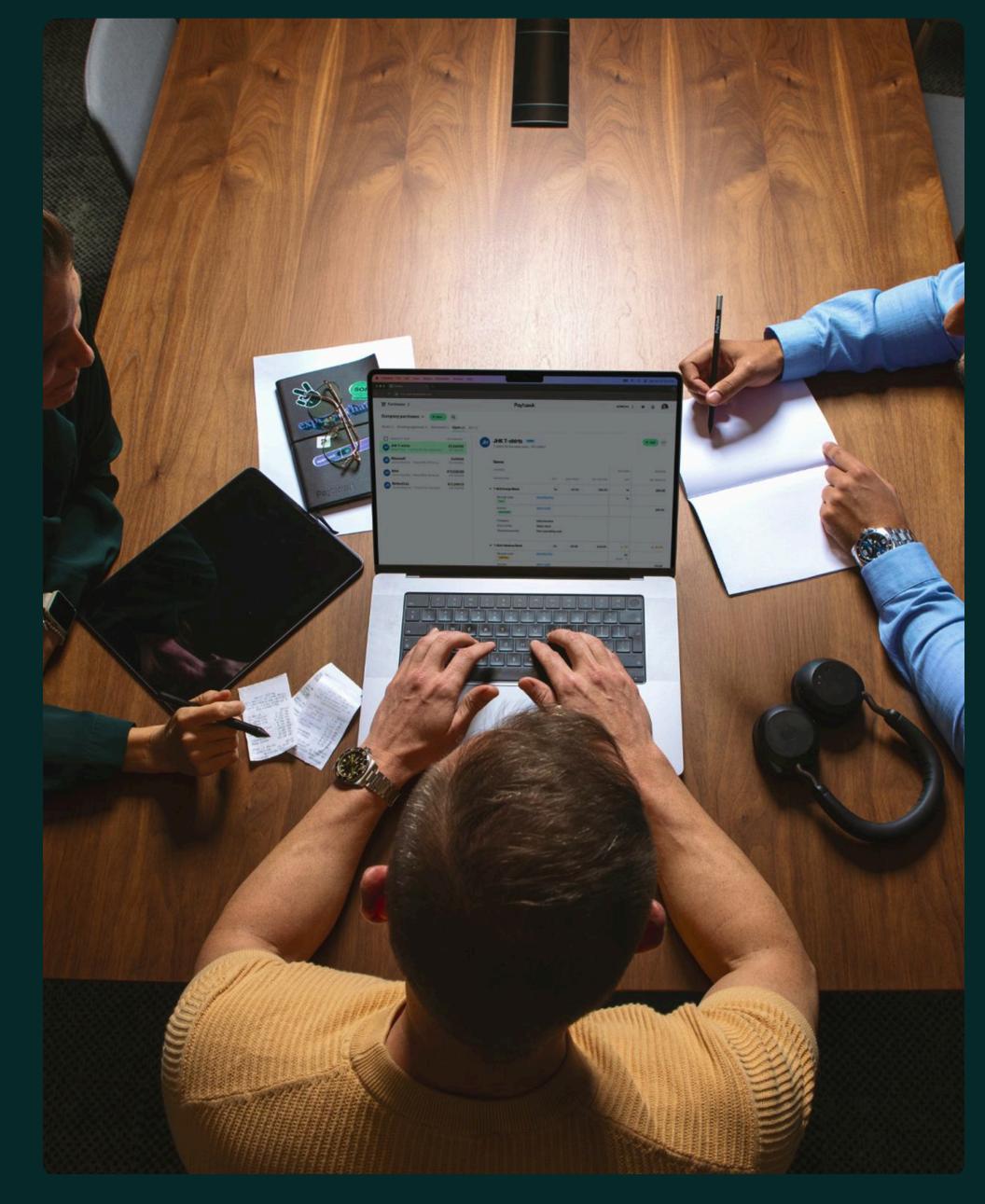
The inevitable outcome

Every CFO will soon have a team of AI agents working alongside their human team. The only question is whether you'll lead this transformation or be forced to catch up.

The business case

Quantifying Al value

Important Note: This section combines verified industry statistics (marked with source citations) with illustrative frameworks and examples (clearly marked) to help CFOs build comprehensive business cases. Use verified data for credible claims and illustrative examples for planning scenarios.



Al ROI calculator framework

ROI calculation formula

fx AIROI = (Annual value created - Annual AI investment) / Annual AI investment × 100

fx Payback period = Total implementation cost / Monthly value creation

Value category	Measurement method	Illustrative range	Your estimate
Direct cost savings	Labour cost reduction + Error prevention	15-50% of current costs*	\$
Efficiency gains	Time savings × hourly rate	20-60% time reduction*	\$
Accuracy benefits	Error cost avoidance + compliance	30-70% error reduction*	\$
Strategic capacity	Strategic work value creation	2-5x current strategic output*	\$
Risk mitigation	Fraud prevention + compliance	40-60% risk reduction*	\$
Scalability value	Growth support without proportional cost	10-30% cost avoidance*	\$
Total annual value	Sum of all above categories		\$
Implementation cost	Technology + Training + Change manegement		\$
Net ROI	(Total Value - Cost) / Cost × 100		%

^{*}Illustrative ranges for planning purposes

Efficiency gains

Operational excellence through automation

CURRENT STATE

Verified industry data

Up to 50% reduction in manual effort through automation solutions combining RPA and Al¹²

Nearly half of an FP&A team's time currently spent on laborious, low-value tasks¹⁶

* AI-ENABLED FUTURE

Additional benefits

24/7 processing capabilities significantly reducing processing times¹

Instant analysis: Al agents process vast quantities of data for immediate insights1

Continuous operation allows finance teams to respond more swiftly to demands¹

Flexible forecasting cycles: More frequent updates enabling faster adaptation to market conditions¹⁶

Real-time processing: Continuous operation allows finance teams to respond more swiftly to demands¹

Area	Traditional time	Al-enhanced time	Improvement
Invoice processing	5-10 minutes	30 seconds	★ 90%+ faster*
Monthly reporting	5-7 days	1-2 days	* 60-70% faster*
Cash reconciliation	2-4 hours daily	15-30 minutes	* 85%+ faster*
Variance analysis	2-3 days	Real-time	★ 95%+ faster*

^{*}Illustrative improvement ranges, actual results will vary by organisation and implementation

Accuracy improvements

Precision that drives confidence

CURRENT STATE

Verified industry data

Up to 50% error rate reduction in cash flow forecasting compared to traditional methods¹³

20% decrease in overall forecast error on average for companies using Al¹⁶

Complex pattern identification that human analysts might miss1

* AI-ENABLED FUTURE

Risk assessment precision

Enhanced fraud detection with continuous learning and adaptation¹

Proactive risk identification through early warning systems¹

Automated compliance monitoring reducing regulatory violations¹

Area	Traditional error rate	Al-enhanced rate	Improvement
Data entry	3-5%*	<0.5%*	* 85-90% reduction*
Invoice matching	5-8%*	<1%*	* 80%+ reduction*
Expense categorisation	10-15%*	<2%*	* 85%+ reduction*
Regulatory reporting	2-4%*	<0.5%*	★ 75%+ reduction*

^{*}Illustrative ranges for planning purposes, actual results will vary by organisation and implementation

Strategic value creation

Beyond efficiency: Enabling innovation

Enhanced decision support

Real-time insights for finance leaders and business partners¹

Sophisticated scenario modeling to evaluate potential outcomes¹

Predictive and prescriptive capabilities moving beyond historical reporting¹

Innovation enablement

Advanced analytics capabilities previously unavailable to finance teams

Cross-functional insights through integrated data analysis

Competitive intelligence through market sentiment analysis

Business model optimisation through comprehensive scenario planning

Capacity liberation

CURRENT STATE

: Finance teams spend significant time on:

Data gathering and reconciliation

Manual report generation

Error correction and investigation

Routine compliance tasks

Capacity liberation

* AI-ENABLED FUTURE

22: Teams redirect effort toward:

In-depth performance analysis

Strategic advisory to business units

Growth opportunity identification

Innovation and process improvement

2

ROI case studies by function

Note: The following examples provide illustrative calculations for planning purposes. Actual results will vary significantly based on organisation size, current processes, and implementation approach.



24

Accounts Payable automation

Illustrative value calculation

Annual invoice volume: 50, 000 invoices

\$ Current processing cost: \$8 per invoice*

* Al-enhanced cost: \$3 per invoice*

 \bigcirc Annual savings: 50,000 × (\$8 - \$3) = \$250,000*



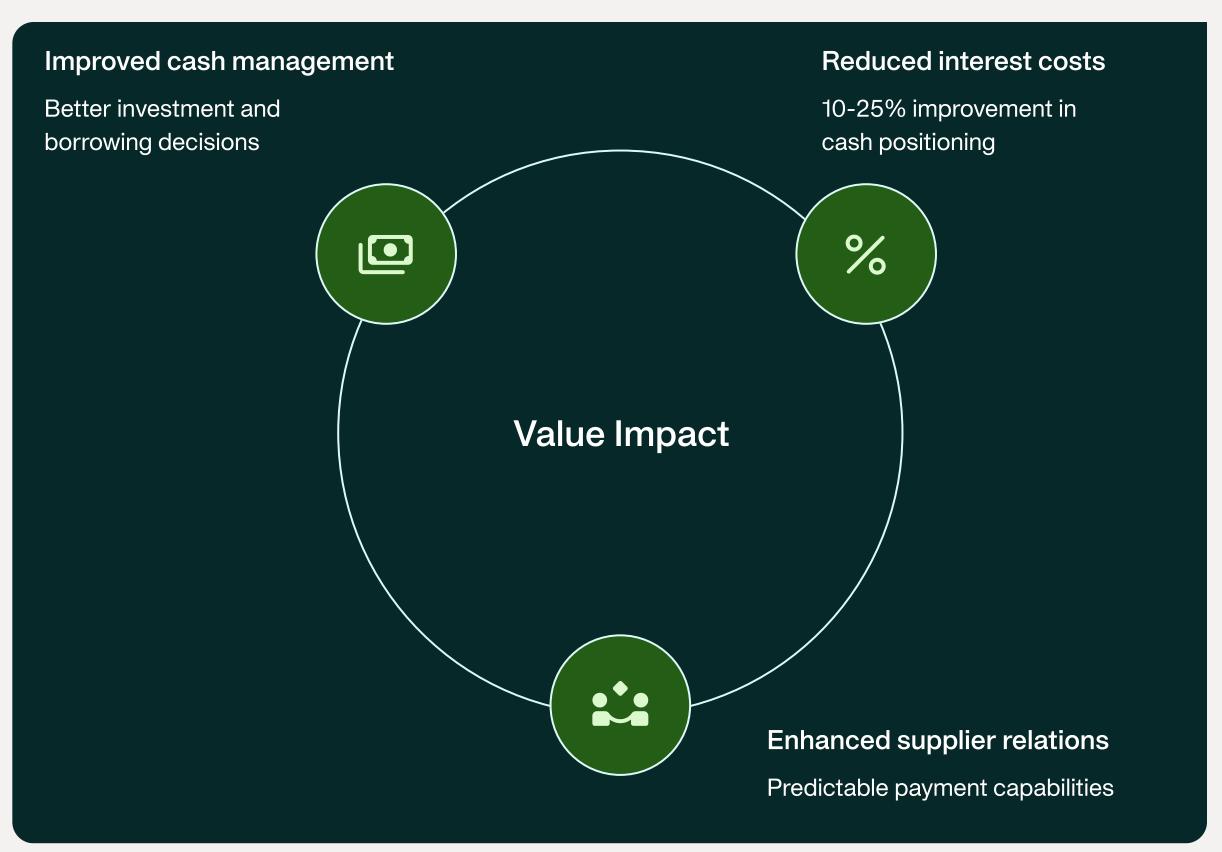
^{*}Illustrative figures for demonstration purposes

Cash flow forecasting

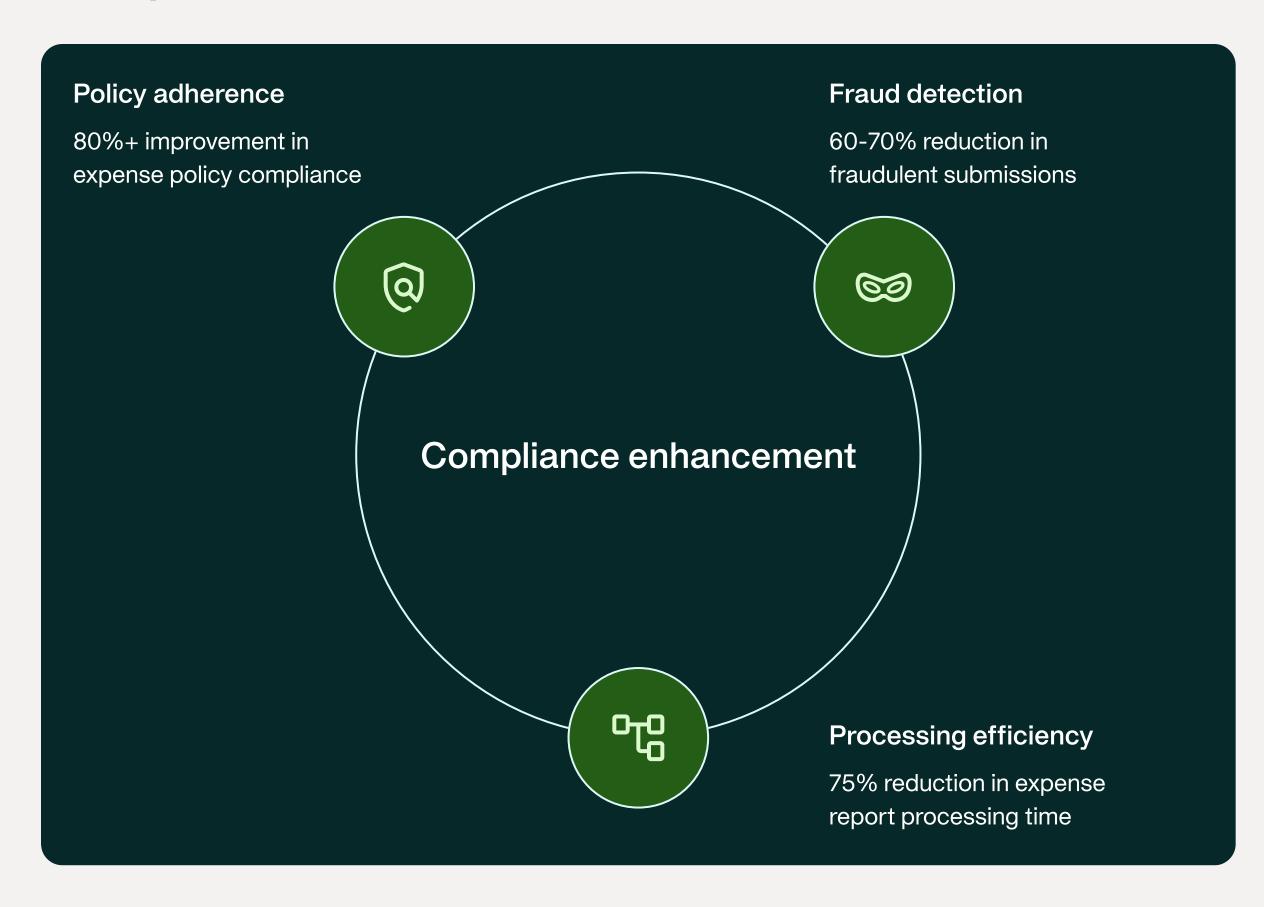
Accuracy improvements



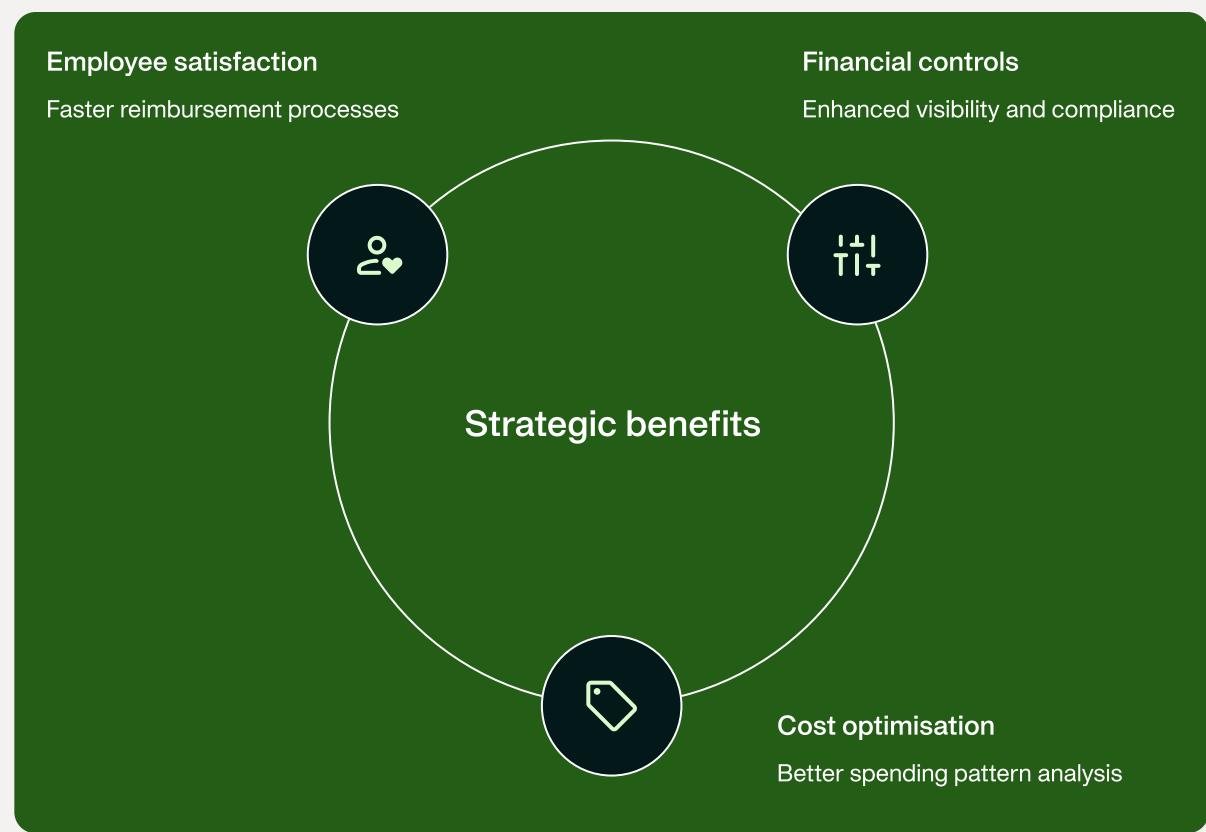
Value impact



Compliance enhancement



Strategic benefits



Total value framework

Direct savings (immediately quantifiable)

Source	Illustrative savings range	Measurement
Labour cost reduction	30-50% of process costs*	Hours saved * hourly rate
Error prevention	2-5% of process value*	Cost of errors avoided
Operational efficiency	20-40% productivity gain*	Process cycle time reduction
Compliance automation	50-70% compliance costs*	Manual monitoring reduction

^{*}Illustrative framework for planning

Indirect benefits (strategic value)

Area	Illustrative impact	Long-term value	
Strategic capacity	2-5x increase in analysis time*	Enhanced decision quality	
Risk mitigation	40-60% risk reduction*	Avoided losses and penalties	
Competitive advantage	Faster market response*	Revenue protection/growth	
Scalability	Growth without proportional costs*	Future cost avoidance	

^{*}Illustrative framework for planning

Implementation success indicators

Verified industry data

92% of organisations already using AI in finance report initiatives meeting or exceeding ROI expectations²²

Success concentration currently among early adopters with strong data foundations9

Illustrative implementation indicators

Typical payback period: 6-18 months for operational AI implementations*

Implementation success varies significantly by preparation and approach*

Performance benchmarks

Metric	Traditional performance	Al-enhanced rate	Improvement
Forecast accuracy	±15-25% variance*	±5-10% variance*	★ 90% reduction*
Processing speed	5-7 day close*	1-2 day close*	* 120% reduction*
Error rates	3-5%*	<1%*	* 120% reduction*
Strategic time	30-40% of capacity*	60-70% of capacity*	* 60% reduction*

^{*}Illustrative ranges for planning purposes

Value realisation timeline

Illustrative implementation phases:

Month 1-3: Foundation

Quick wins: 15-25% efficiency improvements*

Error reduction: 30-50% decrease in manual errors*

Team adoption: 60-80% user engagement*

Month 4-8: Scaling

Process optimisation: 35-50% efficiency gains*

Accuracy enhancement: 50-70% error reduction*

Strategic shift: 40-60% time reallocation*

Month 9-12: Transformation

Full value realisation: 45-60% total efficiency

improvement*

Strategic impact: Measurable business

partnership enhancement*

Competitive advantage: Clear differentiation

from traditional operations*

Month 9-12: Transformation

Month 1-3: Foundation

Month 4-8: Scaling

*Illustrative ranges for planning purposes

SUCCESS FACTORS

Critical prerequisites

Data quality: Clean, accessible, well-governed data foundation

Leadership commitment: Strong executive sponsorship and change management

Technical infrastructure: Robust integration and security capabilities

Team readiness: Al literacy and change adaptation skills

Ongoing excellence drivers

Continuous optimisation: Regular model tuning and process refinement

Cross-functional collaboration: Strong partnerships with IT and business units

Governance maturity: Robust risk management and ethical Al frameworks

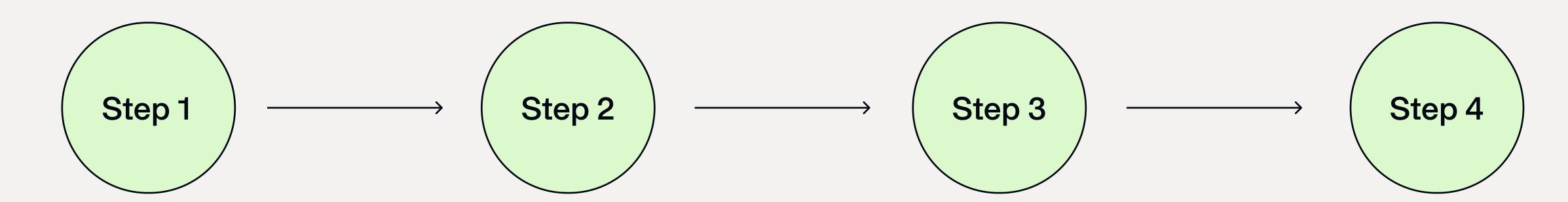
Innovation culture: Willingness to experiment and scale successful initiatives

Payhawk

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Building your business case

The AI business case extends far beyond cost savings to encompass strategic transformation, competitive advantage, and organisational capability enhancement.



Baseline assesment

- Document current process costs, times, and error rates
- Identify highest-impact automation opportunities
- Assess organisational readiness and capability gaps

Value modeling

- Use the ROI Calculator
 Framework above
- Include both direct savings and strategic benefits
- Model conservative, realistic, and optimistic scenarios

Implementation planning

- Phase deployment for quick wins and learning
- Budget for technology, training, and change management
- Establish measurement and optimisation protocols

Executive communication

- Lead with business impact, not technology features
- Present clear ROI timeline and success metrics

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Address risks and mitigation strategies

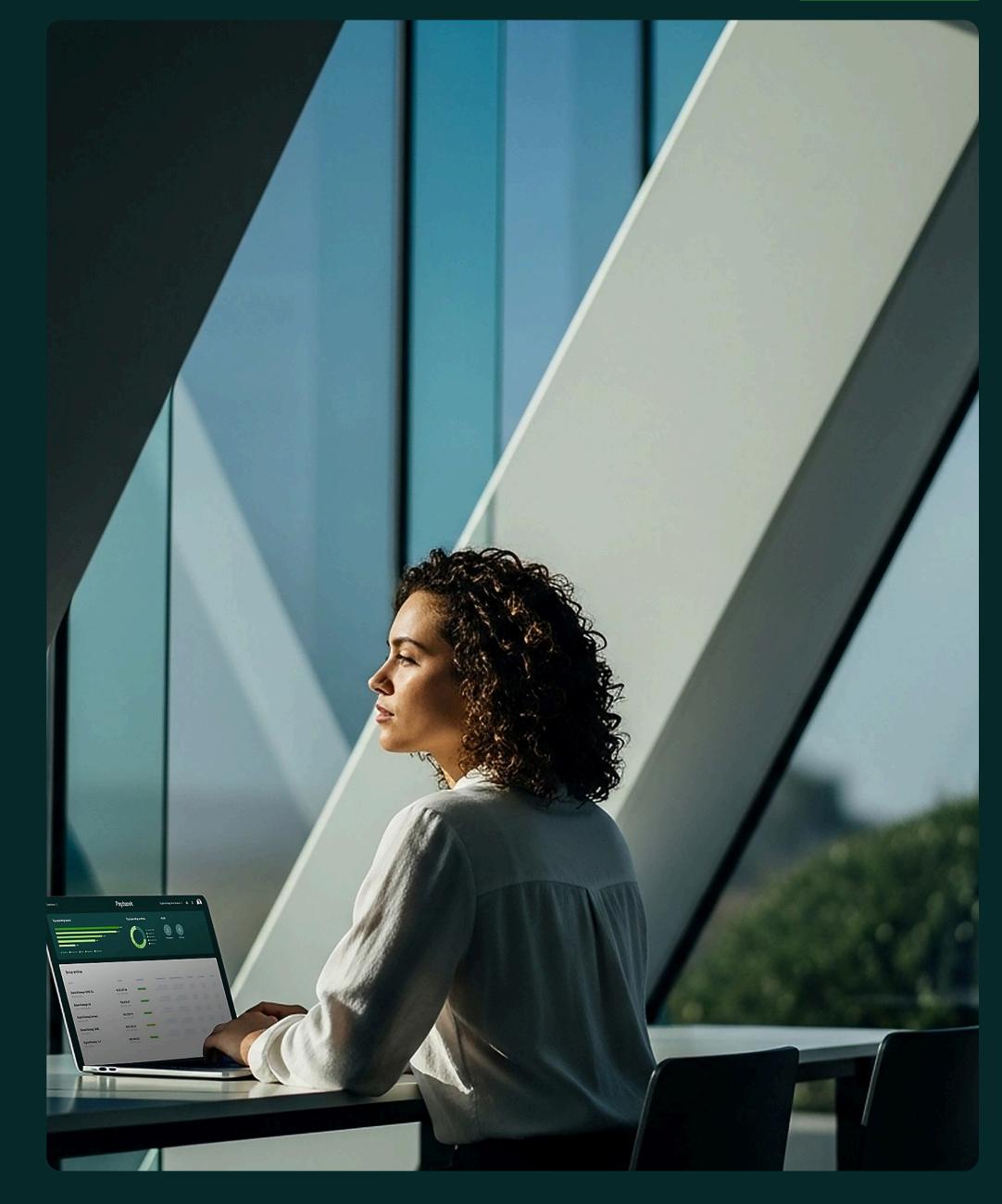
Disclaimer: All illustrative examples and unverified metrics in this section are provided for planning framework purposes only. Actual results will vary significantly based on organisation size, industry, current processes, data quality, implementation approach, and team readiness. Always conduct organisation-specific assessments and pilots before making investment decisions.

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Managing Al risks

A CFO's guide

Important Note: This section combines verified industry challenges (marked with source citations) with practical risk management frameworks (clearly marked) to help CFOs build comprehensive risk mitigation strategies.



Al risk management dashboard

Risk category	Probability	Impact	Risk Level	Primary mitigation	Owner
Implementation risks					
Cost overruns	Medium	High	MEDIUM	Phased deployment + ROI gates	CFO
Integration complexity	High	Medium	MEDIUM	Legacy system assessment	СТО
Data quality issues	High	High	HIGH	Data governance program	CDO/CFO
Operational risks					
Security vulnerabilities	Medium	High	MEDIUM	Al-specific security framework	CISO
Model hallucinations	Medium	High	MEDIUM	Human oversight protocols	CFO
Bias and ethics	Low	High	MEDIUM	Fairness monitoring program	Legal/CFO
Strategic risks					
Talent gaps	High	Medium	MEDIUM	Upskilling + strategic hiring	CHRO/CFO
Governance failures	Medium	High	MEDIUM	Al governance framework	CFO
Vendor dependencies	Medium	Medium	LOW	Multi-vendor strategy	CFO/CTO

Cost overruns: Budget management strategies

VERIFIED CHALLENGE

Cost and investment issues

- 26% of finance executives cite lack of sufficient investment as a major concern⁹
- Significant initial investment often required for Al agent implementation⁶
- Costs can escalate particularly with complex models and underlying hardware infrastructure⁵

MITIGATION STRATEGY

Disciplined capital allocation framework

- Phase-gate approach: Release funding based on milestone achievement
- ROI validation gates: Require demonstrated value before next phase
- Cost monitoring: Real-time tracking against approved budgets
- Contingency planning: 20-30% buffer for unforeseen complexity*

MITIGATION STRATEGY

Cost control best practices

- Start with high-impact, low-complexity use cases
- Leverage existing infrastructure where possible
- Consider cloud-based solutions for scalability
- Implement robust vendor cost management



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Integration complexity: Phased approach benefits

VERIFIED CHALLENGE

Keeping data flowing

- Integration with legacy systems poses significant technical challenges⁶
- Ensuring reliable data flow between Al tools and enterprise systems is complex¹
- Requires meticulous planning and deep technical expertise⁴

MITIGATION STRATEGY

Systematic integration approach

- Legacy system assessment: Comprehensive compatibility analysis
- API-first strategy: Prioritise systems with robust integration capabilities
- Pilot testing: Small-scale trials before full deployment
- Fallback planning: Maintain manual processes during transition

MITIGATION STRATEGY

Technical readiness framework

- Infrastructure capability assessment
- Data architecture evaluation
- Security protocol validation
- Performance baseline establishment



Data quality: Building foundations

VERIFIED CHALLENGE

Data strategy gaps

- Al agents are fundamentally data-dependent on highquality, clean, structured data¹
- Data silos and inconsistent definitions severely hinder Al performance¹⁰
- Poor data governance practices are widespread¹⁰
- Data strategy is arguably the most critical step for Al deployment⁴

MITIGATION STRATEGY

Data foundation building

- Data quality assessment: Comprehensive audit of current state
- Governance framework: Clear ownership, standards, and processes
- Master data management: Single source of truth establishment
- Data lineage tracking: Understanding data sources and transformations

MITIGATION STRATEGY

Data readiness checklist

- ☐ Data quality standards defined and measured
- ☐ Data governance policies established
- ☐ Access controls and security protocols implemented
- ☐ Integration capabilities tested and validated
- ☐ Training data representative and unbiased



Operational risks

Security vulnerabilities: Al-specific threat protection

VERIFIED CHALLENGE

Critical threat landscape

- Data security and privacy are major concerns in Al adoption⁶
- Al-specific threats include data poisoning and model inversion attacks¹⁸
- Third-party Al vendors introduce additional risk vectors¹
- Quantum computing may pose future risks to encryption standards⁴

MITIGATION STRATEGY

Al security framework

- Data protection: Encryption at rest and in transit
- Access controls: Role-based permissions and authentication
- Vendor vetting: Security assessment of thirdparty providers
- Threat monitoring: Al-specific attack detection and response

MITIGATION STRATEGY

Advanced security measures

- Data poisoning detection algorithms
- Model inversion attack prevention
- Secure multi-party computation for sensitive data
- Quantum-resistant cryptography planning



Operational risks

Model hallucinations: Validation and oversight protocols

VERIFIED CHALLENGE

Ensuring accuracy

- Al agents susceptible to "hallucinations," plausible but incorrect outputs²⁰
- Accuracy is non-negotiable in finance context²⁰
- Manual review may remain necessary for certain applications¹⁵

MITIGATION STRATEGY

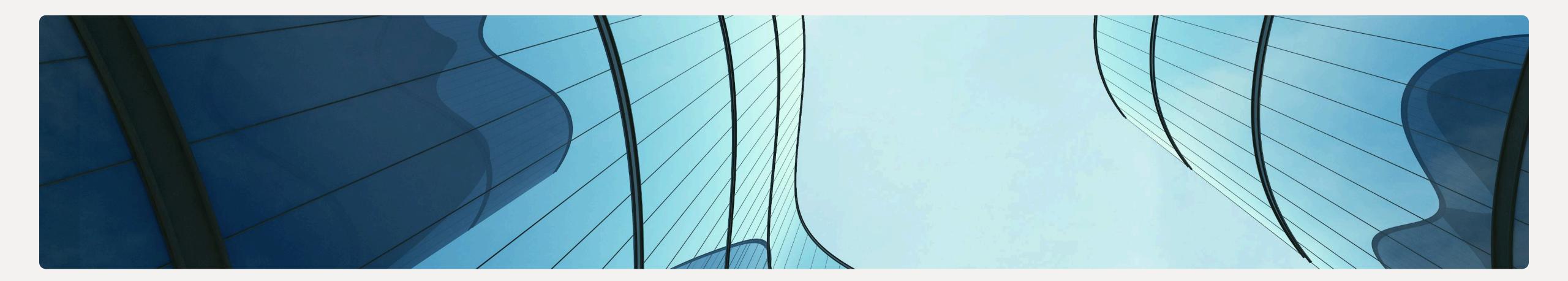
Validation framework

- Real-time data checks: Validation against trusted sources¹⁶
- External verification: Integration with authoritative databases¹⁶
- Human oversight: Critical output review processes¹⁶
- Confidence scoring: Al models provide certainty indicators

MITIGATION STRATEGY

Quality assurance protocols

- Output sampling and verification
- Exception handling procedures
- Performance degradation alerts
- Model accuracy monitoring dashboards



Bias and ethics: Fairness monitoring frameworks

VERIFIED CHALLENGE

Al fairness challenges

- Al models can perpetuate biases in training data¹⁹
- Unfair outcomes in credit scoring and loans¹⁹
- "Black box" problem makes decision-making opaque
- Ethical considerations translate to compliance requirements¹⁹

MITIGATION STRATEGY

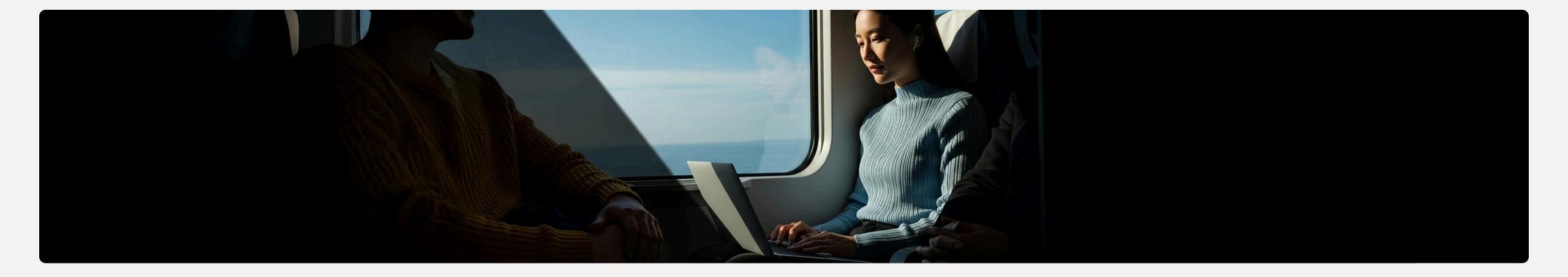
Fairness and ethics program

- Bias detection: Regular algorithmic auditing and testing
- Explainable AI: Implement interpretable model architectures
- Diverse data: Ensure representative training datasets
- Ethics review: Multi-stakeholder evaluation of AI decisions

MITIGATION STRATEGY

Compliance framework

- Legal and regulatory requirement mapping
- Ethics committee establishment
- Decision audit trails maintenance
- Stakeholder feedback mechanisms



Talent gaps: Workforce transformation planning

VERIFIED CHALLENGE

The skills gap

- Lack of necessary Al expertise is a significant barrier⁶
- Need for upskilling existing workforce in data literacy and Al concepts¹⁰
- Strategic hiring of specialised talent required¹⁰

MITIGATION STRATEGY

Talent development framework

- Current state assessment: Skills gap analysis across finance team
- Upskilling programs: Al literacy and data science training
- Strategic hiring: Target roles for external AI expertise
- Knowledge transfer: Ensure expertise sharing and retention

MITIGATION STRATEGY

Quality assurance protocols

- Al competency integration in job descriptions
- Career development paths for AI-enhanced roles
- Cross-functional collaboration training
- Change management support programs



Governance failures: Control framework requirements

VERIFIED CHALLENGE

Lack of framework

- Robust governance frameworks required before Al deployment⁴
- Integration requires meticulous planning and governance⁴
- Holistic strategy needed addressing technology, data, talent, and process concurrently

MITIGATION STRATEGY

Al governance framework

- Decision rights: Clear accountability for Al initiatives
- Risk management: Al-specific risk assessment and controls
- Performance monitoring: Continuous measurement and optimisation
- Compliance oversight: Regulatory and ethical requirement tracking

MITIGATION STRATEGY

Governance structure

- Al steering committee establishment
- Cross-functional working groups
- Regular governance reviews and updates
- Escalation and decision-making procedures



Vendor dependencies: Risk diversification strategies

STRATEGIC CONSIDERATIONS

- Third-party vendor risks require careful management¹
- Technology vendor roadmaps must align with business needs4
- Balance between vendor solutions and in-house development⁴

MITIGATION STRATEGY

- Multi-vendor strategy: Avoid single points of failure
- Vendor assessment: Financial stability and roadmap evaluation
- Contract management: SLAs, data ownership, and exit clauses
- Technology independence: Maintain ability to switch vendors



Regulatory landscape

VERIFIED CHALLENGE

Regulatory considerations

- GDPR compliance essential for data privacy¹
- Financial sector regulations require specific attention
- SOX compliance for public companies using AI in financial reporting

MITIGATION STRATEGY

Key development areas

- Al-specific legislation under development globally
- Algorithmic accountability requirements increasing
- Cross-border data governance becoming more complex
- Sector-specific Al regulations for financial services

MITIGATION STRATEGY

Financial services focus

- Model risk management requirements
- Consumer protection in automated decisions
- Anti-discrimination in lending and credit decisions
- Operational resilience and AI system reliability



Risk mitigation playbook | Pg. 1

Before implementation: To-dos

Readiness assessment checklist
O Data quality audit: Current state assessment completed
□ Infrastructure review: Technical capabilities evaluated
□ Team skills analysis: Competency gaps identified
□ Governance design: Framework structure defined
□ Budget planning: Total cost of ownership calculated
□ Risk assessment: Potential challenges identified and planned for
Governance framework establishment
□ Al steering committee: Cross-functional leadership team formed
□ Decision rights: Clear accountability assigned
□ Risk policies: Al-specific risk management procedures
□ Compliance standards: Legal and regulatory requirements mapped
O Performance metrics: Success measurements defined
Data strategy validation
□ Data governance: Policies and procedures implemented
O Quality standards: Measurement process defined
□ Security protocols: Data protection measures validated
□ Integration architecture: System connectivity confirmed

Risk mitigation playbook | Pg. 2

During deployment: To-dos

Human-in-the-loop protocols
Critical decision oversight: Human approval for high-impact outputs
□ Exception handling: Escalation procedures for unusual cases
□ Performance monitoring: Real-time accuracy and bias tracking
□ Feedback loops: Continuous model improvement processes
Performance monitoring systems
□ Real-time dashboards: Key performance indicators tracking
□ Alert mechanisms: Automated notification of issues
O Quality assurance: Regular output validation and testing
User feedback: Stakeholder satisfaction and usability metrics
Security validation processes
□ Access control testing: Permission and authentication verification
U Vulnerability scanning: Regular security assessment
□ Incident response: Breach detection and response procedures
U Vendor oversight: Third-party security compliance monitoring

Risk mitigation playbook | Pg. 3

Post-implementation: To-dos

Continuous monitoring requirements
□ Performance tracking: Ongoing accuracy and efficiency measurement
□ Risk assessment: Regular evaluation of emerging threats
Compliance auditing: Periodic regulatory requirement validation
□ Stakeholder feedback: User satisfaction and improvement suggestions
Model performance tracking
□ Accuracy metrics: Prediction quality measurement and trends
☐ Bias detection: Regular fairness and ethics evaluation
□ Drift monitoring: Model performance degradation detection
□ Retraining protocols: When and how to update models
Ethical compliance auditing
□ Fairness review: Regular bias and discrimination assessment
☐ Transparency reporting: Decision-making explainability documentation
□ Stakeholder engagement: Community and user feedback integration
Regulatory alignment: Compliance with evolving legal requirements

Integrated risk management strategy

The interconnected nature of AI risks requires a holistic approach. Poor data quality not only hinders performance but exacerbates security vulnerabilities and increases bias risk. Lack of skilled talent impedes implementation, monitoring, and governance effectiveness.

SUCCESS PRINCIPLES

01. Address all risk categories simultaneously rather than in isolation

- 02. Establish governance before deployment to prevent costly remediation
- 03. Invest in data quality as the foundation for all other efforts
- 04. Plan for workforce transformation alongside technology implementation

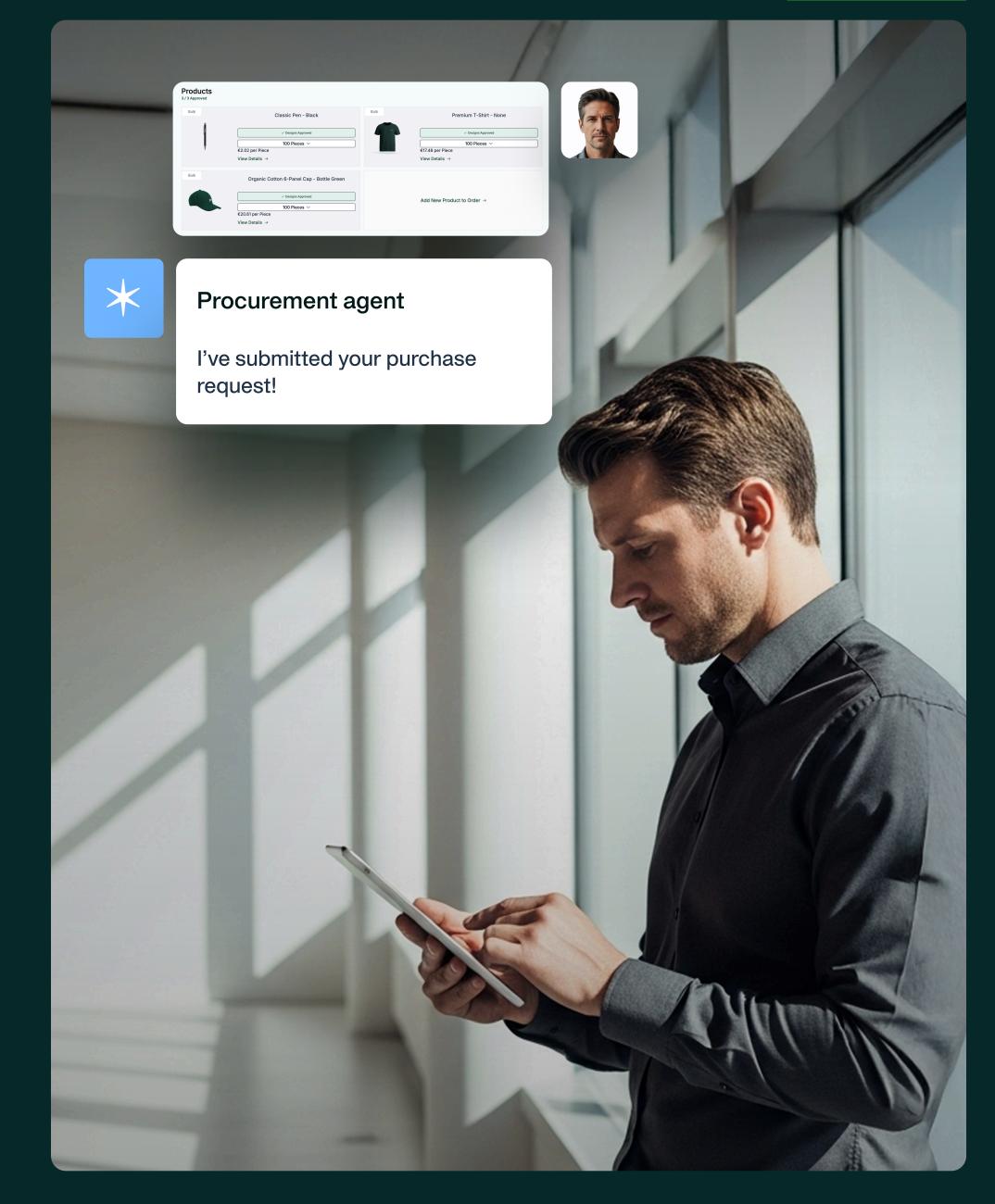
- 05. Maintain human oversight for critical financial decisions
- 06. Monitor continuously rather than treating risk as one-time assessment

Effective Al risk management transforms potential obstacles into competitive advantages through disciplined preparation and execution.

Spend management Al mastery

Why spend management is the gateway to the Al Office of the CFO

Important Note: This section combines verified industry data (marked with source citations) with illustrative planning frameworks (clearly marked) to help CFOs understand spend management's strategic role in AI transformation.



The spend management Al opportunity

Spend management: The perfect Al laboratory

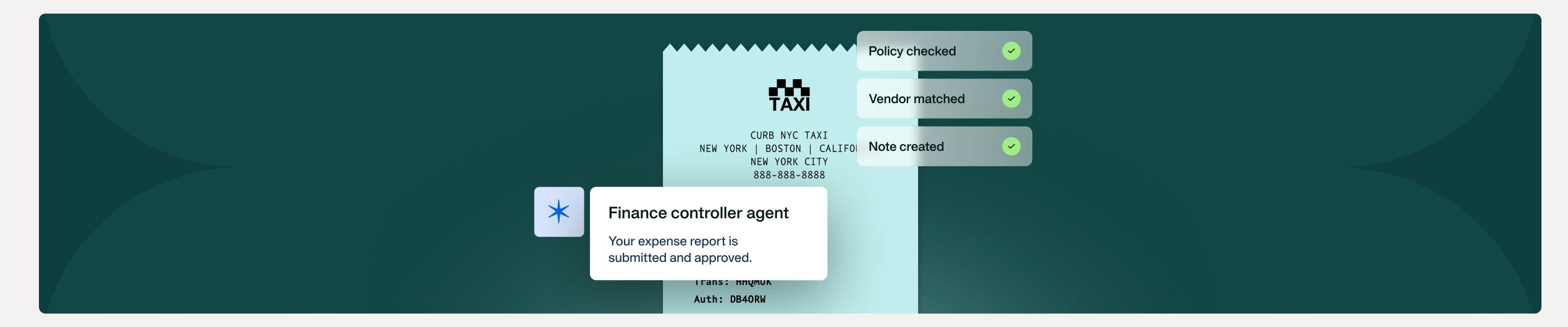
- High-volume, structured data: Millions of transactions with clear patterns and outcomes²⁷
- Measurable impact: Direct connection between Al improvements and cost savings
- Cross-functional reach: Touches every department and business process
- Immediate visibility: "You can't manage spend you can't see" Al provides instant clarity²⁸

Verified market reality

87% of finance leaders trust AI to take over some of their responsibilities, yet most struggle with where to begin. Spend management offers the clearest path forward with immediate, measurable returns.

Payhawk customer data

- Over 4,600 hours of manual data entry saved monthly through Al
- Over 4 million data fields automatically extracted monthly
- 50%+ of expense issues relate to missing or incorrect documentation



Spend management Al maturity model

LEVEL 1

Reactive

LEVEL 2

Automated

LEVEL 3

Intelligent

LEVEL 4

Autonomous

LEVEL 1

Current capabilities:

- Manual expense processing and approval workflows
- Spreadsheet-based budget tracking and reporting
- Reactive problem-solving when issues arise
- Limited spend visibility across departments

LEVEL 2

Current capabilities:

- Basic automation through rule-based workflows
- Standard reporting dashboards and alerts
- OCR for invoice data extraction
- Predefined approval routing

LEVEL 3

Current capabilities:

- Al-powered analytics providing predictive insights²⁷
- Automated anomaly detection for fraud and policy violations²⁷
- Real-time spend classification with high accuracy²⁷
- Dynamic budget variance forecasting based on spending patterns²⁵

LEVEL 4

Vision capabilities:

- Self-learning systems that continuously improve performance²⁸
- Proactive management with predictive issue resolution
- Strategic orchestration of end-to-end procurement processes²⁸
- Agentic AI creating and executing costsaving initiatives²⁸

LEVEL 1

Pain points

- Hours spent chasing receipts and documentation
- Budget overruns discovered after the fact
- Limited supplier performance insights
- Fragmented spend data across systems

***** AI OPPORTUNITY

High potential for immediate impact through basic automation

LEVEL 2

Pain points

- Reduced manual processing time
- Standardised expense categorisation
- Basic policy compliance monitoring

* AI OPPORTUNITY

Enhanced analytics and predictive capabilities

LEVEL 3

Business benefits:

- Proactive budget management and risk mitigation
- Data-driven supplier negotiation strategies²⁵
- Enhanced compliance and fraud prevention
- Strategic cost discovery opportunities²⁵

* AI OPPORTUNITY

Autonomous decision-making and optimisation

LEVEL 4

Strategic impact:

- Autonomous procurement systems
 managing sourcing and negotiations²⁵
- Continuous optimisation of supplier relationships and contracts
- Strategic resource allocation based on Aldriven insights
- Competitive advantage through intelligent spend management

Spend visibility & analytics

VERIFIED CAPABILITIES

Automated data consolidation

* ADVANCED INTELLIGENCE FEATURE

Anomaly detection system

Unusually high invoices flagged for investigation¹⁶

Maverick spending identification (purchases outside approved contracts)²⁷

Non-compliant transactions caught before processing²⁷

Budget limit alerts triggered in real-time for prevention¹⁶



platforms²⁷

Predictive analytics engine

Future spending trend forecasting based on historical data and current patterns²⁵

Unified view of spending patterns across suppliers, categories, and departments²⁷

Real-time financial monitoring moving beyond static, backward-looking reports¹⁶

Classifying, normalising, and consolidating spend data from ERPs, P-Card systems, and T&E

Automated variance analysis comparing actual spend to budget¹⁶

Proactive budget planning and adjustment recommendations²⁵

Risk indicator monitoring across spend categories²⁷

Illustrative ROI potential

Organisations typically see 20-30% improvement in budget adherence through Al-powered spend visibility*

Procurement automation

VERIFIED CAPABILITIES

P2P workflow optimisation

SUPPLIER INTELLIGENCE

Performance monitoring

Continuous analysis of supplier performance data²⁶

On-time delivery rates, quality control, pricing consistency tracking²⁶

Supplier 360° dashboards with Al-generated scorecards²⁷

Real-time performance alerts and recommendations



* ADVANCED PROCUREMENT CAPABILITIES

Autonomous procurement systems

Intelligent GL coding suggestions based on historical patterns

End-to-end process automation from request to payment²⁴

Automated invoice data extraction with higher accuracy than traditional OCR¹⁷

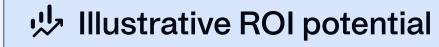
Sourcing process management with demand forecasting²⁵

Multi-way invoice matching against POs and receipts¹⁷

Contract negotiation support with market benchmarking²⁵

Automated compliance reporting generation²⁷

RFQ synthesis from gathered requirements²¹



Procurement cycle time reductions of 30-50% through intelligent automation*

Strategic cost discovery

VERIFIED CAPABILITIES

Hidden inefficiency detection

Excessive supplier fragmentation identification²⁵

Off-contract spending pattern analysis²⁵

Spend consolidation opportunities for volume discounts²⁵

Payment term optimisation strategies²⁸

* ADVANCED AGENTIC CAPABILITIES

Autonomous cost optimisation

Al agents creating detailed savings plans with execution steps²⁸

Dynamic cost-saving plan adjustments based on market conditions²⁸

Strategic sourcing question analysis (tariff impact modeling, supplier alternatives)²⁷

Continuous savings monitoring and optimization²⁸

Illustrative ROI potential

Annual spend savings of 5-15% through AI-identified optimization opportunities*

90-day quick start | Pg. 1

Days 1-30: Foundation

Data strategy & assessment
□ Complete spend data audit across all systems and sources
Assess data quality and identify cleansing requirements
□ Map current procurement processes and pain points
□ Establish baseline metrics for ROI measurement
System integration planning
□ Evaluate ERP and P-Card system integration capabilities
□ Design data flow architecture for Al agent access
□ Plan security protocols and access controls
□ Select initial use case for pilot implementation
Team preparation
O Al literacy training for finance and procurement teams
Change management planning and stakeholder alignment
□ Success criteria definition and measurement protocols
□ Governance framework establishment

90-Day quick start | Pg. 2

Days 31-60: Pilot launch

Quick win implementation
Deploy initial Al agent (typically Financial Controller Agent)
Configure spend classification and anomaly detection
□ Establish automated workflows for common processes
□ Integrate with existing approval systems
Performance baseline
□ Capture pre-Al metrics for comparison
☐ Monitor initial Al performance and accuracy
☐ Track user adoption and satisfaction
□ Document process improvements and time savings
Feedback loop creation
□ Weekly performance reviews with stakeholders
□ User feedback collection and analysis
□ Continuous tuning of Al parameters
☐ Issue resolution and process refinement

90-day quick start | Pg. 3

Days 61-90: Scale and optimise

Expanded use case deployment
□ Add procurement automation capabilities
□ Implement supplier performance monitoring
□ Deploy predictive analytics for budget planning
□ Integrate strategic cost discovery features
ROI measurement & reporting
□ Calculate tangible savings and efficiency gains
□ Measure accuracy improvements and error reduction
□ Assess user productivity increases
□ Document business impact for stakeholder reporting
Strategic planning
□ Design next phase expansion strategy
□ Plan additional agent deployments
□ Establish centre of excellence for Al spend management
□ Create 12-month roadmap for continued development

Payhawk's Al Office of the CFO vision

Leading the spend management Al revolution

The four pillars of Al-first spend management



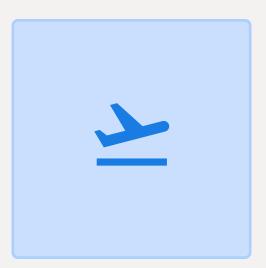
1. Financial Controller Agent

- Eliminates endless back-and-forth of expense reporting
- Automatically collects documents and sends friendly reminders
- Flags unusual purchases and spending patterns
- Analyses expense documents for compliance and completeness



2. Procurement Agent

- Turns complicated purchase requests into simple conversations
- Guides employees through company policies and approval processes
- Helps compare vendor options and negotiate better terms
- Replaces days of emails with smooth, guided processes

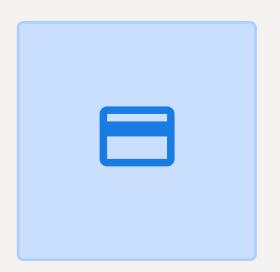


3. Travel Agent

- Simplifies business travel by managing the entire process
- Books policy-compliant flights and hotels automatically
- Captures all related expenses without manual coordination
- Ensures compliance and complete documentation

Agentic Al platform overview

Payhawk's unique positioning: With the platform already managing companies' transactions, policies, workflows, and master data, Payhawk is uniquely positioned to build Al Agents that deliver practical value alongside necessary controls.



4. Payments Agent

- Handles employee inquiries about transactions and reimbursements
- Investigates payment issues automatically
- Provides answers about supplier payments and status updates
- Frees finance teams from routine inquiry handling

Integration capabilities

Payhawk's own multi-agent infrastructure provides complete control alongside the impressive capabilities of Al models.

• 02. Security-first design

- Customer data never leaves
 Payhawk infrastructure
- Agents work within user permissions and access boundaries
- Full monitoring and auditing of all Al interactions
- LLM providers cannot train using customer data

(2) 03. Intelligent orchestration

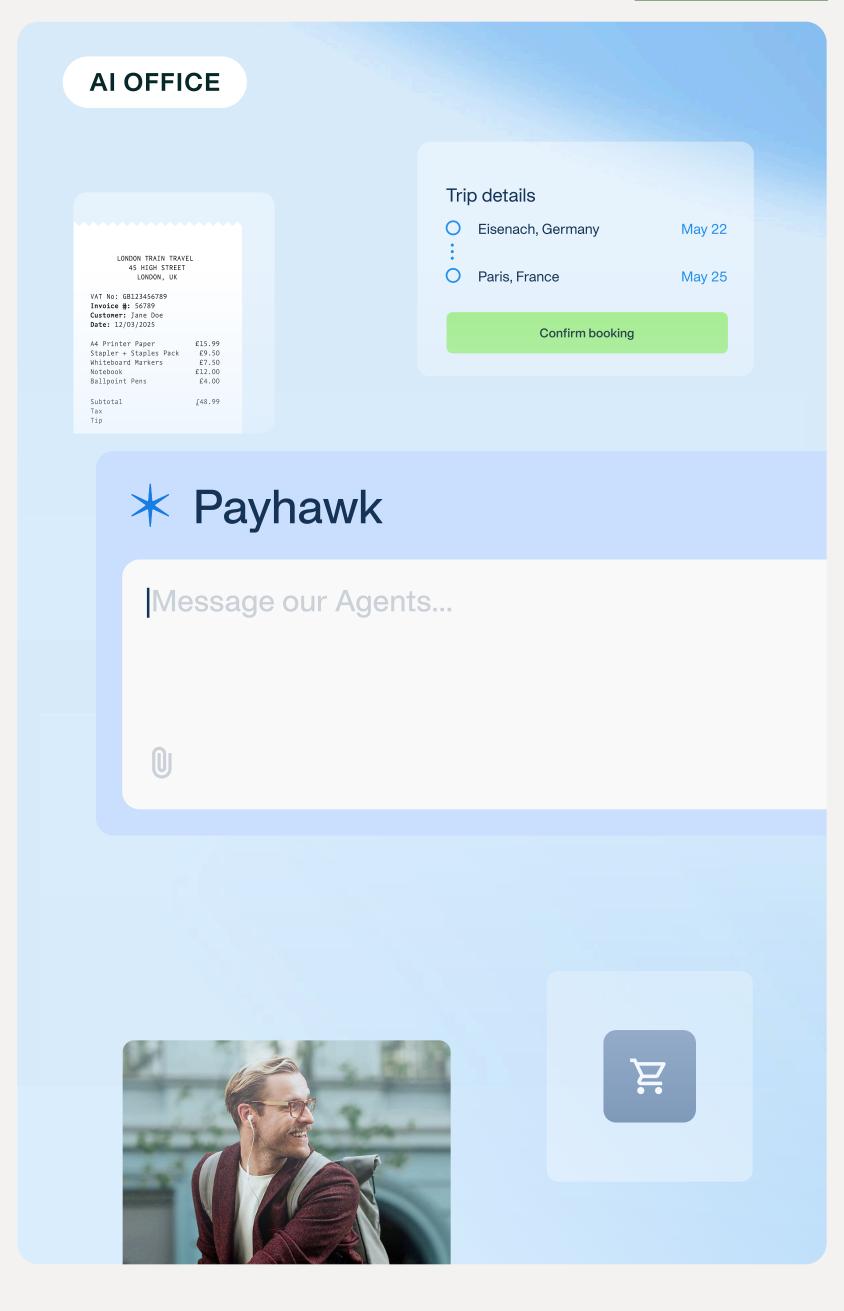
- Central entry point for all agent requests
- Supervisor determines which agent handles each task
- Seamless collaboration between agents with context sharing
- Knowledge and agentic workflows working together

* 04. Vision: Al-first finance platform

- All capabilities of web and mobile apps accessible through natural conversation
- Agent capabilities growing with support of all product teams
- More agents with specialised capabilities following product logic
- Individual agents accessible through dedicated entry points

The strategic advantage

Payhawk's approach represents a new category of purpose-built agents that transform finance operations by autonomously completing critical, time-consuming tasks.



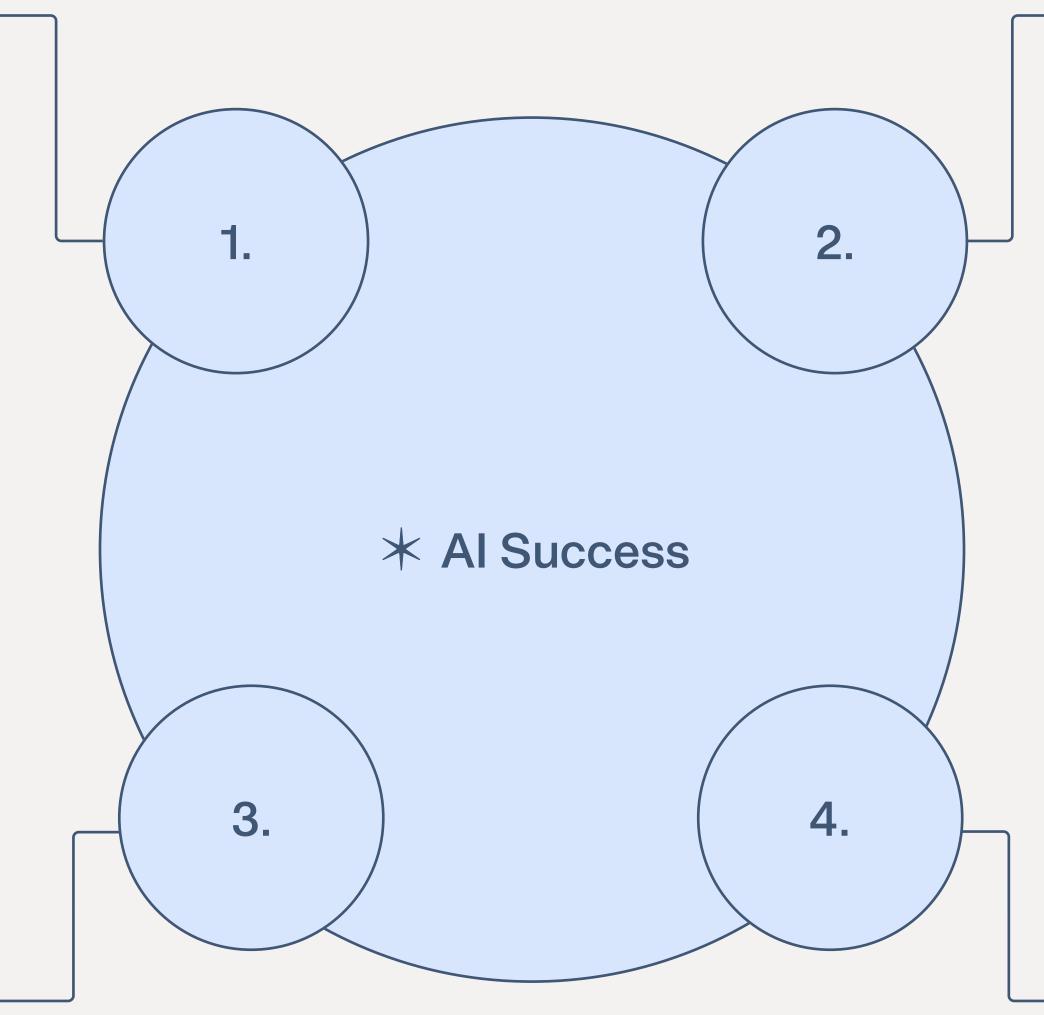
Why spend management leads the AI transformation

1. Immediate ROI visibility

- Direct connection between AI improvements and cost savings
- Measurable impact on budget adherence and process efficiency
- Clear before/after metrics for business case validation

3. Data-rich environment

- High-volume, structured
 transactions ideal for Al training
- Clear patterns and outcomes enabling accurate predictions
- Comprehensive audit trails supporting continuous improvement



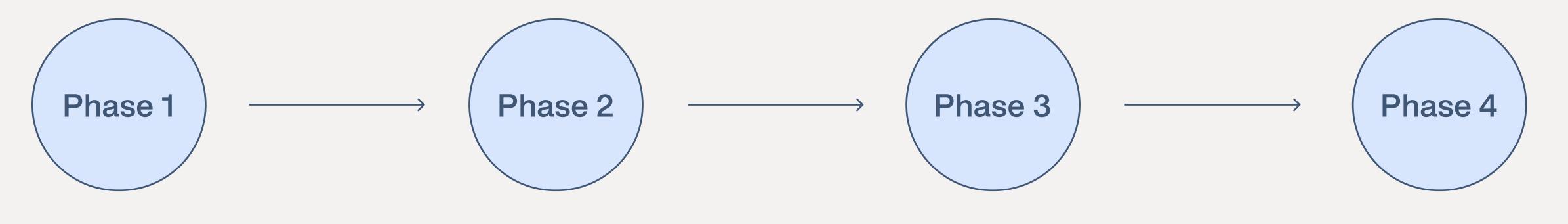
2. Cross-functional impact

- Touches every department and business process
- Provides foundation for enterprisewide Al adoption
- Demonstrates Al value to skeptical stakeholders

4. Manageable risk profile

- Lower stakes than financial reporting or regulatory compliance
- Controllable scope for pilot programs and gradual expansion
- Clear governance boundaries for Al decision-making

The strategic pathway



Prove AI value through spend management automation

Expand AI capabilities across finance functions

Scale to enterprise-wide Alfirst operations Achieve competitive advantage through intelligent finance

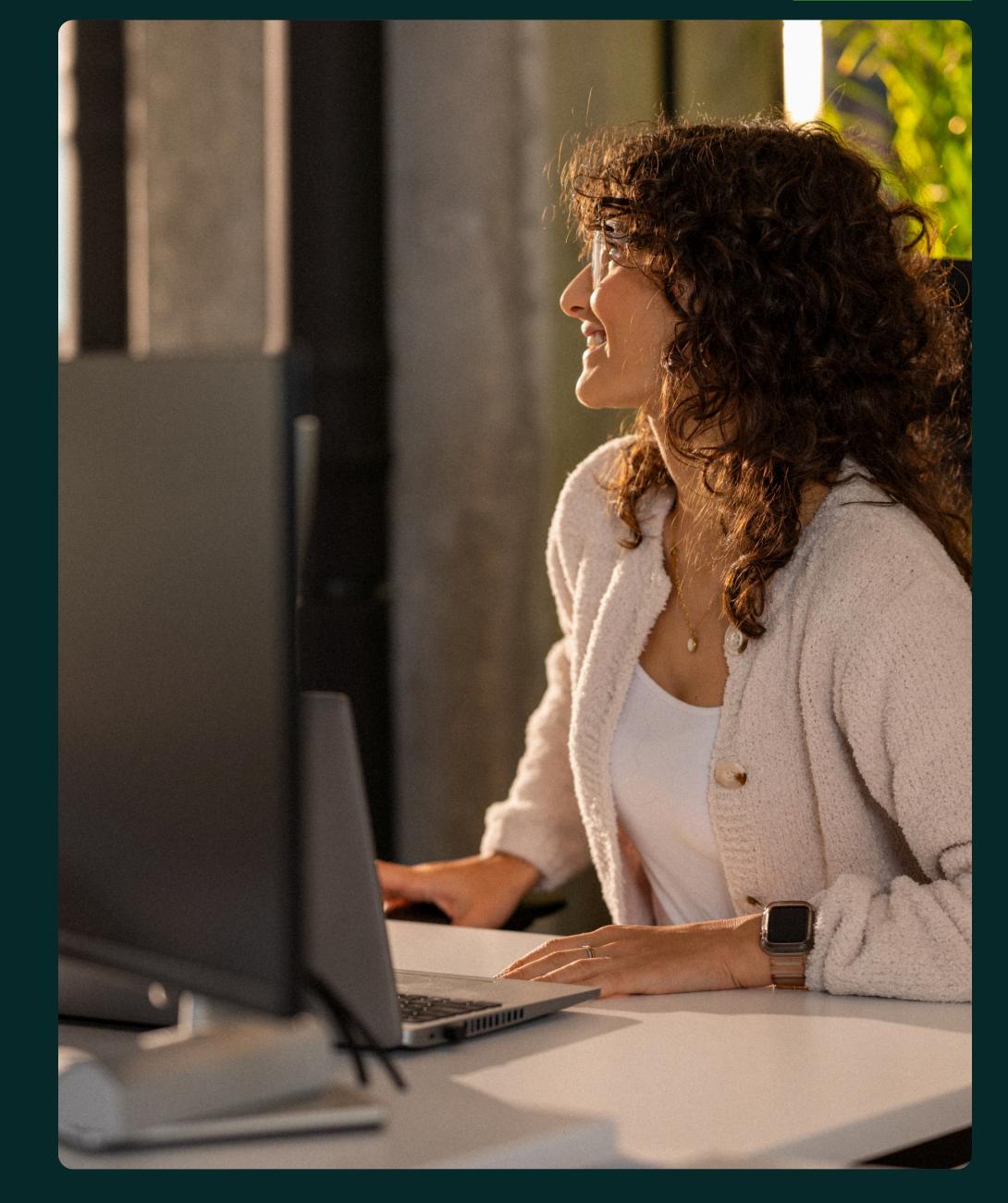
☞ The bottom line

Organisations that master AI in spend management create the foundation for the AI Office of the CFO - transforming finance from a cost centre to a strategic value driver.

Your Al action plan

From strategy to implementation: Your 90-day roadmap

Important Note: This section provides verified implementation frameworks based on industry best practices, combined with actionable checklists and templates for immediate CFO use.



Transform vision into value: Your step-by-step Implementation Guide

Month 1	Assessment 8	R. for	Indation
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Week 1-2 : Complete AI readiness assessment
Ownership: CFO + CTO partnership (72% of leading CFOs identify CTO as most critical relationship ¹¹)
□ Map current technology infrastructure and Al readiness gaps
□ Audit data quality across all financial systems (ERP, P-Card, T&E platforms)
□ Assess team digital literacy and change readiness levels
□ Review existing governance frameworks for Al-specific requirements
□ Benchmark current process efficiency for ROI measurement baseline
Deliverable: Comprehensive readiness scorecard with priority gap identification
Week 3: Identify quick win opportunities
Strategic Focus: Address 26% of finance executives' concern about insufficient investment9 by selecting high-impact, low-risk pilots
O Prioritise use cases based on ROI potential and implementation complexity
□ Analyse spend management processes for immediate automation opportunities
Review expense reporting workflows for Al agent deployment
□ Map procurement pain points suitable for conversational Al
□ Identify compliance processes ready for intelligent automation
Deliverable: Prioritised use case portfolio with ROI projections

Week 4: Establish governance framework
Critical foundation: Robust governance models must be in place before Al deployment ⁴
□ Define Al decision rights and accountability structures
□ Establish data governance policies for Al training and operation
□ Create Al-specific risk management protocols and controls⁴
□ Design human oversight requirements for critical financial processes
□ Draft Al ethics guidelines and bias monitoring procedures
Deliverable: Al governance charter with clear roles, responsibilities, and controls

Month 2: Pilot Planning & Launch

Week 5-6: Select initial use case & technology partner
Strategic decision: Balance vendor Al roadmaps with in-house capabilities4
Choose pilot use case (typically Financial Controller Agent for expense management)
□ Evaluate Al solution providers using comprehensive scorecard
O Negotiate pilot terms with clear success metrics and exit criteria
□ Plan system integration approach and data flow architecture
Design security protocols for Al data access and processing
Deliverable: Technology partner selection with signed pilot agreement

Week 7: Design pilot metrics & launch proof of concept
Measurement framework: Clear KPIs essential for demonstrating tangible business value4
□ Define success metrics (efficiency, accuracy, user satisfaction, cost savings)
□ Establish performance baselines for comparison
□ Configure pilot environment with proper security and access controls
☐ Train pilot user group on Al agent interaction and workflows
□ Launch limited-scope pilot with close monitoring protocols
Deliverable: Live pilot deployment with real-time performance monitoring
Week 8: Establish monitoring protocols
Continuous oversight: Regular monitoring essential for optimisation and risk management
□ Implement performance dashboards for real-time Al agent monitoring
□ Create feedback loops for user experience and improvement suggestions
□ Establish escalation procedures for Al errors or edge cases
☐ Monitor security compliance and access pattern analysis
□ Track business impact metrics against established baselines
Deliverable: Comprehensive monitoring framework with weekly reporting

Month 3: Pilot Planning & Launch

Week 9-10: Measure Pilot Results
ROI Validation: Quantify tangible business value for stakeholder confidence4
□ Calculate efficiency gains in time saved and process improvements
□ Measure accuracy improvements and error reduction rates
□ Assess user adoption and satisfaction levels
□ Quantify cost savings and operational benefits
□ Document lessons learned and optimisation opportunities
Deliverable: Comprehensive pilot results report with ROI analysis
Week 11: Plan expanded deployment
Week 11: Plan expanded deployment Scaling strategy: Systematic expansion based on proven success patterns
Scaling strategy: Systematic expansion based on proven success patterns
Scaling strategy: Systematic expansion based on proven success patterns Design rollout phases for additional use cases and departments
Scaling strategy: Systematic expansion based on proven success patterns Design rollout phases for additional use cases and departments Plan resource requirements (technology, training, support)
Scaling strategy: Systematic expansion based on proven success patterns Design rollout phases for additional use cases and departments Plan resource requirements (technology, training, support) Identify integration touchpoints with existing systems and processes

Week 12: Create 12-month Al roadmap
Strategic vision: Long-term transformation planning with measurable milestones
Develop business case for board presentation and approval
□ Design 12-month implementation timeline with key milestones
☐ Establish centre of excellence for Al governance and support
□ Plan workforce transformation including training and role evolution
Create vendor strategy for long-term Al partnership and expansion
Deliverable: Board-ready business case and 12-month strategic roadmap

CFO Al readiness checklist | Pg. 1

Comprehensive assessment tool for strategic planning

(i) Instructions

Rate each item on a scale of 1-5 (1=Not Ready, 5=Fully Ready). **Total possible score: 100 points.**

Technology Infrastructure (25 points total)

Assessment item	Score (1-5)	Notes
☐ Cloud-native ERP system with modern APIs		Modern integration capabilities essential
☐ Data warehouse/lake availability for Al training		Centralised data storage and processing
API connectivity capabilities across systems		Seamless integration with Al platforms
☐ Security framework adequacy for AI workloads		Enterprise-grade protection required
☐ Integration platform maturity for Al tools		Existing middleware and connectivity
Technology infrastructure score: /25		

Data Maturity (25 points total)

Assessment item	Score (1-5)	Notes
☐ Data quality standards and measurement		Clean, accurate data foundation ¹⁰
☐ Data governance policies and enforcement		Clear ownership and stewardship ¹⁰
☐ Data accessibility protocols for Al systems		Proper access controls and availability
☐ Security compliance (GDPR, SOX, etc.)		Regulatory requirement adherence ¹
☐ Cross-system integration capabilities		Unified data architecture ⁴
Data maturity score: /25		

CFO Al readiness checklist | Pg. 2

Comprehensive assessment tool for strategic planning

Team Capabilities (25 points total)

Assessment Item	Score (1-5)	Notes
Al literacy levels across finance team		Understanding of AI concepts and capabilities
☐ Change readiness and adaptation culture		Openness to new technologies and processes ¹
☐ Technical skills for Al collaboration		Data analysis and technology comfort
☐ Strategic thinking capabilities		Business value focus beyond automation
☐ Cross-functional collaboration culture		Partnership with IT and data science ¹⁰
Team capabilities score: /25		

Governance & Risk Score: (25 points total)

Assessment Item	Score (1-5)	Notes
O Al risk management framework established		Bias, security, operational risk protocols ⁴
☐ Compliance monitoring procedures		Regulatory and ethical requirement tracking
O Vendor management capabilities		Al partner evaluation and oversight
☐ Performance monitoring systems		Al effectiveness and impact measurement
☐ Human oversight protocols defined		Critical decision approval processes16
Governance & risk score: /25		

CFO Al Readiness Checklist | Pg. 3

Comprehensive assessment tool for strategic planning

Total score	Readiness level	Recommended action
80-100	Al-ready	Proceed with aggressive AI implementation
60-79	Nearly ready	Address specific gaps before major deployment
40-59	Foundation building	Focus on data and governance improvements
20-39	Early stage	Significant preparation required before Al adoption
0-19	Pre-readiness	Fundamental infrastructure development needed

Executive summary

Board-ready framework for Al investment approval

Strategic imperative	Market reality: Al agents moving from hype to production reality ³ Competitive risk: Organisations delaying adoption risk falling behind by 2025 ⁸ Financial opportunity: 92% ROI success rate for implemented Al initiatives ²²
Investment summary	Total investment required: \$ over months Expected annual return: \$ (% ROI) Payback period: months Net present value: \$
Risk mitigation strategy	Phased implementation approach minimising exposure Proven technology with established track record Robust governance framework ensuring control ⁴

Financial analysis

Cost-benefit analysis

Cost category	Year 1	Year 2	Year 3	Total
Technology platform	\$	\$	\$	\$
Implementation services	\$	\$	\$	\$
Training & change mgmt	\$	\$	\$	\$
Ongoing support	\$	\$	\$	\$
Total investment	\$	\$	\$	\$
Benefit category	Year 1	Year 2	Year 3	Total
Benefit category Labour cost savings	Year 1	Year 2	Year 3	Total \$
Labour cost savings	\$	\$	\$	\$
Labour cost savings Process efficiency	\$	\$	\$	\$

Implementation plan

Sensitivity analysis	Conservative case: % benefits realisation = \$ NPV Realistic case: % benefits realisation = \$ NPV Optimistic case: % benefits realisation = \$ NPV		
Phased approach	Phase 1 (Months 1-3): Foundation and pilot (\$ investment) Phase 2 (Months 4-9): Scale core use cases (\$ investment) Phase 3 (Months 10-18): Enterprise expansion (\$ investment)		
Success metrics	Efficiency % reduction in manual processing time Accuracy: % improvement in error rates Adoption: % user engagement and satisfaction ROI % return on investment within months		
Risk mitigation	Governance framework ensuring proper oversight ⁴ Phased approach allowing course correction Proven technology reducing implementation risk		

Strategic Al partner selection scorecard

i Evaluation methodology

Rate each category on a scale of 1-10, then calculate weighted scores based on category importance.

Technology Capabilities (40% weighting)

Criteria	Weight	Score (1-10)	Weighted score	Comments
Al model sophistication	10%			Advanced reasoning and language capabilities
Integration architecture	10%			API quality and system connectivity
Scalability & performance	10%			Ability to handle enterprise volumes
Security framework	10%			Enterprise-grade protection and compliance
Technology subtotal: /40				

Business Fit (30% weighting)

Criteria	Weight	Score (1-10)	Weighted score	Comments
Finance industry expertise	10%			Understanding of financial processes and requirements
Use case alignment	10%			Specific capabilities matching your priorities
Cultural fit	5%			Partnership approach and values alignment
Support quality	5%			Implementation and ongoing support capabilities
Business fit subtotal: /30				

Vendor evaluation framework | Pg. 2

Strategic Al partner selection scorecard

Fnancial Considerations (20% weighting)

Criteria	Weight	Score (1-10)	Weighted score	Comments
Total cost of ownership	8%			Comprehensive cost structure and transparency
ROI potential	7%			Demonstrated value creation capability
Pricing flexibility	3%			Contract terms and scaling options
Financial stability	2%			Vendor financial health and longevity
Financial subtotal: /20				

Strategic Partnership (10% weighting)

Criteria	Weight	Score (1-10)	Weighted score	Comments
Innovation roadmap	4%			Future capability development and vision
Market position	3%			Industry leadership and competitive differentiation
Reference customers	2%			Similar implementations and success stories
Long-term viability	1%			Strategic direction and partnership potential
Strategic partnership subtotal: /10				

Vendor evaluation framework | Pg. 3

Strategic AI partner selection scorecard

Selection criteria

Minimum acceptable score: 70/100

Technology threshold: Must score 30+ in technology capabilities

Financial viability: Must demonstrate clear ROI pathway

Reference requirements: Minimum 3 similar successful implementations

Vendor	Technology	Business fit	Financial	Strategic	Total score	Ranking
Vendor A	/40	/30	/20	/10	/100	
Vendor B	/40	/30	/20	/10	/100	
Vendor C	/40	/30	/20	/10	/100	
Vendor D	/40	/30	/20	/10	/100	

Critical prerequisites

Leadership commitment

Executive sponsorship with clear accountability and resources

Change management support throughout the organisation¹

Cross-functional collaboration between CFO and CTO¹¹

Data foundation

High-quality, accessible data as the fundamental prerequisite¹⁰

Robust data governance practices and policies⁴

Secure data handling especially for training data¹

Governance framework

Al-specific risk management addressing bias, security, and operational concerns4

Human oversight protocols for critical financial decisions¹⁶

Performance monitoring and continuous optimization procedures⁶

Continuous improvement

Regular model tuning and performance optimization

User feedback integration and process refinement

Scaling successful initiatives while managing risk

Organisational alignment

Strong partnerships between finance, IT, and business units¹⁰

Innovation culture embracing AI as collaborative tool²³

Measurement and articulation of both tangible and strategic benefits⁴

Quarter 1 Targets

- Successful pilot implementation launched and measured
- Business case developed for broader
 Al adoption
- 12-month strategic roadmap created and approved
- Foundation established for enterprise
 Al transformation

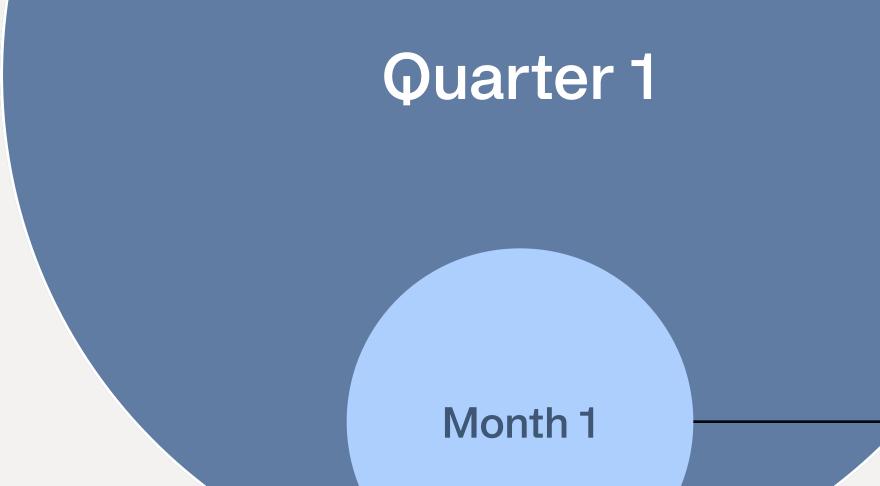
Week 1 Actions

- Complete the Al Readiness
 Checklist above to assess your starting point
- Schedule CFO-CTO strategic alignment meeting on Al priorities
- Identify initial use case from your highest pain point processes
- Begin stakeholder communication about Al transformation vision

The AI transformation of finance is not a question of "if" but "when." The organisations that act decisively in 2025 will establish insurmountable competitive advantages by 2030.

Month 1 Goals

- Comprehensive readiness assessment completed
- Governance framework established
- Quick win opportunities identified and prioritised
- Team training and change management initiated



Week 1

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