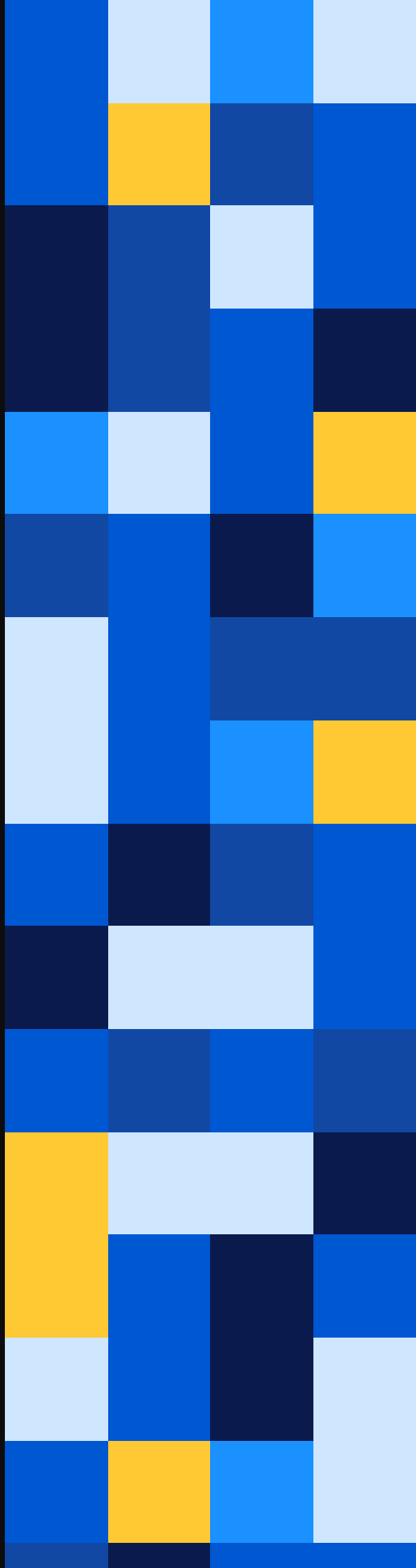


# Artificial intelligence in finance

From performance-oriented  
execution to lean, strategic CFO  
leadership.



Run Smarter. Grow Faster.



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## A foreword for the office of the CFO

Across every industry, finance leaders are working under an unprecedented rate of change. Regulatory requirements grow tighter, digital transformation moves faster, and customers expect more. Add to that geopolitical pressure, shifting macroeconomics, and persistent market volatility, and the demands on a CFO have rarely been heavier.

We see in this not only difficulty but opportunity, particularly in AI. We find ourselves in the middle of an intelligence shift, transforming how businesses and economies operate. What AI can do for finance teams, for the operations they run, and for the businesses they serve is real, and it is here.

At Hudace, we have built an AI-native ERP with Xenon AI woven into every module from day one. We have seen, with the institutions and operators that run on Hudace, how finance can move beyond performance-focused execution into new roles, functions, and capacities, grounded in lean, strategic operations.

This guide shares those innovations with you. Each, in its own way, has the potential to bring out the best for your finance team. We hope your organisation finds clarity in what we have outlined here, and a useful set of choices for the work ahead.

Finance has always been the function that turns data into decisions. With AI at hand, it becomes the function that turns decisions into outcomes, on time, at the right cost, with the right control.

### **The Hudace Office of the CFO**

A perspective for finance leaders working with Xenon AI on Hudace ERP.

# How CFOs can capitalise on AI

Bring intelligence to the work finance already does.

CFOs face real pressure to streamline operations and deliver strategic value at once. Growth forecasts have been revised down across many markets, and the recovery is uneven. From volatile prices to disrupted supply, the conditions ask more of finance than ever. The question is not whether AI can help, but how it is applied.

## Where the value is

The teams that are seeing real returns from AI in finance share a pattern. They prioritise value from the outset and focus on practical outcomes, not novelty. They embed AI into the applications and processes finance already runs, on data that is trusted and current, and they treat AI as an always-on, always-available resource for the whole CFO team.

This is why Hudace embeds Xenon AI directly into the ERP, rather than as an add-on layer. The aim is straightforward: give finance powerful, context-aware decision support on the live data it already trusts, so the work moves faster and the calls get sharper.

## From service provider to strategic partner

With Hudace and Xenon AI, CFO teams can do more than streamline finance operations. They can step beyond the role of an internal service provider into the role of a strategic partner that helps drive business success, with the breadth of data and the speed of insight to do it.

That is the shift behind everything in this guide. The innovations that follow are designed for that move, and for the finance leaders making it.

# The challenge

## Integrating AI in finance.

Realising the promise of AI for finance is not as simple as flipping a switch. Finance leaders looking to get the most out of AI face several hurdles that must be carefully navigated.

### Data quality

AI systems are only as good as the data they run on. Many organisations still work with inconsistent, fragmented, or outdated financial information spread across several systems. Without a clean, standard foundation, AI work risks turning into a series of expensive experiments with little to show.

### Organisational readiness

A lot of finance teams still run on customised, on-premises systems that have grown over many years. These environments can be hard to integrate with new AI capabilities. Scaling AI across regions, business units, and processes asks for careful work on infrastructure and on change.

### Regulatory volatility

AI rules are moving quickly, with different regions taking different paths. Finance leaders must make sure their AI delivers value and stays inside the lines, even as the lines shift. The pace at which the underlying technology is improving, particularly large language models, makes regulation a moving target.

These hurdles are real, but they are not impossible. They simply make the case for choosing the right partner and the right approach: a platform with strong technology, deep domain knowledge, and a clear view of compliance, so finance can take the benefits of AI without taking on the risk.

## The barrier most finance teams face

The hurdles in front of AI in finance are not exotic. They are the familiar ones: people and skills, data and infrastructure, governance and risk. The teams that move first are the ones that name them, then plan for them.

The barriers to AI in finance, from skills to data quality to infrastructure, are well known. The teams that manage them proactively are the ones making faster progress.

A theme from finance-leader research on AI adoption.

# 73%

of finance leaders face at least four major barriers to AI adoption.

Adapted from finance-leader research on AI in the CFO function.

# The potential

Better outcomes for the office of the CFO.

CFO teams want gains that show up: in efficiency, in accuracy, in the quality of strategic insight. With AI embedded in the applications finance already runs, these are reachable. Four areas form the core of the business case for AI in finance.

|                                                                                                                                                                                                    |                           |                                                                                                                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Benefit</b>                                                                                                                                                                                     | <b>Lift productivity</b>  | AI scans data and consolidates insights at a pace humans cannot match, so teams do more with less.                                       |
| <b>How AI achieves it</b>                                                                                                                                                                          |                           |                                                                                                                                          |
| <b>In practice</b>                                                                                                                                                                                 |                           |                                                                                                                                          |
| <ul style="list-style-type: none"><li>Sharpen day-to-day decisions</li><li>Surface growth opportunities and tune the plan</li><li>Read liquidity, profitability, and sustainability live</li></ul> | <b>Lift quality</b>       | AI delivers high-quality work quickly, helping finance keep up with the demands of time-pressured close and reporting.                   |
| <ul style="list-style-type: none"><li>Accelerate analysis</li><li>Speed the financial close and lift accuracy</li><li>Generate insights and concrete recommendations</li></ul>                     | <b>Grow the business</b>  | AI frees finance from routine work to focus on growth, and improves throughput so the team serves more of the business more effectively. |
| <ul style="list-style-type: none"><li>Focus on long-term strategy</li><li>Expand into new markets</li></ul>                                                                                        | <b>Tighten compliance</b> | AI works well in rules-based processes, lifting accuracy and reducing risk across finance.                                               |

# The vision: the CFO team on AI

A lean, strategic finance function, supported by Xenon AI on Hudace ERP.

Finance has always led the way on digital. The next step takes it further: from a reactive, operations-driven function to a forward-leaning partner that advises the business and shapes its choices. With AI providing intelligence on demand and supporting domain expertise, the CFO team is reallocated to higher-value work, while routine becomes routine.



# Accounting, FP&A, and GRC

Where the work begins to change.

## Accounting

In performance-driven finance, accounting works hard to bring cycle time down without giving up accuracy. With Xenon AI on Hudace, routine bookkeeping and close activities are orchestrated for you, leaving the team free to do quality control on the end product and to make higher-value, judgement-based calls. Accountants help shape decisions, anticipate market reaction, and explain results clearly to internal and external stakeholders.

## FP&A and controlling

FP&A teams spend significant effort preparing data to compare execution against the plan. The vision is zero time spent searching, formatting, or presenting. AI-embedded controlling agents build scenarios on wide context, pre-populate planning and forecasting, and free controllers to evaluate and decide between AI-recommended alternatives, on a much wider analysis of risk, opportunity, and side effect than human capacity alone allows.

## Governance, risk, and compliance

GRC teams work hard to keep up with changing rules. AI can read 100% of transactional data and surface patterns a human might miss. With Xenon AI built in, GRC teams will increasingly use AI-assisted tools to keep up with shifting regulation, receive suggestions about policy adjustments, and move from sample audits to full audit assurance.

The same approach holds for risk. AI takes in a much wider set of external data than is usable today, from the business network out, so risk can be acted on earlier, not just explained later.

## Tax

Tax optimisation has long been a function that happens after the fact. The future has tax assistants at hand to evaluate the tax impact of business decisions before they are made, with tax experts actively reshaping value and supply chains and tax taking a proactive role in business modelling.

# Treasury, revenue, and shared services

## Treasury

Treasurers spend a great deal of time gathering, preparing, and analysing data for steering liquidity and assets, and orchestrating capital-markets activity to maintain the right structure. In the future, data collection and execution will be automated, and decision-making will be supported by AI-generated recommendations. Treasury agents will take on day-to-day processes and leave experts to focus on strategic capital planning, with AI behind every call.

## Revenue management

Many businesses are moving away from traditional models. The chief revenue officer, or head of revenue, owns generation across new models such as subscription and usage-based billing. The opportunity is large, and seizing it asks for an understanding of large, varied data on target markets. Xenon AI helps revenue leaders understand purchasing and payment behaviour and propose actions that improve customer lifetime value, on personalised content and offers, with minimal manual work.

## Finance operations and shared services

For years, finance shared services chased cost arbitrage. The next step is to drive autonomous operations across receivables, payables, contracting, and treasury, with automation agents handling employee, supplier, and customer interactions at speed and accuracy. The win is not just lower cost; it is higher customer satisfaction. Manual work is reserved for exceptions, and shared-services experts are reallocated to higher-value customer engagement.

**Using what is already available, rather than always building from scratch, can improve ROI. Getting up to speed is a no-regrets move finance executives can make now.**

A theme from finance-leader research on AI adoption.

# The technology: enablers that drive AI success

Why Hudace embeds AI into the platform from the start.

A short list of underlying technologies makes the difference between AI that demos well and AI that runs finance. We build with them in mind, and we expose them to your teams as part of the platform.

## Machine learning and predictive analytics

Training narrow models to forecast cash, classify invoices, score vendor risk, and prioritise open items. These approaches now sit quietly behind everyday finance.

## Generative AI

Used to summarise management reviews, draft commentary, and let users interact with workflows in natural language, with the right model for the task.

## Semantic technology

Knowledge graphs, retrieval-augmented generation, and a vector database give AI the context and meaning of business data, so models reason on what they actually know.

## AI agents

Agents plan multi-step work, use tools, and handle process exceptions, kickstarting a new wave of productivity in finance.

## Networked applications

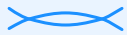
AI-aided application networks let businesses and partners transact, optimise liquidity, and reach agreements without offline-led friction.

## Cloud foundation

A cloud-first foundation keeps pace with the speed of AI innovation, scales for month-end and year-end peaks, and stays current without disruptive upgrades.

## Where finance leaders are placing their bets

Most finance teams start with use cases that promise internal efficiency, especially in transactional areas like payables, receivables, policy drafting, and coding. The leaders go further. They still pursue efficiency, and they give greater weight to use cases that unlock business value: better decisions, sharper forecasting, faster time to insight.



### **How Hudace helps**

Hudace embeds Xenon AI directly into ERP, so the first wins arrive without integration work. Every finance application your teams already use, accounting, controlling, treasury, GRC, becomes intelligent.

As you move to higher-value use cases, the platform follows you. [Xenon Studio](#) lets your teams build new agents and workflows on your governed data.

**What is missing in AI for finance is not effort. It is impact. The leaders are the teams that pick use cases that unlock value, not just save time.**

A theme from finance-leader research on AI in the CFO function.

## Innovations

Embedded AI for finance, on Hudace.

We are continually shipping AI capabilities to transform finance, with relevant, reliable, and responsible AI built into Hudace. A few you can use today, and a few coming next.

### Office of the CFO

Xenon AI changes how finance professionals interact with the platform. Harness advanced analytics and strategic planning simply by conversing with Hudace Analytics in natural language. Xenon does not simply fetch information; it navigates complex systems and completes work on your behalf, lifting productivity and the quality of the work.

For CFOs leading transformation, Xenon also supports the broader generation of business-transformation work, with an AI-assisted process recommender that lets your experts move quickly from initial exploration to process design and skip the consulting-heavy steps to begin modelling.

*Available on Hudace today, with new capabilities every release.*

### Head of accounting

The early wins for AI in accounting are the routine postings created at period end. With AI-assisted journal upload on Hudace ERP, information is read from non-structured context and combined with your accounting policy. The result is a posting proposal for accountant review that saves time and energy while keeping quality high. Next on the horizon: AI agents that propose postings for accruals automatically.

# Innovations

FP&A, compliance, and tax.

## Head of FP&A and controlling

Summarising information for management reviews is a time-heavy manual task that drains the team. AI-assisted financial business insights on Hudace ERP scan cost-centre booklets for insight, highlight dependencies, and compare cost lines so commentary is clear and quick. The result is streamlined management reporting, with the precision finance prefers.

## Head of compliance

The work of compliance still involves sifting oceans of data to detect fraud and errors. Xenon AI deploys predictive analytics with adaptable, self-learning rule sets to surface fraud patterns earlier. AI-assisted regulatory insight highlights which controls and policies need adjustment, helping you stay ahead of regulatory demand.

## Head of tax

Hudace is shipping AI-assisted configuration for tax jurisdictions, which dramatically reduces the manual effort involved in tax setup. Using generative AI, the capability reads natural-language input, such as data from spreadsheets, and produces jurisdiction-based tax configurations automatically. Less manual work, more accurate setup, fewer interventions.

# Innovations

Treasury, revenue, and shared services.

## Head of treasury

Monitoring invoices and orders can predict cash flows only a few months out. Hudace Liquidity Planning extends the view, with rule-based AI converting financial plans into liquidity forecasts and letting analysts compare trends across medium, optimistic, and pessimistic versions. A working-capital assistant simplifies access to insight and empowers teams to adjust strategy quickly, democratising what was once specialist work.

## Head of revenue management

Clean dunning is essential for clearing open items, particularly in high-volume businesses. Hudace Billing and Revenue Management uses AI-assisted behavioural insight to analyse customer payment patterns, so you can streamline dunning, lift efficiency, and improve collection.

## Head of finance operations and shared services

Communication with customers who have outstanding payments is often a labour-intensive manual task. AI-assisted dispute handling on Hudace Service Management automates this work, analysing context, prioritising, and proposing responses. The result is more volume handled, more efficiently, with better customer satisfaction.

## The future

### Leading the way to finance excellence with AI.

Financial operations are at the edge of a real transformation, driven by the integration of AI. The view in this guide highlights how AI can empower CFOs and finance professionals to move from traditional, reactive work to lean, strategic finance functions that advise the rest of the C-suite on critical decisions.

The integration of AI within Hudace ERP gives finance a powerful toolkit, for productivity, for quality, for growth, for compliance. From automating manual work in accounting to delivering AI-assisted insight in regulatory compliance, every step is designed to address the challenges modern finance teams face. Xenon AI, including natural-language agents and predictive analytics, is already helping leading finance teams realise strong returns.

With the potential to free finance professionals from data-heavy, mundane work, AI can help your CFO team focus on the higher-value activity that drives strategic growth and innovation. By embedding advanced AI into core finance functions, FP&A, GRC, tax, treasury, and revenue management, Hudace is unlocking new levels of efficiency and accuracy.

The future of finance, in our view, is lean and strategic, with unprecedented room for growth. Embedded AI can help your CFO team navigate the complexity of the modern business landscape and position the function as a pivotal driver of transformation. With the right approach and the right platform, the value is within reach.

### See AI for finance on Hudace

Talk to our team about AI-native ERP for finance, with Xenon AI embedded across accounting, FP&A, treasury, tax, and shared services, ready to deploy in weeks.

[Book a session](#) · [hudace.com/products/financial-management](https://hudace.com/products/financial-management)



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