

# The Present & the Future of Agentic AI for the Office of the CFO

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## Getting a head start

With Gartner<sup>1</sup> predicting that about a third of enterprise apps will use agentic AI by 2028, we're already at a point where the Office of the CFO can tap into the technology's potential to advance strategy development and promote operational efficiency. To achieve ROI in finance applications, however, a structured approach containing targeted investments and clear objectives is needed. Therefore, companies need to focus on real-life use cases, take ethical factors into consideration and be equipped to implement meaningful and comprehensive change management. A positive side effect of such restructuring, besides saving time and increasing productivity, is that it redefines the role of the CFO and their strategic impact.

## AI gets a seat at the table

It's been several years since AI has become an essential tool in finance for process automation and cutting repetitive work. Now, Agentic AI is pushing further: managing invoice approvals, preparing tenders and answering supplier questions in a variety of communications channels.

Unlike traditional models, Agentic AI goes further, by building future scenarios and helping CFOs weigh strategically critical options. Nonetheless, according to a recent BCG survey, only one-third of CFOs expect a real transformation by the end of 2025, and ROI is still considered uncertain.

But change is afoot. Some positive signs include an OpinionWay study, which finds that 65% of CFOs have already planned or are considering an investment in AI-integrated solutions by 2026. The most promising use cases for these technologies include assisting with customer response writing (45%), creating reports (40%), automatic payment reconciliation or allocation (37%) and prioritizing follow-ups (35%).

In real life this looks as follows: When a sales representative has a question about a customer account, they can get an answer quickly from the AI agent embedded in Microsoft Teams, for example. They no longer need to log into the Esker application or interrupt the workflow of a CSR for simple answers.

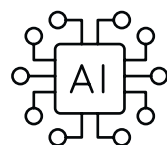
On the customer side, an AI agent in WhatsApp, for example, can generate an answer to a customer question about delivery status or deduction claim.

## Agentic AI in action

Generally speaking, the beneficial impacts of Agentic AI on the Finance department can be split into two parts.

Firstly, the effects on productivity result in shortened financial cycles and optimized working capital. By freeing up teams from time-consuming and repetitive tasks, more time can be devoted to analysis, negotiation and strategic planning.

Secondly, it beneficially impacts the quality of decision-making. Unlike machine learning models, which mainly exploit the past, Agentic AI makes it possible to build forward-looking scenarios. It can propose several cash management options and simulate the impact of different choices. The AI achieves this by interacting with the user, asking questions, checking rules and then executing the task.



## Move on from pivot tables

**Agentic AI drives finance beyond spreadsheets**

1. "Intelligent Agents in AI Really Can Work Alone. Here's How." Coshov, Tom. Gartner, Oct. 1, 2024.

Currently, a mix of “traditional” and newer AI tools perform tasks such as analyzing financial statements and contracts. In the near-to-medium future, however, AI agents will be able to perform document reviews autonomously, highlighting non-compliant passages or missing mandatory ones.

Here are a few real-life use cases for an agentic framework for the source-to-pay and order-to-cash cycles:

### Self-validation of supplier invoices

An AI agent can check all internal rules and finalize processing.

### Augmented help desk

Embedded in the AR, Credit and AP teams’ help desk, AI agents can answer questions from sales representatives or managers. For example, via Teams, a sales representative can obtain a real-time summary of the customer’s situation (overdue invoices, blocked orders) without having to navigate between several systems, thereby reducing context switching and speeding up decision-making.

### Collections management

Analyzing a customer portfolio, automatically reprioritizing a to-do list and providing a summary of the situation for each customer with appropriate recommendations all fall into the expertise of AI agents. And for the more daring, or early adopters, the agent can even autonomously contact customers directly.

### Supplier onboarding

Collecting required documents and verifying their compliance according to the level of risk are just as easily handled as managing disputes, missing invoices, or discrepancies, queries to the supplier and the unblocking of invoices.

### Dispute management

Proactively contacting a supplier to resolve an anomaly on an invoice, or a dispute or discrepancy, an AI agent identifies the problem, directly requests the necessary explanations and helps to unblock the process. This also includes the streamlining of invoice and reminder management, thereby reducing resolution times.

### Financial report analysis

Key data can be extracted from financial reports (balance sheets, income statement, etc.), and ratios not included in the report can be calculated. A summary of a customer’s financial health and performance trends can then be generated, areas of concern highlighted, and credit limits recommended.

### Purchasing contract review

AI can perform the first pass of contract review, scan draft documents to check alignment with corporate policies and flag risky or non-compliant clauses.

### Smarter finance operations ahead

The previous use-cases are examples of only the current gains Agentic AI brings to the table. These can be summarized as “assisting the user in real time and increasing efficiency and relevance.”

The next frontier is agent interoperability. AI agents communicating with each other bring about the next step in connecting ERPs, CRMs, treasury and legal tools. The Office of the CFO will then function as a true ecosystem of specialized agents working together to streamline the entire value chain.

Not to be forgotten, however, is that technology must serve the company and its human stakeholders by meeting their needs and providing the necessary support to generate concrete results, rather than recreating an AI version of the silos that automation was invented to remove in the first place.



## Specialization without silos

**Communication between AI agents, overseen by humans**