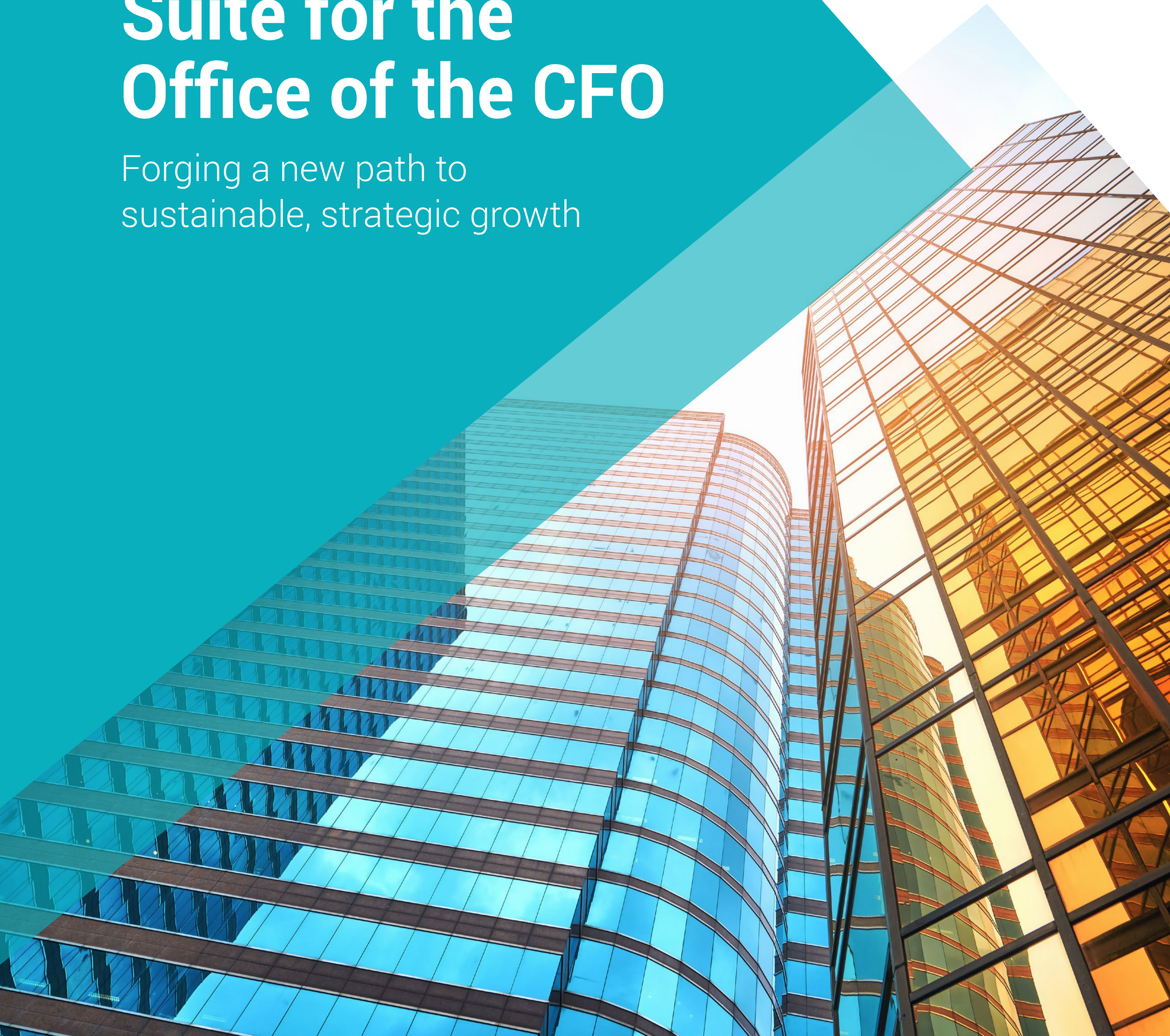
White paper

AI Automation Suite for the Office of the CFO

Forging a new path to sustainable, strategic growth



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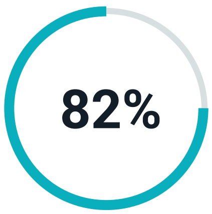
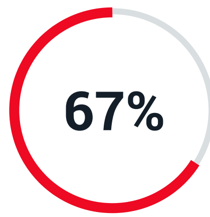
Introduction

Today's Chief Financial Officers (CFOs) have a broad and significant influence over their organization. They must not only act as preservers of short-term financial stability but also engage in long-term value creation for the business by anticipating risks, fueling growth strategies and driving stakeholder confidence.

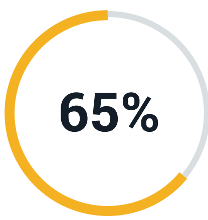
Now more than ever, high-performing businesses require high-performing financial leadership — a mandate that hasn't gone unnoticed by modern CFOs:



82% of CFOs
have seen their role grow significantly in the last five years.[1]



67% of CFOs
feel paralyzed at times by the number of decisions and volume of choices they're expected to make.[2]



65% of CFOs
say their organizations are under pressure to accelerate ROI across their technology portfolio.[3]

9 out of 10 CFOs
call the shots on business-critical decisions that impact the entire organization, not just finance.[2]

Essential reading for the future-ready CFO

This white paper aims to provide CFOs with a fresh perspective on how to maximize their newfound influence and expanding responsibilities by aligning the technology, teams and processes needed to be successful. Topics covered include:

- Evolution of the CFO from bookkeeper to growth architect
- Defining the Office of the CFO and the new vision for unlocking value and efficiency
- Biggest challenges preventing the Office of the CFO from achieving its goals
- Roadmap for driving growth and business resiliency using a unified, AI-powered automation platform — highlighting five AI functions that deliver the most transformational benefits across the enterprise

The CFO's evolution

For decades, the responsibility of a CFO was to oversee the finances of an organization. This financial stewardship was undoubtedly essential, but not a role that typically expanded beyond budgeting, accounting and reporting. Today, thanks to a rapidly evolving business landscape, the CFO's purview has broadened dramatically.

From financial overseer ... to growth architect

PAST

- **Budget management, cost control and financial discipline**
- **Process standardization** focused on establishing rigid financial and operational workflows
- **Risk management and auditing** to ensure financial integrity and regulatory adherence
- **Financial reporting and bookkeeping**
- **Enforce compliance and controls** to mitigate financial risks

PRESENT

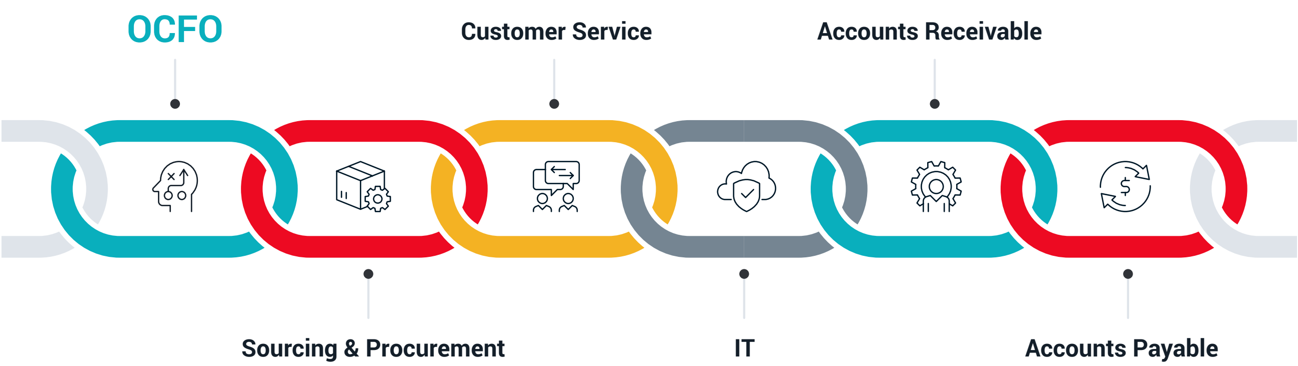
- **Cross-functional alignment** of Finance with Sales, Marketing and Operations
- **Manage investor relations, fundraising and ESG initiatives**
- **Be strategic growth partner** to drive business expansion and value creation
- **Leverage real-time analytics** to guide forecasting and strategy
- **Lead digital transformation efforts** with adoption of automation/AI

Defining the "Office of the CFO"

The expansion of the traditional CFO role has unlocked the necessity for something more holistic, diverse and encompassing: the Office of the CFO (OCFO).

More than a singular role, the OCFO is a representation of every function and team within a business that supports — either directly or indirectly — the CFO and contributes to finance-driven business outcomes. While finance remains the bedrock priority, the nature of the OCFO's expanding role means that arguably every department is intertwined within its journey — embodying the strategic vision of the company and its future.

When viewed as chain, a company is only as strong as its weakest link. Therefore, the goal of the OCFO should be to control the value of the chain versus a single link.



Obstacles to success

The old role of CFO was that of copilot, focusing on specific controls that ensured the organization was on track for financial stability. The OCFO, however, is now in the captain's chair — navigating the organization through a turbulent landscape and actively adjusting course based on market shifts, economic volatility and regulatory changes. And it matters: Those classified as "leading CFOs" outperform their competition by **39% in revenue growth** and achieve nearly **11% greater operating margins**.[3]

Unfortunately, the systems and processes supporting each team and department are often disconnected, creating challenges that stand in the way of growth. These include:

Infrastructure silos & point-to-point ERP systems

A good OCFO grows its company. Naturally, a growing company acquires a diverse set of ERPs over time through M&A activity. This accumulation of ERPs — not to mention all the legacy solutions working alongside ERPs — is not only difficult and costly to consolidate, it's in direct conflict with the OCFO's goal of having one centralized, 360-degree view over the entire organization.

Maintaining multiple ERPs provides a disjointed financial picture for CFOs, leading to:

Data inconsistencies that create additional work (reconciling, cross-checking, etc.) and lead to delayed or mishandled decision-making

Duplication of effort due to differing requirements and systems, unnecessarily draining resources and upping operational costs

Limitations in business agility and scalability, prompting additional tech investments or undermining growth initiatives

Lack of reporting & analytics

As the lead agent of change within an organization, the OCFO must have a unified data ecosystem that's easy to access, integrate and evaluate. Good data is like oxygen — that elemental force that fuels growth and survival — enabling the OCFO to anticipate issues and make informed decisions related to:

- Financial reporting, budgeting and forecasting
- Investment and capital allocation analysis
- Cashflow and liquidity management
- Benchmarking and financial analysis
- Scenario analysis and simulations
- Tax reporting and compliance
- M&A activities

Harnessing this data, however, is often unachievable due to data being siloed thanks to the infrastructure challenges as well as a labyrinth of manual processes. This presents a lose-lose scenario: The OCFO is forced to engage in strategic planning and execution without the necessary data at its disposal (limiting the speed and accuracy with which decisions can be made) or a tremendous amount of time and resources must be devoted to gathering and formulating the data.

92%

92% of CFOs say forecasting accurately is a challenge, with 46% citing it as a "significant challenge".[4]

Cashflow & working capital disruptions

Cashflow and working capital are essential for ensuring the financial health of an organization — so much so, in fact, that optimizing cashflow performance/liquidity/working capital was cited as **CFOs' No. 1 priority in 2025**.[5]

Their optimization not only equates to better short-term outcomes related to liquidity, cost control and operational efficiencies, it also supports the OCFO in long-term financial planning and growth generation. This is particularly important during our periods of market volatility and/or uncertainty, similar to the shaky economic ground we currently stand.

While many external factors can impact cashflow and working capital, once again, it's the inefficient and siloed nature of internal processes across the business that often have the most detrimental impact. These can include:

Source-to-Pay

- Payment delays, resulting in missed early pay discounts or late pay fees
- Excess inventory that ties up working capital
- Limited cashflow forecasting due to poor visibility into spending and obligations

Accounts Receivable

- Late invoice payments and extended payment terms, leading to slower cash inflows and less available working capital
- Higher DSO, which impacts the ability to accurately predict cashflow
- Increased bad debt and write-offs

Customer Service

- Slow or erroneous order fulfillment, resulting in late invoicing and delayed payments
- Inefficient handling of customer inquiries opens the door to delayed payments and a prolonged sales cycle
- Loss of customers' trust and business (i.e., less cashflow)

Strained relationships

Relationships with customers, suppliers and employees are the glue that holds an organization together. Key stakeholders that feel "taken care of" are far more content, engaged and receptive, making every aspect of the OCFO's job easier.

When these relationships are strained — often due to error-prone, time-wasting and tedious business processes — it creates a ripple effect of negative consequences that makes life for CFOs anything but smooth sailing.

Unhappy customers lead to:

- Lost recurring revenue due to higher customer churn
- Rising costs related to customer support, impacting budget and resource allocation
- Damaged business reputation; decreased sales

Dissatisfied suppliers lead to:

- High and inconsistent pricing, eroding profit margins
- Supply chain disruptions due to delays or stockouts, affecting the bottom line
- Increased payment disputes, disrupting cashflow and other financial obligations

Unfulfilled employees lead to:

- More turnover and fewer talent acquisitions, leading to higher costs
- Lower productivity and morale due abundance of low-value, menial tasks
- A poor CX, which negatively impacts customer satisfaction and brand value

Navigating new risks & requirements

Managing financial risks associated with cash, credit, capital and accounting compliance has always been a requirement for CFOs. Today, thanks to its expanded role and a rapidly evolving business landscape, the OCFO has a far broader range of risks and requirements to focus on. These include:

- Strengthening cybersecurity preparedness
- Meeting sustainability and ESG goals
- Economic fluctuations, trends and notable disruptions (e.g., supply chain)
- Legal risks and regulatory changes
- Climate change and other environmental or public health risks
- Strategic risks involving M&A activity and technological innovations

An unprepared OCFO — those lacking a true unified and data-rich business platform in place — has no choice but to manage these risks and requirements from a reactionary perspective. In effect, it's a game of a whack-a-mole: Risks are addressed as they arise with little strategy or foresight.

Successfully navigating this terrain requires the OCFO to not only adeptly prepare for and mitigate risks but also develop proactive strategies that actually turn risks into opportunities that help organizations build long-term resilience and agility in crisis.

Solution showcase:

Esker's AI Automation Suite for the Office of the CFO

As the fragmentation and inefficiencies of point-to-point solutions continue to reveal themselves as incompatible with the modern business landscape — and economic volatility and cost pressures persist — a new path to strategic growth must be forged. One that connects the entire business, streamlines the flow of data, and offers the OCFO real-time visibility, the ability to adapt quickly to change, and fully integrated systems that enable continuous improvement.

For these reasons, Esker's end-to-end Agentic AI suite is the preferred platform for today's OCFO — capable of automating any business process and breathing new life into data-driven decision-making and long-term growth strategies.

A growth platform to serve the entire OCFO ecosystem

Revenue & customer operations

- **Order Management**
  Automates order processing.
- **Customer Service**
  Speeds up inquiries disputes and billing issues.

Procurement & Supply Chain

- **CPO & Procurement**
  Automates purchases and cost control.
- **Supplier Managers**
  Enhances onboarding, performance tracking and dispute resolution.

Finance & Accounting

- **AP teams**
  Automates invoices, payments, and compliance.
- **FP&A teams**
  Improvesforecasting, budgeting, and reporting.

Billing & Invoicing

- **Billing Managers**
  Automate invoicing and compliance.
- **Subscription teams**
  Streamline recurring billing.
- **E-Invoicing Compliance**
  Ensure tax and regulatory adherence.

Credit Management

- **Credit Analysts**
  Automate credit scoring and approvals.
- **Collections Specialists**
  AI-driven reminders and dunning.
- **Dispute Resolution**
  Faster case tracking and resolution.

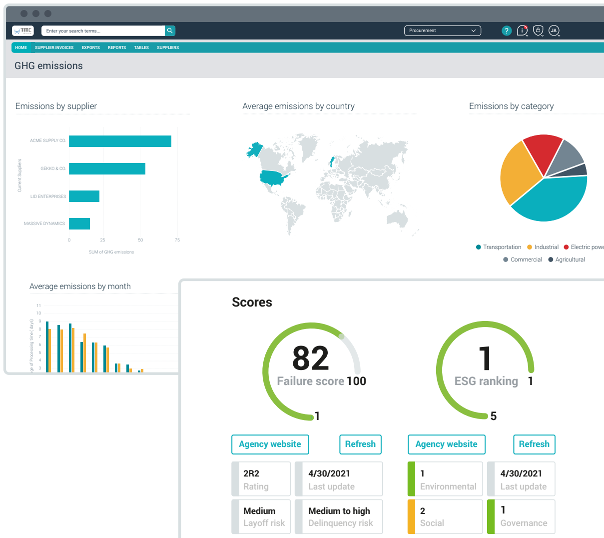
How Esker compares to point-to-point solutions

- **Seamless cross-ERP integration**
  vs. high costs, silos and complexities
- **Standardized process and workflows**
  vs. data inconsistencies and duplication
- **Stronger security and compliance**
  vs. risks and vulnerabilities
- **Lower IT maintenance costs**
  vs. high IT overhead
- **Real-time visibility and analytics**
  vs. limited data and insights
- **Unified and intuitive UX**
  vs. fragmented and inconsistent UX
- **Streamlined and automated workflows**
  vs. disconnected and inefficient workflows
- **Scalability and future-proof growth**
  vs. growth limitations

Positioning ESG at the core of operations

In addition to the transformative AI capabilities offered by Esker (explored further in the coming pages), the non-AI features are arguably just as essential to the goals of the OCFO. For example, Esker's unified automation suite delivers 360-degree visibility over the entire business — a particularly beneficial feature as it relates to ESG compliance and GHG reporting. The OCFO can easily manage the uphill battle of sustainability by leveraging:

- **Ethical sourcing** to identify suppliers who align with environmental goals using weighted bid scoring that prioritizes sustainability
- **Comprehensive data collection** to get a clear picture of Scope 1, 2 and 3 emissions
- **Standardized reporting** to easily navigate global standards with dashboard insights and transparent reports
- **Enhanced supply chain transparency** to keep tabs on ESG indicators in real time
- **Sustainable procurement** through Esker's procurement catalogs, which display CO2 impact, helping prioritize energy-efficient, eco-friendly products



Where does AI fit in?

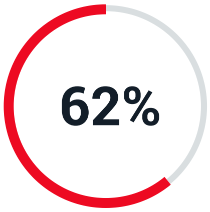
Artificial intelligence (AI) is hardly a new phenomenon. However, it wasn't until the last decade — fueled by crucial breakthroughs in neural-network design — that AI gained widespread recognition as a transformative technology in the business world.

What many CFOs and other financial leaders are realizing is that AI is not a flash-in-the-pan technological advancement, but a necessity for staying competitive.

Benefits to the OCFO

When employed throughout finance processes and the entire business, AI technology has the potential to address the aforementioned challenges thanks to enhanced decision-making and strategic planning that contributes to:

- More accurate cashflow trend predictions
- Proactive working capital management
- Improved forecasting and budgeting
- Enhanced risk management and fraud protection
- Accelerated M&As & scaling operations
- Reduced operational costs and boosted profitability
- Better talent management and resource allocation



62% of CFOs believe AI will significantly impact their industries over the next three years.[6]

AI as a complementary tool, not a magic wand

The benefits of AI for the OCFO can't be overstated. However, as powerful as its capabilities are, it's important to understand that in the context of unifying your business and improving specific processes, AI is counterintuitive as a standalone solution.

Businesses that have rushed to apply AI to every problem — even creating AI departments to facilitate its use — quickly learn that AI needs a system around it to be fully functional. Just like the harmonious sound of a guitar chord requires multiple notes to be played simultaneously, AI also needs supporting "notes" to express its full potential.

It's understandable that many in the business world have jumped on the AI train — particularly due to the speed-of-light advancements in just the last few years. However, that time has also allowed provided clarity into AI's risks and limitations. But since AI isn't going away, it begs the question: What's the best way for the OCFO to use it?

50% of employees and c-level executives have concerns about AI's inaccuracy and cybersecurity risks.[7]

Types of AI used in business environments

While there are approximately 20-30 distinct categories or subfields of AI, only a select group of targeted AI technologies are best for use across business processes. These include:

Machine learning (ML)

ML is designed to imitate human intelligence, enabling systems to learn and improve from experience using data and algorithms.

Natural language understanding (NLU)

NLU is an AI subset capable of understanding text, extracting data, and discerning meaning, intent and emotion behind the input.

Generative AI (GenAI)

GenAI such as ChatGPT learns from large language models (LLMs) to generate original content that mimics human creativity (text, visuals, speech, etc.).

Deep learning (DL)

DL is designed to imitate human intelligence, enabling systems to learn and improve from experience using data and algorithms.

Retrieval augmented generation (RAG)

RAG is a progression of GenAI, combining the abilities of an LLM to understand and generate natural language originating from a knowledge base.

Agentic AI

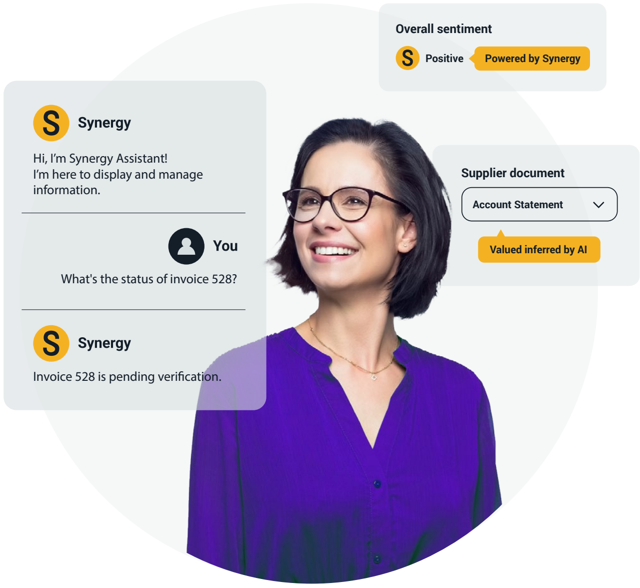
AI-powered agents understand the user's vision and the context of the problem and then execute a variety of tasks that fulfill this goal.

Esker Synergy: We do AI differently

Built on 15+ years of research and development, Esker Synergy AI is the powerful set of technologies designed to address the evolving questions about AI useability, security and sustainability. Here's why Esker stands out in a sea of AI providers:

ESKER SYNERGY Artificial Intelligence

- **Your data stays yours.**
  All Esker solutions and Synergy GPT functionalities are designed to ensure data security and privacy, ensuring your data cannot be used, saved or shared by third parties.
- **Our AI is purposeful and responsible.**
  We train our own LLM for targeted, purposeful and high-value AI use, while larger models run on shared servers. Our GenAI is continuously optimized for performance and sustainability.
- **We offer LLM as a Service.**
  Esker Synergy GenAI is seamlessly integrated into our solutions, so you don't need a separate LLM provider. We handle prompt engineering, updates and secure scaling, lowering your total cost of ownership.



5 AI functions that drive real value

With the shift from traditional CFO to OCFO, technology such as AI is no longer a nice-to-have — it's now the central force at the core of business strategy, growth and innovation. But implementing an end-to-end, AI-powered automation platform is a big investment that comes with inherent questions, obstacles and potential risks.

Demystifying AI and overcoming any hesitancy around the decision requires an answer to the following question: What are the AI functions that are driving real value across business processes and how do they ultimately benefit the OCFO? Let's explore:

01 Document ID, classification, triage & AI-assisted responses

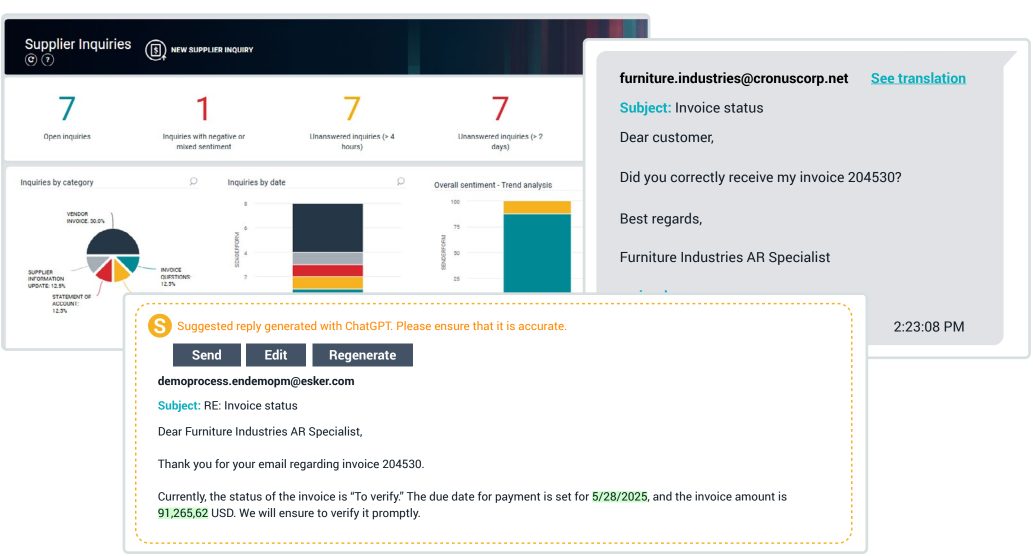
Every day, companies receive communication from customers, suppliers and other external parties. How these requests are identified, classified, triaged and responded to internally have a significant ripple effect on downstream efficiency, cashflow and working capital, and even the perseverance of critical business relationships. Below are two examples of how AI agents address these specific pain points within the organization.

Spotlight on: supplier documents

Managing supplier communications through an accounts payable (AP) inbox or dedicated email address for invoices is not an effective way to ensure accurate booking and timely payment. All too often, invoices can't be quickly identified and classified, or the risk of errors adds an unnecessary element of uncertainty to the entire process.

Thankfully, Esker's AI-assisted email triaging easily solves this dilemma through three simple steps, requiring no manual intervention on behalf of the AP team:

- The AP email address is seamlessly redirected to the automated solution.
- The solution automatically processes invoice emails using NLP and other AI tech.
- Non-invoice emails are efficiently classified and routed to an external address.



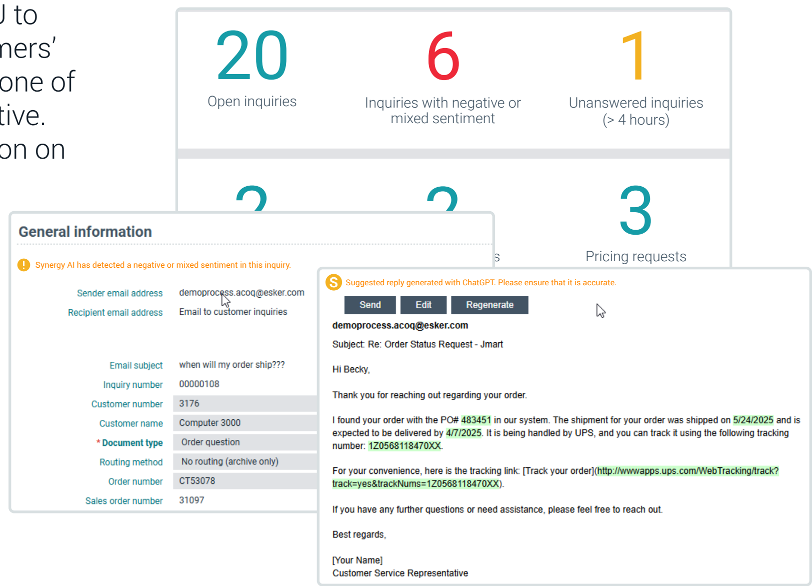
Spotlight on: customer inquiry management

Similarly, both Accounts Receivable (AR) and Customer Service teams struggle with the inefficiencies of classifying and triaging customer-related documents — from orders, claims, product and pricing questions to remittance advices for applying incoming cash.

For example, when Customer Service teams receive messages in their shared inbox, they need to be categorized by subject (standard, change, returns, quote requests, etc.), specifics (change orders, claims, returns, etc.) and, lastly, assigned to the responsible team members. This is not only inefficient, it's tedious for the team members performing it. With an AI-powered solution, however, orders received in a shared inbox are automatically triaged and processed, while non-order emails are sent to an external address.

What's more, the solution automatically analyzes the content of order data and suggests relevant responses to non-order inquiries, including product questions, price and availability requests, and more. Within Esker, this is done using AI tools like:

- **Sentiment analysis** that relies on NLU to instantly analyze content from customers' emails to determine if the emotional tone of the inquiry is positive, neutral or negative. A dashboard provides trend information on the overall sentiment of customer inquiries — allowing CSRs to address them in priority and with extra care.
- **Answer generation** that uses GenAI to speed up responses with uniform, accurate answers as well as a robust knowledge base for retrieving data, accessing source links and verifying the proposed response.



Key benefit for OCFO

Improved talent retention

Eliminating the tedious, manual work common to document identification, classification and triage has a direct impact on an issue that **52% of CFOs** view as a "big problem" within their companies: employee turnover.[8]

Today's top talent seek value, purpose and opportunity within their roles. An AI automation suite provides the foundation for a "sticky" workforce — ensuring your company has resources needed to stay competitive.

02 Intelligent data extraction

Data extraction is crucial for informing business decisions and ensuring processing accuracy, efficiency and cost-effectiveness. Unsurprisingly, traditional methods of data extraction are often slow and error-prone — requiring manual intervention on behalf of staff — and highly limited in terms of flexibility and scalability.

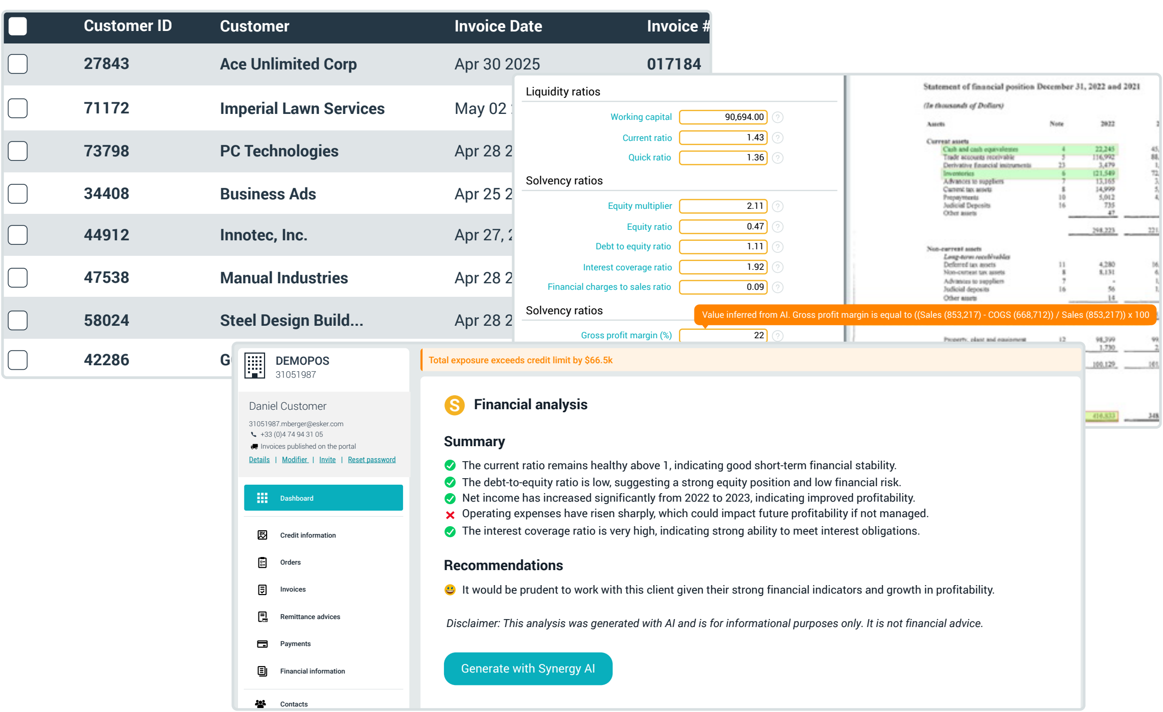
Automated platforms are exceptionally well-suited to address these challenges thanks to intelligent AI-driven data extraction, which spans the entirety of the enterprise, helping:

- AP and Procurement teams accelerate processes such as contract creation, invoice processing and transitioning supplier quotations into purchase requisitions
- CS teams process customer orders and claims with greater speed and precision
- AR and Credit teams efficiently manage remittance advices and financial reports

Spotlight on: financial data analysis within credit management

Assessing a client's creditworthiness is a critical process that determines whether to establish a business relationship and how much credit to extend. The process typically involves Credit teams requesting customers' financial documents to evaluate their financial health — documents that vary significantly in format and detail, making them tedious and time-consuming to review.

Esker streamlines this financial assessment process with an AI agent that automatically extracts relevant data from financial documents and calculates financial ratios, significantly reducing the time spent on financial analysis and allowing Credit teams to access key financial indicators directly from the customer dashboard. Additionally, GenAI within the platform can generate a concise financial analysis of the customer based on the extracted data — all equating to considerable time savings and more insightful credit decisions.



Key benefit for OCFO

Optimized cashflow & profitability

For the OCFO, processing errors or delays — whether in AP, AR or CS — all lead to the same dead-end road: restricted cashflow. Intelligent data extraction tools enable the entire business to operate as an efficient, well-oiled machine, improving end-to-end data collection, analysis and decision-making, so cashflow management and profitability are optimized.

03 Anomaly detection

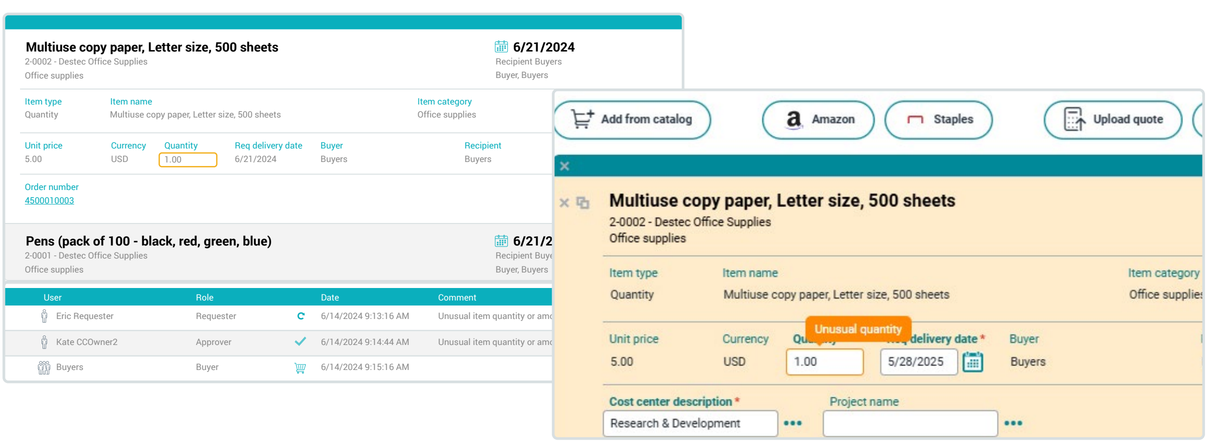
Vulnerable processes create vulnerable businesses. When manual intervention is the norm, human error is almost surely to follow during document processing. These inaccuracies, though easily swept under the rug as an inescapable "cost of doing business," have the potential to seriously compromise financial integrity, while opening the door to all kinds of unnecessary legal and reputational risks.

Thankfully, all-in-one automation platforms have a tool for that: anomaly detection. Leveraging machine-learning algorithms, anomaly detection features take human oversight out of the picture when processing documents like supplier invoices, purchase requisitions and even customer orders — giving teams instant, laser-like precision into potential errors. Let's explore its use in one specific example:

Spotlight on: purchase requisitions

Procurement departments often face challenges in detecting order errors, particularly when dealing with unusual quantities or amounts for specific items and suppliers. These errors can lead to overstocking, shortages, financial discrepancies or far worse.

Leveraging ML algorithms that analyze historical data and detect patterns, an AI agent detects anomalies and provides alerts to users when unusual quantities are identified for specific items and suppliers. The result is an ability to proactively prevent order errors, increase operational efficiency and cost savings, and enhance decision-making.



Key benefit for OCFO

Strengthened risk management

A key requirement of the new OCFO is protecting the organization from financial loss and reputational damage. Ensuring document processing accuracy is just one internal measure CFOs can take to ensure consistency and reliability when it comes to financial reporting, regulatory compliance, internal controls and other liabilities.

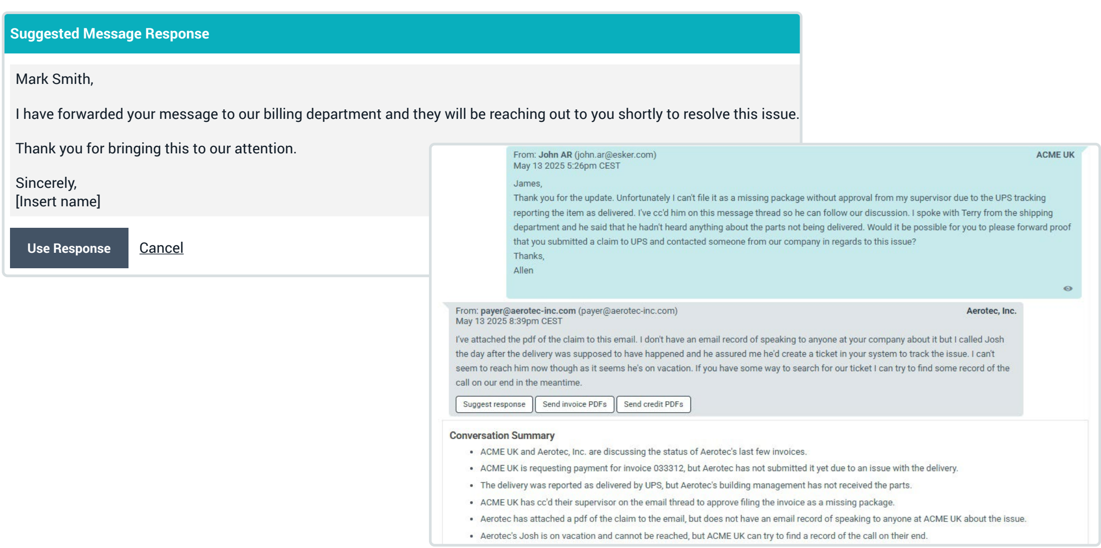
04 AI-assisted predictions

Maintaining good communication with customers and suppliers is essential for every business. Here's the bad news: Traditional processes don't do the average employee or department any favors when it comes to creating an environment where follow-ups can be provided in a timely, detail-precise and tone-appropriate fashion. Here's the good news: All-in-one automation platforms have AI-assisted responses and predictions to help.

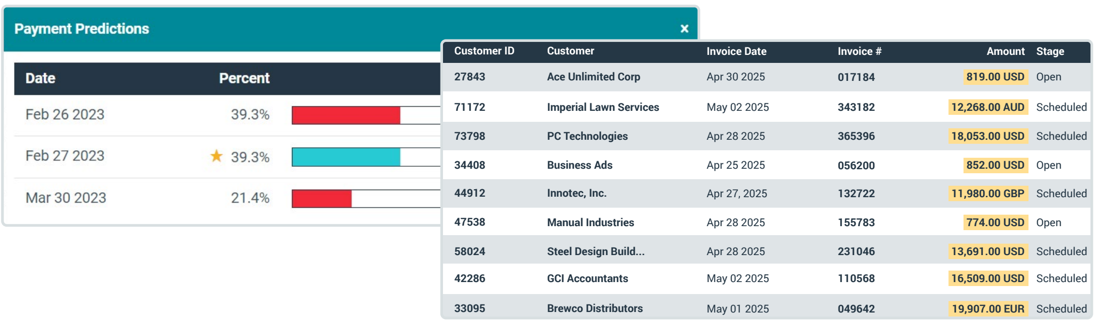
Spotlight on: collections management

Whether it's assessing complex situations like customer disputes and long conversation threads or following up on payments and determining who's going to pay when, who's at risk, whose priority it is and what cash can be expected by the end of the month ... collections management can be a lot for today's AR teams. Esker's AI-driven capabilities simplify the process with:

- **Suggested response and conversation summaries** that leverage LLMs to help free up AR teams to spend more time on strategic collections. Response suggestions help the user answer complex questions that they control whether to send or edit. Conversation summaries help users quickly evaluate a customer's situation by summarizing long thread conversations in a bulleted list.



- **Payment predictions** that leverage a ML model to accurately predict when a customer will pay an outstanding invoice. This helps AR teams increase the likelihood of timely payments and, over time, identify risk level categories based on past payment behavior to devise more targeted collections strategies based on priority customers. Additionally, these predictions help build reports (e.g., Collections Forecast and Projected Collection Activities) to increase visibility on expected payment and cash inflows to facilitate the end of month reporting and cash forecasts.



Key benefit for OCFO

Enhanced scalability & continuity

The vast, AI-powered knowledge base behind these capabilities offer far more than efficiency and time-savings. CFOs not only directly benefit from greater visibility into future cashflow analysis, the ease of use for new and existing staff eliminates the need for intensive, drawn-out onboarding and training — significantly helping the OCFO improve scalability and continuity during periods of business growth or disruption.

05 Digital AI assistants

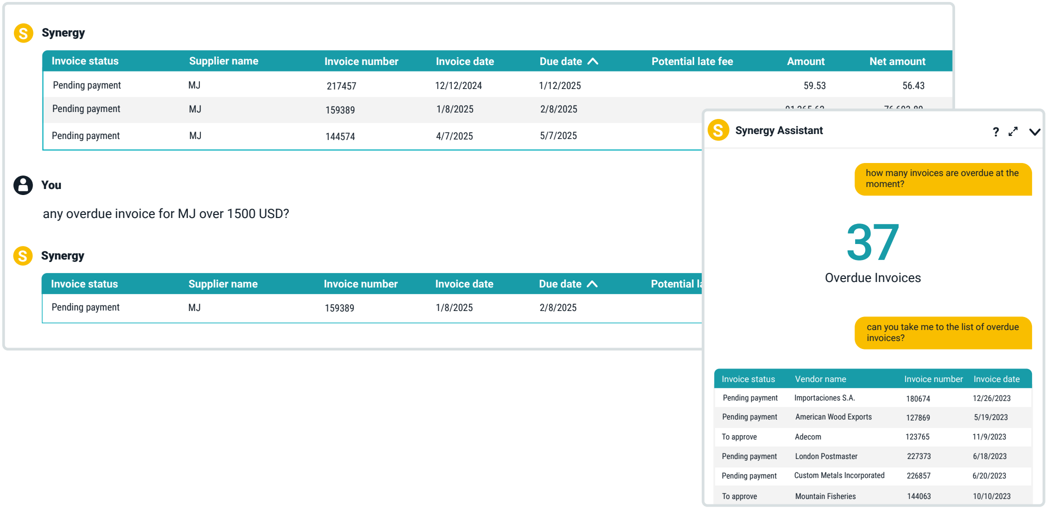
The most effective CFOs are the ones able to make business decisions with more speed and precision than their competitors. This also applies to the teams under the OCFO's purview. When the right data or report is challenging to find or decision-making is guided by tribal knowledge or stale data, it undermines the effectiveness of the department and, thus, the goals of the OCFO.

That's why automated platforms feature AI agents that assist users — both internally and externally — with a reliable and instantly accessible data architecture to facilitate faster analysis and better decisions. Below is just one example highlighting where digital AI assistants drive added value within the business.

Spotlight on: AP team members

Rather than having AP staff or managers struggle to locate data or customize existing reports to fit their unique requirements, the Esker Synergy Agent acts as a complementary coworker capable of finding and presenting information instantly and without team members learning how to build a report or a view. Here's how it works:

- Users can simply ask the AI assistant what they are looking for by typing in a request or speaking using the voice-to-text feature.
- The AI assistant taps into supplier-specific knowledge bases to provide the response within the chat. The response can be a graph, a filtered list or other information pulled from the documentation.
- Users can follow up on reports and views, make requests (List invoices set aside, List invoices set aside in ascending order, etc.), and make solution-specific inquiries, with the AI assistant providing information and links to relevant sources.

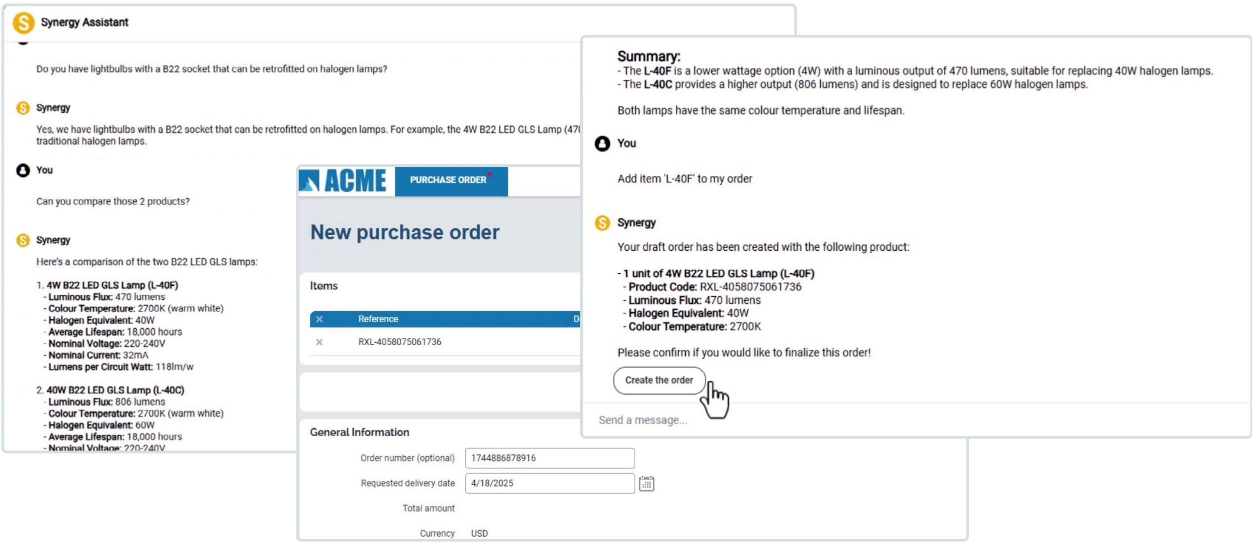


Spotlight on: B2B customers

Faced with extensive product catalog, B2B customers often struggle to identify products that best meet their needs. Navigating long lists and analyzing product characteristics requires significant time and effort — a source of frustration that often results in reaching out to their Customer Service team for guidance.

Powered by RAG GenAI, the Esker Synergy Agent eliminates these pain points for both the customers and Customer Service team by quickly providing product information retrieved from a knowledge base. Here's how:

- From the ecommerce customer portal, users can query their supplier's AI agent about product characteristics and capabilities.
- The agent then finds and presents the products that best match the request.
- From there, users can interact further by asking additional questions (e.g., "Provide a comparison of the products that are listed.").
- Once the user has identified their preferred product, they can place their order from the ecommerce catalog — saving customers' the time and frustration of calling and saving the Customer Service from order slowdowns and fielding questions.



Key benefit for OCFO

Increased customer & supplier satisfaction

Greater access and visibility into critical process information means that teams can avoid issues that could potentially harm relationships with key customers and suppliers. Additionally, it further frees up to staff to focus on relationship-building activities and more nuanced dispute resolutions. It's why **96% of CFOs** view these types of digital investments as vital to improving relationships with customers and suppliers.[9]

Conclusion

The role of CFO has always held great influence within the organization. Today, that influence is multidimensional, expanding far beyond financial stewardship. The OCFO is now the central driving force — embodying the organization's values, potential and strategic vision — for navigating uncertainty and risk, and steering the organization toward a future of resilience and growth.

For some, it's a challenge too big to overcome. **Half of all CFOs** in North America have considered stepping down due to the role's complexity.[10] To others, it's an opportunity too good to pass up. Embracing the moment requires the right technology and solution partner to turn the perception of a long, arduous road into a rewarding journey.

Backed by the foundation of Esker's AI Automation Suite, CFOs can ensure that higher levels of speed, efficiency, precision, decision-making and value will permeate every business process, thus empowering themselves and the entire OCFO to carry out the organizational vision with laser-like focus and unfettered confidence.

Automation and AI aren't going anywhere. Let the use cases outlined in this white paper be your sign post — pointing to a future free of restriction and full of possibility.

What other CFOs say ...

"Automating our order management process has enhanced the skills of our Customer Service team by making it easier for them to focus on customer needs and experience."

Andrea Zoppi, CFO & Board of Directors member | Siemens Healthineers

"It gives us visibility from a billing and forecasting standpoint that we just didn't have previously and helps us make decisions faster."

Paul Bohlsen, CFO | Baldwin Supply Co.

"Our Finance teams are happier because they are now able to spend more time on higher-value tasks and have greater control over what is happening in real time."

Mercedes Soto, CFO | Helios Group

"The biggest benefit was the visibility into invoices so customers knew exactly what they were paying. That's been excellent, and it's helped quite a bit with the reconciliation of receiving payment."

Jeff Budde, CFO | Hayward Distributing Co.

Hi, we're Esker

Founded in 1985, Esker is the global authority in AI-powered business solutions for the Office of the CFO. Leveraging the latest in automation technologies, Esker's Source-to-pay and Order-to-Cash solutions optimize working capital and cashflow, enhance decision-making, and drive better collaboration and human-to-human relationships with customers, suppliers and employees.

40
years of experience with 20+ years focused on cloud solutions.

1,100+
employees serving 1.12M+ users & 3,000+ customers worldwide.

15
global locations with headquarters in Lyon, France, & Madison, WI.

€205.3
million in revenue in 2024.

Business success is best when shared

At Esker, we believe the only way to create real, meaningful change is through positive-sum growth. This means achieving business success that doesn't come at the expense of any individual, department or company — everyone wins! That's why our AI-driven technology is designed to empower every stakeholder while promoting long-term value creation.

Analyst firm & peer recognitions

Esker named a Leader in **2024 Gartner® Magic Quadrant™ for Invoice-to-Cash Applications**.[1]

Esker recognized a Leader in the **2025 Gartner® Magic Quadrant™ for Accounts Payable Applications**[2] and a Challenger in the **2025 Gartner® Magic Quadrant™ for Source-to-Pay Suites**.[3]

Esker recognized as a Leader in **The Forrester Wave™: Accounts Payable Invoice Automation, Q3 2024**.

Esker listed in **The Forrester Wave™: Supplier Value Management Platforms, Q3 2024**.

Esker named a Leader in the **IDC MarketSpace: Worldwide Accounts Payable Automation Software 2024 Vendor Assessment** in both Large Enterprise and Midmarket.

Esker named a Leader in the **IDC MarketSpace: European Compliant E-invoicing 2024**.

Esker named a Leader in the **IDC MarketScape: AR for Small/ Midmarket** and a Major Player in **IDC MarketScape: AR for Enterprise 2024**.

Esker recognized as a Market Leader in **Ardent Partners 2023 ePayables Technology Advisor** for the third consecutive year.

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3. Gartner, Magic Quadrant for Source-to-Pay Suites, by Micky Keck, Kaitlynn Sommers, Balaji Abbabatulla, Cian Curtin, Lynne Phelan, Chaithanya Paradarami, Martin Shreffleri, published March 24, 2025.

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