



5 AI and Agentic Value Cases for Fast Value in Finance

How Finance leaders can create measurable impact with pragmatic AI use cases

A practical perspective on where AI creates value first across Finance, Reporting, Cash Flow, Controls, Working Capital and Reconciliation.

Executive Summary

Finance organizations face growing pressure to improve transparency, resilience, speed and decision quality at the same time. Leaders are expected to manage volatility, increase cash focus, strengthen controls and provide faster business insight, while operating in heterogeneous process and system landscapes.

AI offers clear opportunities in this environment. However, many organizations do not need a large-scale transformation program to get started. In practice, the fastest path to value often comes from selecting a small number of focused use cases that match the company's current level of process harmonization and technological readiness.

This paper outlines five AI value cases for Finance that can deliver fast, tangible results and at the same time create the foundation for a broader AI journey. They cover the full spectrum from better insight and prediction to stronger controls, performance optimization and selective automation. No matter where an organization stands, there is always potential for implementing AI solutions to secure relevance, competitiveness and future-readiness:

- **AI-Driven Finance & Group Reporting Insights**
- **AI-Powered Cash Flow Forecasting**
- **AI-Based Anomalies Detection**
- **AI-Driven Net Working Capital Optimization**
- **Intelligent Intercompany & GR/IR Reconciliation**

These use cases are not intended as isolated experiments. They represent practical entry points into AI-enabled Finance transformation. Each of them can be approached with a focused MVP scope, clear value logic and measurable business outcomes.

A central success factor is aligning ambition with the organization's current level of maturity. Organizations should not wait for perfect conditions. Instead, they should start where value, feasibility and learning potential intersect. Early AI initiatives are not only about immediate ROI, but they also build internal capabilities, governance routines and confidence for the next wave of innovation.

This is where a structured transformation partner can accelerate progress: by helping organizations prioritize the right use cases, define realistic MVPs, connect business and technology, and scale value creation over time.

Why Finance AI, Why now?

Finance is under pressure from multiple directions. Executive teams expect better steering capability, higher forecast quality, faster reporting cycles and stronger control over performance and risk. At the same time, many Finance organizations still operate across fragmented processes, multiple data sources and varying levels of standardization.

This creates a structural challenge: the demand for speed and insight is increasing, while the operational complexity underneath often remains high. Traditional analytics and reporting approaches alone are no longer sufficient to address this gap. Finance teams need ways to identify relevant patterns faster, understand deviations earlier, improve forecast quality and reduce manual effort in repetitive control as well as reconciliation activities.

AI can help close this gap. In Finance, the most promising use cases are not necessarily the most futuristic ones. Value often emerges first in scenarios where AI improves interpretation, prioritization, prediction or exception-handling in existing processes. This is particularly relevant in environments where SAP-based core processes already exist, but reporting logic, control workflows and analytical capabilities still require significant manual effort.

Companies should avoid a common trap: waiting for perfect data, processes or architecture before starting. AI maturity is built through practical application. A well-scoped MVP can generate value quickly, but it also creates something equally important: organizational learning. Teams practice working with AI, how to evaluate results, how to govern new tools and where the next wave of scale should happen.

The most effective AI strategy in Finance is often not “start big”, but “start smart”. The appropriate first use cases combine three characteristics:

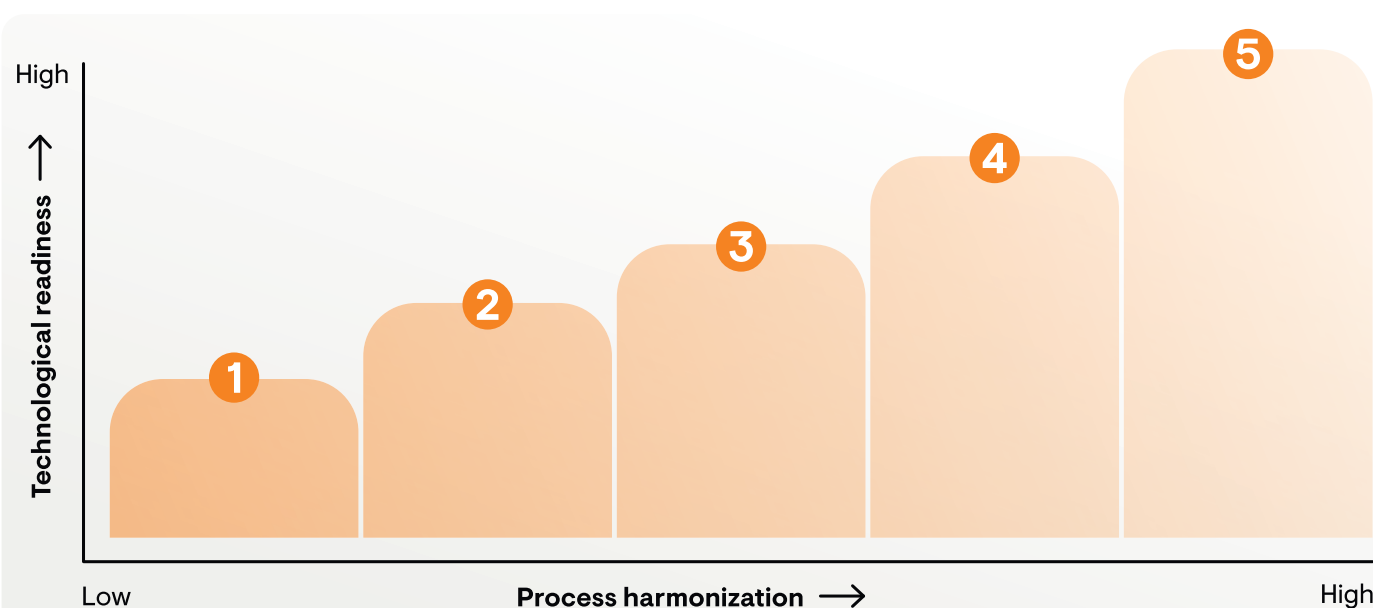
- **Visible business relevance**
- **Realistic implementation scope**
- **Strong learning potential**



Digital Plateaus:

Where to start depends on your current readiness

The five use cases described in this paper can be positioned along these plateaus and therefore provide practical entry points for different starting conditions.



Use case positioning is illustrative. Actual fit depends on data availability, process scope, governance and organizational readiness.

Not every company should start its Finance AI journey in the same place. The right use case depends less on what is theoretically possible and more on what is currently feasible and valuable within the organization's existing operating model.

Two dimensions are especially relevant:

Process harmonization

How standardized, comparable and scalable are the underlying Finance processes across entities, units and regions?

Technological readiness

How accessible, connected and usable are the relevant data sources, platforms and analytical capabilities?

Based on these dimensions, companies can be grouped into distinct digital plateaus. Each plateau creates different starting points for AI in Finance.

The Five Value Cases

- 1 AI-Driven Finance & Group Reporting Insights
- 2 AI-Powered Cash Flow Forecasting
- 3 AI-Based Anomalies Detection
- 4 AI-Driven Net Working Capital Optimization
- 5 Intelligent Intercompany & GR/IR Reconciliation

The core implication is simple: the value of AI does not depend on starting at the most advanced plateau. It depends on choosing the right use case for the current maturity level and building momentum from there.

5 AI Value Cases for Fast Value in Finance

AI-Driven Finance & Group Reporting Insights

Business challenge

Finance leaders spend significant time identifying and interpreting deviations across reports, entities, periods and KPIs. In many cases, the underlying data is available, but the analytical effort required to detect material changes, trace likely causes and prepare management-ready explanations remains highly manual.

AI value

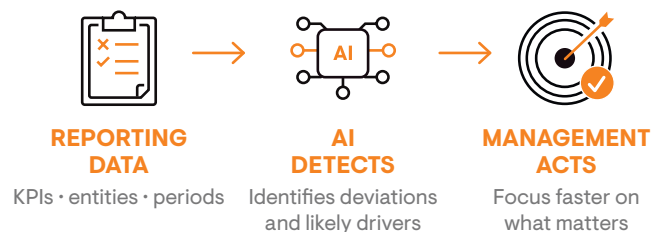
AI can detect material deviations across reporting data, highlight likely business drivers and support natural-language interaction with governed finance KPIs. Instead of only showing a change in a number, the solution helps explain the reason and where management should focus first.

Possible MVP scope

A pragmatic MVP can start with a defined set of finance and group reporting KPIs, selected reporting entities and a limited number of periods. The solution identifies significant variances, proposes likely explanations based on defined dimensions and enables users to ask questions such as: What changed quarter after quarter? Which unit had the biggest impact? What are plausible drivers behind the movement?

From Data to Decision

1



Expected business impact

This use case can reduce manual analysis effort, shorten the time from reporting to insight and improve the quality of management discussions. It is particularly suitable as an early AI use case because it creates visible value quickly and strengthens confidence in AI-supported decision preparation.

Indicative ROI logic

Value typically comes from reduced manual reporting analysis, faster root-cause identification, improved management attention and earlier action on material deviations.

AI-Powered Cash Flow Forecasting

Business challenge

Accurate cash flow forecasting remains a critical capability in volatile markets. Yet many organizations still rely on historical data, static assumptions, fragmented input data and labor-intensive forecast updates. This limits both forecast quality and the ability to react quickly to changing business conditions.

AI value

AI can enhance cash flow forecasting by identifying relevant patterns in historical and current data, generating dynamic forecast scenarios and adding confidence scores or uncertainty ranges that indicate the reliability of a given forecast. This enables Finance to move from static planning toward more adaptive decision support.

Possible MVP scope

An MVP can focus on a selected cash flow horizon, a defined legal entity scope or a small number of cash flow drivers. The solution can combine historical cash movements, receivables, payables and planning assumptions to produce baseline, optimistic and conservative scenarios. Confidence indicators help users understand where forecast quality is high and where further review is needed.

AI-Based Anomalies Detection

Business challenge

Finance teams invest substantial effort in reviewing transactions, monitoring controls and investigating irregularities. In high-volume environments, unusual bookings or control deviations can be difficult to identify early, especially when review activities rely on static rules or manual sampling.

AI value

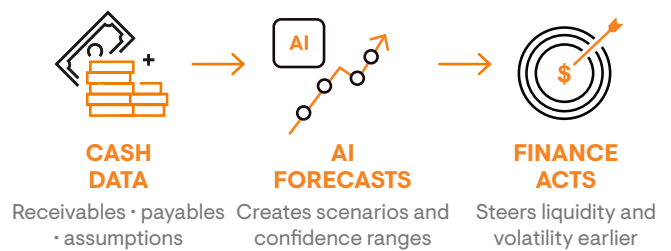
AI can strengthen control monitoring by identifying unusual transactions, atypical booking patterns and anomalies that deserve attention. Rather than replacing controls, the solution acts as an intelligent prioritization layer that helps Finance focus on the most relevant exceptions first.

Possible MVP scope

A focused MVP can start with one process area, such as selected accounting entries, journal postings or payment-related transactions. The solution flags unusual cases based on historical patterns, user-defined thresholds and contextual indicators. Cases can then be routed into a structured review workflow for Finance or internal control teams.

From Cash Data to Liquidity Action

2



Expected business impact

The main benefits include improved forecast transparency, better short-term liquidity steering and stronger scenario-based decision support. The use case also supports a broader move from descriptive to predictive Finance.

Indicative ROI logic

Value typically comes from better liquidity decisions, reduced manual forecast preparation effort, improved forecast accuracy and stronger ability to manage volatility proactively.

From Transactions to Focused Control

3



Expected business impact

This use case can reduce manual review effort, improve detection speed and lower the risk of unnoticed control issues. It can also support better audit readiness by creating more systematic visibility into exceptions and potential risk patterns.

Indicative ROI logic

Value typically comes from fewer manual checks, earlier detection of errors or irregularities, lower remediation effort and reduced likelihood of audit findings.

AI-Driven Net Working Capital Optimization

Business challenge

Many organizations monitor net working capital through standard KPIs but struggle to identify the operational drivers behind changes in receivables, payables and inventory. As a result, improvement discussions often remain too aggregated, and actions are not prioritized effectively.

AI value

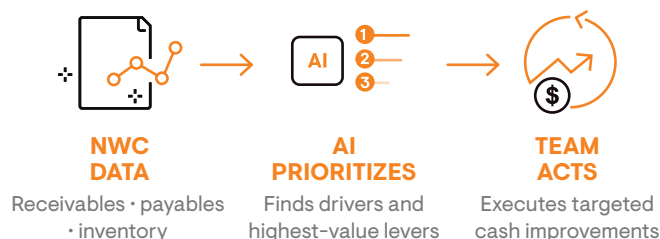
AI can help uncover the main drivers of working capital performance, connect KPI shifts to operational patterns and simulate the impact of potential improvement actions. This enables Finance to move from passive monitoring to more targeted steering of working capital levers.

Possible MVP scope

An MVP can focus on one or two relevant dimensions, such as overdue receivables, payment behavior, inventory clusters or payment-term effects. The solution highlights key drivers, prioritizes where action is likely to create the highest value and supports simple scenario simulation for selected measures.

From Working Capital Data to Cash Action

4



Expected business impact

This use case can improve transparency into cash-relevant performance drivers, speed up analytical cycles and support more effective prioritization of working capital initiatives. It is especially relevant for organizations that want to connect Finance insight more directly to operational decision-making.

Indicative ROI logic

Value typically comes from better prioritization of working capital measures, reduced analytical effort, faster decision cycles and ultimately lower capital tied up in operations.

Intelligent Intercompany & GR/IR Reconciliation

Business challenge

GR/IR reconciliation often remains a resource-intensive activity involving substantial manual effort, repeated exception handling, and significant pressure during closing periods. Discrepancies are often easy to identify, but determining their roots and taking appropriate corrective actions is time-consuming.

AI value

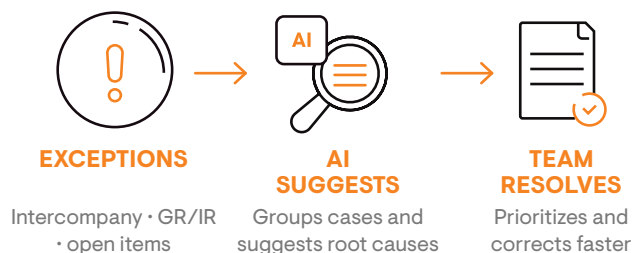
AI can accelerate reconciliation activities by identifying discrepancies, clustering discrepancy patterns, suggesting likely root causes, and supporting corrective workflows. In more mature environments, selected corrections can even be prepared or automatically initiated under defined governance rules. AI can analyze and process precisely those cases that cannot be adequately captured by a rules-based approach—for example, missing or incorrectly recorded references, many-to-many relationships between consolidated invoices and multiple goods receipts, partial deliveries, mismatched purchase order items, freight costs included in invoices, and rounding or exchange-rate differences in intercompany documents.

Possible MVP scope

A practical MVP can focus on a limited reconciliation scope, specific company codes or GR/IR exception

From Discrepancy to Resolution

5



categories. The solution identifies discrepancies, groups similar cases, suggests likely explanations and supports the prioritization of the most relevant items.

Expected business impact

This use case can reduce manual effort, improve reconciliation quality and shorten close-related activities. It also creates a strong bridge between process excellence, SAP-based transactional data and AI-enabled exception handling.

Indicative ROI logic

Value is typically created through reduced reconciliation effort, faster resolution of open items, improved close quality, and fewer escalation loops between the involved entities or functions.

How to think about Business Value and ROI

The business case for Finance AI should not be reduced to one single metric. In practice, value creation usually emerges across multiple dimensions at once. Some are directly quantifiable, while others become visible through better steering quality, shorter cycle times or reduced operational friction.

A useful ROI perspective for Finance AI typically combines five value dimensions:

Efficiency gains

Reduction of manual effort in analysis, review, forecasting or reconciliation activities.

Speed gains

Faster reporting interpretation, shorter time to insight, faster exception handling and accelerated close-related work.

Quality improvements

Better forecast consistency, fewer errors, more systematic control coverage and improved analytical depth.

Cash impact

Improved liquidity decisions, working capital improvements and better prioritization of cash-relevant actions.

Risk reduction

Earlier detection of anomalies, lower likelihood of control gaps and stronger audit readiness.

Therefore, early AI use cases should be evaluated with a pragmatic and business-oriented ROI logic. A focused MVP does not need to prove total transformation impact immediately. It should demonstrate measurable value in a defined area and provide evidence for whether the use case should be scaled.

A practical evaluation model can include:

- Effort saved per month or reporting cycle
- Cycle-time reduction
- Improved forecast quality
- Reduction of unresolved exceptions
- Impact on working-capital-related KPIs
- Avoided downstream effort in audit or remediation.

Fast value in Finance AI does not mean “small ambition”. It means proving impact in a realistic scope and creating the factual basis for larger scale adoption.



USE CASE	KPI FOCUS	IMPROVEMENT IN NUMBERS	ANNUAL VALUE	5-YEAR VALUE	STRATEGIC BENEFIT
1. Finance & Group Reporting Insights	Manual analysis effort; reporting cycle time	~40% effort; ~2,880 hrs/yr saved; 1.5 days faster	EUR 360k	EUR 1.8m	Faster decisions; stronger business partnering
2. Cash Flow Forecasting	Forecast accuracy; liquidity buffer	20% lower forecast error; EUR 2.7m one-time release	EUR 160k	EUR 800k	Earlier risk response; predictive capability
3. Anomalies Detection	Review effort; detection speed	~35% review effort; ~800 hrs/yr saved; significantly faster identification	EUR 100k	EUR 500k	Stronger controls; audit readiness
4. Net Working Capital Optimization	Cash Conversion Cycle; analysis effort	0.5-day CCC reduction; EUR 2.7m one-time release	EUR 205k	EUR 1.0m	Cross-functional action; proactive cash steering
5. Intercompany & GR/IR Reconciliation	Reconciliation effort; resolution time	~35% effort; ~1,700 hrs/yr saved	EUR 210k	EUR 1.05m	Higher close quality; fewer escalations



How cbs can accelerate the journey

Finance AI creates value when business priorities, process understanding, data readiness and technology enablement come together. This is exactly where an experienced transformation partner can accelerate progress.

cbs supports enterprise transformation with a strong focus on business processes, IT implementation and system integration, especially in SAP-centered environments. In the context of Finance AI, this means connecting strategic ambition with practical execution: identifying relevant use cases, assessing feasibility, defining realistic MVPs and helping organizations scale successful approaches into broader transformation initiatives.

A structured approach typically includes four steps:

- 1 Assess**
Identify business priorities, process pain points, data availability and current maturity.
- 2 Prioritize**
Select use cases based on value potential, feasibility and organizational readiness.
- 3 Prototype and validate**
Build a focused MVP with clear scope, measurable outcomes and close business involvement.
- 4 Scale**
Extend successful use cases into broader process areas, entities or decision workflows.

The key is not to treat AI as a standalone technology initiative. In Finance, value emerges when AI is anchored in real processes, governed data and concrete management needs. This requires close alignment between Finance, IT and transformation leadership.

With the right combination of process excellence, SAP context and implementation discipline, organizations can move from isolated AI ideas to structured value creation – and build the internal capabilities needed for the next stage of their digital journey.



Conclusion:

Start where value and learning meet

AI in Finance does not have to begin with a large-scale transformation program. In many organizations, the most effective starting point is a focused use case with clear business relevance, realistic implementation scope and measurable outcome potential.

The five value cases described show how value can be created across different maturity levels. Some use cases improve insight and decision quality. Others strengthen predictive capability, control effectiveness or selective automation. Together, they demonstrate a practical path toward AI-enabled Finance transformation.

The most important principle is to start where value and learning meet. Organizations that begin early with the right use cases can create measurable business impact while also building the experience, governance and confidence needed for broader adoption.

For Finance leaders, this is not only a technology question. It is a strategic opportunity to improve resilience, transparency and performance in a more dynamic business environment.

The next step is not necessarily to scale everything at once. It is to identify the right first move.

Executives should ask themselves the following questions:

Which Finance processes create the highest analytical or manual workload today?

Where would better prediction or exception handling create immediate value?

Which use case best fits the organization's current maturity plateau?

What would a value-focused MVP look like within the next 8 to 12 weeks?

cbs Corporate Business Solutions Unternehmensberatung GmbH

The Materna Group Management Consultancy
Rudolf-Diesel-Str. 9, 69115 Heidelberg, Germany

T +49 6221 3304-0
contact@cbs-consulting.com
www.cbs-consulting.com



Autor:
Maximilian Thür
Consulting Director, Finance



Autor:
Dr. Olena Mavropulo
Manager, Finance