

AI Agents For Finance Playbook

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Agenda



What is in AI for Finance?	01
Can't I Just Use ChatGPT Enterprise or Copilot for Finance?	01
The 6 Core AI Use Cases in Finance	03
Where to Start	04
Quick Wins to Build Momentum	05
Don't Wait for Perfect	06
Hard-Earned lessons from finance AI deployment failures	07
Final Notes	08

AI differs from traditional automation (like RPA) in one key way: it doesn't need every rule programmed. It's flexible. It handles exceptions. And it keeps getting better with use.

AI won't make your decisions, but it will save you time, surface what matters, and free you to focus on judgment and strategy

Can't I Just Use ChatGPT Enterprise or Copilot or Claude for Finance?

It's a fair question and probably the first one you're thinking.

These tools: ChatGPT Enterprise, Microsoft Copilot, or similar are generic assistants. They're great at writing emails, summarizing content, or helping with brainstorming. But when it comes to finance, especially in mid- to large-sized companies, they hit real limits



- They don't have access to all required data
- Not built for the finance ERPs
- Doesn't scale
- Can't save the successful workflows
- Doesn't have the full context





What is needed to make these work for Finance

Some teams think they can “just connect the ChatGPT / Claude to ERP”

But you’ll need:

- A data pipeline
- A context layer or knowledge graph
- A logic engine for finance-specific workflows
- ...at which point, you’re basically building a product.

In summary, you need additional framework to make LLMs work in finance.

The real value lies in...

Real value in finance comes from automating work, not just answering questions. You need agents that reconcile, validate, route exceptions, and track progress. Yes, you’ll find endless guides on “50 ChatGPT prompts for finance.” Those might work for a solo consultant or a startup. But not for an enterprise finance team dealing with compliance, controls, and scale.



1. Data Query and Reporting

Finance data often lives in many different systems GL, AP, AR, Planning tools and more. Teams usually spend a lot of time just figuring out where the data is and how to get it. AI removes those barriers. Instead of digging through multiple tools, you can just ask in plain language:

- ***“How much did we spend on contractors in April?”***
- ***“What’s our AR aging right now?”***

AI pulls the data instantly, summarizes it, and makes it available to everyone. This means faster answers, easier reporting, and equal access to data across the team—without needing technical skills or special permissions.

2. Reconciliations


Automatically match data to spot discrepancies. No more manual work.

Catch errors faster and save time.

- **Smart Matching** – Automates reconciliation across invoices, bank statements, and ledgers.
 - **Time Savings** – Cuts manual effort by up to 80%, streamlining reconciliation tasks.
 - **Real-Time Alerts** – Monitors reconciliations, flagging issues instantly for quick resolution.
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3. Analytics Without Analysts

Ask any question about your data, AI analyzes it and delivers answers in seconds. No need for dedicated analysts.

- **Automated Insights** – Detects trends, patterns, and anomalies often missed in manual reviews. Combines data from multiple sources into actionable intelligence.
 - **Granular Analysis** – Breaks down data by time, products, and regions for detailed insights.
 - **Better Decisions** – Improves accuracy and supports strategic, data-driven choices.
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4. Workflow Automation

Let end users automate tasks without IT support. With AI, just describe what you want, it's understood and executed. More flexible and scalable than RPA.

- **No More Rigid Rules** – Removes dependency on experts or fixed workflows.
- **Flexible Execution** – Users can automate tasks by simply describing the outcome they want.
- **Barrier-Free** – Intuitive automation with no coding required.
- **Higher Productivity** – Faster, more adaptive than traditional RPA tools.

5. Document Processing

Convert any document like contracts, time sheets, Invoices, remittances or PDFs into structured , usable data.

- **Intelligent Extraction** – Reads and understands complex financial documents.
 - **Direct Integration** – Extracts, validates, and exports data directly into your system.
 - **Time & Cost Savings** – Automates manual tasks, saving 40+ hours per month. Eliminates manual entry, ensuring speed and accuracy.
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6. Forecasting and Anomaly detection

AI can help finance teams move from reactive reporting to proactive planning. But these use cases aren't plug-and-play, they depend heavily on the quality of data and signal strength in the data.

Forecasting

- Revenue, cash flow, or demand forecasts that adjust with new data
- Scenario planning across headcount, budget, or pricing changes
- Models that go beyond linear trends by factoring in seasonality, macro shifts, or sales pipelines

Anomaly Detection

- Identifying unusual transactions, duplicate payments, or missed accruals
- Surfacing early signs of risk or policy violations
- Running continuously in the background, like an automated audit layer

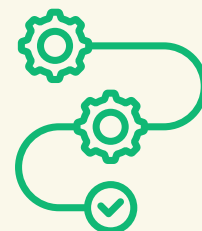
But building these requires more than a model, it needs a deep understanding of the business drivers and access to well-organized historical data. These tools work best when trained on high-quality data and tuned for the nuances of your business.

How do you know if you have high quality data?

You have to pick one or two use cases and try it. If you need help with this, happy to guide you on how to get started on these.

Start with your own pain points.

Don't wait for a company-wide strategy or an all-in-one AI platform. Here's how to begin:



1. Identify 3-4 manual, repetitive, or high-effort areas in your team (e.g., invoice validation, report generation, contract review)
2. Ask: Could AI reduce workload here, even if partially?
3. Talk to an AI expert, partner, vendor to explore options.
4. Choose 1-2 that are easy to test
5. Aim to deploy in 2-6 weeks , and learn fast

Remember: the goal is not to solve everything. It's to start learning and getting wins.



Quick Wins to Build Momentum

Quick wins create credibility. Focus on use cases where you can:



- Save atleast 5+ hours per week
- Improve data quality
- Avoid errors or delays
- Reduce low-value manual work



Once one AI use case is live and working, it's easier to:
Get buy-in, Justify investment, Build repeatable models for more use cases

Implementing AI in finance isn't just about having the right models, it's about designing around the real-world complexity of financial operations. Here are the most critical insights we've learned across multiple rollouts:

1. Avoid Building AI Internally

Internal AI initiatives in finance often fall short. The issue isn't technical talent, it's structural. AI success demands fast experimentation, continuous user input, and persistent change management.

Most internal teams aren't set up for this level of cross-functional coordination, especially in high-stakes finance teams.

2. Workflow Understanding Can't Be Rushed

Getting to grips with enterprise workflows takes time. We found that assumptions break down quickly in finance

Shadowing sessions and deep user observation are essential for designing tools that actually match the day-to-day work.

3. AI is Still a Learning Curve for Everyone

Even seasoned teams struggle to turn business problems into well-scoped AI requirements.

Tight collaboration between business users and AI builders is what bridges the gap, not just documentation or handoffs.

4. User Testing Fatigue is Real

Finance teams are busy. Long feedback loops and endless testing cycles drain momentum.


Lighter, faster iteration cycles with fewer demands on users keep projects moving forward without burning people out.

5. Pilot Test Plans Must Be Clear

Unstructured pilots lead to unclear outcomes. A basic but solid test plan including test scenarios, expected outputs, and success criteria improves learning and accelerates decision-making during early stages.

6. Deep Integration Requires Smarter Design

Superficial automations are easy wins. But true impact comes from embedding AI into core finance workflows. This requires a collaborative design approach that goes beyond tool-building, it's about solving the right problem the right way



Immediate Next step



Write down 3 processes you'd love to automate . Ask: Could AI help?

Then , try one. (Ask me if you need any guidance)
That's how it begins.

Here to help



FINANCE AI

HAVE QUESTIONS?



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