The Finance Leader's Guide to **Operationalizing AI**

Boost Finance Team Productivity
Without Sacrificing Control

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Introduction

Bridging the Trust Gap to Unlock the Next Era of Finance Operations

AI is no longer in the experimentation phase for finance teams. Instead, the focus is now on the tangible results that AI delivers. AI is saving organizations time and money, enhancing decision-making, upleveling individual skills, improving work quality, and helping them accelerate growth and scale. Our State of AI in Finance research highlights that 61% of finance professionals say they can easily quantify AI's ROI in the finance function, and nearly all (97%) believe AI is essential to their operations.

Although AI is recognized for its efficiency and productivity in automating routine tasks and streamlining processes, its true impact on finance teams is realized when it is implemented to help shift focus from manual data entry to strategic growth.

While 55% of finance professionals are "extremely optimistic" about AI's potential, nearly half still remain concerned about the risks. Trust in finance isn't built on flashy algorithms; it is built on visibility, data integrity, and control.

How to Scale Your Team with AI

This guide is designed to help finance teams effectively operationalize AI. We will explore how to bridge the gap between caution and optimization, ensuring that AI becomes a reliable extension of your team rather than a "black box" or an additional risk factor that creates more work than it saves.

"Finance teams are embracing AI for real, measurable impact, but only when they can trust how it operates."

Manish Vrishaketu
Chief Customer and Operating Officer
Tipalti

The Landscape of Opportunity

Where AI in Accounts Payable Helps Most

Striking the correct balance for AI's place in business has never been more important, especially as AI is transforming customer expectations. As requirements for speed, personalization, and quality rise, finance teams are under increasing pressure to perform. AI systems built on trust, transparency, and effective human oversight are essential to achieving these goals while managing risk in an evolving landscape.

When applied effectively, AI improves team productivity and supports better oversight at the leadership level. According to our Global Finance Outlook survey, leaders expect AI to create measurable value in these four core pillars:

Financial reporting	Invoice processing	Fraud detection or risk monitoring	Budgeting and planning
40%	**37%**	**31%**	**31%**

Six Practical Applications for the Modern AP Team

To maintain control while increasing velocity, leadership should focus on these six reliable AI integration points:

1. **Smart Data Capture:** Move beyond basic OCR to extract invoice data with contextual reasoning, ensuring high confidence across the AP lifecycle.

2. **Anomaly and Duplicate Detection:** Identify potential payment errors or unusual activity far earlier than manual review would allow.

3. **Intelligent Routing:** Predict approval chains based on historical spend categories and line-level PO logic.

4. **Risk and Compliance Signaling:** Proactively flag W-9 anomalies or suspicious vendor changes to mitigate tax and fraud risks in real time.

5. **Automated Submission Handling:** Leverage AI-powered intake forms for purchase requisitions and facilitate three-way PO matching to ensure all data is accurate and synced with your ERP.

6. **Insights and Reporting:** Access real-time spend insights and instantly create custom reports.

Strategic Visibility

Beyond the tactical, AI makes it easier to see exactly what is happening across departments, where attention is needed most, and how controls are performing in real time.

The Architecture Challenge

Why AI Struggles in Fragmented Environments

AI is not a magic button that fixes a broken process. In fact, AI often fails to deliver ROI when the underlying workflow lacks structure. For AI to function as intended, it depends on a foundation of clear processes, connected systems, and reliable signals.

Common Obstacles to AI Success

Challenge	What's Happening
Inconsistent Inputs	Invoices arrive in fragmented formats with unreliable data that AI cannot confidently interpret.
Fragmented Workflows	Intake, approvals, and payments happen in silos, stripping AI of the context it needs to learn and leading to inadequate spend visibility.
Manual Workarounds	Offline fixes stop AI from seeing how work actually flows, creating data blind spots.
Unclear Ownership	When approval logic isn't defined, AI cannot prioritize tasks, leading to bottlenecks and errors surfacing too late.

The Distinction: Automation vs. AI

Misunderstanding roles can exacerbate expectations and create confusion.

- **Automation** follows predefined rules. It handles structured tasks like routing and scheduling. It creates consistency.

- **AI adapts** to your data to handle unstructured tasks, such as flagging suspicious patterns and interpreting intent, and provides the strategic insight needed to accelerate.

Data Quality Concerns Behind AI

Solving for Data Quality and Integration

Finance teams are eager to adopt AI but rightfully question whether the data powering these models is reliable, consistent, and ready for auditing. For finance professionals, trust erodes when data is isolated or manipulated across disconnected, inconsistent systems. Unfortunately, this scenario reflects the legacy architecture that many finance teams still rely on, which often involves manual workflows, fragmented processes, and challenges in maintaining data integrity.

The Data Imperative

AI-driven insights, such as cash flow forecasting, are only as good as the data they consume. To close the gap between guesswork and precision, leaders must simplify their architecture.
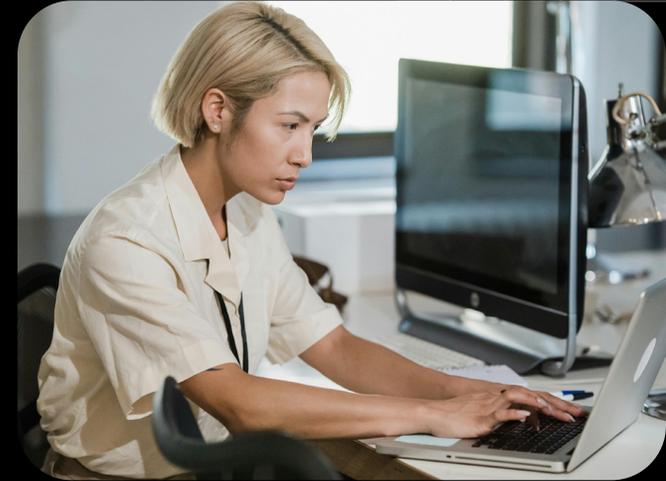
The most effective way to improve data quality is to simplify and centralize your financial architecture. Today's AI models perform best when they operate on clean, standardized, and connected data. Here's what that looks like in practice:

1. Make Sure Your Tools Talk to Each Other

Technology solutions that naturally sync with each other (AP, procurement, global payments, ERP systems, etc.) reduce the risk of data loss, formatting errors, and reconciliation inconsistencies. When your systems connect seamlessly, your data becomes automatically standardized.

2. Unify Your Finance Tech Stack

End-to-end solutions give your team a clear, consistent view of all financial data. When your AP automation tool is fully integrated with your ERP and other key accounting systems, data can be traced seamlessly from invoice capture through reconciliation. This unified structure is exactly what AI models need in order to deliver reliable, accurate insights.

3. Know Exactly Where Your Data Comes From

Track your financial data from its source to the financial statements, embedding automated checks—including matching, validation, duplicate detection, coding recommendations, and audit trails—so it remains accurate, consistent, and fully traceable across your finance systems.

4. Cut Your Manual Bottlenecks

Where manual processes thrive, data integrity suffers. AI performs best in structured, automated environments rather than in systems that depend on repetitive human intervention or ad hoc workarounds. Automating your workflows ensures data is consistent, reliable, and ready to support AI-driven insights.

5. Get Your Data Right, Get AI Right

AI doesn't magically fix bad data. It accelerates whatever exists, good or bad. Spend time cleaning, standardizing, and mapping your data before AI ever touches it. Done well, this creates an accounting environment where AI can operate with precision, not guesswork.

Operationalize Trust in AI

To bring "cautiously optimistic" teams on board, AI must be transparent. They want to see and review actions the AI takes. Maintaining the delicate balance between automation and control is vital.

AI must still enable finance professionals to review and override AI-powered decisions, such as critical approvals and payments.

In our research, when it comes to building finance teams' trust in AI, visibility and control rank highest. 37% of finance professionals prioritize specific governance features over simple integration.

The Three Pillars of Finance Team Confidence

See and Review	Custom-Configuration	Decision Control
55%	**55%**	**50%**
Complete visibility into every action the AI takes.	The ability to tailor AI to automate specific tasks in a defined, predictable way.	Do not lose control of decisions and processes to AI.

Some examples of key control capabilities for finance teams are:

- **Duplicate Bill Detection:** Prevent fraud and overpayments by using AI to strengthen AP controls, flagging duplicate invoices and anomalies early.

- **Approval Chain and Audit Trails:** Manage approvals, payments, and audit trails across multiple entities in one consolidated view with clear visibility into each entity.

- **Two and Three-way PO-matching:** Strengthen reviews with built-in two- and three-way PO matching at both the header and line level, combining automation and control.

When selecting and implementing new AI solutions, treat explainability and auditability as non-negotiable requirements. Prioritize tools that allow your team to see, review, and override automated actions. Insist on detailed audit trails and the ability to custom-configure how AI automates specific tasks. This focus ensures that human expertise remains central, directly addressing the core need for confidence and control.

The Talent Shift

Moving from Data Entry to Strategic Oversight

A common fear among finance teams is that AI will replace them. However, the reality is that AI replaces tasks, not talent. As global operations become more complex, the burden of manual AP tasks (which can take up to 72 workdays per professional per year) is the primary cause of burnout and stalled growth.

The Evolution of the Finance Role

- **The Role Shift:** Accountants are evolving from data entry clerks to AI overseers and strategic business partners.

- **The Productivity Opportunity:** By offloading transactional work, headcount shifts toward high-value decision support and scenario modeling.

- **The Talent Magnet:** In a competitive hiring market, offering AI-driven workflows is a major draw for newcomers who want to do more strategic work.

IMPACT

97% of teams

report that AI enhances their decision-making and helps them uplevel their AI skills.

Roadmap to Implementation

How to Adopt AI Effectively

Before layering AI into your finance function, you must ensure your house is in order. Use the following framework to evaluate your readiness and your vendors.

Step 1: Standardize and Unify

- **Standardize Workflows:** Define invoice entry and approval flows with clear ownership and automatically route requests to correct cross-functional teams.

- **Connect Systems:** Unify intake, payments, and reconciliation within a single ecosystem, so AI has full context.

- **Train Teams:** Invest in team training, because moving to an automated model requires it. They can shift their focus from manual data entry to strategic priorities.

Step 2: Evaluate for Features to Enable Trust

Pillar	Feature to Look For
Visibility	Provides a clear audit trail for every AI-driven routing decision and a centralized view of all spend.
Control	Executes rules-based workflows to ensure policy compliance while maintaining built-in "human-in-the-loop" confirmations and manual overrides.
Integration	Delivers sync with ERP data and diagnoses sync errors to maintain data integrity.
Compliance	Supports multi-entity, multi-currency, and global tax logic to provide a unified infrastructure for growing international operations. Two-way and three-way PO matching proactively signal risk by flagging anomalies in real time.
Scalability	Support for multi-entity, multi-currency, and global tax logic.

AI Is Delivering Impact—For Those Who Can Trust It

By bridging the trust gap, finance leaders can finally move their teams away from transactional data entry and toward high-value decision support. This shift allows the organization to manage rising volumes and maintain strict compliance without a linear increase in headcount, turning the finance function into a true engine for growth.

When accounts payable runs on connected, automated workflows and data flows cleanly between key steps, AI stops being theoretical and becomes a transparent business enabler.

AI-driven workflows elevate the role of the finance professional. Eliminating manual entry delivers immediate results, reclaiming valuable time for higher priorities. Strategic human oversight remains the vital component.

How Other Finance Leaders Are Redefining Productivity with AI

The future of finance will be written by those who are first to overcome the AI trust gap. At Tipalti, we build AI that works beside you—giving you the productivity you want with the control you need.

"Using AI-powered invoice processing has really decreased our time spent reviewing invoices since the numbers are always correct. That work is eliminated, letting me focus on the right accounting treatment and routing approvals instead of manual data entry."

Kirsten Coombs
Accounting Manager
ADU

"Tipalti's AI capabilities make our work so much easier. With invoice capture and real-time reporting, my team has complete visibility into approvals, coding history, and potential errors. Now I can instantly run a report, see who approved what, and trust the data is precise every time."

Kanan Mammadov
Vice President of Procurement
Lantern Community Services

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Ready to bridge the AI trust gap in your finance department?

Visit Tipalti.com to learn how our AI-powered finance automation platform provides the control and visibility you need to scale.