

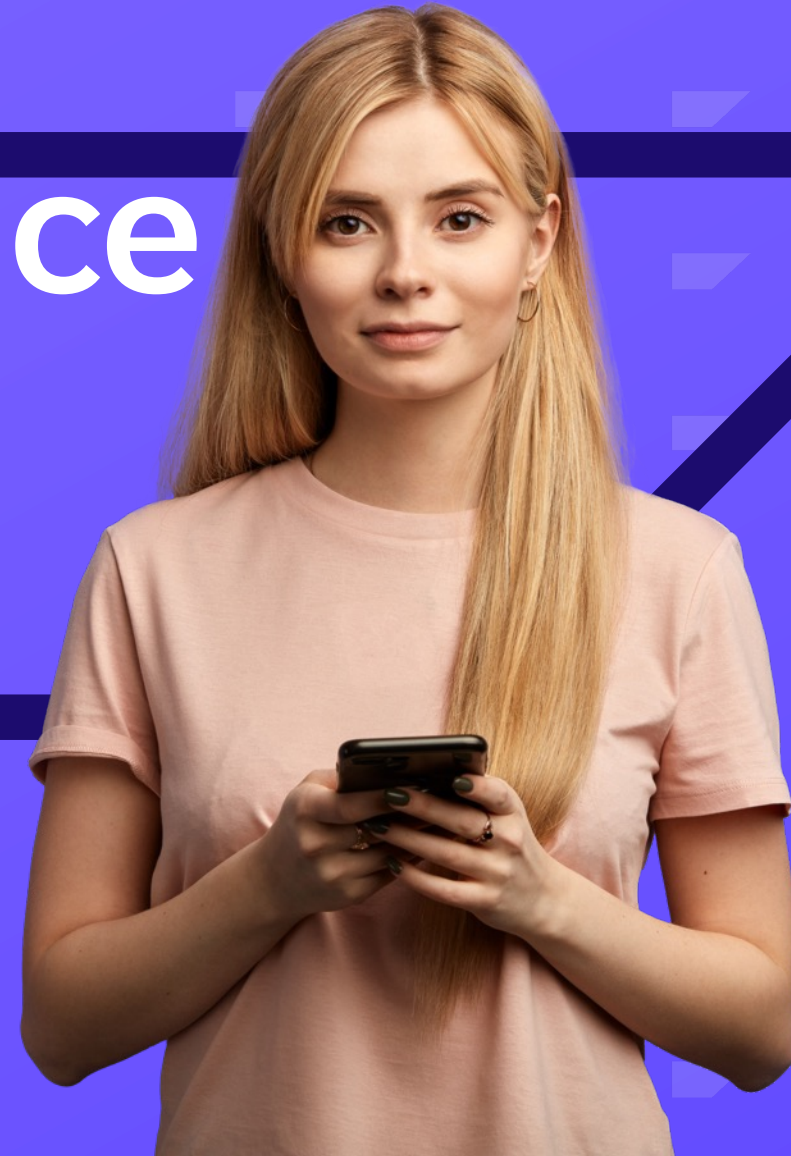
Future of Finance

with Business AI

SBN Conference

October 22nd , 2025

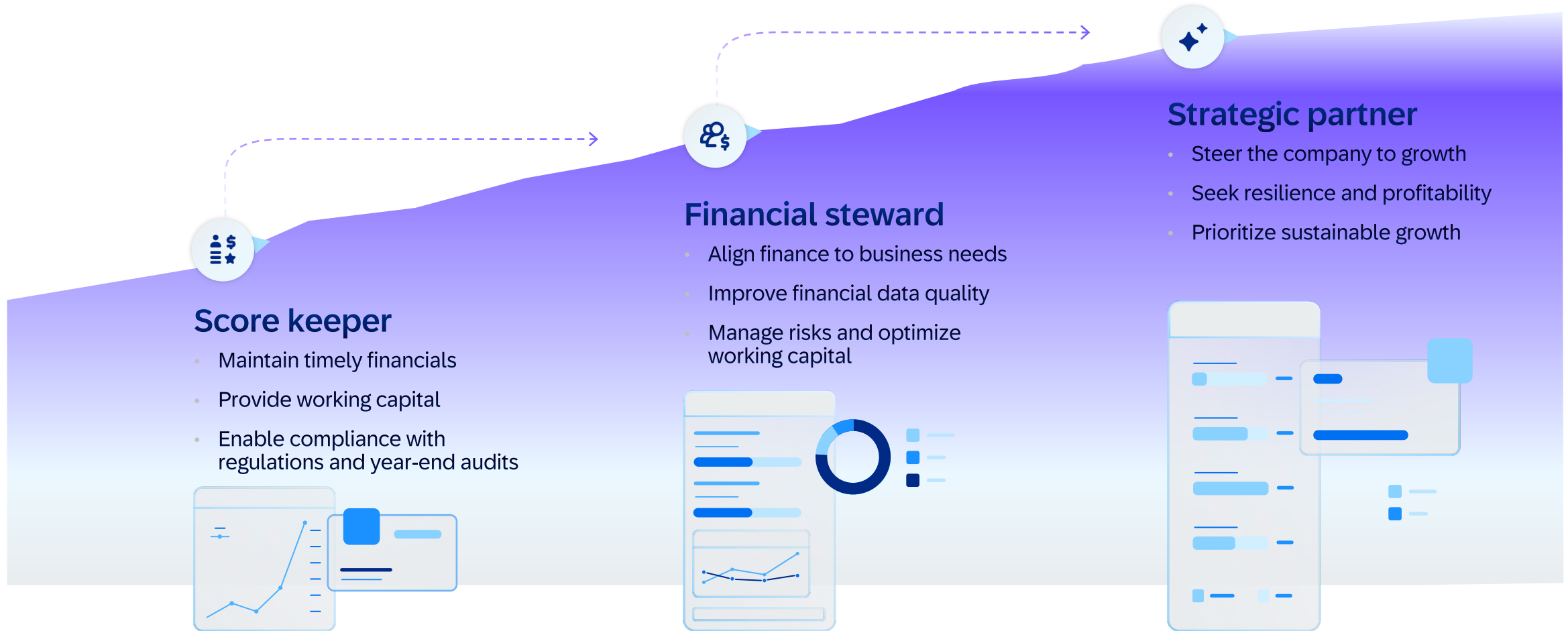
Hanna Björnbom
Solution Advisor & AI Lead SAP Sweden



“It's windy in Finance



Finance is evolving to play a more central, strategic role in business growth

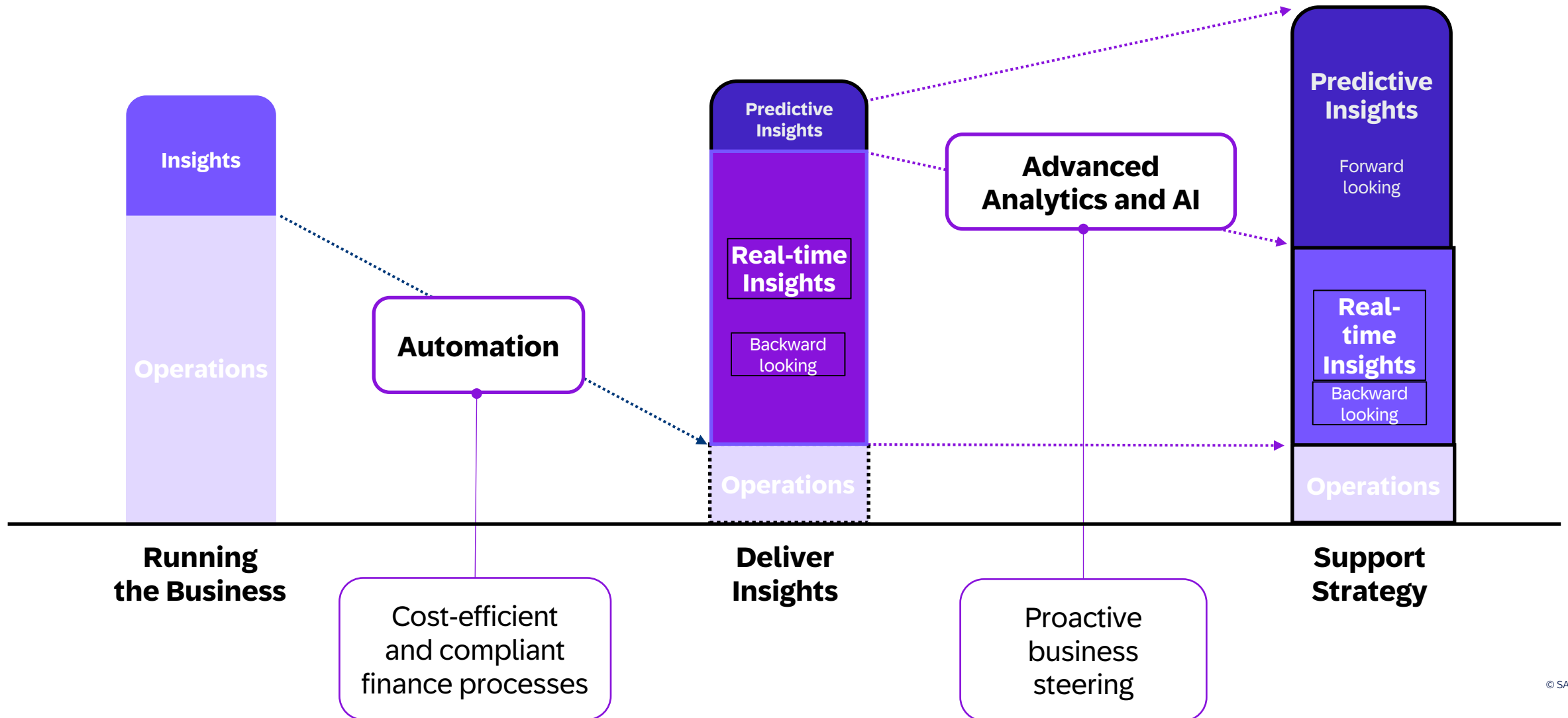


How can your finance team manage these challenges and become a more **strategic partner**?



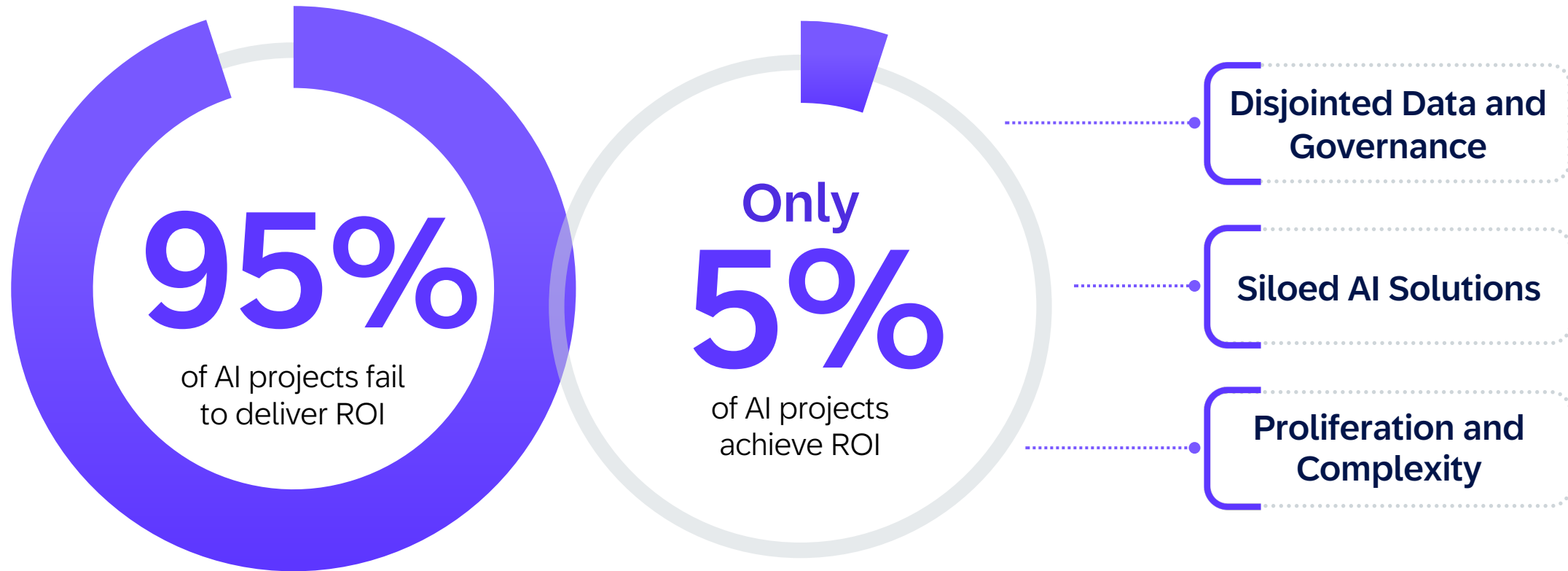
SAP's Vision for Finance Transformation

Enable confident business decisions into the future with your finance platform



The enterprise challenge: AI ROI is elusive

Key barriers slow innovation leading to unmet board-level demand for measurable impact



Enabling AI to access information

“

SAP S/4HANA business user

Do I have open
Purchase Orders?



“

Where to find the
information?

How can it be
accessed?

How to make sure
it is correct?



To provide business impact
AI needs access to

Business Data

Business
context

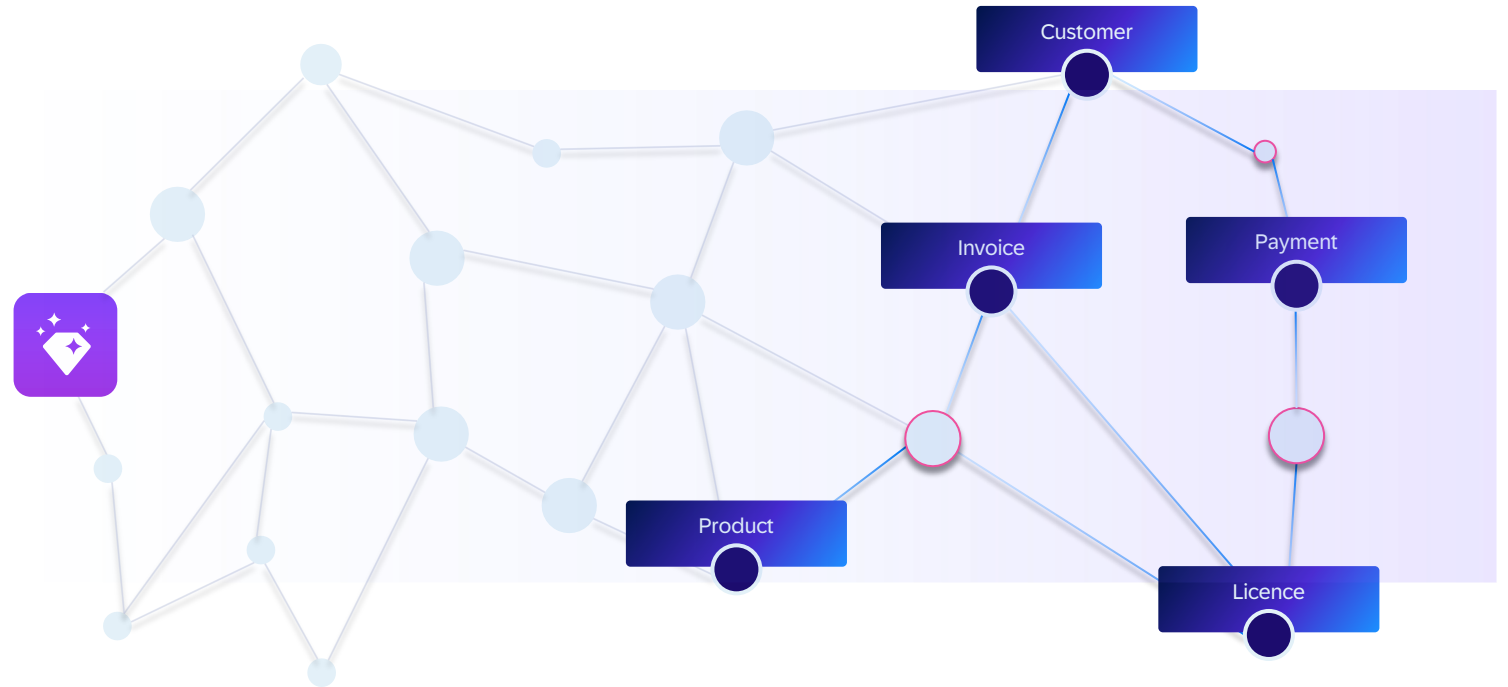
Processes and action
pathways

Knowledge Graph, a map of information

“

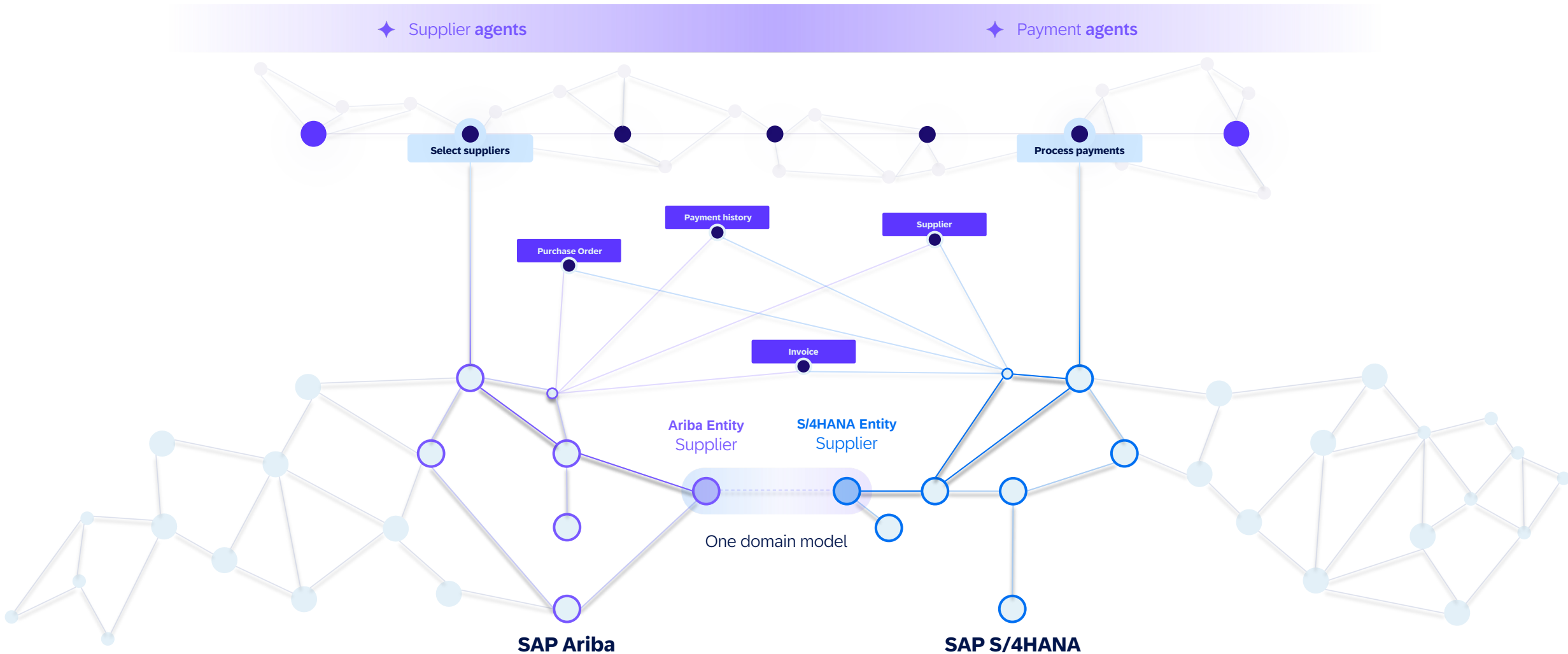
SAP S/4HANA business user

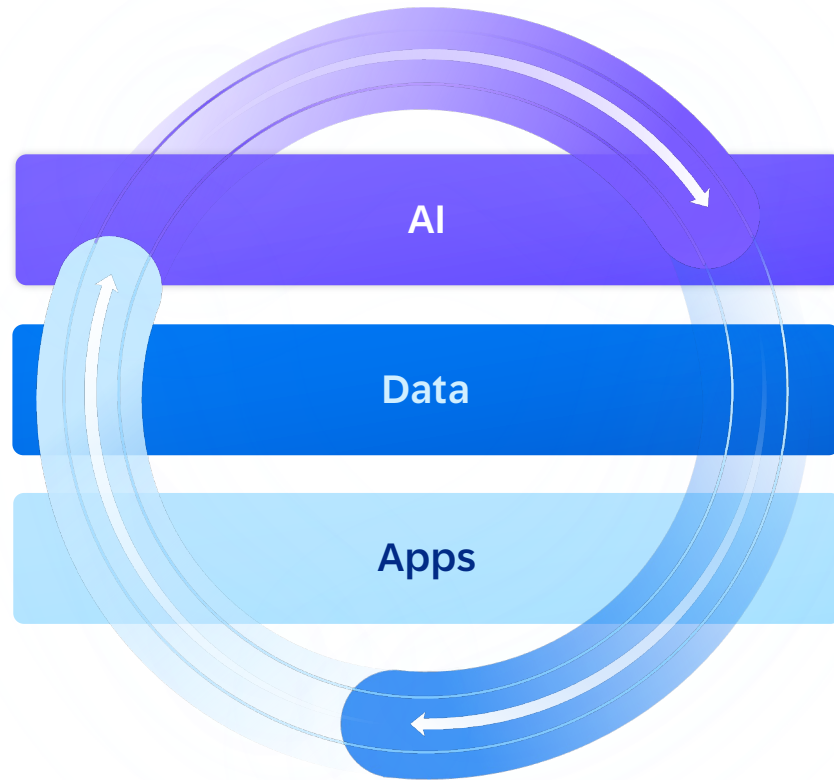
Do I have open
Purchase Orders?



SAP Knowledge Graph: evolution

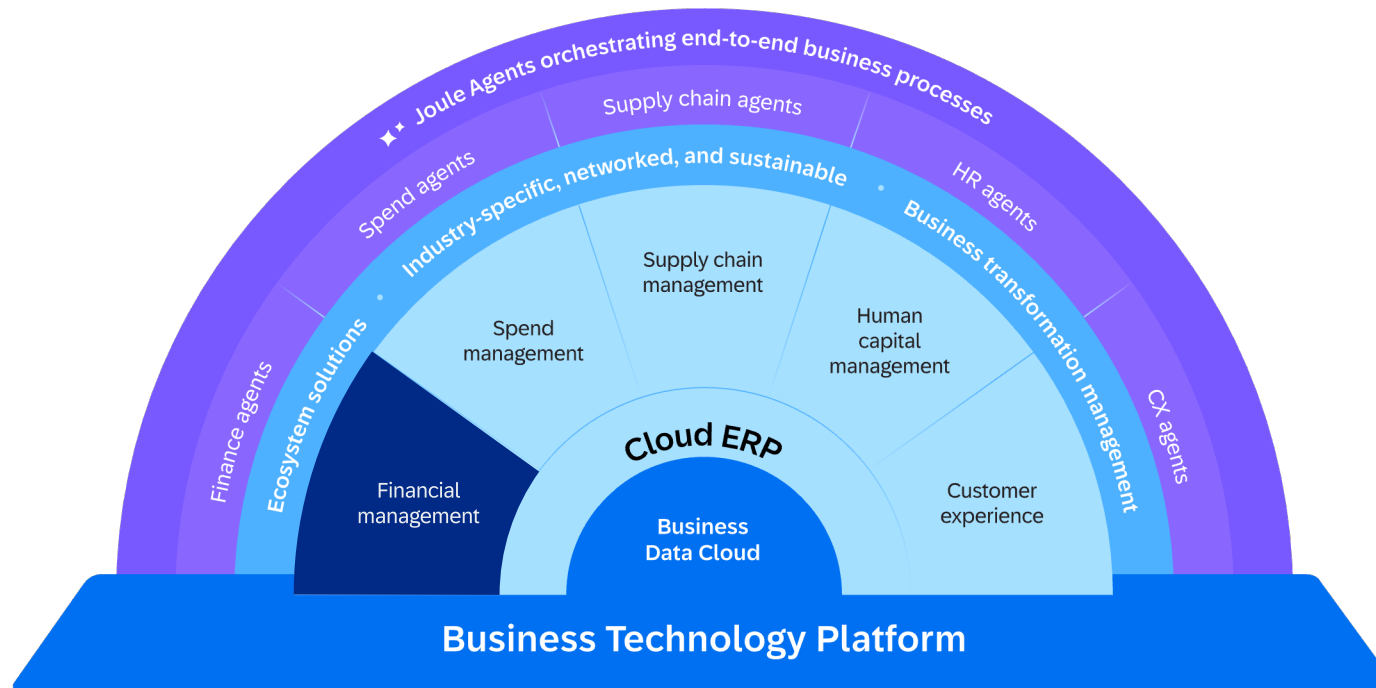
Connected across systems





SAP Business Suite

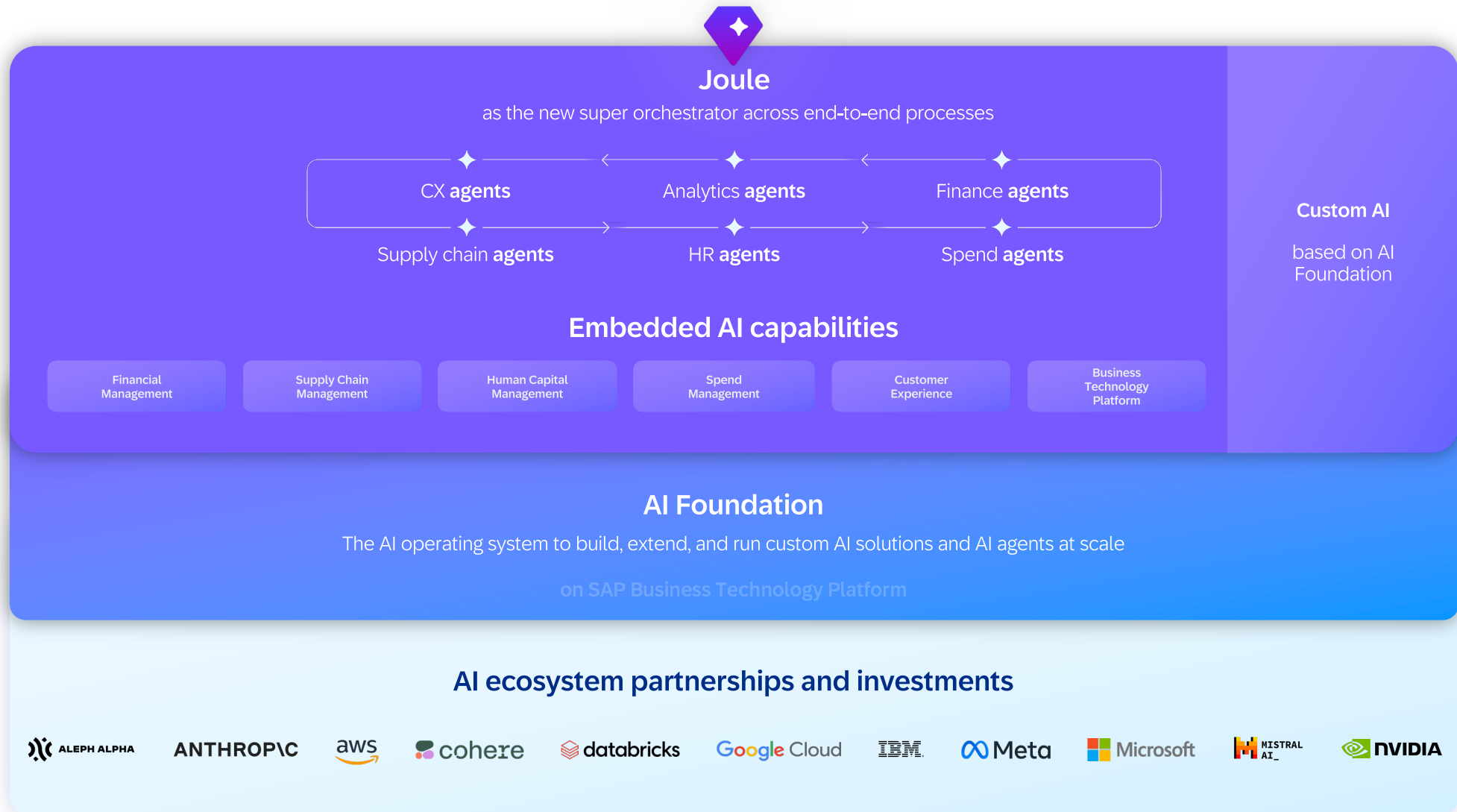
The future of financial management, enabling Finance leaders to achieve their top objectives



Finance Leaders' Top Objectives

- 1 **Manage uncertainty** through effective steering and agile planning
- 2 **Navigate transformation** supported by efficient processes to balance growth and profitability
- 3 **Enable compliance and sustainability** in an ever-evolving regulatory and risk environment

SAP Business AI



Business AI in Finance



Hi!

I am Joule, the

AI copilot

that truly understands your finance processes

ion Guide

se and cross-role/ cross-skills
eam
ve colleagues who are in the
y period
ct-based feedback/ recommenda...

What is the hiring versus attrition trend
for this job role in the past 12 months?

Sustainability Supply Chain Consultant

ion versus Hiring Rate, Best Run, 2024

6

Role Attrition

Joule



Hello Nolan,
How can I help you

Talk to me naturally. For example, "what
are my tasks for today?"

Get started with Joule

Suggested response

Order Eligible for Trade-in or Repair.
Order Details - Order #28934 Summer Slip-ons, Beige
05/23/2019

[Suggest Trade-in](#)

[Suggest Repair](#)

Suggest Repa

Here is a response with a Repair
location nearest Jayda.

Dear Jayda,

Thank you for reaching out to us regarding your recent
purchase of shoes from Eternel. This item is repairable.
Here are the details of the store nearest to you and their
hours. They do not need an appointment and you can
walk in anytime to get your shoe repaired.

City Shoe Repair
Address: 123 Tulip Avenue,
Floral Park, NY 11001

Learn how your finance users can interact with Joule

Four interaction patterns

Informational

Joule

Today 17:58

How do I restate my consolidated financial statements after a spin-off?

To restate consolidated financial statements after a spin-off, you can use the restatement process. Restatement involves making adjustments to the previously published financial statements to reflect changes in accounting standards, group structures, or reported data. By restating the statements, you can compare them with the current year's statements. You can create an extension version based on the original version and make the necessary changes. The extension version stores delta values and allows for independent consolidation at a different point in time. For more detailed information and step-by-step instructions, you can ch... [View More](#)

Source Document

BestRun_Employee_Policy.docx

Source: Company-Specific Document

Message Joule...

Navigational

Joule

CompanyBest Run

LocationSan Francisco, CA

DepartmentProduct Engineering

Cost Center25ef

You can change something else or send the position for approval. You can also say "cancel" to exit the flow at any time.

Send for Approval



Position sent for approval

Arya Smart is approving your request for Sustainability Supply Chain Consultant. View more in Org Chart.

Go to Org Chart

Message Joule...

Transactional

Joule

Which other position detail would you like to amend? Say "done" when you're ready to move to next step.

Done

Below are the new position details set to be hired starting today.

Key Position Details

Position Name	Sustainability Supply Chain Consultant
Job Code	010405
Job Title	Sustainability Supply Chain Consultant
Regular / Temporary	Regular
Company	Best Run
Location	San Francisco, CA
Department	Product Engineering
Cost Center	25ef

Send for approval

Message Joule...

Analytical

Joule

SF006 Location Guide

- Ensure diverse and cross-role/ cross-skills interviewer team
- Do not involve colleagues who are in the probationary period
- Neutral & fact-based feedback/ recommenda...

What is the hiring versus attrition trend for this job role in the past 12 months?

Sustainability Supply Chain Consultant

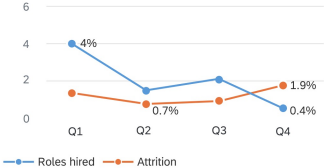
Attrition versus Hiring Rate, Best Run, 2024

124

6

Similar Roles Hired

Role Attrition



Quarter	Hiring Rate	Attrition Rate
Q1	4%	1.9%
Q2	0.7%	0.4%
Q3	1.9%	1.9%
Q4	0.4%	0.4%

Message Joule...

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For Consultants

Joule simplifies
SAP Consulting

For Developers

Joule boosts
ABAP Development

Conversation Threads

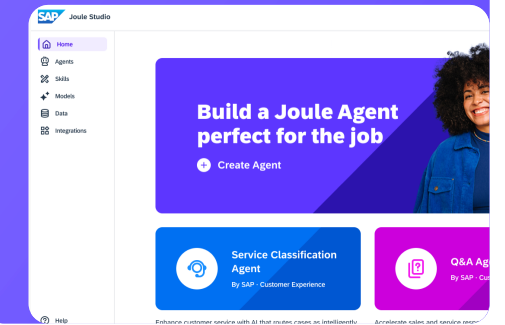
manage multiple,
parallel discussions

Context Aware Search

find what
you need

Joule Extensibility

Facilitates seamless,
low-code customizations



Multi-Language Support

11 languages

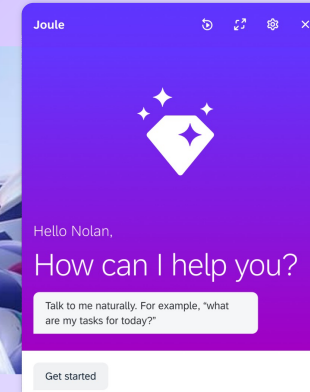
Agent Integration

Seamlessly integrates
with PAB

Microsoft Copilot Integration

Copilot in Joule

Joule in Copilot



Native Agenticness



Explainability

communicates reasoning
and source references

Feedback in Joule



instant thumbs-up/
thumbs-down feedback

30%

Increased productivity
for the top personas

Joule Agents



Planning



Reasoning



Tool Usage



Collaborating

Meet Joule Agents

Intelligent automation
across every
business function

[Watch the video >](#)



Dispute Resolution Agent

Finance



Accounts Receivable Agent

Finance



Shop Floor Supervisor Agent

Supply Chain



Expense Report Validation Agent

Spend



Performance and Goals Agent

HR



Maintenance Planner Agent

Why Joule Agents?

Orchestrated, end-to-end automation that deliver cross-enterprise outcomes at scale

PRODUCTIVITY



Increase productivity

15-75%

across business-critical processes¹

COST SAVINGS



Save up to

€1.3M

yearly with Joule Agents for accounts receivables.¹

SCALE



40+ agents

with enterprise-grade security, explainability, and governance to scale quickly and responsibly



Joule Agents for Finance



Reduce dispute management handling cost by up to 30%

SAP S/4HANA Cloud, Dispute Resolution Agent

Reduce time to resolution by delivering AI-driven recommendations and execution

Help accountants to analyze customer disputes and invoice data more efficiently and accelerate the collections process

30%

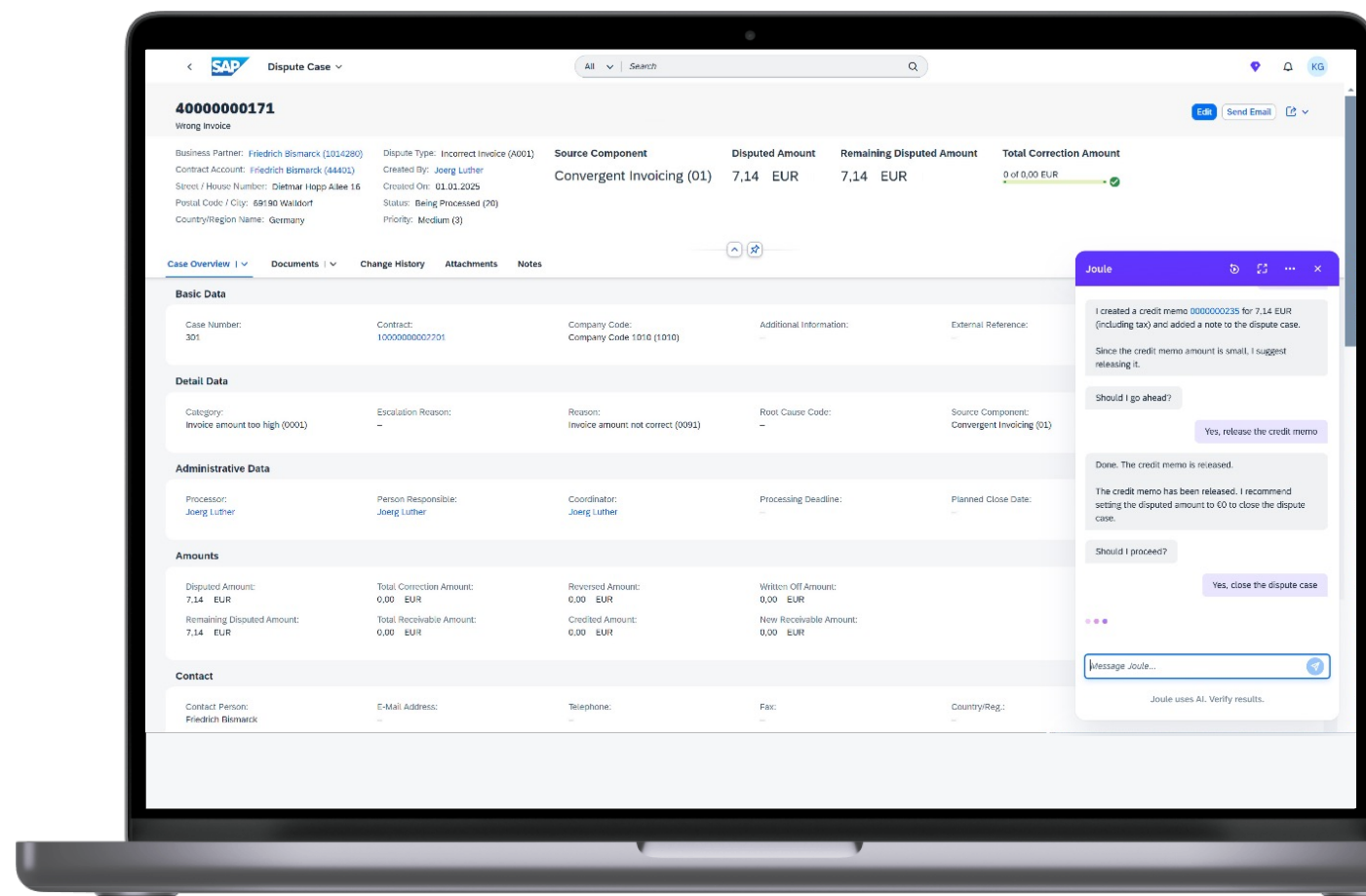
Reduction in Dispute Management handling cost

5%

Reduction in customer churn attributable to invoice disputes

0.5%

Reduction in DSO (Days Sales Outstanding)



Accelerate and enhance financial closing by automating accrual postings

Accounting Accruals Agent

Increase accuracy in period-end postings by leveraging historical data and accounting policies

Minimize manual data entry with pre-populated posting suggestions for faster execution

Focus on high-value financial activities by automating routine postings

80%

Reduction in time spent calculating the accruals/deferrals amounts.

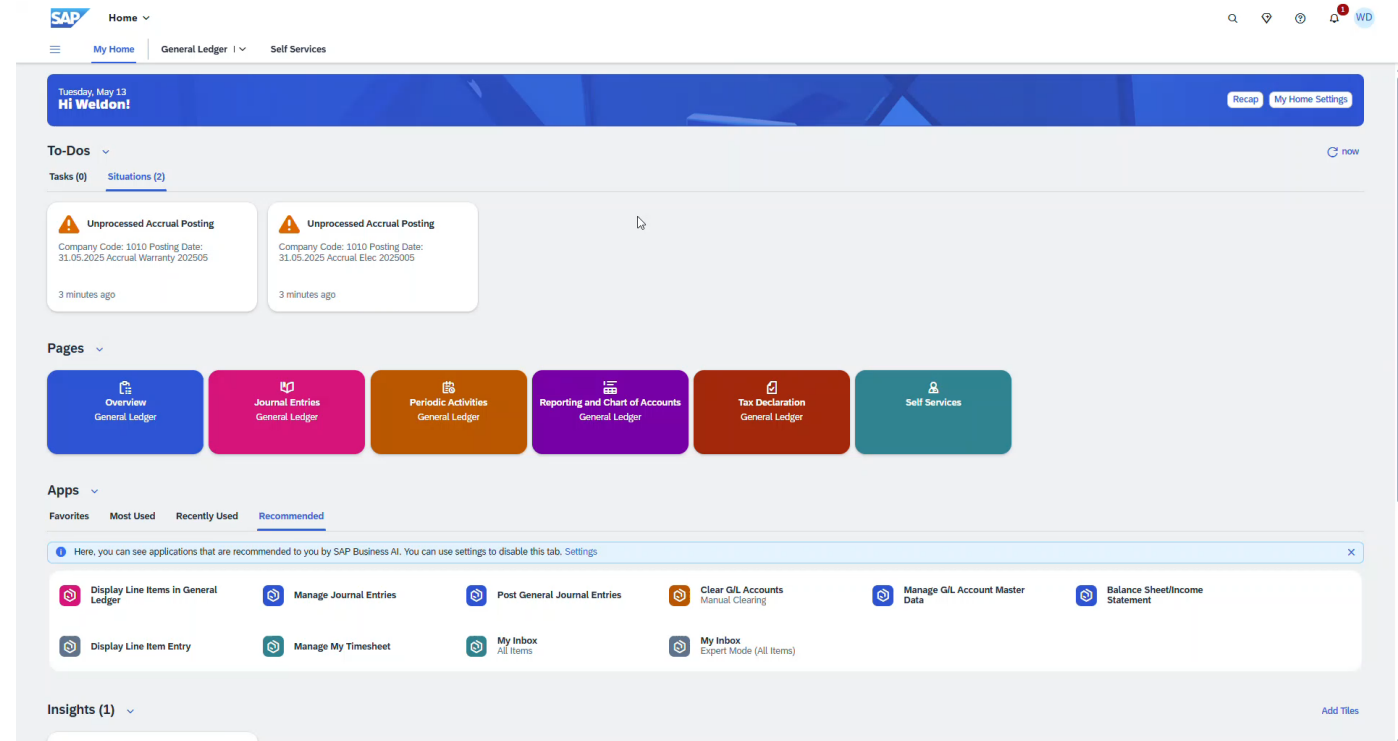
50%

Reduction in time spent reviewing the calculated amounts and post the journal entries.

Increased

Efficiency in period end closing

€176k annual benefit



Transform planning from periodic manual task to pro-active automated steering

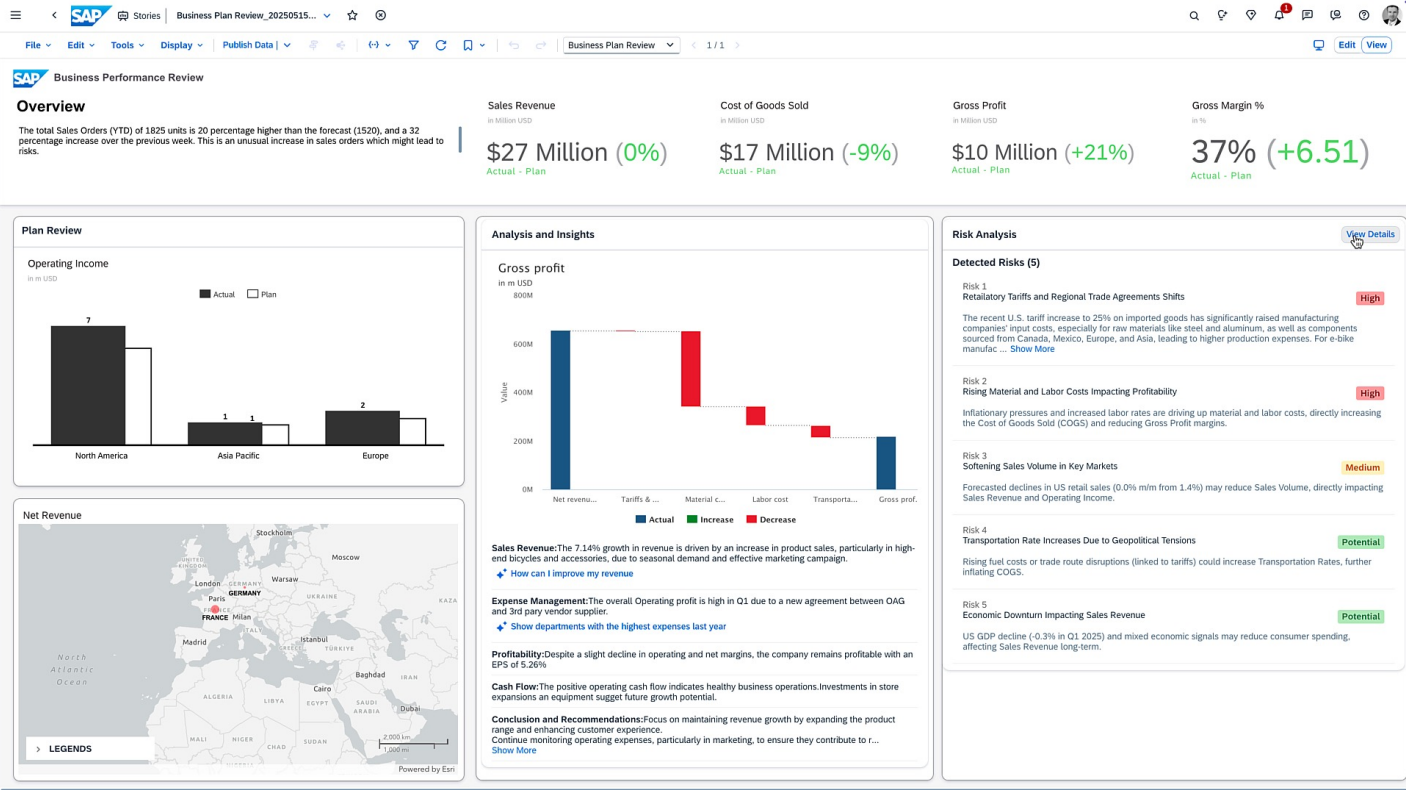
Planning Agent

AI agents will **continuously monitor** generic and specialized news outlets

Multiple AI agents will research, analyse, reason, and **propose scenarios**

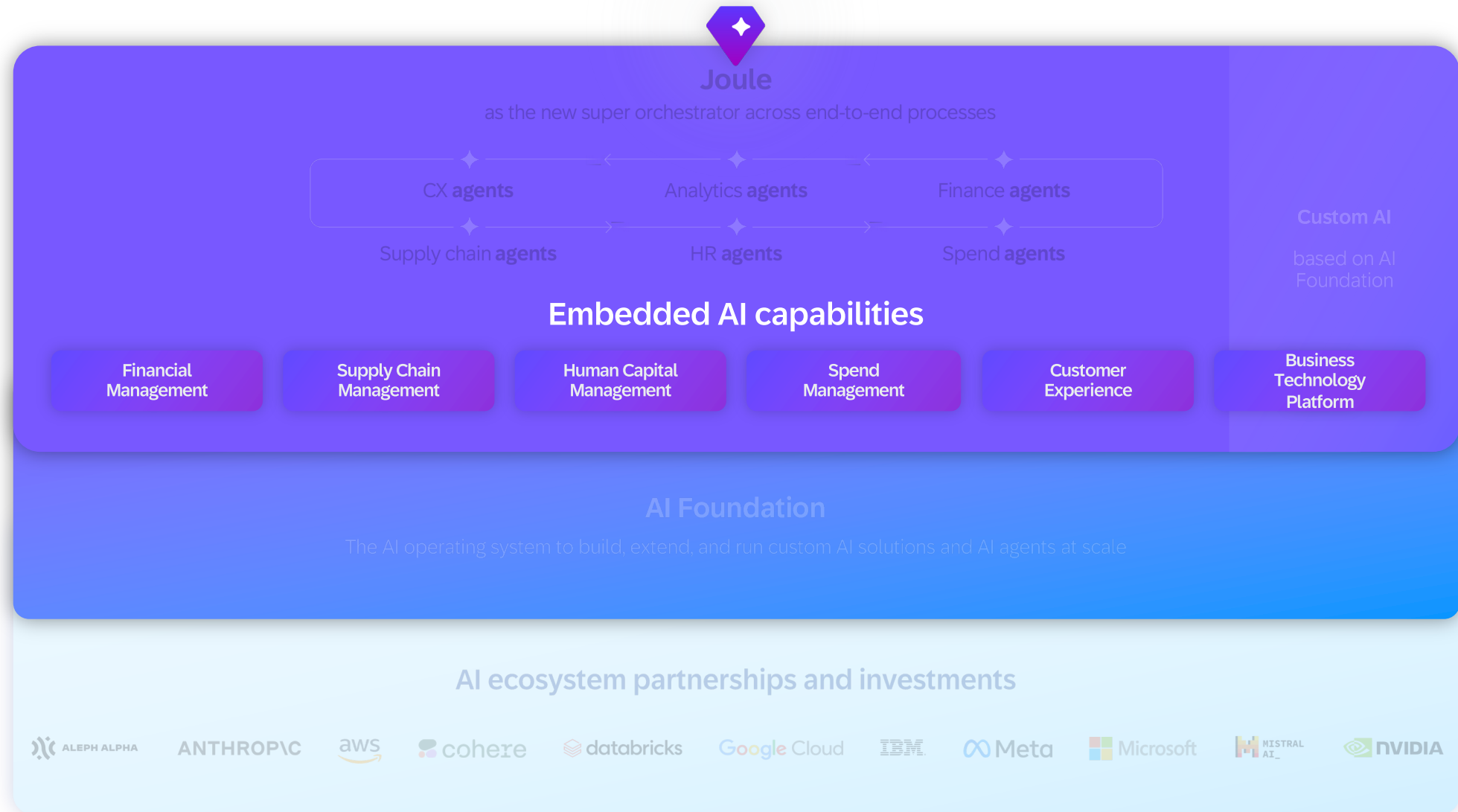
AI agents will allow to **reduce the time spent** to assess the impact of events significantly

Decisions can be taken faster reducing the time from plan to action



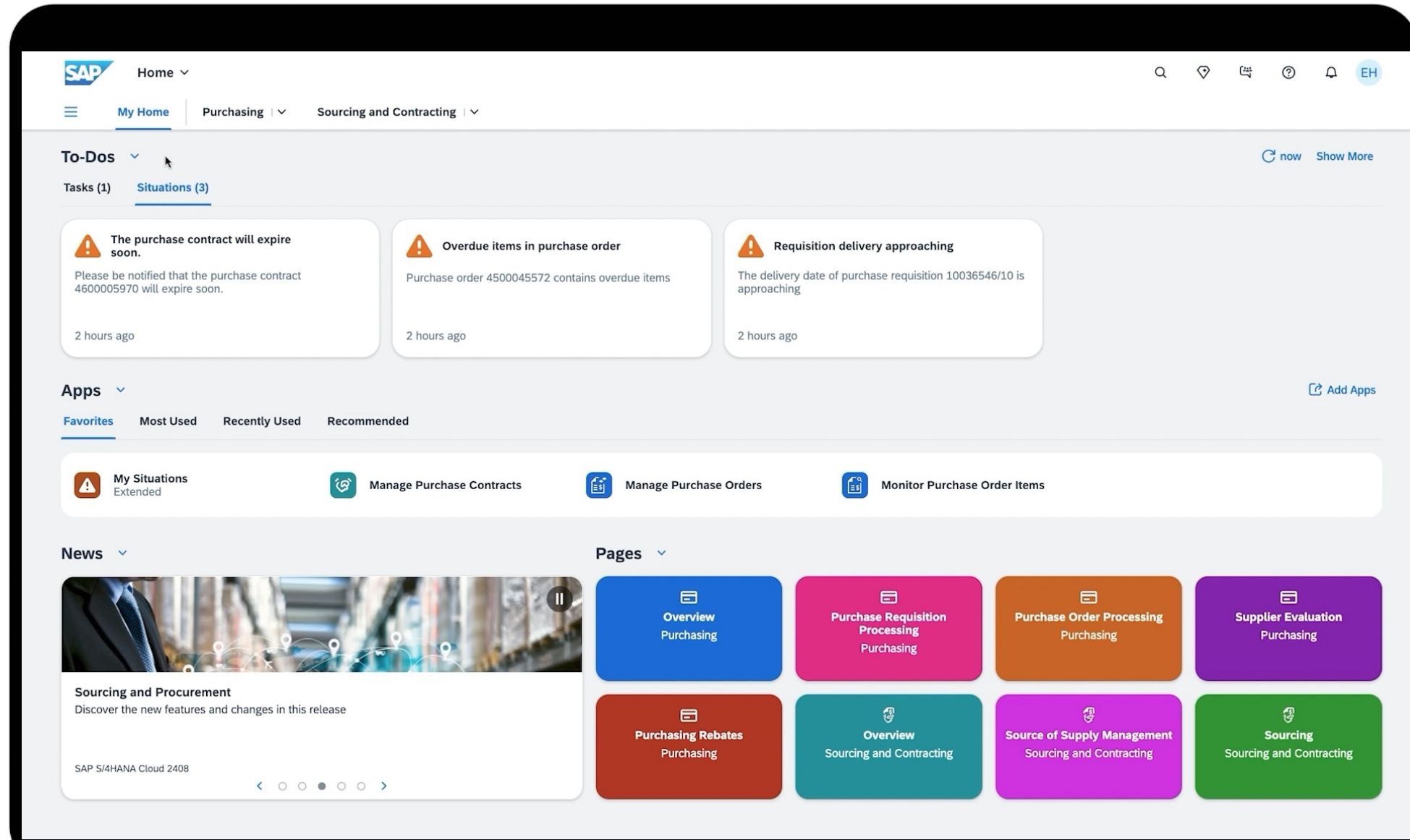
* Numbers assumed for Consumer Products company, €1bn in revenue and 2,000 employees | Annual benefits result from one or more value drivers | Source: SAP Value Management

SAP Business AI



built-in **Security & Compliance**

Like tapping your smartest colleague on the shoulder





Chief Financial Officer
Natalie

Finance

Explore how we embed AI across the process



Embedded AI

Transforming every aspect of Finance



Record to Report



Finance Operations



Sustainability



Controlling & Analytics

Accelerate Period-end Journal Entries
SAP S/4HANA Cloud Private Edition, AI-assisted journal upload

Up to 85% time saved per manual accrual and provision case, with improved consistency.

Without AI	With AI	Created value
10 minutes	2 minutes	Save 8 minutes per month

Resolve payment issues faster
SAP Cloud ERP

Individual payment items may be excluded from automated payment runs for business reasons (missing approvals, payment blocks). Exception handling is a complex task, which is not needed to execute payments on time. With high volumes and unclear logs, timely resolution can be a challenge. AI can notify users and provide a clear plan to resolve the issues.

Increased rate of on-time payments

Generate sustainability reports fast with generative AI
SAP Sustainability Control Tower, AI-assisted ESG report generation

98% reduction in time needed to collect relevant ESG metrics.

Without AI	With AI	Created value
10 minutes	2 minutes	Save 8 minutes per month

Convert data into actionable financial business insights
SAP S/4HANA Cloud Public Edition, AI-assisted financial business insights

Up to 50% time saved per summarization of financial data in a review booklet.

Without AI	With AI	Created value
10 minutes	2 minutes	Save 8 minutes per month



SAP S/4HANA Cloud Private Edition, AI-assisted journal upload

Up to 85% time saved
per manual accrual and
provision case, with
improved consistency.

150 minutes
to curate a journal
entry data.

23 minutes
to curate a journal
entry data.

Created value
Annual benefits of
up to €78k*

Learn more



SAP

Case ▾

Q

🔍

⌚

🔔

SS

ACCUAL - SHUTTLE EXPENSES

153

EditDelete🗨️

Fiscal Year Variant: K4 (Cal. Year, 4 Special Periods)

Case Status

Fiscal Year Period: 012/2024

Completed

General InformationReferenceJournal EntriesAdministrative DataApplication LogChange Log

Details

Description:
ACCUAL - SHUTTLE EXPENSES

Case Category:
Accruals (FIT) (006)

Case Subcategory:
Shuttles (FIT) (001)

Fiscal Year Variant:
K4 (Cal. Year, 4 Special Periods)

Fiscal Year:
2024

Fiscal Period:
12

Responsible User:
—

Summary
Summary:
—

Reference

Source of Transaction Data

Upload Spreadsheet:
📎 Accrual Transactions Data.xlsx

Guidance
Posting Policy:
44 (shuttle v2)

Journal Entries (31)View ▾

	Cas...	Line It...	Currency	Company	Document Date	Posting Date	Journal Entry Type	Posting Key	Debit in Transaction Currency	Credit in Transaction Currency	Journal Entry
1	4		EUR	0001 (SAP AG)	31.12.2024	31.12.2024	SA (G/L Account Document)	40 (Debit entry)	140.000,00 EUR	0,00 EUR	101989225
1	5		EUR	0001 (SAP AG)	31.12.2024	31.12.2024	SA (G/L Account Document)	50 (Credit entry)	0,00 EUR	-340.000,00 EUR	101989225
2	1		EUR	0001 (SAP AG)	31.12.2024	31.12.2024	SA (G/L Account Document)	40 (Debit entry)	50.000,00 EUR	0,00 EUR	101989226
2	2		EUR	0001 (SAP AG)	31.12.2024	31.12.2024	SA (G/L Account Document)	40 (Debit entry)	140.000,00 EUR	0,00 EUR	101989226
2	3		EUR	0001 (SAP AG)	31.12.2024	31.12.2024	SA (G/L Account Document)	40 (Debit entry)	50.000,00 EUR	0,00 EUR	101989226
2	4		EUR	0001 (SAP AG)	31.12.2024	31.12.2024	SA (G/L Account Document)	40 (Debit entry)	10.000,00 EUR	0,00 EUR	101989226



Finance Operations specialist

Joseph

Resolve payment issues faster

SAP Cloud ERP

Individual payment items may be excluded from automated payment runs for business reasons (missing approvals, payment blocks). Exception handling is a common, last-minute, task needed to execute payments on time. With high volumes and unclear logs, timely resolution can be a challenge. AI can notify users and provide a clear plan to resolve the issues.

Increased rate of on-time payments

BETA TESTING*

Revise Payment Proposals

Paying Company Code: 1010 (Company Code 1010)

Sending Company Code	Identification	Run Date	Created by	Amount Paid
1010 (Company Code 1010)	1010A	17.07.2025	CB9980004153	10.000.283.018,74 EUR Outgoing

Payments (33) **Exceptions (25434)** Summary

Exceptions Standard

Supplier	Document No.	Blocked	Reference ID	Posting Date	Baseline Date	Document Type Description	Debit or Cr...	Attachment	Amount in Foreign Currency	Amount in Local Currency
Error ID(Description): 001 (No pymt possible because items with a debit bal.still exist; see job log) - No pymt possible because items with a debit bal.still exist; see job log										
Error ID(Description): 002 (No pymt possible because items with a credit bal.still exist; see job log) - No pymt possible because items with a credit bal.still exist; see job log										
Error ID(Description): 003 (Item is blocked for payment) - Item is blocked for payment										
Error ID(Description): 004 (Account is blocked for payment) - Account is blocked for payment										
Error ID(Description): 006 (No valid payment method found) - No valid payment method found										
Error ID(Description): 007 (Error in creating the payment document; read job log) - Error in creating the payment document										
Error ID(Description): 013 (Item is blocked for payment, lost cash discount imminent) - Item is blocked for payment, lost cash discount imminent										
Error ID(Description): 016 (Pmnt methods for this run are not specified in master record or in item) - Pmnt methods for this run are not specified in master record or in item										
Error ID(Description): 031 (Account has been flagged for deletion) - Account has been flagged for deletion										
Error ID(Description): 033 (Unconfirmed change to master record) - Unconfirmed change to master record										
Error ID(Description): 050 (Item cannot be paid due to inconsistent withholding tax information) - Item cannot be paid due to inconsistent withholding tax information										
0010300003 (Inlandsli... 0100002498										
0010300003 (Inlandsli... 0100002498										
0010300003 (Inlandsli... 1500000449 P_1900000051										
0010300003 (Inlandsli... 1900000002 TEST E001 250										
0010300003 (Inlandsli... 1900000003 TEST E001 450										
0010300003 (Inlandsli... 1900000006 TEST USD										
0010300003 (Inlandsli... 1900000007 TEST USD NB										
0010300003 (Inlandsli... 1900000008 TEST USD NB										

Exception Analysis and Resolution

The exception "Item cannot be paid due to inconsistent withholding tax information" indicates that there is a discrepancy between the withholding tax information in the invoice line item and the master record or company code settings. This inconsistency prevents the payment proposal from processing the item correctly.

Possible causes include:

- Incorrect or missing withholding tax code in the invoice line item.
- Mismatch between the withholding tax information in the invoice and the business partner master data.
- Configuration issues in the withholding tax settings for the company code.

Resolution

To resolve the issue, follow these steps:

1. Open the "Manage Automatic Payments" app.
2. Review the payment proposal log to identify the specific line item causing the issue.
3. Navigate to the "Manage Supplier Invoices" app and locate invoice 1900000006.
4. Check the withholding tax information for line item 001 and ensure it matches the business partner master data and company code settings.
5. If necessary, update the withholding tax code in the invoice line item to match the correct settings.
6. Save the changes and re-run the payment proposal using the "Manage Automatic Payments" app.

Selected Logs
All Logs

Information Due date determination additional log

Information Document 1900000006 line item 001 via USD 500,00-

Information Terms of payment: 31.01.2025 0 0,000 % 0 0,000 % 0

Success Withtax info for this item inconsistent with master record/company code

Success Change the withholding tax information for the relevant line item

Created with AI. Verify results before use.

* Beta programs provide you with early access to SAP software to test and see how it fits your business requirements. Beta shipments are provided under a **Test and Evaluation Agreement (TEA)** and can be used for testing purposes only. Productive usage is not allowed and is not supported under the maintenance and support agreement.

© SAP SE



Chief Sustainability officer
Greg

Generate sustainability reports fast with generative AI

SAP Sustainability Control Tower,
AI-assisted ESG report generation

98% reduction

in time needed to collect
relevant ESG metrics.

Without AI

30 minutes
for identifying and
collecting ESG metrics.

With AI

~30 seconds
for identifying and collecting
ESG metrics.

Created value

**Annual benefits of
up to €28,066***

* Numbers assumed for Consumer Products company, €1bn in revenue and 2,000 employees | Annual benefits result from one or more value drivers | Source: SAP Value Management

Available now

Learn more



<

SAP

Generate ESG Reports with AI

>

Generate Report

Search

Q

Reports (2)

Templates (2)

Delete

Download

Report Name	Reporting Period	Template Name	Created By	Created On	Status
☐ Demo 2024	2024	Generic ESG Report Template	john.doe@sap.com	Sep 2, 2024, 11:34:57 AM	Completed
☐ TestDemoReport	2023	Generic ESG Report Template	john.doe@sap.com	Sep 2, 2024, 6:30:11 AM	Completed



Business Analyst
Allen

Available now

Learn more

Convert data into actionable financial business insights

SAP S/4HANA Cloud Public Edition,
AI-assisted financial business insights

Up to 50% time saved
per summarization of
financial data in a review
booklet.

Without AI

40 minutes
to analyse cost center
report summaries.

With AI

20 minutes
to cost center report
summaries.

Created value

**Annual benefits of
up to €109k***

Project Profitability Review Booklet

Standard

FSV: YPS2 (SAP Best ... X) Ledger: Ledger 0L X Project Definition: Project 010 X 2 more Company Code: 1010 (Company ... X) Fiscal Year: 2023 X

Fiscal Period: 011 X

Go Adapt Filters (3)

Project Margins

Overview

Rows: Sales_Organisation/Project Columns: Measures

Sales_Organisation	Project	Version	Actual Date	Measures					
				Billed Revenue (\$USD)	Recognized Revenue (\$USD)	Recognized Cost (\$USD)	Planned Margin (%)	Recognized Margin (%)	ΔMargin (%)
World	All Projects		2023	3,513,000	2,986,700	2,302,000	27%	22.9%	-4.1%
Asia	All Projects			1,120,000	953,300	758,000	27%	20.5%	-6.5%
China	All Projects			230,000	195,000	154,000	27%	21.0%	-6.0%
	Project 003			110,000	95,000	74,000	27%	22.1%	-4.9%
	Project 006			120,000	100,000	80,000	27%	20.0%	-7.0%
India	All Projects			703,000	591,000	474,000	27%	19.8%	-7.2%
	Project 013			120,000	99,000	79,000	27%	20.2%	-6.8%
	Project 010			210,000	166,000	144,000	27%	13.3%	-13.7%
	Project 016			98,000	88,000	71,000	27%	19.3%	-7.7%
	Project 022			275,000	238,000	180,000	27%	24.4%	-2.6%
Japan	All Projects			187,000	167,300	130,000	27%	22.3%	-4.7%
	Project 019			187,000	167,300	130,000	27%	22.3%	-4.7%
Europe	All Projects			1,346,000	1,121,400	853,000	27%	23.9%	-3.1%
Germany	All Projects			391,000	327,900	244,000	27%	25.6%	-1.4%
	Project 002			183,000	162,300	120,000	27%	26.1%	-0.9%
	Project 015			208,000	165,600	124,000	27%	25.1%	-1.9%
France	All Projects			312,000	264,400	200,000	27%	24.4%	-2.6%

Analysis Summary:

Here is the analysis of the booklet. A total of 22 projects have been evaluated spread across 11 different locations. The planned margin across projects was 27%, however nearly all projects have a recognized margin less than planned. Some projects had a greater margin difference such as "Project 010" in India (-13.7%) and "Project 009" in Spain (-9.9%). Two Projects in Brazil - "Project 011" and "Project 014" remarkably exceeded the expected margins, gaining 1.2% and 0.5% respectively.

Propose Actions

Here are six actions that you could take

Evaluation

Evaluate the discrepancies between planned and recognized margins, especially for the projects where this is significant.

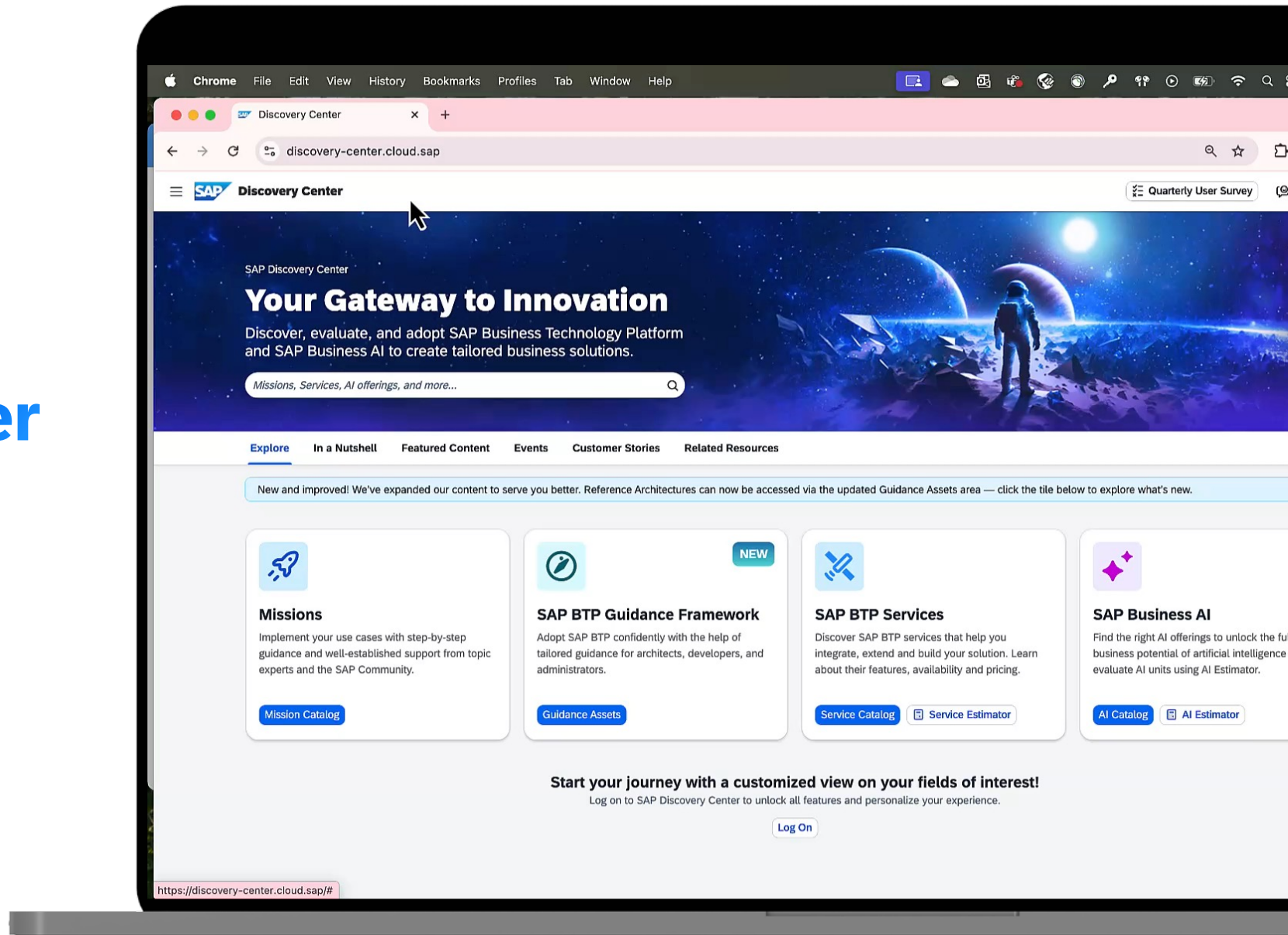
Some possible causes: cost overruns, inefficiencies, or lower than-expected revenue.

Summarize Compare with peers Share with Mail Share with Microsoft Teams

type or say something

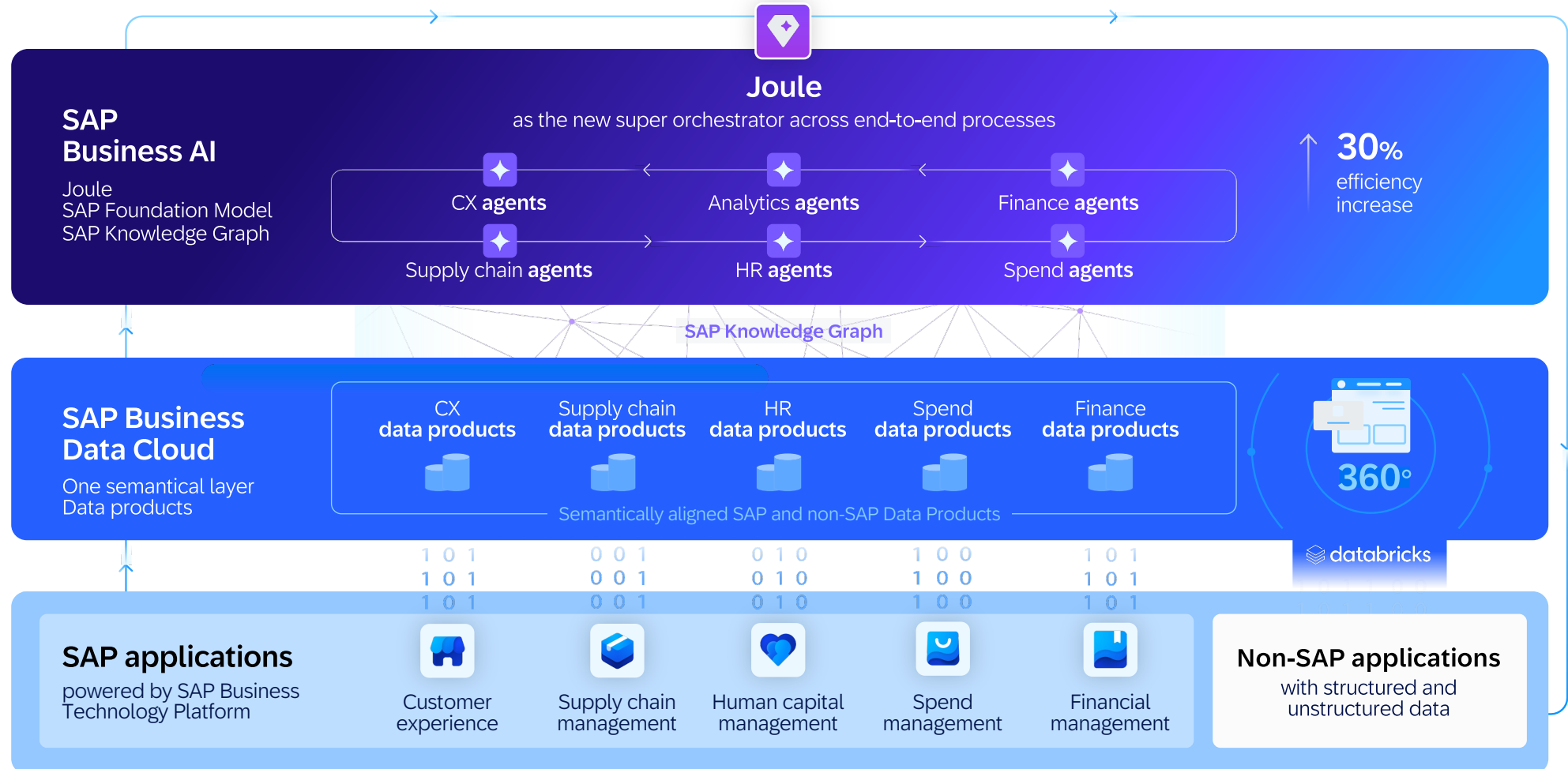
SAP Discovery Center AI Catalog

Link



AI first and Suite first

SAP delivers market making innovation with SAP Business Suite





Joule

as the new super orchestrator across end-to-end processes

SAP Business AI

Joule
SAP Foundation Model
SAP Knowledge Graph



↑
30%
efficiency
increase

Joule will orchestrate end-to-end processes

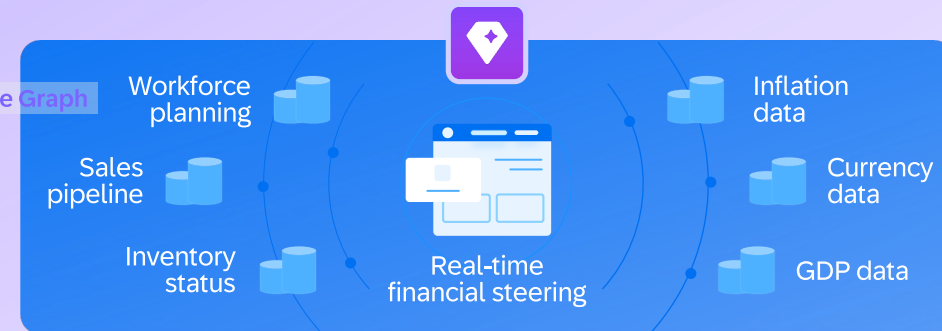
Demand and supply planning including procurement negotiation



Example

Joule will run complex analytical scenarios

e.g., real-time financial steering and decision making



Example

SAP Business Data Cloud

One semantical layer
Data products

CX
data products



Supply chain
data products



HR
data products



Spend
data products



Finance
data products



Semantically aligned SAP and non-SAP Data Products



360°

400

Use cases

by end of 2025

More skills for Joule

300+
new skills

Over 1,600
capabilities in total



Everywhere, everything



40+ New Joule Agents



Dispute Resolution Agent
Finance



Expense Report
Spend



Shop Floor Supervisor Agent
Supply Chain



Performance
HR

Joule Extensibility

Facilitates seamless, low-code customizations

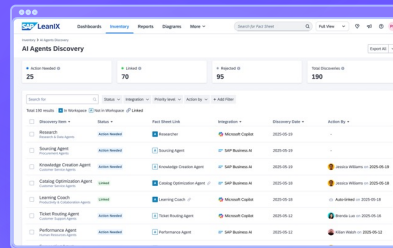
AI Agent Hub

SAP LeanIX

Joule Agents

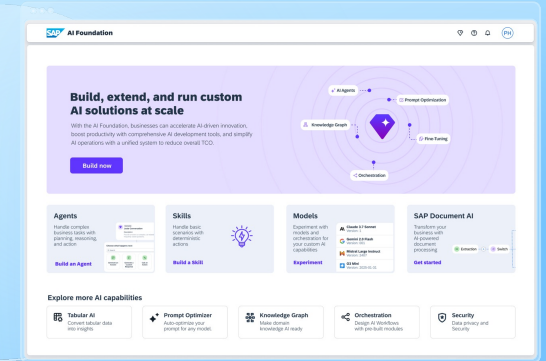
Custom agents

Third-party agents



AI Foundation

Operating system
for SAP Business AI



Prompt Optimizer

making prompt
engineering
a thing of the past



Introducing

Benchmark engineering

Joule Agents

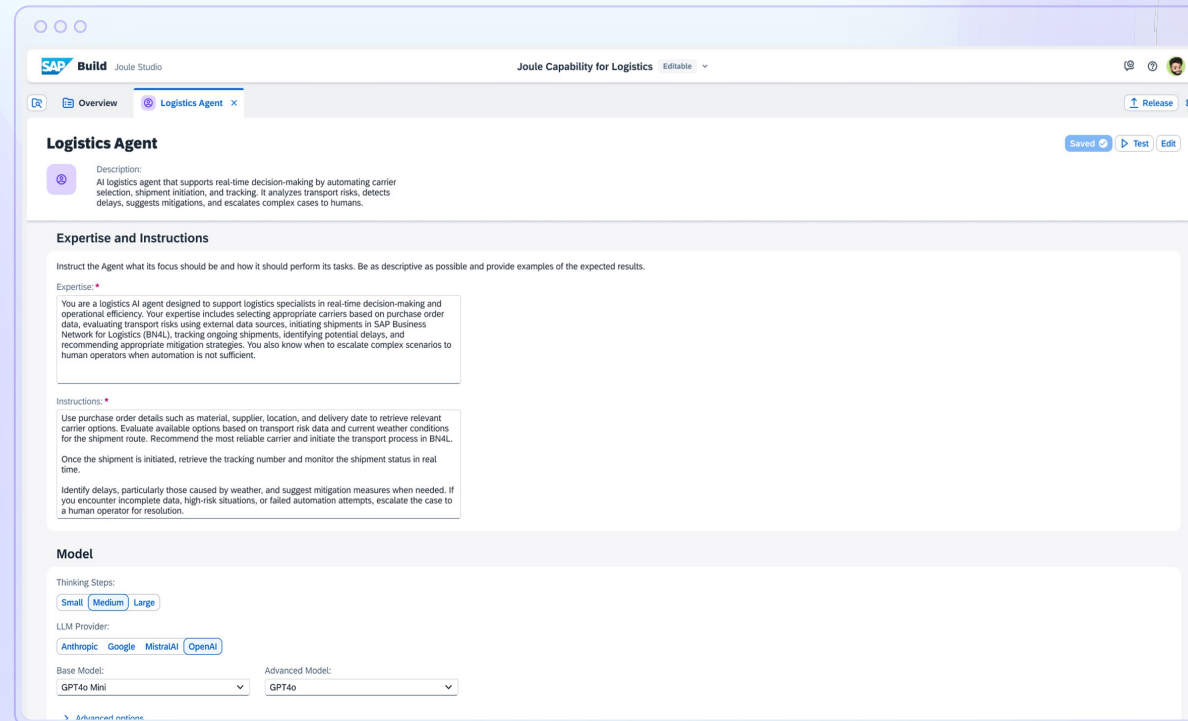
extending into
the physical world



Planned for Q4 2025

Coming soon

Joule Studio: create custom enterprise-ready agents



Deep grounding in
business processes

An open and
extensible framework

Built-in security and
compliance

“It's windy in Finance

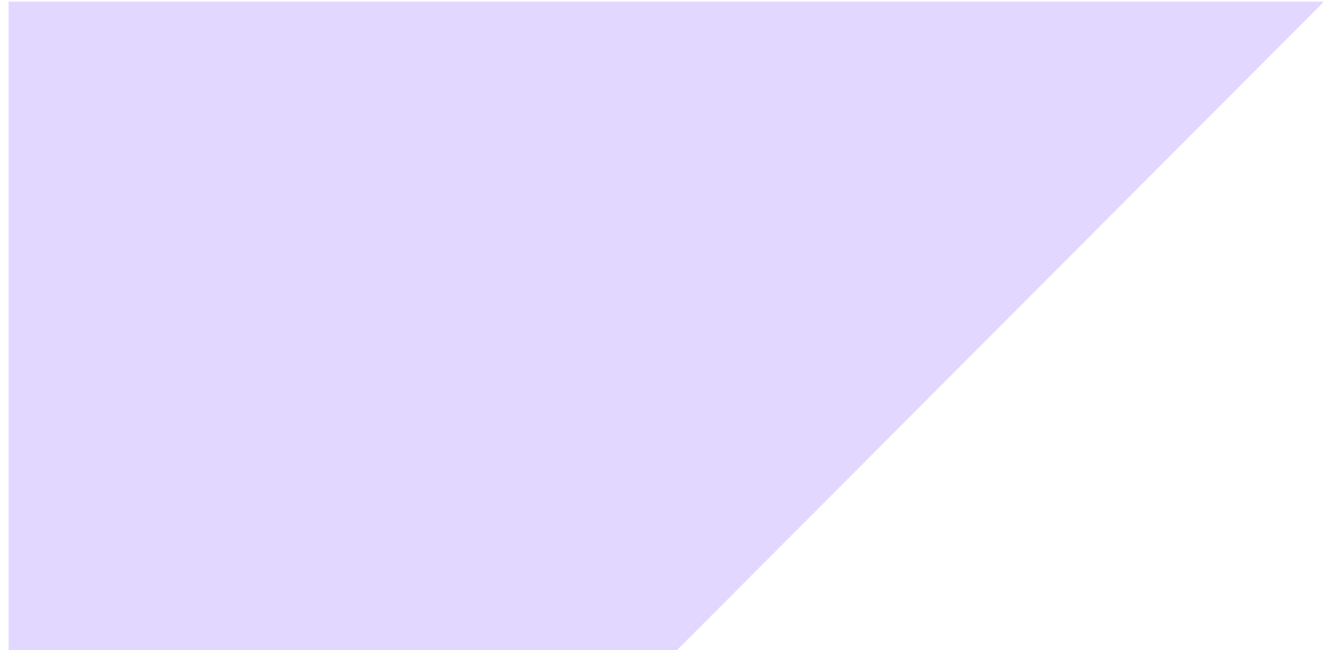


“It's windy in Finance

SAP Business AI turns the turbulence into opportunity



Thank you.



Future of Finance

with Business AI

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