



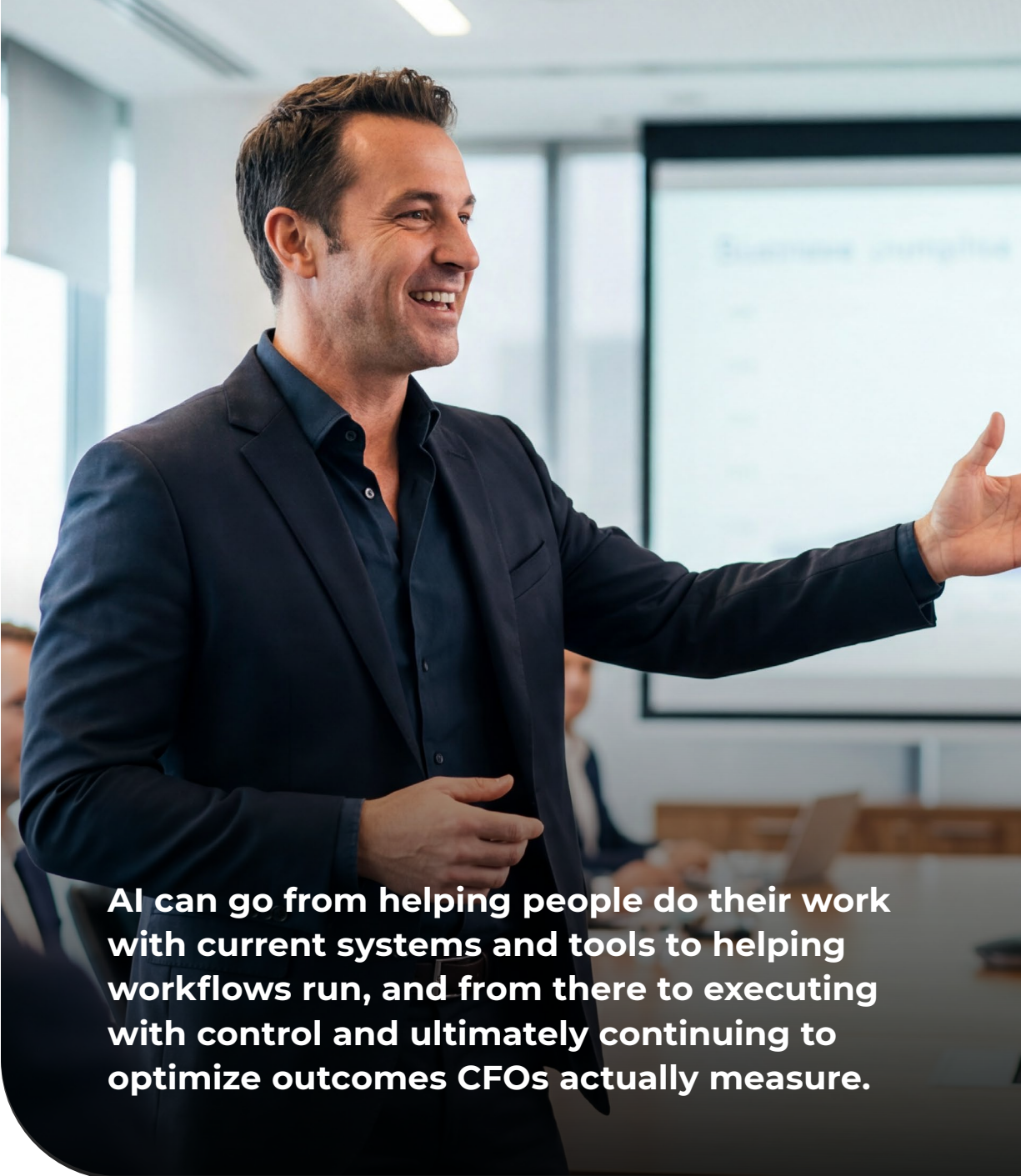
How to Chart the Right Path  
Forward with Cues from the  
CFO AI Maturity Model

## Leading CFOs are moving from manual execution to outcome-driven finance.

### Here's how.

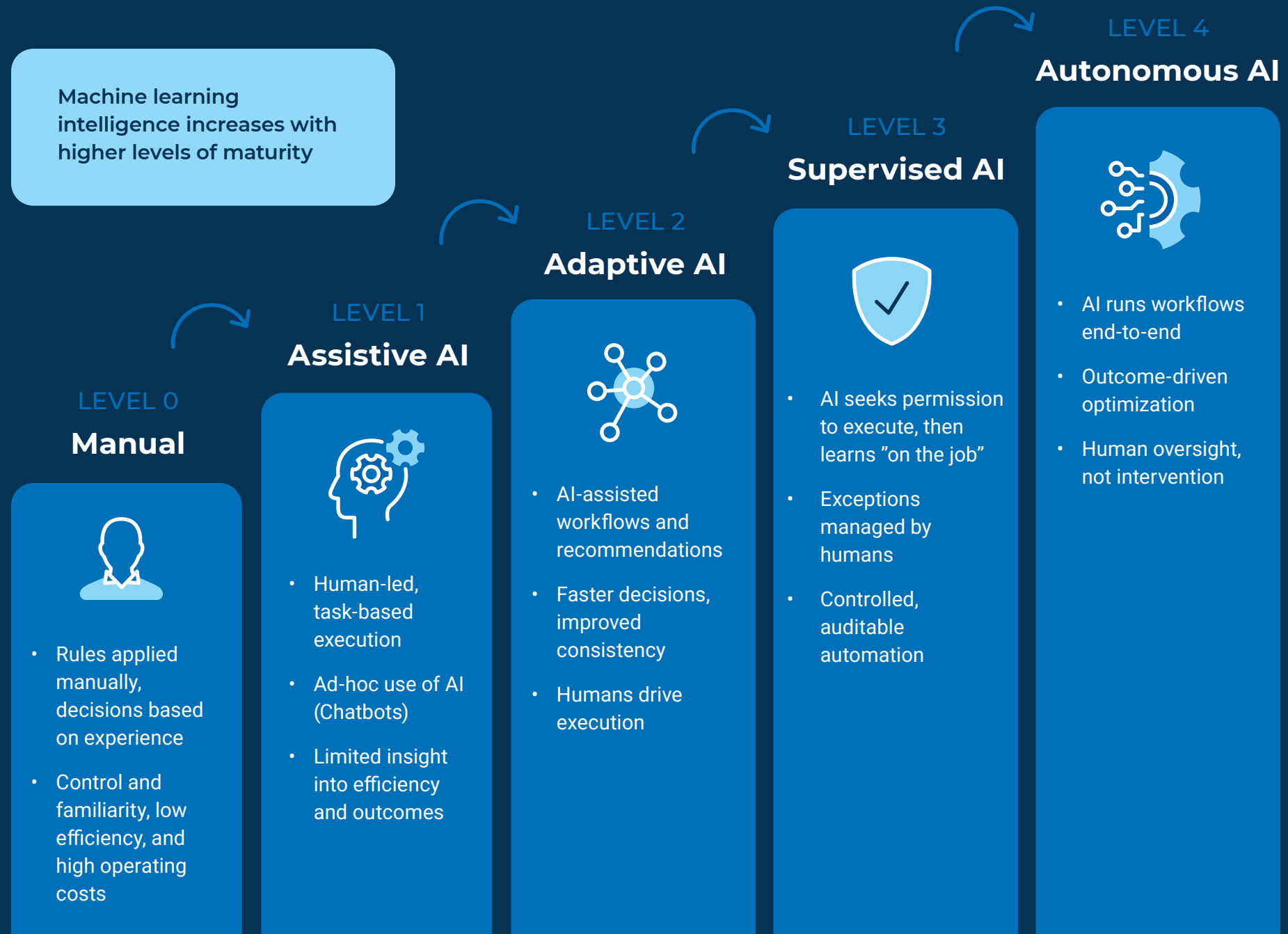
AI maturity in finance is not simply about adopting AI-first tools. It is about how work gets done, who executes it, and how reliably outcomes improve.

At each stage, capabilities increase. But more importantly, accountability shifts from people to systems to outcomes.



**AI can go from helping people do their work with current systems and tools to helping workflows run, and from there to executing with control and ultimately continuing to optimize outcomes CFOs actually measure.**

# The CFO AI Maturity Model





# LEVEL 1

## Assistive AI



### AI helps an employee do a task

At Level 1, AI is used at the edge of work, not within the workflow itself.

Teams rely on AI to draft emails, summarize calls, and retrieve information, but execution remains manual. Work is still queue-based, spreadsheet-driven, and heavily dependent on Standard Operating Procedures (SOPs) and individual expertise.

That means visibility is limited and instrumentation is basic. Finance leaders can see activity, but not consistently diagnose cycle times, rework, or root causes.

From a CFO's perspective, the impact on outcomes is minimal. You may see incremental productivity gains, but there is no sustained movement in core KPIs like Days Sales Outstanding (DSO), forecast accuracy, or cash visibility.



**This makes individual tasks slightly more efficient but does not meaningfully transform the function.**



# LEVEL 2

## Adaptive AI



## AI helps the workflow run

At Level 2, AI begins to operate inside workflows.

AI can classify, interpret, and recommend actions within a process. It identifies intent, flags risk, suggests next best actions, and provides policy-aware guidance grounded in internal data.

This means work becomes more standardized, decisions become more consistent, and early signals of risk and cash positioning start to emerge.

Finance teams begin to see measurable improvements in operational KPIs. Cycle times shorten, variability reduces, and processes scale more effectively.

However, execution is still human-driven. AI informs decisions but does not carry them out.



**This is where efficiency and consistency improve, but ownership of outcomes remains with the team.**



# LEVEL 3

## Supervised AI



## AI executes, but within guardrails and with human oversight

At Level 3, AI moves from recommendation to execution.

The system can take defined actions but has specific limits. Meanwhile, humans stick to managing approvals, exceptions, and higher-risk scenarios. Execution becomes consistent, scalable, and policy-driven.

This is the inflection point where the KPIs CFOs and the business care about begin to move materially.

- ✓ **DSO improves because collections activity is executed consistently and at scale**
- ✓ **Forecast accuracy increases as inputs become more reliable and timelier**
- ✓ **Exception rates decline as issues are resolved earlier in the process**

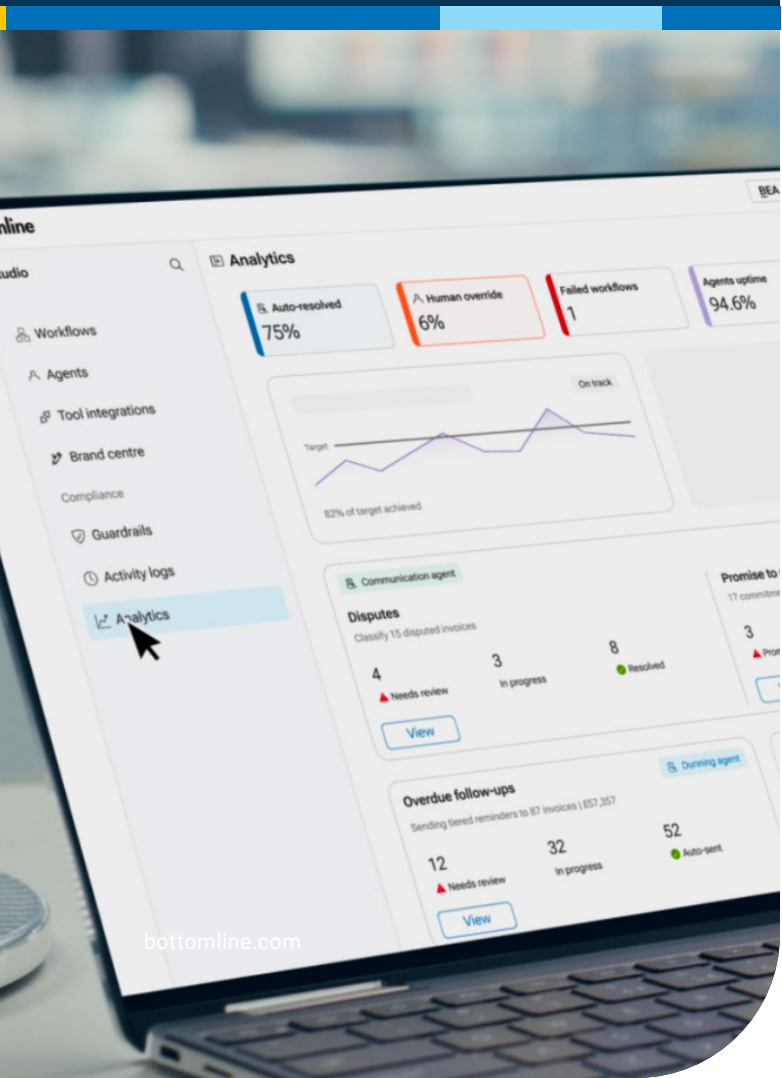
Examples of this shift include:

- Cash application where AI matches unallocated cash and routes only exceptions for review.
- Collections where AI segments customers, triggers communications, and escalates disputes.
- Deductions where AI extracts reason codes and opens cases with pre-populated evidence.

A useful term for this level is *controlled autonomy*. The system executes, but always within defined policies and with full auditability and oversight. At this level, AI is not just assisting or advising. It is executing what it needs to while remaining under human control.

# LEVEL 4

## Autonomous AI



## AI executes independently inside guardrails; humans supervise outcomes

At Level 4, AI operates workflows end-to-end within clearly defined policies.

The system continuously executes, learns from outcomes, and adjusts behavior over time to improve performance. Execution is not event-driven or manual. It is continuous, connected, and outcome-oriented.

Finance shifts from managing work to managing performance, which is where the impact on KPIs is sustainable and compounds over time.

- ✔ **DSO is continuously optimized rather than periodically managed**
- ✔ **Cash conversion improves as bottlenecks are identified and resolved in real time**
- ✔ **Forecast accuracy increases materially with fully connected, real-time data**
- ✔ **Risk is identified and mitigated before transactions are completed**

Examples include:

- A collections agent that evaluates account health, proposes payment plans, drafts communications, logs activity, and routes approvals only.
- A dispute agent that gathers documentation, drafts responses, initiates credits, and escalates only when policy conflicts arise.
- An identity and trust agent that collects information, validates data, performs checks, and builds approval workflows end-to-end.

The role of finance changes. Teams are no longer focused on executing processes, as they are free to set policy, govern risk, and manage outcomes. This is the transition from automation to optimization and from running processes to running the business.

# How teams can use the CFO AI Maturity Model as a roadmap

The shift is not from human to AI. What it represents is a shift from manual execution to controlled, outcome-driven finance. It is a move away from wasting expertise on tasks to deploying that expertise on strategy. At each level of maturity, the role of finance evolves:



**From gathering data to interpreting it**



**From reacting to events to anticipating them**



**From executing tasks to controlling outcomes**

As organizations progress through the levels of AI maturity, they must scale the technology in a way that maintains control, protects sensitive data, and delivers value at every stage.

With the Bottomline CFO Suite and BEA Agentic Platform, finance leaders can:

- Embed AI directly into financial workflows instead of just tasks
- Execute workflows with governance, auditability, and control
- Progress from assisted work to outcome optimized finance
- Improve the KPIs that matter most instead of just improving efficiency



**The challenge is not deciding if a given business should deploy AI. The challenge is simply to determine when, how, and to what level.**



## A Practical Path Forward

No two organizations start at the same place. The journey to intelligence-driven finance does not happen overnight; some businesses are heavily manual while others still have fragmented processes and solutions despite investing in automation.

With the Bottomline CFO Suite and BEA Agentic Platform, finance leaders can take a practical road forward that balances innovation with control. Bottomline can empower finance teams to:

- ✓ **Start with a specific use case that delivers measurable value**
- ✓ **Connect systems and data across the cash lifecycle**
- ✓ **Introduce AI within carefully governed workflows**
- ✓ **Progress toward more advanced automation and outcome-driven finance**

Each step builds on the last. Each level delivers value on its own. Each stage moves finance closer to a model where intelligence, execution, and control are fully aligned.

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