



FINANCE & OPERATIONS

The back office is where AI actually pays

Three questions to ask before you automate anything — and one thing no tool can do for you

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Different Businesses. Identical Back Office



Hotels, factories, clinics and schools run nothing alike at the front. Behind them, the same four steps repeat every single day.

01 Invoices arrive

From suppliers who will never change their format, in every format there is.

02 Someone keys them in

Re-typing data that already exists somewhere else in a readable form.

03 Someone chases approval

Finding the right approver, then following up until they respond.

04 Month-end waits

The close cannot start until the backlog clears. Every month, the same.

Almost all AI attention goes to the **customer-facing 10%**. The repetitive, measurable, automatable work sits at the back — **where nobody is looking.**

WHY PILOTS STALL

It is Almost Never The Technology

Two reasons back-office AI projects quietly die. Both are organisational, and both are fixable before you buy anything.



THE RULES WERE NEVER WRITTEN DOWN

- › Approval thresholds live in one person's head
- › GL coding for ambiguous spend is habit, not policy
- › Nobody can say which exception goes to whom
- › The person who knows takes leave in July
- › AI cannot learn a rule that was never stated



NOBODY OWNED THE PROCESS END TO END

- › Tool bought, pilot run, results presented
- › Exceptions pile up with no named owner
- › One person quietly reverts to doing it by hand
- › Volume grows; headcount grows with it
- › The tool stays licensed and unused

Extraction is a solved problem, available to everyone, at low cost.
What stalls these projects was never a technology problem in the first place.



THE TEST

Three Questions Before You Point AI At Anything

Works for a 30-person business and a 3,000-person one. Run any process through these three before you buy a tool or sign a provider.



01

Does it have a unit?

Invoice, transaction, reservation, claim, enrolment. If you cannot count it, you cannot measure it, automate it, or price it. Most failed pilots fail here first.



02

Is the rule written down?

Or does it live in someone's head? If it is in a head, AI fails until you extract it. That extraction is the actual project. The software is the easy part.



03

Who eats the error?

A wrong email costs an apology. A wrong payment costs cash. The answer tells you how much control, audit trail and human review you need around the machine.

If a process fails question one, do not automate it yet. If it fails question two, the first project is writing the rules down — not buying software.

WORKED EXAMPLE

Run The Test On Accounts Payable

The one process every business here has: invoices arriving from suppliers who will not change how they send them.



01

Unit: the invoice

Countable, priceable, measurable. AP passes question one cleanly — which is rare. That is why it is the right first process, not because it is exciting.



02

Rule: rarely written

Approval thresholds, GL codes for ambiguous spend, which entity carries the cost, what counts as a valid exception. Standardising this is the real work.



03

Error: cash leaves

Duplicate payments, wrong vendor, changed bank details. Being wrong costs money and is hard to reverse. So the control layer is not optional.

AP is the process most organisations should automate first — and the one most often attempted without ever answering question two.

We Ran The Function. We Wrote The Rules With The Client

US veterinary healthcare network. 1,000+ locations, 3,000+ staff, growing by acquisition, four separate finance systems already in place.

01

Take on the volume

Full AP and expense processing moved to a dedicated team, ramped location by location.

02

Map it together

We sat with the client's finance leads and documented how every location actually coded, approved and paid. Most had never been written down.

03

Rules & exceptions

One GL coding and validation policy, agreed and signed off by the client. A clear split of what we resolve and what returns to them.

04

Manage by KPI

Throughput, error rate, ageing and turnaround reviewed weekly — visible before month-end, not after it.

05

Carry it forward

The client later replaced their finance systems end to end. The same rule set was applied during implementation.

29,000

transactions a month — about 1,400 every working day

2.6x

fewer errors than the industry benchmark — 1.5% against 4%

4 → 1

finance systems, one standardised rule set

0

additional onshore finance hires, through an acquisition run

What The Machine Still Cannot Do

The first 80% straight-through is easy and every vendor will sell it to you. The last 20% is where the cost and the risk actually live.



THE MACHINE HANDLES THIS WELL

- › Capture and line-item extraction
- › Vendor, tax and bank-detail validation
- › Duplicate and anomaly flagging
- › Two- and three-way matching
- › Coding against a rule that is written down



PEOPLE STILL OWN THIS

- › Accrual judgement and period cut-off
- › Ambiguous coding where no rule exists yet
- › Vendor disputes and unknown suppliers
- › Cross-border GST, VAT and BAS edge cases
- › Anything where being wrong costs cash

If a machine is touching your ledger, the control environment is the product.
Approval and payment release stay with you — always.



AI Does The Volume. People Do The Judgement

Every organisation in this room has access to the same tools at the same price. What separates the outcomes is whether your people know where the machine stops.



01
Train for the exception

When AI absorbs the routine work, what is left is harder, not easier. Every case a person sees is one the machine could not resolve. That is a more senior job than the one it replaced.



02
Govern what people may do

A written AI usage policy. Permissions set per client account. Clear rules on which data may touch which tool. Most organisations deploy AI long before they write any of this down.



03
Put it in the career path

Reviewers and exception handlers need pay and progression that match the judgement you are asking for. Skip this and the people you just trained become somebody else's hire.

300+ people at Innovature run this work daily under a written Rules and Exceptions, AI usage policy, with governance training. We built the foundations so our staff can work with various AI tools to perform the most complex tasks.

WHERE TO START

Three Things You Can Do Tomorrow

None of these require a budget, a vendor, or a decision. All three work whether you have 30 staff or 3,000.



01

Count one process

Pick AP. Count the transactions per month. Most organisations cannot answer this — and it is the first question any provider or platform will ask you.



02

Write down the exceptions

For two weeks, log every case where someone had to stop and think. That list, ordered by frequency, is your automation roadmap. It costs nothing to build.



03

Decide who owns the outcome

Before you decide who does the work or which tool to buy. Ownership is the decision that determines whether any of this survives contact with month-end.

The tool will be the same for everyone in this room. The difference is who owns the process — and who you trained to run it.



THANK YOU FOR LISTENING

Get in touch with us today to discover how our tailored outsourcing solutions can help your business **SAVE TIME, CUT COST, AND DRIVE GROWTH !**

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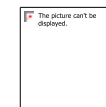
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