

AI Agents for Finance Teams

From Manual Workflows to Autonomous Finance Ops

How modern finance teams are reducing cycle times, improving accuracy, and unlocking real-time decision-making

BUILT FOR FINANCE LEADERS, OPERATORS, AND ENGINEERING TEAMS

POWERED BY DRONAHQ

Finance Teams Are at a Breaking Point

Finance isn't just reporting anymore. It's expected to operate in **real-time** – yet most teams are still fighting fragmented tools, rising volumes, and shrinking headcount.



Finance isn't just reporting anymore. It's expected to operate in **real-time** – and traditional systems simply weren't built for that.

Increasing Transaction Volumes

Scale is outpacing the capacity of manual processes and legacy systems.

Fragmented Tooling

ERP, spreadsheets, and emails create data silos and reconciliation nightmares.

Pressure for Real-Time Insights

Leadership demands live visibility, but batch reporting can't keep up.

Lean Teams, Rising Expectations

Headcount is flat while the scope of finance's responsibilities keeps expanding.



From Automation → Intelligence → Autonomy

The evolution of finance technology has moved through three distinct phases – each one building on the last, and each one raising the bar for what's possible.



Automation

Handled repetitive, rule-based tasks – data entry, report generation, scheduled transfers.

AI & Intelligence

Introduced pattern recognition, anomaly detection, and predictive insights from financial data.

Agents & Autonomy

Now take **action** – triggering workflows, making decisions, and executing across systems.

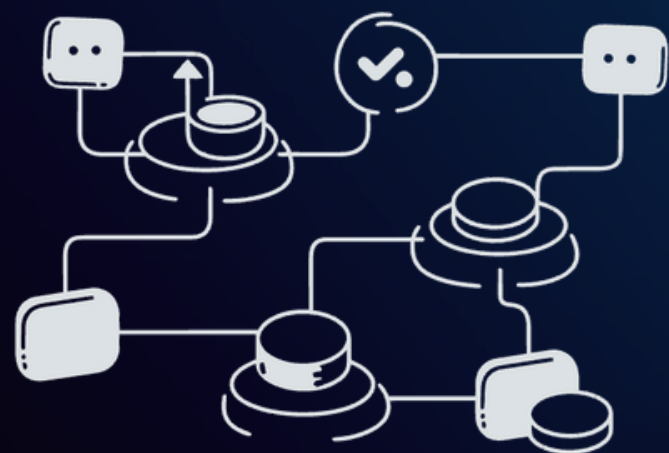
AI agents don't just assist. **They execute.**

CORE CONCEPT

What Does an AI Agent Do in Finance?

An AI agent in finance is more than a chatbot or a dashboard. It's an autonomous system that perceives, decides, and acts – across your entire financial stack.

i Think: reconciling books, chasing payments, or flagging risks – **without manual intervention.**



01

Understands Financial Data

Processes both structured (ERP, ledgers) and unstructured (invoices, emails, contracts) data.

03

Triggers Cross-System Workflows

Initiates approvals, payments, alerts, and escalations across connected platforms.

02

Makes Contextual Decisions

Applies business rules, thresholds, and learned context to determine the right action.

04

Continuously Improves Outcomes

Learns from feedback loops to refine decisions and reduce exceptions over time.

Why Finance Teams Are Investing in AI Now

This isn't experimentation anymore. It's becoming **core finance infrastructure**.

~80%

Finance Leaders

expect AI to significantly impact finance
within 3 years (*Gartner CFO Survey*)

39%

Finance Tasks

can already be automated today
(*McKinsey Global Institute*)

50%

Cost Reduction

reported by companies using AI in
finance processes (*McKinsey*)

50%

Faster Close

reduction in days-to-close with
automation + AI (*Deloitte*)

73%

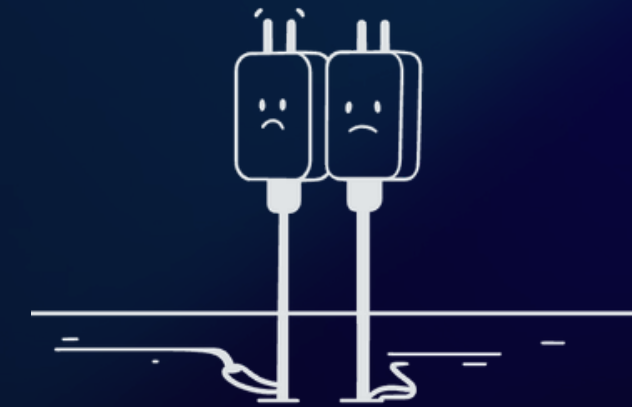
CFOs

plan to increase investment in
automation & AI (*PwC CFO Pulse Survey*)

THE PROBLEM

Where Traditional Systems Fall Short

Systems of record were built to store and report – not to act. As finance complexity grows, the gap between what legacy tools can do and what the business needs keeps widening.



Systems of record don't act. **Agents do.**



Static Workflows

Rigid rule sets that can't adapt to changing business conditions or exceptions.



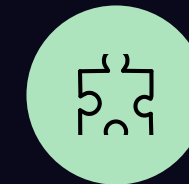
Heavy Engineering Dependency

Every change requires IT involvement, slowing down finance agility dramatically.



Delayed Insights

Batch reporting means decisions are made on yesterday's data, not today's reality.



Limited Adaptability

Cannot respond dynamically to new regulations, market shifts, or business pivots.

Core Use Cases: Operational Finance Agents

AI agents are transforming the most labour-intensive areas of finance operations – from invoice processing to collections to month-end close.



Accounts Payable (AP) Agent

Reads invoices (PDF/email), matches with POs + GRNs, flags discrepancies, and triggers approvals + payments automatically.

- ✔ Cuts manual AP workload by **60–80%**, reduces errors and fraud risk.



Accounts Receivable (AR) & Collections Agent

Tracks unpaid invoices, sends smart follow-ups based on customer behaviour, predicts payment likelihood, and suggests escalation timing.

- ✔ Improves cash flow and reduces DSO significantly.



Financial Close & Reconciliation Agent

Auto-reconciles bank, ledger, and sub-ledgers, flags mismatches with root-cause suggestions, and prepares closing reports.

- ✔ Shortens month-end close from **10 days** → **2–3 days**.

Core Use Cases: Intelligence & Risk Agents

Beyond operations, AI agents are transforming how finance teams plan, detect risk, and enforce compliance – turning reactive functions into proactive ones.



FP&A Copilot

Builds forecasts from historical + real-time data, runs scenario simulations (best/worst case), and answers natural language questions like *"What happens if CAC increases 10%?"*

Turns FP&A into a **real-time decision engine** instead of a reporting function.



Fraud Detection & Risk Monitoring Agent

Monitors transactions continuously, flags anomalies by vendor, amount, and frequency, and learns patterns over time to improve detection accuracy.

Prevents financial leakage and compliance violations **proactively**.



Expense Audit & Compliance Agent

Reviews employee expenses, checks policy violations, and flags suspicious claims such as duplicate receipts or inflated amounts.

Reduces audit overhead and **enforces compliance automatically**.

Core Use Cases: Strategic Finance Agents

The most forward-looking finance teams are deploying agents across treasury, contracts, and spend – driving direct bottom-line impact and smarter capital allocation.

Contract Intelligence & Revenue Recognition

Parses contracts for pricing, terms, and SLAs. Automates revenue recognition rules and alerts for deviations or missed billing.

Impact: Ensures accurate revenue reporting and avoids leakage.

Treasury & Cash Management Agent

Tracks cash positions across accounts, forecasts liquidity needs, and recommends fund allocation or investment opportunities.

Impact: Optimises working capital and reduces idle cash.

Cost Optimisation & Spend Analysis Agent

Analyses spend across vendors, tools, and departments. Identifies waste or redundant tools and suggests cost-cutting opportunities.

Impact: Direct bottom-line impact through measurable cost savings.

The Complete Finance Agent Ecosystem

From audit preparation to real-time KPI monitoring to natural language data queries – the final layer of AI agents democratises financial intelligence across the entire organisation.



Audit Preparation Agent

Gathers required documents automatically, maps transactions to audit trails, and prepares responses for auditors. Reduces audit prep time from **weeks to days**.



KPI Monitoring & Alerting Agent

Tracks metrics like burn rate, runway, and margins. Sends proactive alerts such as "*Runway < 6 months*" and explains **why** changes happened – shifting finance from reporting to proactive insight generation.



Financial Data Query Agent

Lets teams query finance data in plain English – "*Show Q2 revenue by region vs last year*" – pulling from ERP, BI tools, and spreadsheets. **Democratises financial insights** across every team.

 Ready to move from manual workflows to autonomous finance ops? **DronaHQ** helps finance and engineering teams build and deploy AI agents – fast.

Vendor, Budget & Global Finance AI Agents

A deep dive into three high-impact finance automation agents – and the patterns that make all AI-driven finance workflows truly transformative.

Vendor Management

Compare quotes, track renewals, optimise procurement

Budget vs Actual

Flag deviations early, explain variance drivers

Global Finance

Consolidate entities, currencies & compliance

Patterns Across All High-Impact Use Cases

The most valuable finance agents share a common DNA. They don't just surface insights – they act on them.



Integrate Deeply

Connect with ERP, CRM, and banking systems to access live, accurate data at every step.



Act, Not Just Analyse

Trigger workflows, approvals, and actions – not just generate reports for humans to act on.



Continuously Learn

Improve from historical patterns over time, becoming more accurate and autonomous with every cycle.

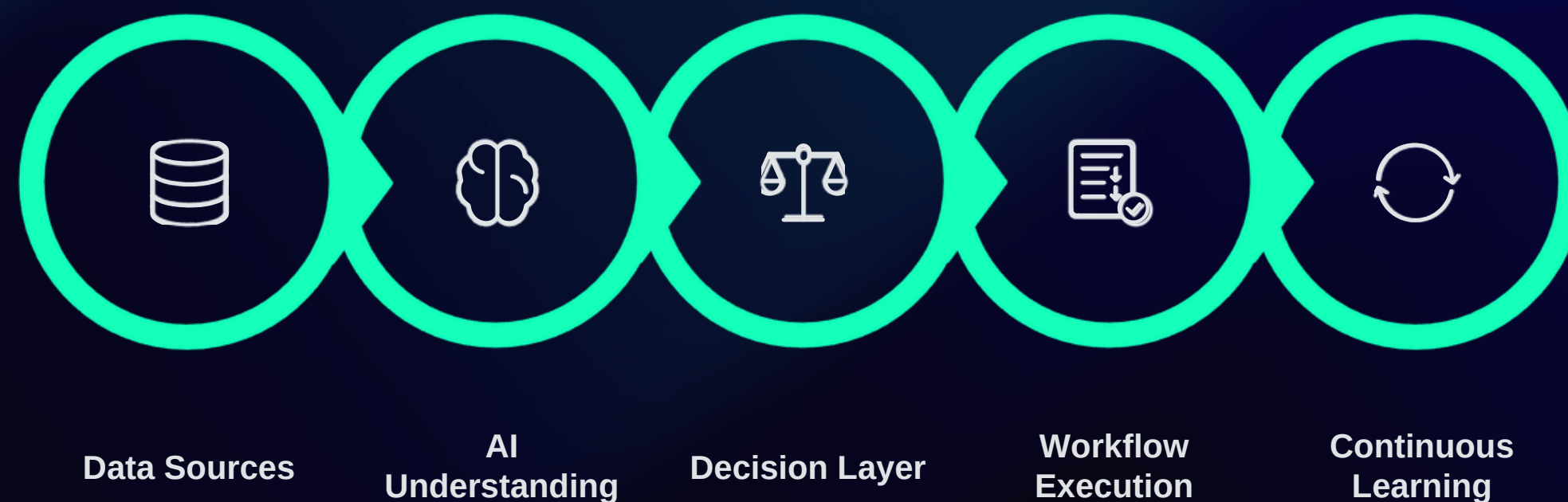
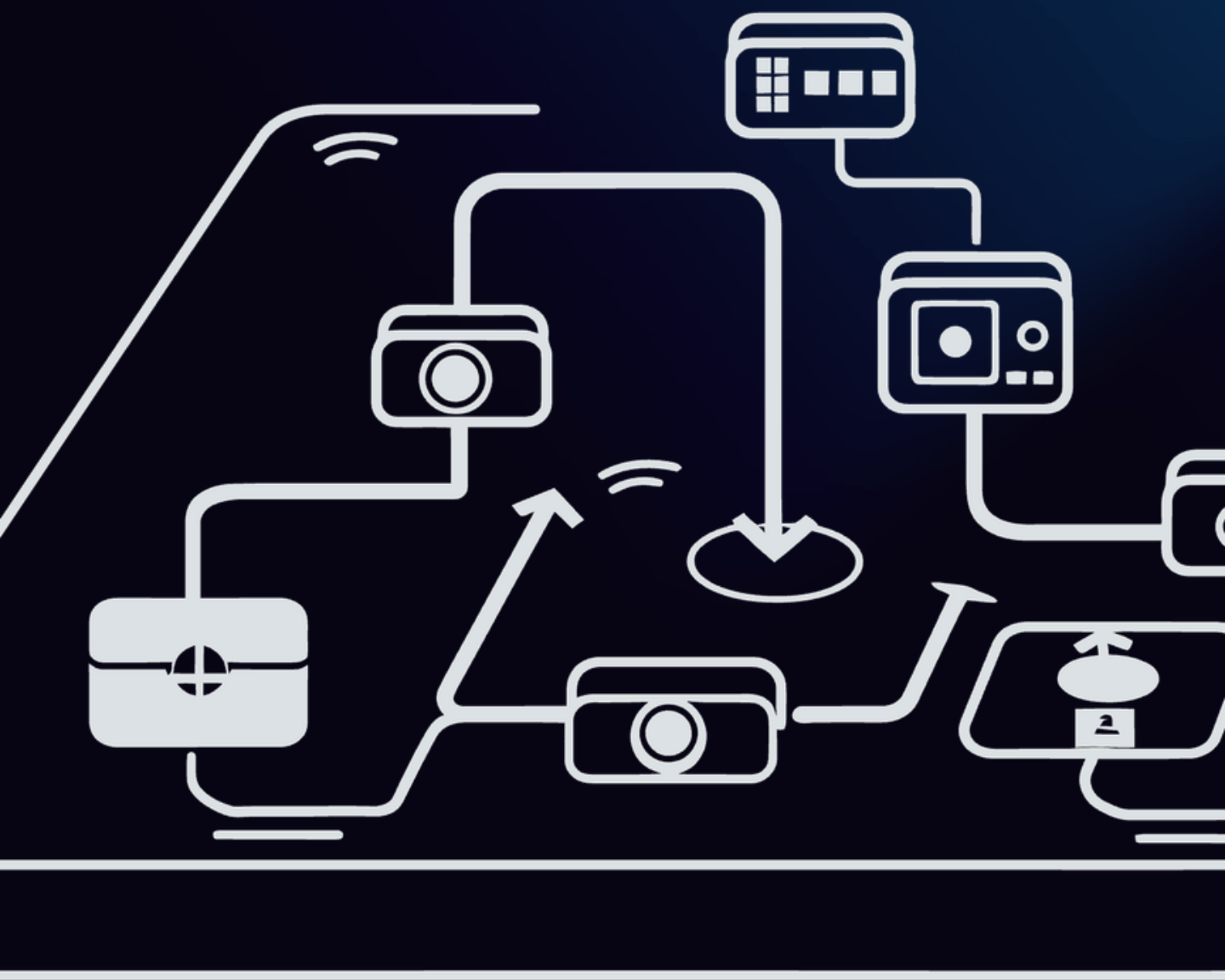


Operate in Real-Time

Move beyond batch reports. Finance agents work continuously, not on a monthly close schedule.

Behind the Scenes

How AI agents actually work – from raw data ingestion to autonomous action and continuous improvement.



Every finance AI agent follows this architecture. Data flows in from connected systems, the AI interprets context and intent, a decision layer determines the right action, workflows are triggered automatically, and the system learns from every outcome to improve future performance.



Connected systems. Autonomous actions. This is what separates a true AI agent from a simple automation script.

The Execution Gap

Most finance teams understand the value of AI agents. The challenge isn't ideas — it's getting to production-ready execution.

Where Teams Get Stuck

Too Many Tools, No Orchestration

Disconnected systems create data silos that prevent agents from having a complete picture.

High Engineering Dependency

Every workflow change requires developer time, slowing iteration and increasing cost.

POCs That Don't Scale

Proof-of-concepts look great in demos but collapse under real-world data volumes and edge cases.

Lack of Real Workflows

Agents that only surface insights without triggering actions deliver a fraction of their potential value.

The Real Cost

Every month spent in the execution gap is a month of missed savings, delayed decisions, and manual effort that could have been automated.

60%

of AI pilots

never reach production deployment

3x

longer timelines

when engineering is the bottleneck

The challenge isn't ideas. It's production-ready execution.

Build and Deploy Finance AI Agents Faster

DronaHQ



With DronaHQ, teams can:

- **Connect Existing Systems**
ERP, APIs, databases – plug in without rebuilding your stack.
- **Design Agent Workflows Visually**
No heavy engineering required. Finance teams can own the logic.
- **Add Human-in-the-Loop Approvals**
Keep humans in control at the right decision points.
- **Deploy Internal Tools Instantly**
Ship dashboards and apps to your team in days, not months.



Not replacing systems. Orchestrating them. DronaHQ sits on top of your existing infrastructure and makes it intelligent.

From Idea → Working Agent

Here's exactly how a finance AI agent goes from concept to live deployment — using invoice processing as a worked example.



Define the Use Case

Identify the workflow — e.g., invoice processing, collections follow-up, or budget variance alerts.



Connect Data Sources

Link your ERP, bank feeds, email, and any relevant APIs to give the agent full context.



Add Decision Logic

Define rules, thresholds, and AI-driven decisions that determine what the agent does next.



Trigger Workflows

Set up automated actions — approvals, notifications, payments, escalations — that fire without human input.



Deploy as Internal App or Workflow

Publish to your team as a dashboard, internal tool, or background automation that runs continuously.



Weeks → Days. With the right platform, the path from idea to working agent is dramatically shorter than most teams expect.

Where to Start: High ROI Use Cases

Not all automation is created equal. These four use cases consistently deliver the fastest returns – high frequency, clear ROI, and rapid team adoption.



AP Automation

Automate invoice matching, approval routing, and payment scheduling. Eliminate manual data entry and reduce processing time by up to 80%.



AR Collections

Trigger personalised follow-up sequences, flag overdue accounts, and escalate automatically – without a single manual email.



Financial Query Assistant

Give finance teams and stakeholders instant answers to budget, spend, and forecast questions – no analyst required.



Budget vs Actual Tracking

Continuously monitor spend against plan, flag deviations the moment they appear, and explain the drivers behind every variance.

High frequency. Clear ROI. Fast adoption. These are the three criteria that make a use case the perfect starting point for your first finance AI agent.

The Future of Finance Teams

The role of finance is undergoing its most significant transformation in decades. AI agents aren't just improving efficiency – they're redefining what finance teams are capable of.

Smaller Teams

Agents handle the volume. Humans focus on strategy, judgement, and relationships.

Faster Cycles

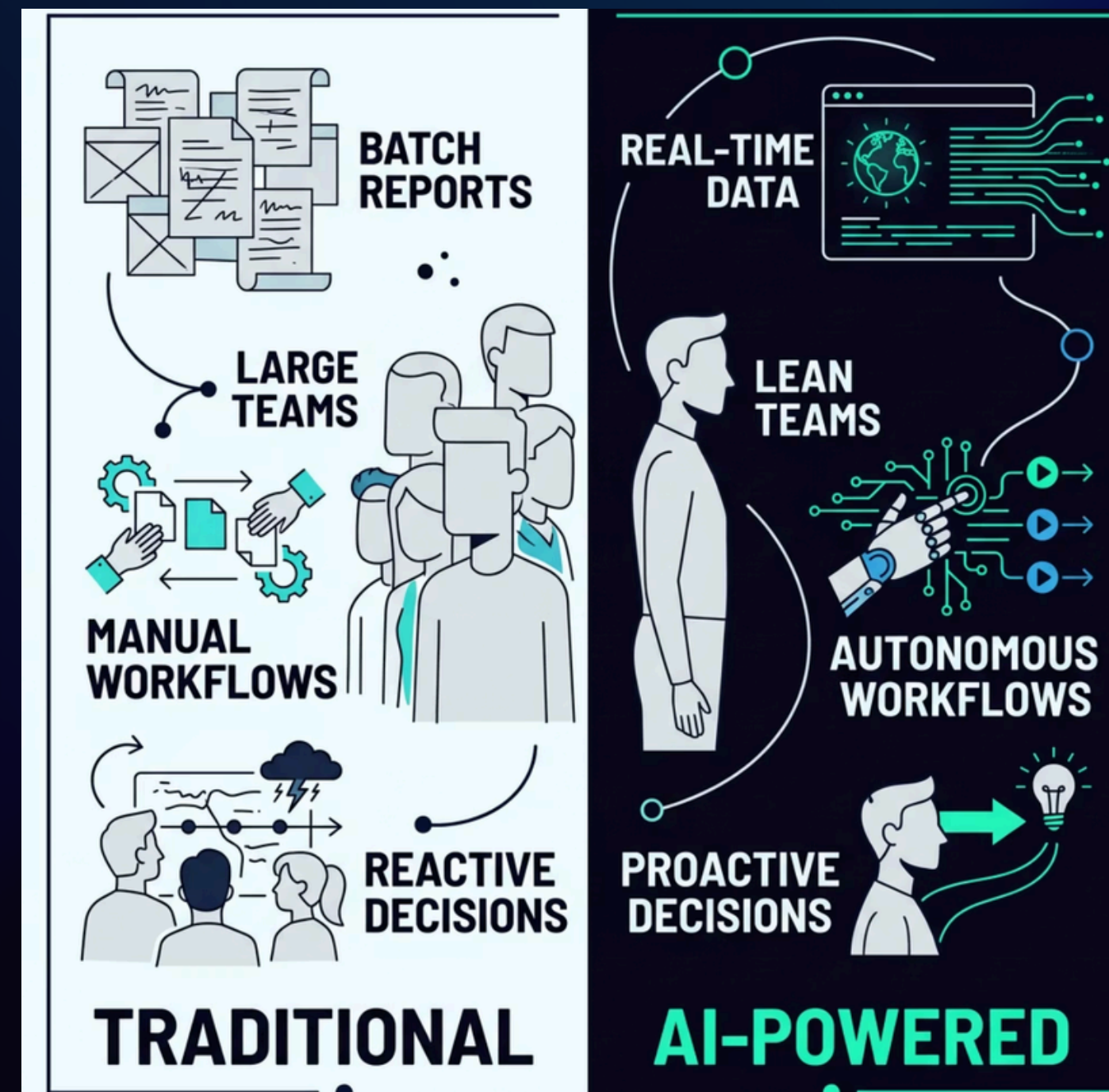
Monthly closes become weekly. Weekly reviews become daily. Real-time replaces retrospective.

Real-Time Decisions

No more waiting for reports. Finance leaders act on live data, not last month's numbers.

Autonomous Workflows

Entire processes – from invoice to payment, from alert to resolution – run without human intervention.



Finance won't just **report** the business.
It will **run** parts of it.

Start Building Your First Finance AI Agent

See how your workflows can run autonomously – from invoice processing to global consolidation. Real use cases, real results, deployed in days.

Fast to Deploy

Go from idea to working agent in days, not months. No heavy engineering required.

Works With Your Stack

Connect to your existing ERP, APIs, and databases without replacing anything.

Built for Finance Teams

Human-in-the-loop approvals, audit trails, and compliance controls built in from day one.

[Get Started](#)

Explore real use cases. Build your first agent in days.

