OFFICE OF THE CFO

The Agility Blueprint: How CFOs Can Build Growth Amid Chaos

Becoming a growth architect & transforming the Office of the CFO with AI

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Introduction

By Emmanuel Olivier, Deputy CEO, Esker

For decades, CFOs have been focused on control, accuracy and compliance. And while those values remain critical, they're no longer enough.

In a world of accelerating change, global disruptions and relentless complexity, finance is no longer the back office. It's the growth engine. The CFO's mandate now extends far beyond stewardship. It's about shaping strategy, orchestrating performance and enabling resilience across the enterprise.

At Esker, we believe the future belongs to **growth architects** — CFOs who blend human insight, technological intelligence and organizational agility to drive continuous growth. This blueprint is for them.

"Agility doesn't happen by accident. It's designed. And that's exactly what today's Finance leaders must do: Design their organizations for the unpredictable."

Emmanuel Olivier
Deputy CEO, Esker

The new normal

Thriving in uncertainty

Uncertainty used to be an exception, but now it's the default. Pandemics, inflation, geopolitical instability, cybersecurity risks, supply chain disruptions — and the list keeps growing. CFOs have always managed risk, but never at this frequency, this scale or this speed.

The new challenge isn't prediction. It's preparation.

"The only thing we can predict today is that the future will surprise us."

Emmanuel Olivier
Deputy CEO, Esker

Traditional finance systems were built for the stability of structured data, predictable cycles and incremental change. But the CFO's environment has become much more dynamic, volatile and interdependent.

Yesterday's tools aren't equipped for tomorrow's pace. That's why the modern CFO's role is no longer about control alone, it's about **agility** — the ability to anticipate change, absorb shock and pivot without losing momentum.

The new CFO mindset

From control to collaboration
Finance isn't the gatekeeper of decisions anymore; it's the orchestrator of growth.

From precision to agility
In uncertainty, speed matters as much as accuracy.

From past-focused to future-ready
The best Finance leaders use insight to shape what's next, not just report what's been.

Agility by design

Engineering resilience

Agility doesn't appear by chance. It's built deliberately, layer by layer, through systems, people and process design.

Think of it as integrating flexibility into the DNA of your organization by:

- Eliminating friction from finance workflows
- Empowering teams to make decisions faster
- Equipping leadership with real-time visibility

Every CFO today faces the same paradox: How do I stabilize operations while staying adaptive? The answer lies in architecture — not reaction.

A resilient business is one that can bend without breaking, adapt without losing focus and grow even in disruption. At Esker, we call this **agility by design** and it's made of up three pillars:

- **Standardize** where it creates strength
- **Automate** where it frees humans
- **Connect** where silos block flow

This is the foundation of the growth-ready enterprise.

"Agility is not a response. It's an architecture."

Emmanuel Olivier
Deputy CEO, Esker

The complexity trap

How we got here

Every Finance leader knows the story. ERP systems were meant to simplify. Instead, they multiplied. Point solutions popped up everywhere — each solving a small problem, each creating another integration, another data silo, another delay. Now, CFOs face a fragmented digital landscape involving:

- Multiple ERPs from mergers and acquisitions
- Dozens of point tools for invoices, orders, expenses and analytics
- Data duplication, reporting delays and rising operational costs

"Every time you add a tool, you build a silo. Every silo slows the chain."

Emmanuel Olivier
Deputy CEO, Esker

This is the **complexity trap**. What was once meant to create efficiency now consumes it. Breaking free requires a shift from best-of-breed thinking to a **best-of-ecosystem** approach, trading in a patchwork quilt of cobbled together point solutions for unified automation across the finance chain.

The CFO's new mandate

Think horizontally

In outdated organizations, departments operate vertically. Each function (accounts payable, accounts receivable, treasury, procurement) optimizes itself in isolation. But business performance doesn't live in silos. It must flow across them.

"The strength of an organization lies in the strength of its connections."

Emmanuel Olivier
Deputy CEO, Esker

The modern CFO must think **horizontally**, orchestrating collaboration across functions, geographies and technologies. That's how growth happens — not by adding more systems, but by **removing barriers** between them.

AI-driven finance platforms now allow CFOs to do just that by:

- Integrating data across the source-to-pay and order-to-cash cycles
- Providing complete visibility from supplier to customer
- Transforming finance from reactive to proactive

Growth architects think across the entire finance chain — not within an arbitrary box.

AI as the CFO's copilot

Artificial intelligence isn't replacing the CFO. It's redefining what's possible for them.

At Esker, AI acts as the CFO's **copilot** — accelerating processes, enhancing visibility and enabling smarter decisions. Key examples include:

Contract intelligence
Instant identification of key clauses and obligations

Supplier inquiry automation
AI agents resolving 80% of standard requests

Credit review acceleration
Risk analysis in seconds, not days

Natural language reporting
Executives asking questions and getting real-time insights

AI doesn't replace human judgment, it amplifies it. The future belongs to CFOs who know when to trust automation to handle tasks on its own and when to step in to guide it.

"AI is the hammer. But the hand that wields it still matters."

Emmanuel Olivier
Deputy CEO, Esker

The agility blueprint in action

Transformation doesn't happen overnight. It happens by design. The agility blueprint empowers CFOs to evolve step-by-step in the following stages:

1. **Identify friction points** — where manual work slows cash or insight
2. **Automate for flow** — connect processes and eliminate silos
3. **Leverage AI for intelligence** — turn data into action
4. **Scale across the enterprise** — unify the full Office of the CFO

This modular approach ensures agility isn't a one-time project but a continuous capability. Each stage builds resilience, adaptability and speed into the organization's core.

"Start small. Scale fast. Build for tomorrow."

Emmanuel Olivier
Deputy CEO, Esker

One platform. One partner. One source of truth.

When the world becomes complex, simplicity becomes strategy. That's the philosophy behind Esker's approach to enterprise automation.

Instead of patching together dozens of systems, Esker built a single, modular platform that connects every process across the Office of the CFO — from order management and cash collection to procurement and supplier management.

This unified architecture allows:

- Seamless data flow across departments
- Accessibility to AI insights for every decision-maker
- Scalable automation that grows with your business

Esker's AI automation suite empowers organizations to consolidate, simplify and grow — not by replacing people, but by multiplying their potential.

"Complexity is inevitable. Disorganization is optional."

Emmanuel Olivier
Deputy CEO, Esker

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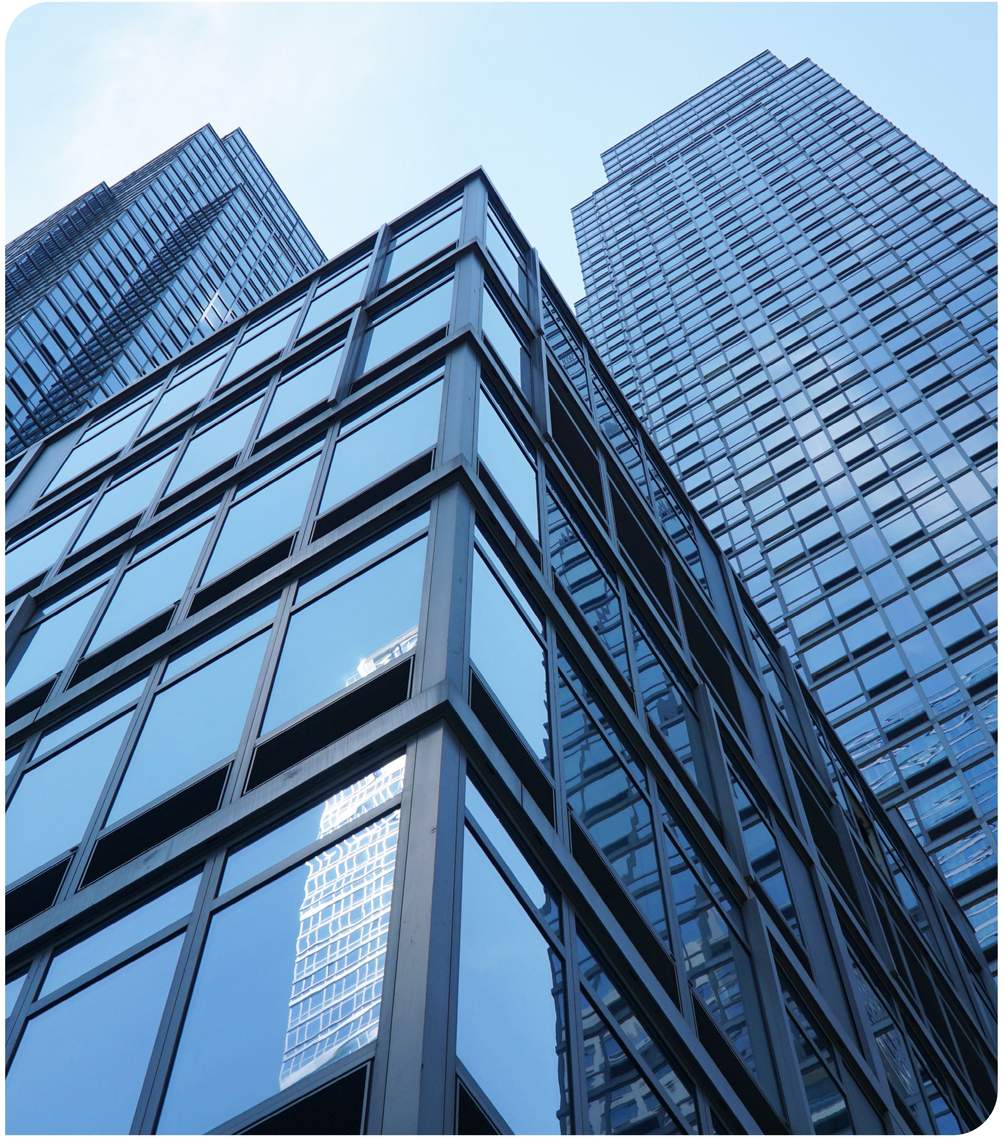

Conclusion

The growth architect era

The future of finance belongs to those who can balance intelligence with intuition, structure with speed and human insight with machine precision.

"The Office of the CFO isn't just about counting the past. It's about architecting the future."

Emmanuel Olivier
Deputy CEO, Esker

The growth architect CFO is not defined by reporting cycles or systems, but by vision — the ability to build organizations that thrive in uncertainty.

That's the agility blueprint.

That's Esker.

Hi, we're Esker

Esker's AI Automation Suite for the Office of the CFO leverages the latest in Agentic AI and automation technologies to optimize working capital and cashflow, enhance strategic decision-making, and improve human-to-human relationships with customers, suppliers and employees. Esker's Source-to-Pay and Order-to-Cash solutions automate any business process while supporting long-term growth strategies.

40
years of experience with 20+ years focused on cloud solutions

1,200+
employees serving 1.12M+ users and 3,000+ customers worldwide

15
global locations with headquarters in Lyon, France

€205.3
million in revenue in 2024

Business success is best when shared

At Esker, we believe the only way to create real, meaningful change is through positive-sum growth. This means achieving business success that doesn't come at the expense of any individual, department or company — everyone wins! That's why our AI-driven technology is designed to empower every stakeholder while promoting long-term value creation.

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