

EBOOK

Unlocking AI-Orchestrated Finance During the Transition to SAP® S/4HANA

Aligning CFO & CIO priorities
to achieve future-ready finance



ESKER®

Table of contents

Managing misaligned priorities for AI-driven finance & SAP modernization_____	3
Key challenges of migrating from ECC to S/4HANA_____	4
5 ways Esker helps SAP customers achieve both their finance & IT goals _____	6
When the CFO and CIO align, everyone wins_____	14
We do AI differently _____	16
Hi, we're Esker _____	17

Managing misaligned priorities for AI-driven finance & SAP modernization

The end of support for SAP® ECC in 2027 and the fact that key features (including AI capabilities) are only available in S/4HANA Cloud mean companies are under intense pressure to migrate.

At the same time, CFOs are also in the midst of transforming their outdated finance workflows to AI-powered, automated operations — or at least planning to do so in the very near future.

As they face this two-pronged challenge (modernizing their SAP infrastructure while implementing AI) the Office of the CFO and the CIO want different results from these projects. This misalignment can create delays, cost overruns and governance gaps. But what if the CFO and CIO could both get what they want without the tug-of-war?

In this ebook, you'll discover:

- Challenges companies are facing as they navigate their S/4HANA upgrades
- How an ERP-agnostic AI automation platform can deliver a unified orchestration layer for finance operations that satisfies the requirements of CFOs and CIOs — even before S/4HANA migration is complete

CFO vs CIO misalignment



CFO priorities

Cashflow visibility

Compliance and audit readiness

Faster ROI and agility

AI-driven automation



CIO priorities

ERP stability and security

Clean Core strategy

Standardization and risk control

Controlled migration timelines



Key challenges of migrating from ECC to S/4HANA

While upgrading to S/4HANA is necessary in order to take full advantage of all the functionalities SAP offers, the transition process (even with the support of RISE with SAP) can be tough.

Project cost & length

Depending on the type and complexity of migration, it can take 1-2 years for a brownfield conversion (a system conversion that uses your existing processes and data structures as you move to S/4HANA). It can take 2-4 years for a greenfield implementation (a fresh implementation of S/4HANA where you completely re-engineer your processes and data structures). Keep in mind that these are only approximate estimates, and a migration may run longer or shorter based on a number of variables.

Besides long time frames, moving to S/4HANA is often expensive — up to tens of millions of dollars for global enterprises after adding up the costs for licenses, implementation services and infrastructure. In fact, 62% of organizations cite high project costs as a key challenge.¹

In addition, nearly 60% of SAP migration projects are delayed and over budget because organizations underestimate the project's complexity, allow scope expansion and don't fully understand their own internal constraints.²

Timeline pressure

With ECC support ending in 2027, SAP is strongly encouraging its customers to get onto S/4HANA as quickly as possible. The resulting surge in migration projects means resource constraints and backlogs.

1. SAP S/4HANA Migration 2025; SAPinsider, Feb 2025

2. State of SAP Migrations; ISG, 2026

Customization complexity

The more customizations you've made to your SAP ECC instance, the more challenging your migration will be. Adapting custom code remains one of the biggest challenges for companies that have completed the move to S/4HANA. In fact, 43% of organizations are focusing on modernizing or eliminating custom processes in order to streamline their S/4HANA transitions.³

Hybrid coexistence costs

If you're in the middle of your migration and are operating on both ECC and S/4HANA, these hybrid landscapes increase operating costs due to:

- Double infrastructure that requires two sets of hardware, infrastructure and IT support teams
- Maintaining data integrity between both systems
- Data redundancy and slower processing

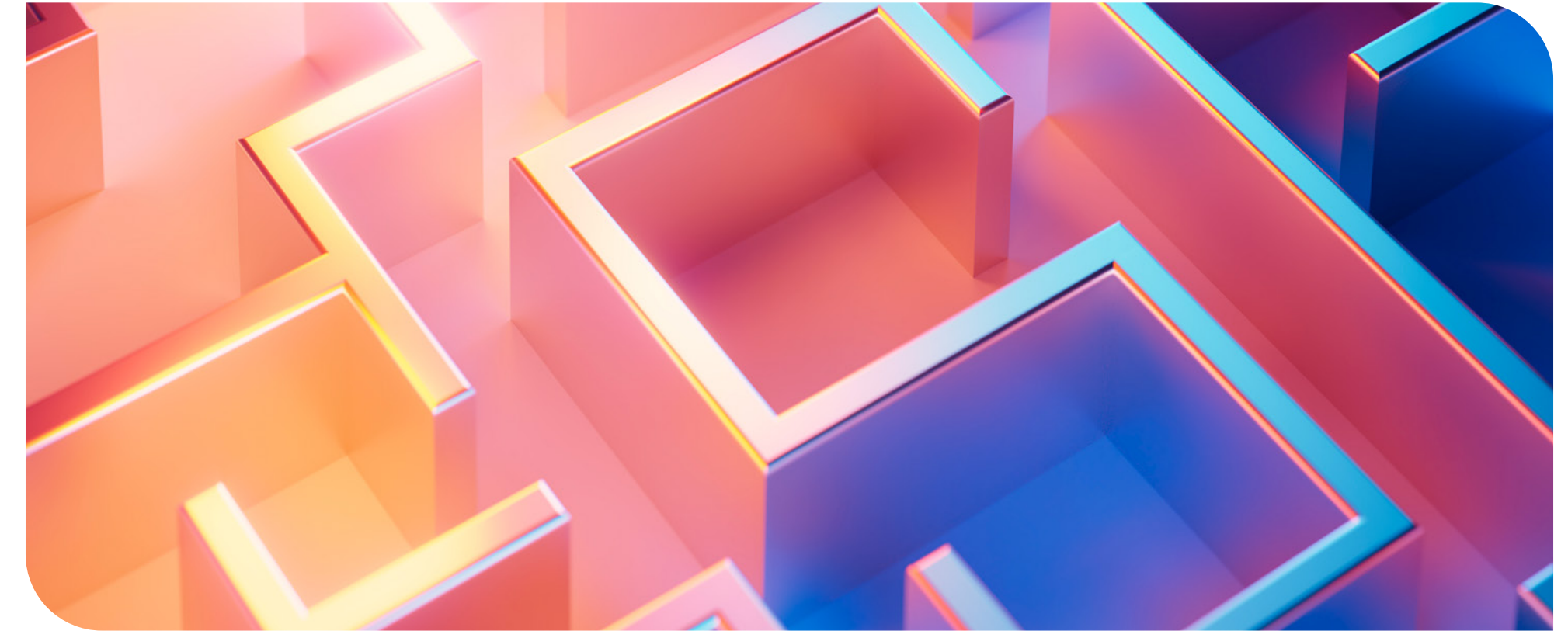
Innovation gap

SAP's latest AI-driven innovations, automation capabilities, and frequent innovation updates are primarily delivered through SAP's cloud ERP and Business AI ecosystem — especially S/4HANA Cloud Public Edition and Private Edition. If you remain on ECC, you will have limited access to these innovations and may miss out on new automation, agentic AI, and predictive capabilities unless you modernize or connect through SAP's cloud platforms.

Compliance complexity

The need to comply with global e-invoicing mandates in multiple countries doesn't stop just because you're shifting to S/4HANA. The migration process brings greater risk that e-invoicing compliance may fall through the cracks.

3. SAP S/4HANA Migration 2025; SAPinsider, Feb 2025



What's it all mean for you?

While the mechanics of moving to S/4HANA may seem like they mostly affect just your IT team, migration challenges also hurt your cashflow, compliance and strategic agility. CFOs and CIOs alike need a solution that avoids:

- Missed AI benefits that slow down the cash conversion cycle
- Compliance failures that can result in fines and reputational damage
- Tool and tech sprawl that leads to higher costs and lower resilience

A large, bold, white number '5' is positioned on the left side of the image. The background is a solid blue color with a large, curved, lighter blue shape that sweeps from the top left towards the bottom right, partially framing the number and the text to its right.

ways Esker helps SAP customers achieve both their finance & IT goals

As we've seen, moving from ECC to S/4HANA can get messy. It gets even messier when the Office of the CFO and the CIO are at odds over what results are most important at the end of the project.

What if their priorities didn't have to be in competition? Esker is an AI automation suite that accelerates finance process transformation — whether you're still in the midst of your S/4HANA migration, only partially migrating to S/4HANA or not migrating at all. It delivers certified SAP integration, immediate AI enablement, and a unified orchestration layer for all source-to-pay (S2P) and order-to-cash (O2C) activities. In other words, Esker's platform allows CFOs and CIOs to execute their strategic priorities together without the need to compromise.

Let's take a closer look at the 5 ways Esker does just that.

01 First-class SAP integration

Integration with finance software is often the hidden part of the iceberg in ERP migration — a costly, complex, time-consuming addition to an already challenging project. Esker eliminates this problem with pre-built integrations for SAP ECC and S/4HANA that provide:

- **SAP Clean Core compliance:** Esker connectors are certified for SAP S/4HANA Cloud and fully aligned with SAP's Clean Core strategy, ensuring no custom code that could jeopardize future upgrades.
- **Plug-and-play deployment:** Unlike bespoke integrations that take months (or years) to develop, Esker's pre-built integrations enable go-live in as little as two to three months, dramatically reducing IT effort. Note: the cleaner and more organized your data, processes and governance are at the start of your integration, the faster it will move.
- **Real-time data exchange:** Direct integration with SAP-released APIs and BAPIs for secure, synchronous communication — no third-party middleware required.
- **Future-proof architecture:** Upward compatibility is guaranteed. Esker connectors are maintained for all SAP updates, so you avoid costly rework during ERP upgrades.
- **Multi-ERP support:** For organizations running SAP alongside other ERPs (Microsoft, Oracle, Sage), Esker provides a single orchestration layer, simplifying governance across complex landscapes.

Where Esker fits in your existing SAP architecture

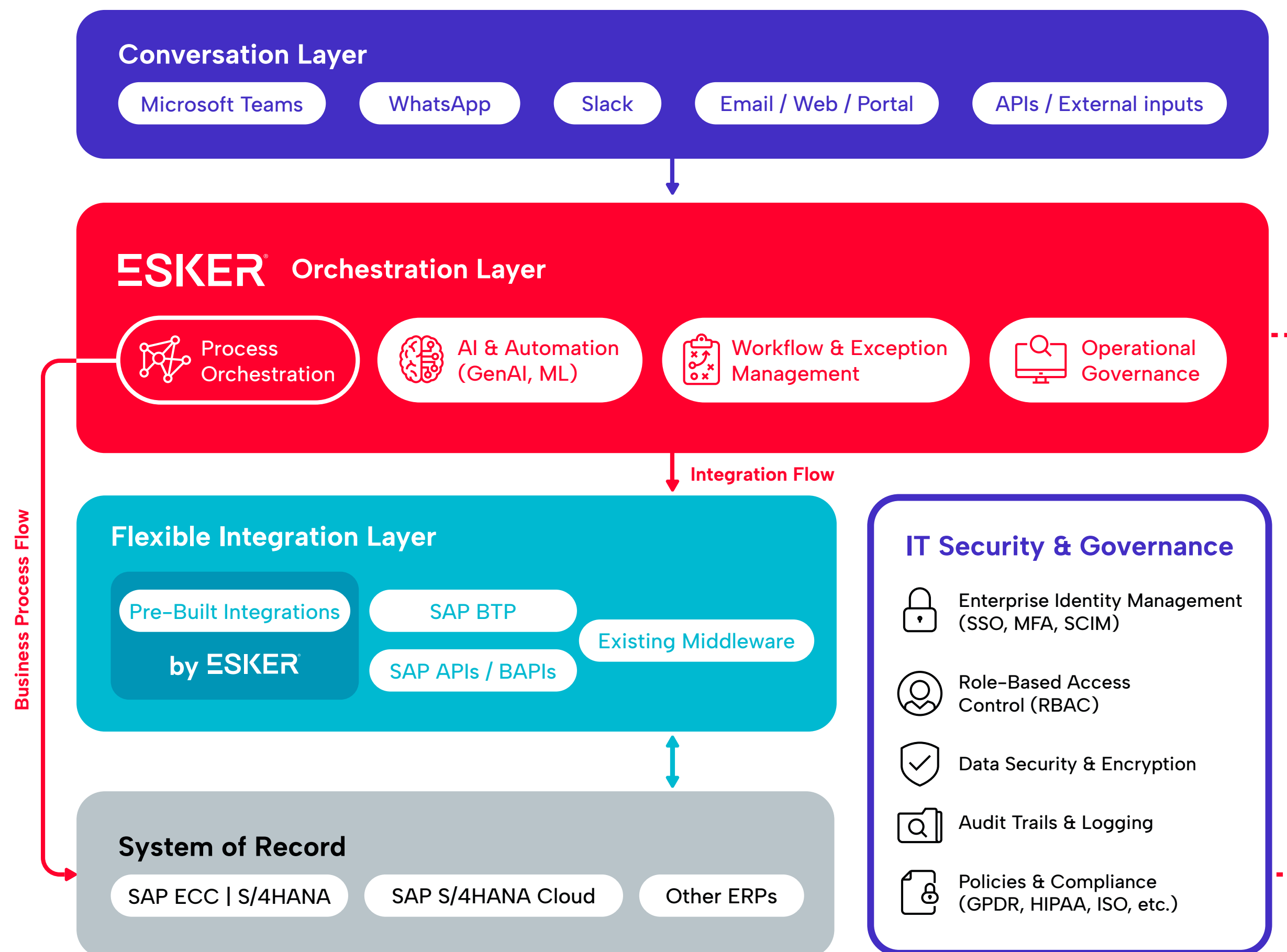
Esker is designed to complement — not replace — your existing SAP ecosystem investments. Organizations using SAP's Business Technology Platform (BTP), integration middleware or hybrid ERP environments can deploy Esker alongside their current architecture without disrupting existing governance models or migration plans.

Rather than requiring custom-built finance workflows from scratch, Esker provides a pre-configured AI-driven orchestration layer for source-to-pay and order-to-cash processes that integrates directly with SAP ECC and S/4HANA through published APIs or BAPIs.

This means organizations can:

- Extend the value of SAP BTP and existing integration frameworks
- Reduce custom development requirements for finance automation
- Preserve Clean Core strategies and upgrade flexibility
- Continue leveraging existing middleware where appropriate
- Standardize finance workflows across SAP and non-SAP systems

For CIOs, this reduces architectural disruption and technical debt. For CFOs, it accelerates time-to-value by delivering AI automation capabilities without waiting for full ERP modernization to be complete.



Traditional integration vs Esker integration

	Traditional integration	Esker integration
Deployment time	6–9 months	Approx. 2–3 months
Cost	High (custom development + maintenance)	Up to 90% lower with pre-built connectors
Compliance	Risk of breaking SAP Clean Core guidelines	Fully certified for SAP Clean Core compliance
Upgrade compatibility	Requires rework for each SAP update	Upward compatibility guaranteed
Middleware	Often requires third-party tools	None — direct SAP API/BAPI integration
Multi-ERP support	Complex, fragmented	Unified orchestration across SAP + other ERPs

Business impact:

- Integration costs lowered by up to 90%
- Faster time-to-value
- Reduced risk of compliance failure
- Seamless coexistence during ECC to S/4HANA migration

02 Immediate AI enablement

Getting access to more AI functionality is a key benefit of moving to S/4HANA. But it's frustrating having to wait months or even years for your migration to finish before you can take advantage of them.

Every month you spend waiting for full S/4HANA migration before modernizing your finance processes extends:

- Manual processing costs
- Inefficient workflows
- Delayed cash conversion
- Compliance exposure
- Fragmented reporting
- Operational bottlenecks

Esker delivers AI benefits immediately. Leveraging a wide array of Agentic AI, GenAI and automation capabilities, Esker Synergy AI orchestrates workflows across the S2P and O2C cycles to ensure consistency, compliance and speed. Think of it as an intelligence layer that turns disconnected finance processes into a cohesive, governed ecosystem.

With Synergy AI, you get:

- **50+ AI use cases** embedded across S2P, accounts receivable (AR) and customer service functions that deliver rapid results.
- **Explainable AI decisions:** Every action is logged and auditable, meeting the CFO's governance requirements. Nothing happens in a black box — Synergy AI provides transparency for compliance and trust.
- **Real-time insights:** Synergy AI aggregates data from SAP and other ERPs to deliver analytics for cashflow, risk scoring and operational KPIs.
- **Adaptive intelligence:** Synergy AI learns from user patterns, decision history and new data to continuously improve. For example, it can analyze new vendor invoice formats or changing customer payment behavior and update its internal logic without requiring IT or manual intervention.



AI USE CASE

Accounts Payable

AP Agent

When you need to find AP-related information, just ask Esker's AP Agent. Simply type in your request and the agent can retrieve invoice information (such as invoice amounts or statuses), calculate totals (such as total invoice amount per supplier), help you approve invoices and more. AI gives you immediate access to essential information without having to navigate multiple screens, meaning your team spends less time searching for data and more time ensuring invoices are getting processed. The AP agent is accessible within the Esker interface and via Teams chat.

Business impact:

- Faster invoice cycle times
- Quicker decisions and approvals
- Less time spent chasing information
- Improved productivity, efficiency and user experience

AI USE CASE

Accounts Receivable

Predictive collections prioritization

Esker Synergy AI analyzes customer payment behavior, dispute history, invoice status and risk signals to identify which accounts are most likely to pay late and which collection actions are most likely to succeed. Rather than collectors relying on static aging reports, AI dynamically prioritizes outreach efforts and recommends actions to help teams reduce DSO and improve cashflow predictability.

Business impact:

- Faster collections cycles
- Improved cashflow forecasting
- Reduced DSO
- More strategic use of collections resources



AI USE CASE

Customer Service

Customer inquiry responses

AI helps customer service reps respond to customer inquiries faster. It proposes accurate, consistent answers by analyzing emails, identifying their intent, and retrieving the relevant data from SAP and other systems. For example, when a customer asks "Where is my order?", AI can generate a response that includes the correct shipping information for that order. For product questions, AI creates answers by leveraging internal knowledge bases that contain product listings and characteristics.

Business impact:

- Faster response times
- Improved customer satisfaction
- Reduced manual workload
- Increased sales due to better customer service

03

An empowered Office of the CFO

The Office of the CFO (the strategic foundation behind everything from sourcing and AP to customer service and AR) is where the magic happens in a company. It ensures materials and services are coming in, products are going out and cash is flowing smoothly through it all. It also holds the essential financial data your company needs in order to make wise business decisions.

Conducting these important functions without AI automation puts your organization at a distinct disadvantage — siloed departments, clunky processes, little-to-no visibility into cashflow or performance.

Esker's AI Automation Suite removes the barriers preventing the Office of the CFO from becoming a powerhouse of financial growth and strategic execution.

- **Touchless invoice processing:** AI-driven document recognition and predictive coding eliminate manual data entry.
- **Smart exception handling:** Machine learning routes exceptions to the right approver, reducing cycle times.
- **Real-time validation:** Direct SAP integration ensures instant feedback on posting errors.
- **Predictive collections:** Machine learning forecasts payment behavior and prioritizes high-risk accounts.
- **Automated cash application:** AI matches payments to invoices with near-perfect accuracy.
- **Dynamic credit management:** AI agents adjust credit limits based on real-time risk scoring.

How this benefits the Office of the CFO:

- Reduces invoice processing time by up to 80%
- Lowers cost per invoice by 60%
- Improves supplier satisfaction with faster payments
- Reduces DSO by up to 40%
- Improves cash visibility and forecast accuracy
- Frees up Finance teams for more strategic tasks

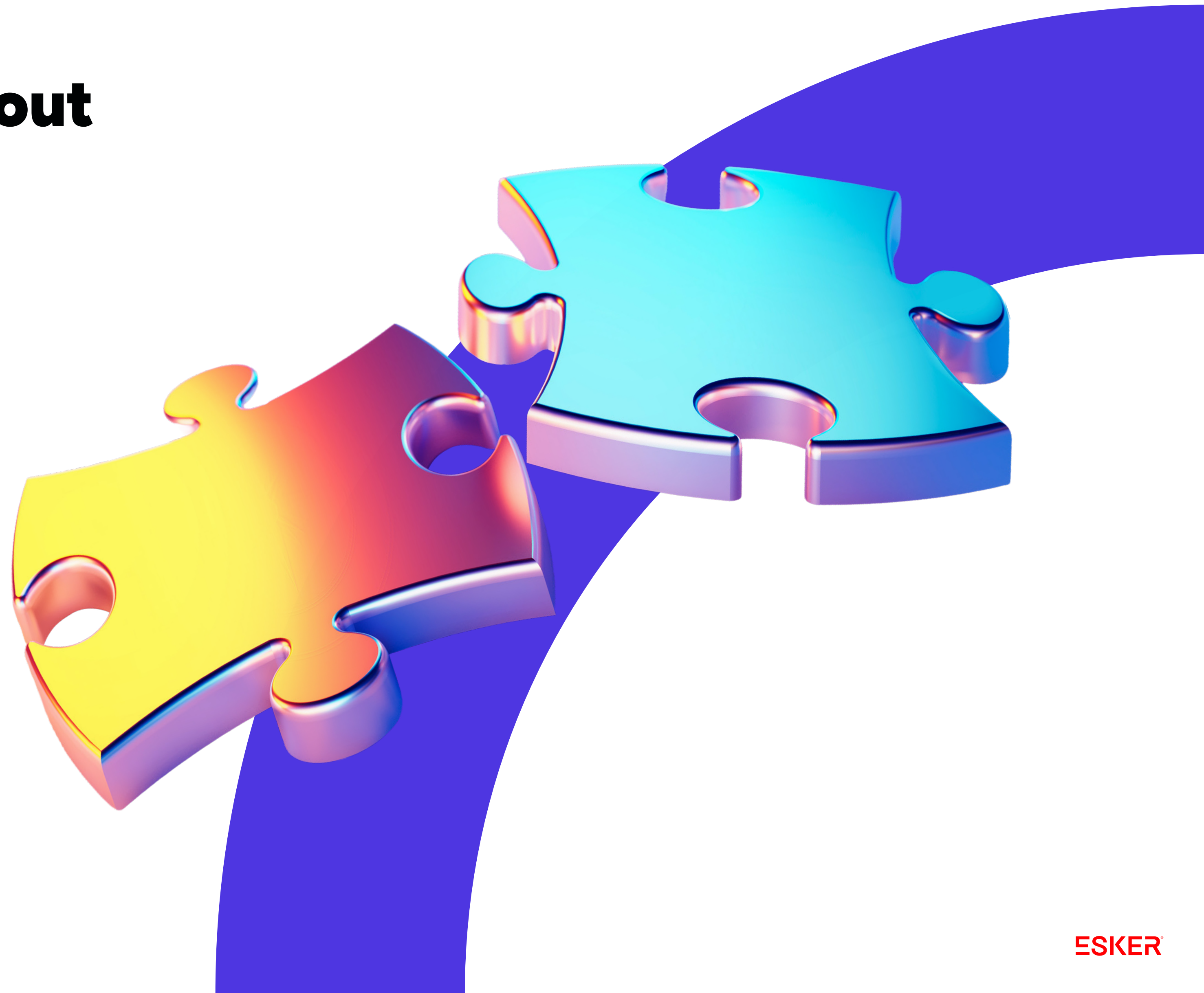
How this benefits the CIO:

- Delivers faster time-to-value
- Lowers implementation and operational costs
- Mitigates risks by delivering certified and vendor-managed integration
- Provides upward compatibility and less technical debt with no middleware required
- Offers a single pane of glass for managing multi-ERP landscapes
- Accelerates SAP migration while supporting hybrid system coexistence

04 **Modular rollout**

Esker's platform is made up of individual modules for each aspect of the S2P and O2C cycles.

- Launch AI automation in stages across AP, AR and other functions, expanding gradually on your schedule without disrupting your ERP migration.
- Roll out Esker solutions independently of SAP upgrade timelines.
- Implementation is simple even in a hybrid ERP or 2-tier ERP landscape thanks to our full support of all S/4HANA editions (on-premises, private cloud and public cloud).



05 Built-in e-invoicing compliance

Esker integrates compliance seamlessly into every workflow, helping organizations stay ahead of global regulatory requirements. There's no need for multiple compliance tools or heavy and costly solutions.

Enjoy the advantages of a simple, single, all-in-one solution.

- **Global coverage:** Esker supports e-invoicing mandates in **60+ countries**, including complex frameworks like Peppol, French e-invoicing mandate, SDI (Italy), KSeF (Poland) and FACe (Spain).
- **Continuous updates:** Regulations evolve rapidly, and Esker continuously monitors mandates to ensure its solution stays up to date and supports the latest regulatory requirements.
- **Certified connections:** Interoperability with government platforms and certified networks, including Peppol, ensures secure, real-time invoice exchange.
- **Audit-ready processes:** Every invoice processed through Esker includes a full compliance trail (timestamps, validation checks and digital signatures) that meets local tax authority requirements.
- **Seamless compliance:** E-invoicing requirements are handled without adding complexity and should not disrupt your operations, Esker retrieves and processes ERP data just as usual, ensuring business continuity.



When the CFO & CIO align, everyone wins

Migrating from SAP ECC to S/4HANA is more than a technical upgrade, it's a business metamorphosis. CFOs and CIOs who align their priorities and leverage Esker's AI-powered platform achieve outcomes that go far beyond ERP migration.



1 Accelerated time-to-value

- Go live in months, not years.
- Start benefiting from AI automation immediately, even before migration is complete.

2 Lower total cost of ownership

- Reduce integration costs by up to 90% with pre-built SAP connectors.
- Avoid expensive custom development and ongoing maintenance.
- Fewer third-party vendors means fewer integration headaches.

3 Compliance without complexity

- Stay ahead of global e-invoicing mandates in 60+ countries.
- Ensure audit readiness and regulatory alignment across all processes.

4 Future-ready finance

- Unlock 50+ AI use cases for AP, AR and customer service.
- Gain predictive insights for cashflow, risk management and operational efficiency.
- Get AI-driven automation aligned with SAP's roadmap.

5 Unified governance across ERP landscapes

- Use one platform for SAP ECC, S/4HANA and multi-ERP environments.
- Enjoy centralized security, compliance and agility that satisfies CFO and CIO needs.

The bottom line

Esker doesn't just help you migrate — it helps you transform. By combining SAP integration, AI orchestration and global compliance in one suite, Esker lets you modernize at your own pace while delivering measurable business impact right away.

Additional resources

[Esker & SAP S/4HANA: The Duo CFOs Are Talking About](#)

[RISE with SAP®: What It Is & How Esker Leads the Way](#)

Esker Synergy: We do AI differently

Built on 15+ years of research and development, Esker Synergy AI is the powerful set of technologies designed to address the evolving questions about AI usability, security and sustainability. Here's why Esker stands out in a sea of AI providers:

Your data stays yours.

All Esker solutions and Synergy GPT functionalities are designed to ensure data security and privacy, ensuring your data cannot be used, saved or shared by third parties.

Our AI is purposeful and responsible.

We train our own LLM for targeted, purposeful and high-value AI use, while larger models run on shared servers. Our GenAI is continuously optimized for performance and sustainability.

We offer LLM-as-a-Service.

Esker Synergy GenAI is seamlessly integrated into our solutions, so you don't need a separate LLM provider. We handle prompt engineering, updates and secure scaling, lowering your total cost of ownership.



Overall sentiment

S Positive **Powered by Synergy**

S Synergy

Hi, I'm Synergy Assistant!
I'm here to display and manage
information.

You

What's the status of invoice 528?

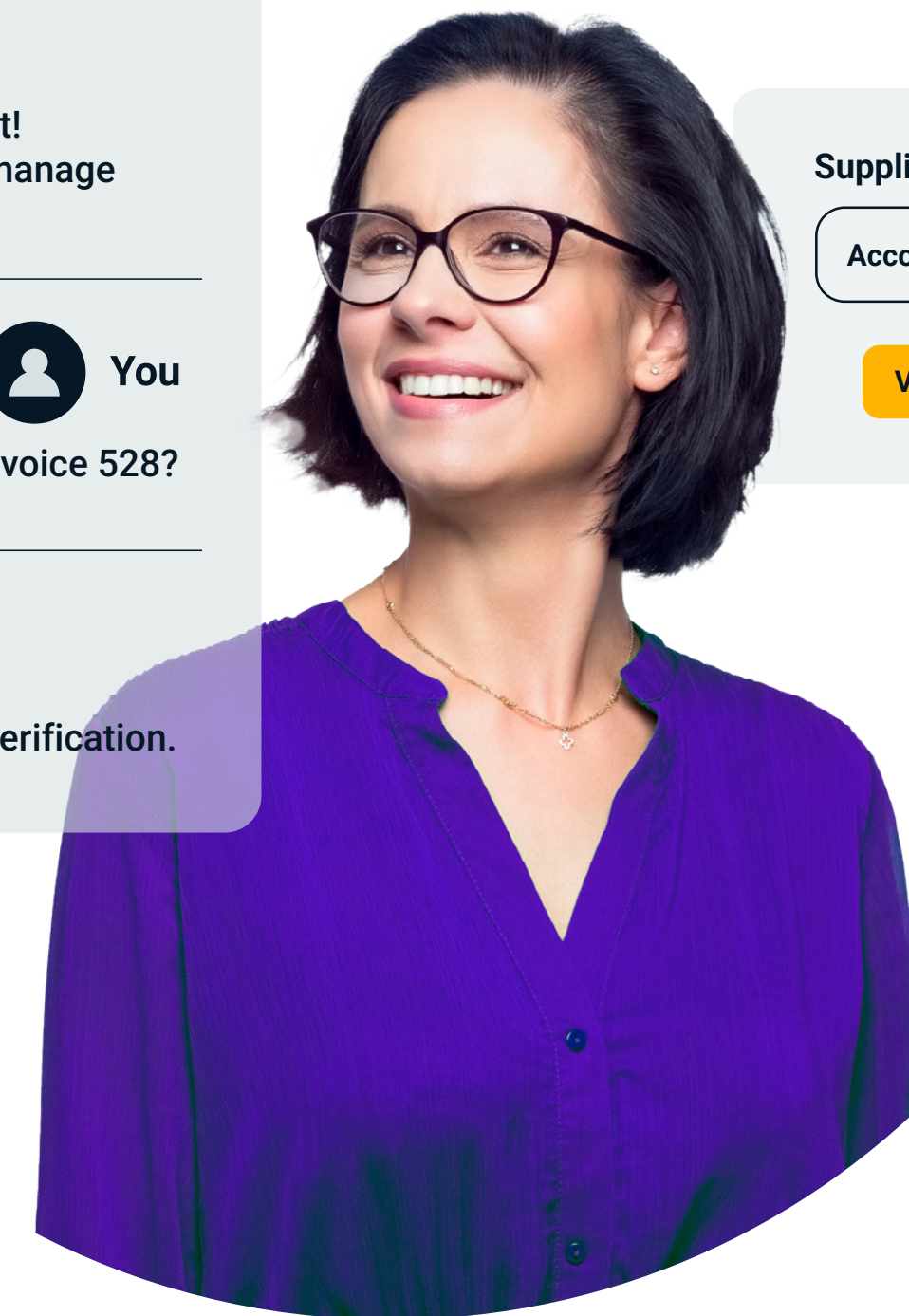
S Synergy

Invoice 528 is pending verification.

Supplier document

Account Statement **▼**

Valued inferred by AI



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



~€250

million in revenue in 2025



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.

