

frends

Empowering the modern CFO

Frends empowers finance leaders
and teams to automate, integrate,
and move faster.



A new era for the CFO and financial teams

The role of the CFO has evolved. Today's finance leaders are expected to drive strategy, enable real-time decision-making, ensure compliance, and optimize performance – all under growing pressure for speed, accuracy, and agility.

Yet, most finance teams still operate in fragmented environments. Despite an abundance of software – from ERP and payroll to procurement, banking, and BI tools – most environments remain fragmented, manual, and highly dependent on IT support.

Data flows are disjointed. Reporting is delayed. Compliance is reactive. Critical processes like financial close, invoice matching, and intercompany reconciliation are slowed down by spreadsheets, system silos, and outdated integration methods.

To move forward, CFOs need more than new tools. They need flow of data across systems, flow of work across teams, and flow of insights to guide better decisions.

This is where Frends iPaaS comes in.

Frends is a modern integration and automation platform built for the realities of financial operations. With its low-code, AI-augmented capabilities, Frends enables finance leaders connect their financial systems, automate reconciliation and approvals, and provide one source of real-time, auditable data – without replacing your existing tools.

Across industries, leading finance teams are already using Frends to reduce manual workload, eliminate errors, and gain agility. Companies like Tokmanni, Eltel, and Kempower report cutting transactional effort by up to 90%, achieving full ROI in under 12 months.

For CFOs ready to modernize operations, Frends provides the foundation for scalable, compliant, and insight-driven finance – not years from now, but today.



Why modern finance leaders are still stuck in manual mode

Despite the shift toward digital transformation, many CFOs still face a daily reality of disconnected systems, manual processes, and data blind spots.

Critical financial operations – from closing the books to managing compliance – remain dependent on outdated workflows and fragmented tooling. The pressure is on to modernize, but legacy complexity, operational silos, and IT constraints stand in the way.

Here are the six key barriers holding finance teams back from agility, accuracy, and real-time control:

Barriers to real-time finance

Fragmented financial systems

Disconnected ERPs, payroll, and BI tools block real-time data flow and create blind spots.

Compliance risks from data silos

Scattered systems make it hard to enforce consistent controls, risking audit failures and regulatory breaches.

Low AI-readiness

AI can't function on broken data foundations. Without connected systems, intelligence is out of reach.

Operational inefficiencies

Manual reconciliation bottlenecks

Finance teams are stuck matching invoices and payments by hand, wasting time and risking errors.

Slow reporting cycles

Month-end and quarterly closes take too long, limiting proactive decision-making.

Rising IT costs and complexity

Legacy integrations and patchwork tooling are costly to maintain and slow to change – reducing flexibility.

Introducing Competence Maturity Model (CMM) for Financial Operations

This maturity model helps finance leaders benchmark where their organization stands on the journey from manual, disconnected financial processes to a fully integrated, automation-ready finance ecosystem.

Each level represents a step-change in how finance operations leverage integration: from reactive fixes and IT bottlenecks to proactive, scalable, and insight-driven finance – with the CMM model guiding both platform governance and business enablement.

Level 1: Ad-Hoc

Finance teams rely on spreadsheets, manual data entry, and email-driven processes. Reconciliations are handled offline. Integrations are built ad hoc using scripts with no documentation or central visibility. Reporting is delayed and error-prone.

CFO Role: Reactive firefighting. Errors and mismatches are fixed after-the-fact. Integration is seen as a technical task for IT, not a strategic priority.

Level 2: Defined

Basic financial system integrations exist (e.g., ERP to payroll, bank APIs), but coverage is limited. Some automation templates are in place, but teams rely heavily on IT. There are no clear ownership models or adoption incentives. Compliance processes are partially manual.

CFO Role: Begin documenting recurring integration needs (e.g., invoice matching, e-invoicing). Promote early automation wins.

Level 3: Enabled

Finance teams begin to self-serve common integrations using low-code tools and shared templates. Month-end close, approvals, and reconciliations are partially automated. Audit trails and dashboards start to appear. AI-readiness improves as data becomes cleaner.

CFO Role: Partner with IT to co-own financial process automation. Drive adoption by showcasing time/cost savings. Begin aligning finance metrics with real-time data flows.

Level 4: Managed

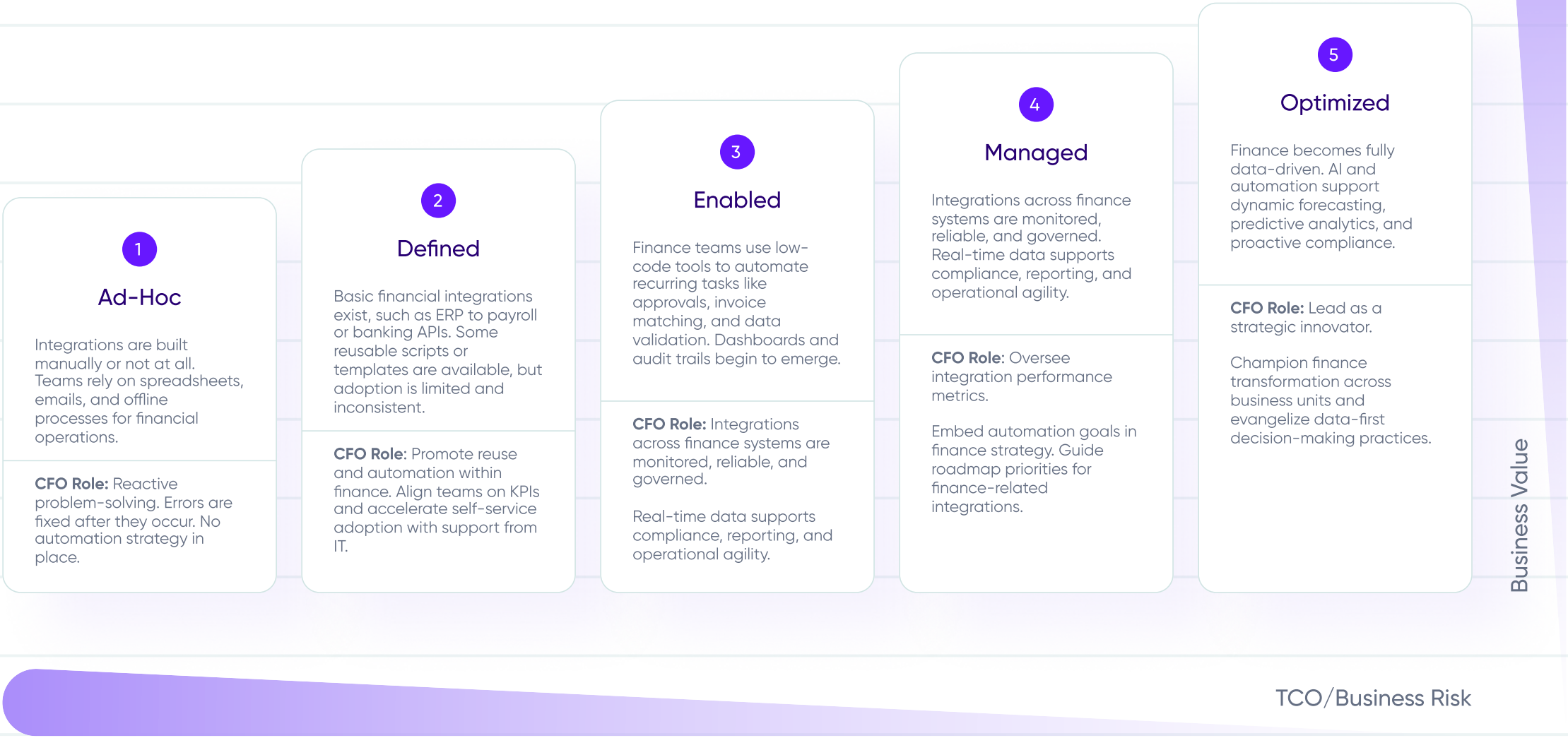
Integrations across finance systems are standardized and centrally monitored. Processes like P2P, O2C, and bank reconciliation are automated end-to-end. Real-time reporting replaces batch-based models. Data lineage is audit-ready by default.

CFO Role: Oversee financial integration performance (e.g., error rates, latency, failed processes). Use metrics to guide continuous improvement. Embed integration goals in finance transformation programs.

Level 5: Optimized

Finance integration is a strategic enabler. Frictionless data flow supports predictive cash flow, dynamic forecasting, and near-instant close. AI tools proactively surface risks and automate actions. CFOs and controllers drive innovation through trusted data infrastructure.

CFO Role: Act as strategic advisor and evangelize financial best practices. Pilot advanced use cases like real-time margin analysis, event-driven fraud detection, or automated regulatory reporting.



Frends is the automation backbone that enables CFOs to build intelligent finance operations



50 billion financial transactions
go through Frends platform each month.

✓ **P2P Customer Case: Tokmanni**

Achieved operational transformation by reducing transactional workload by 75% by comprehensive P2P integration

✓ **O2C Customer Case: Eltel Networks**

Automated their O2C process by integrating over 10 different systems resulting in 90% reduction in manual work, faster invoicing, and improved data quality. The integration also led to a 35% reduction in IT integration maintenance costs and a 30% reduction in development costs.

✓ **R2R Customer Case: Ljungström (Arvos Group)**

Integrated six ERP systems into a unified data warehouse using Frends. This automated their internal reporting processes, freeing up the finance department for more strategic initiatives.

✓ **R2R Customer Case: Raisio Group**

Raisio consolidated 8 ERP systems into one using Frends, managing over 1,000 integrations and enhancing their SAP connections – enabled finance to focus on core tasks instead of manual data retrieval.

✓ **Forecast & Analytics Customer Case: Colliers**

Frends integrated over 50 systems for Colliers across 10 countries, including CRM, SAP, and payroll. This provided centralized control and seamless data flow, enabling real-time dashboards and insights

✓ **AI-readiness Customer Case: Kempower**

•Implemented an AI solution for Accounts Payable (AP) invoice coding, integrating Palette for purchase invoice handling with their Epicor system.

All with ROI under 12 months.

The next frontier: Agentic AI for modern financial operations



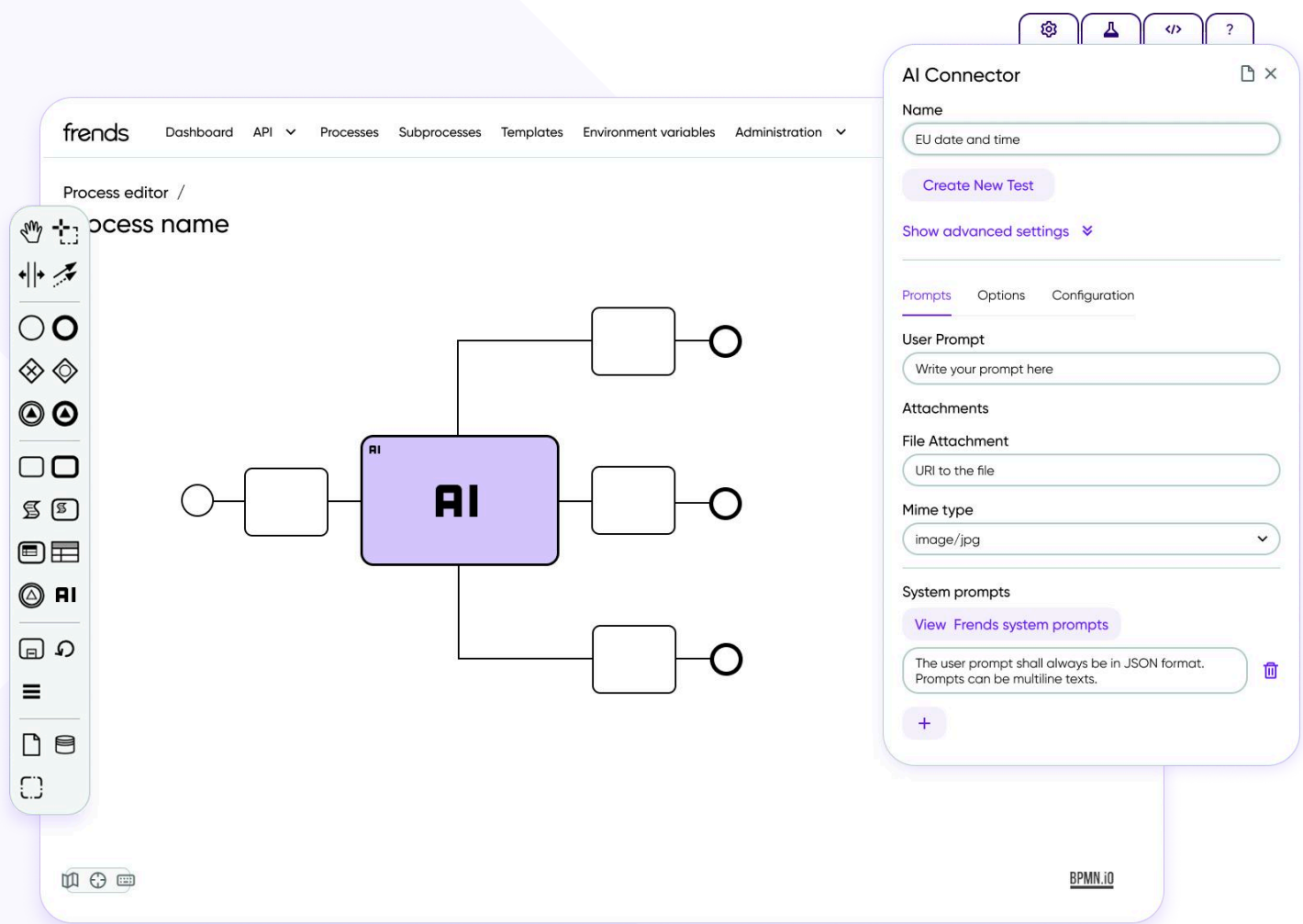
Frends already embedded Agentic AI into its platform.

Frends Agentic AI represents a new class of intelligent automation that not only reasons over data but acts autonomously – chaining multiple logic steps into real, executable actions.

For CFOs, this means the ability to modernize and optimize financial operations across a range of use cases, including:

- 1 AI-driven anomaly detection: spotting compliance issues before they occur.
- 2 Smart automation: invoices, reconciliations, and approvals handled intelligently.
- 3 Predictive insights: real-time forecasting, not just historic reporting.
- 4 Cash flow control: adjusting payments and collections in real-time.

Frends Agentic AI enables finance to run smarter, and continuously improve. It reduces reliance on human intervention, increases decision accuracy, and adapts autonomously to evolving financial conditions.



Why act now? The cost of inaction is rising.

Finance teams are under pressure to deliver more – faster reporting, stricter compliance, and leaner operations – yet many remain trapped in fragmented systems, manual workarounds, and reactive processes.

Every delay in integration and automation compounds risk: errors go undetected, reporting lags behind, audit exposure increases, and IT costs continue to grow.

Standing still is no longer a neutral choice – it's a liability.

Frends applies a practical, ROI-focused approach designed for finance leaders:

① Discovery Workshop (1 day)

We map your key finance processes, identify pain points, and uncover automation opportunities.

② Efficiency & Savings Analysis

Together, we quantify time savings, error reduction, and cost-cutting potential, based on real data.

③ Execution & Measurement

We implement step-by-step. Progress is tracked, and ROI is measured from day one.

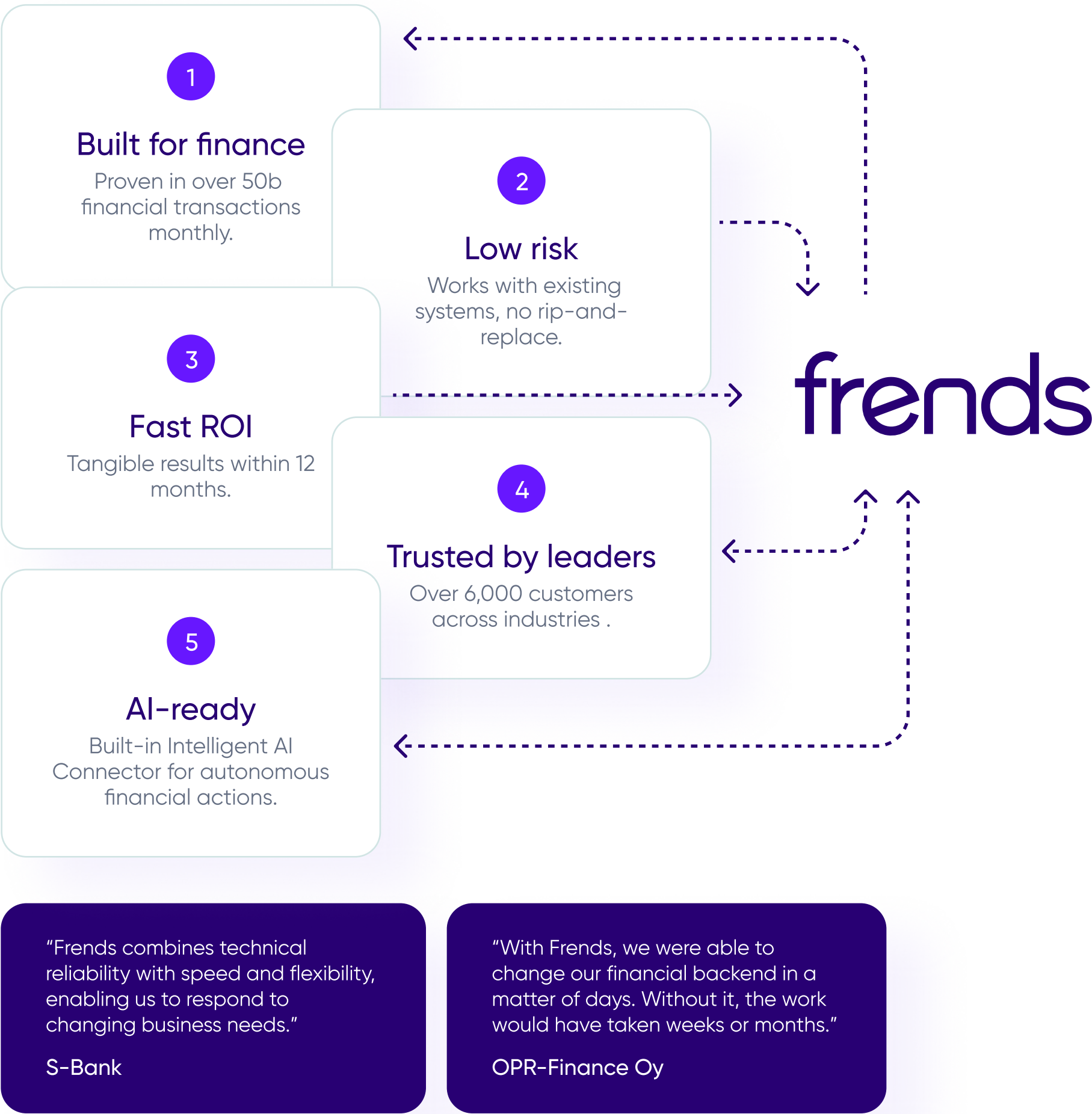
Take the first step.

For CFOs who want fewer errors, faster reporting, stronger compliance, and measurable ROI. Frends offers a pragmatic starting point.

It begins with a one-day workshop. From there, we build your roadmap to a more resilient, efficient, and future-ready finance function.

Why Frends?

Frends helps CFOs modernize finance operations without disruption. From faster reporting and stronger compliance to measurable ROI, Frends delivers results fast, securely, and with your existing systems. With Agentic AI and low-code automation, now is the time to shift from manual work to intelligent flow.



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Thank you

for more, visit **frends.com**

**Where data flows,
business grows.**