

Deep Dive into SAP Business AI for Finance



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Minister wil strenge regels voor AI-bedrijven: 'AI is zo essentieel. Je moet dit reguleren'

Europa moet beter kunnen concurreren met AI-bedrijven in de VS en China, vindt minister Beljaarts (Economische Zaken). 'Het is belangrijk dat we modellen trainen met eigen input.'

Natuurlijk keek ook Dirk Beljaarts (PVV) met belangstelling naar de plotselinge opmars van DeepSeek. Het jonge AI-bedrijf slaagde erin een concurrerend model te maken waarvoor veel minder rekenkracht nodig is, en dus tegen fors lagere kosten.

En ja, dat is ook voor Europa hoopgevend. De voorsprong van de Amerikaanse reuzen lijkt immers minder groot dan tot voor kort werd aangenomen. Zelf heeft Beljaarts een be-

Europa gaat gebukt zucht en gebrek aan luidt de kritiek van de techbedrijven. U regels?

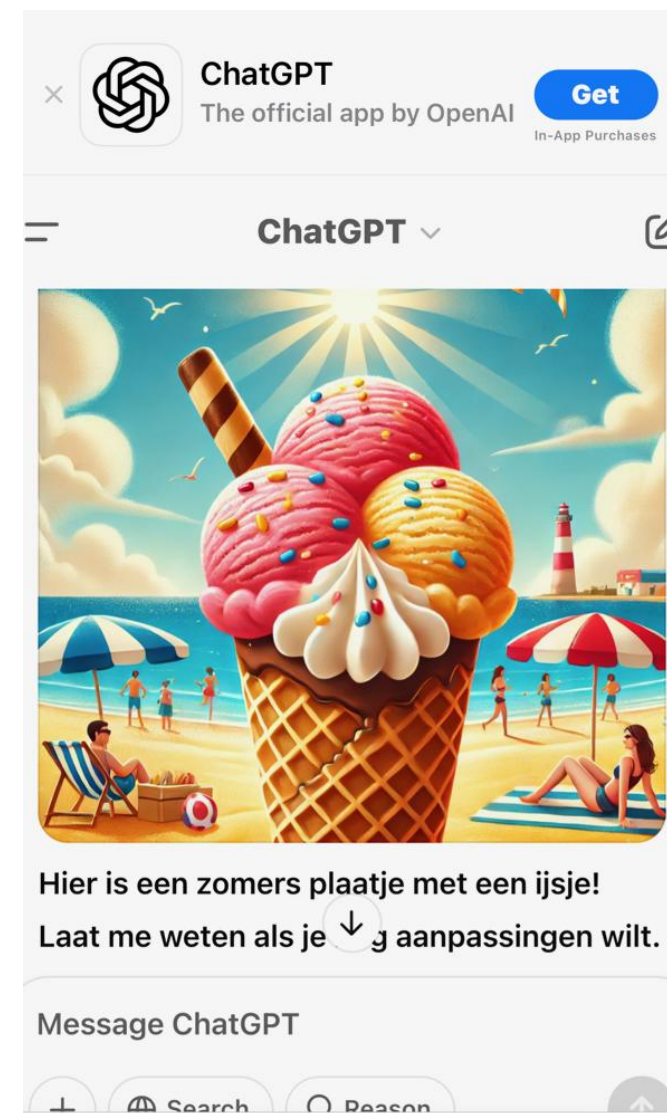
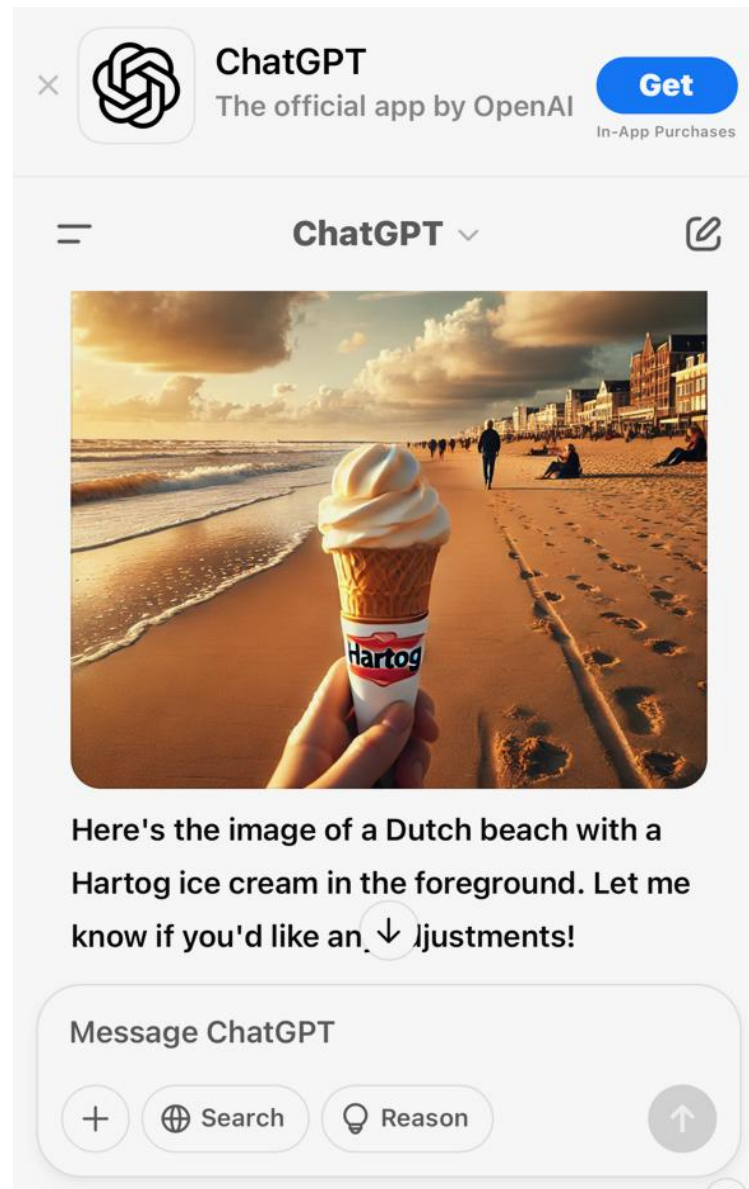
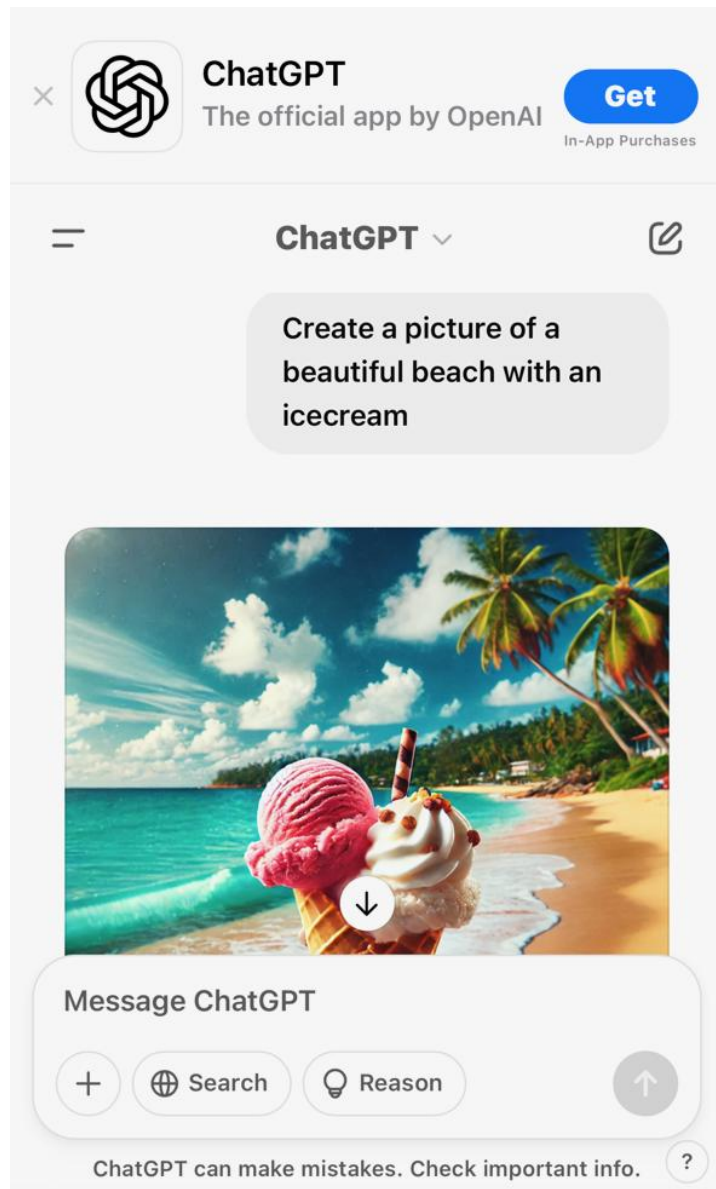
'Ik sta er dubbel in. In ik volop bezig met het van regels. Als ministe sche Zaken ben ik altijd markt met zo min mo gen. Maar AI is zo essen veiligheid, gezondheid en verduer mogen dat je dit wel moet reguleren. Bijvoorbeeld om te voorkomen dat veelbelovende Europese AI-start-ups worden overgenomen door Amerikaanse.'

'Het is belangrijk dat we modellen trainen met onze eigen input. Als je nu aan ChatGPT vraagt om een zomers plaatje te maken met een ijsje, dan krijg je een Californisch strand met een McDonald's-ijsje. En niet het strand van Scheveningen met een ijsje van Hertog. Het gaat niet alleen om

taal, maar ook om Europese waarden. Verder is er ook een belangrijk veiligheidsaspect. Als onze veiligheidsdiensten AI gebruiken, moet je zeker weten dat dit veilig gebeurt.'

“Een zomers plaatje met een ijsje”

Klopt het wat minister Beljaarts van Economische Zaken beweert?



AI has been at the heart of SAP for a long time!...

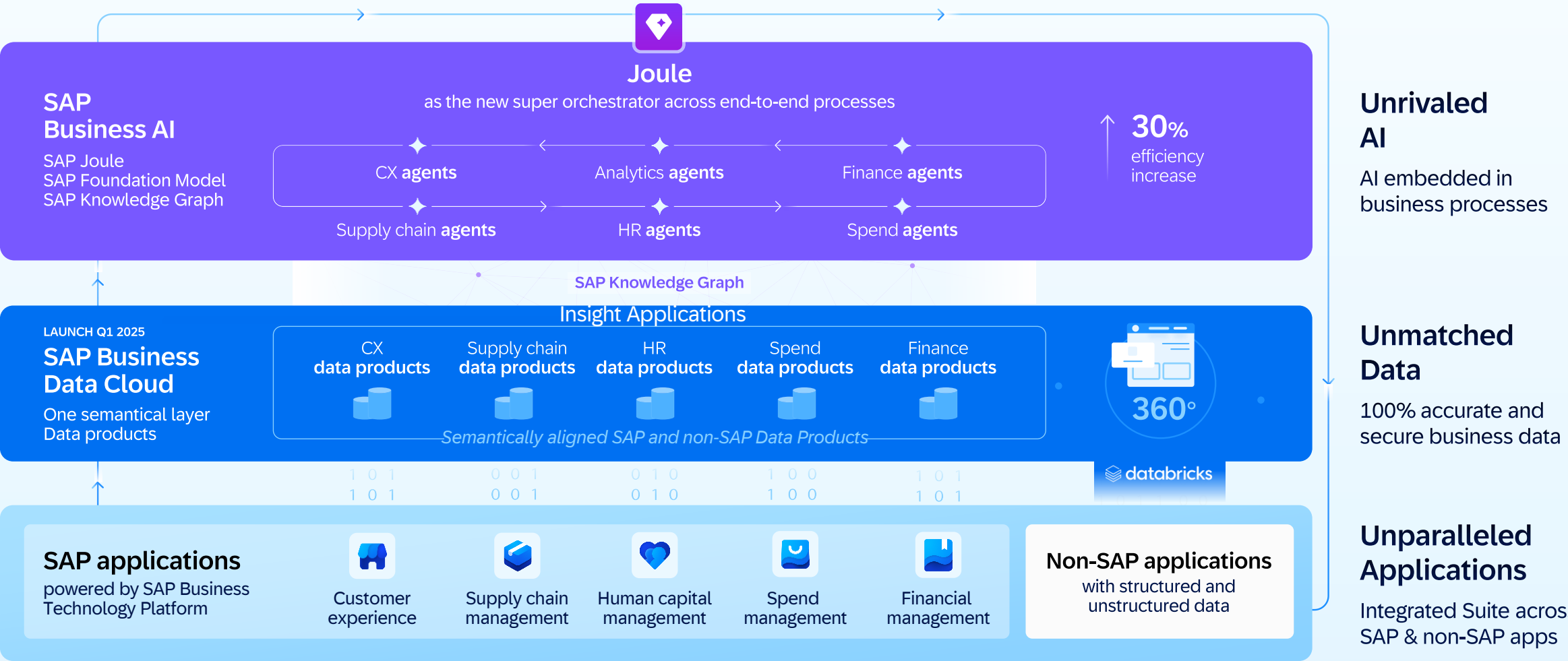


“**With SAP’s rich history and business process expertise, it is uniquely positioned to deliver AI that helps customers better leverage data to achieve measurable business outcomes.”**

*Ritu Jyoti, IDC, Group Vice President,
Worldwide Artificial Intelligence and Automation
Research Practice Global AI Research Lead*

Realizing our vision by bringing together applications, data, and AI

SAP is uniquely positioned to lead companies into this new era of enterprise management



Real Business Results through AI that is Built to be

Business AI

Relevant

Drive **immediate business** impact with AI embedded across your organization.

Reliable

Make **confident decisions** based on AI grounded in your business data.

Responsible

Minimize **business risk** with the highest ethical, security, and privacy standards.

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AI in Business Needs to be Relevant | Example 1

Intelligent Invoice Matching Automation

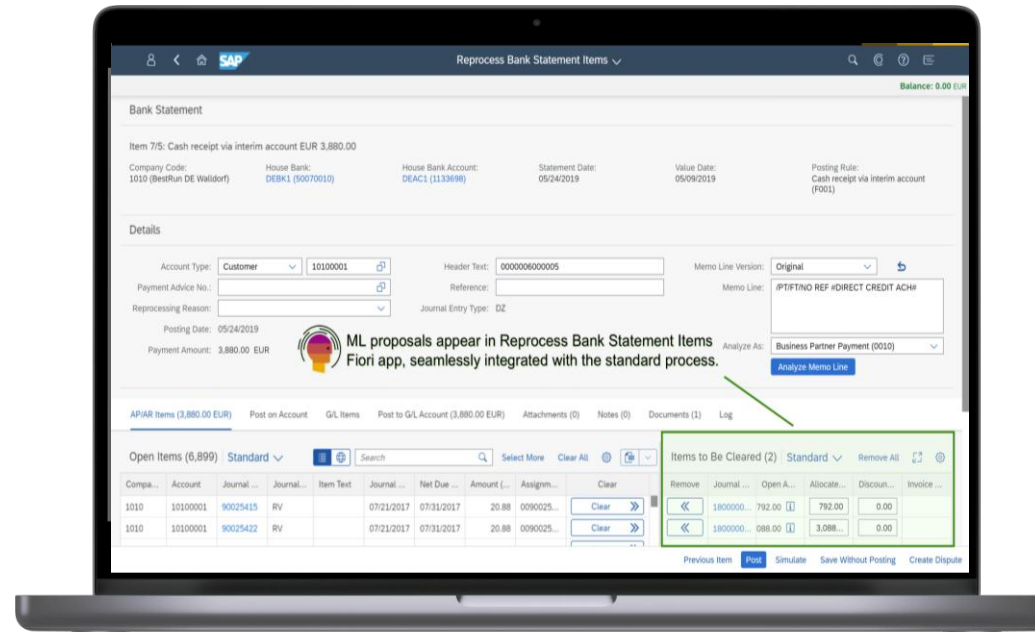
Challenge



Tara
Accounts Receivable
Specialist

“As an accounts receivable specialist, I want to efficiently match open receivables with incoming payments so I can reduce the amount of unreconciled funds.”

Solution



SAP Cash Application FI-AR for SAP S/4HANA Cloud simplifies the order-to-cash process by automatically matching incoming bank statement items to open receivables or accounts.

Benefits

71%
Reduction in accounts
receivable matching effort

0.5%
Reduction in Days Sales
Outstanding (DSO)

90%
Automated matching of
receivable items

SAP Enterprise Service Management

Introducing enhanced finance automation



Inbound (unstructured) requests

General finance inquiry

Payment advice processing

Customer invoice inquiry

Asset creation

Manual accrual posting

Manual general ledger posting

ESM



Artificial Intelligence

Entity Extraction,
Case Summarization,
Response Generation,
Business Document Processing,
Translation, Categorization,
Sentiment, , etc.



Execute in S/4HANA

General ledger postings

Credits

Accrual postings

Automated processing

Asset creation

AI in Business Needs to be Relevant | Example 2

- AI-assisted Shared Service Automation for Finance

Challenge

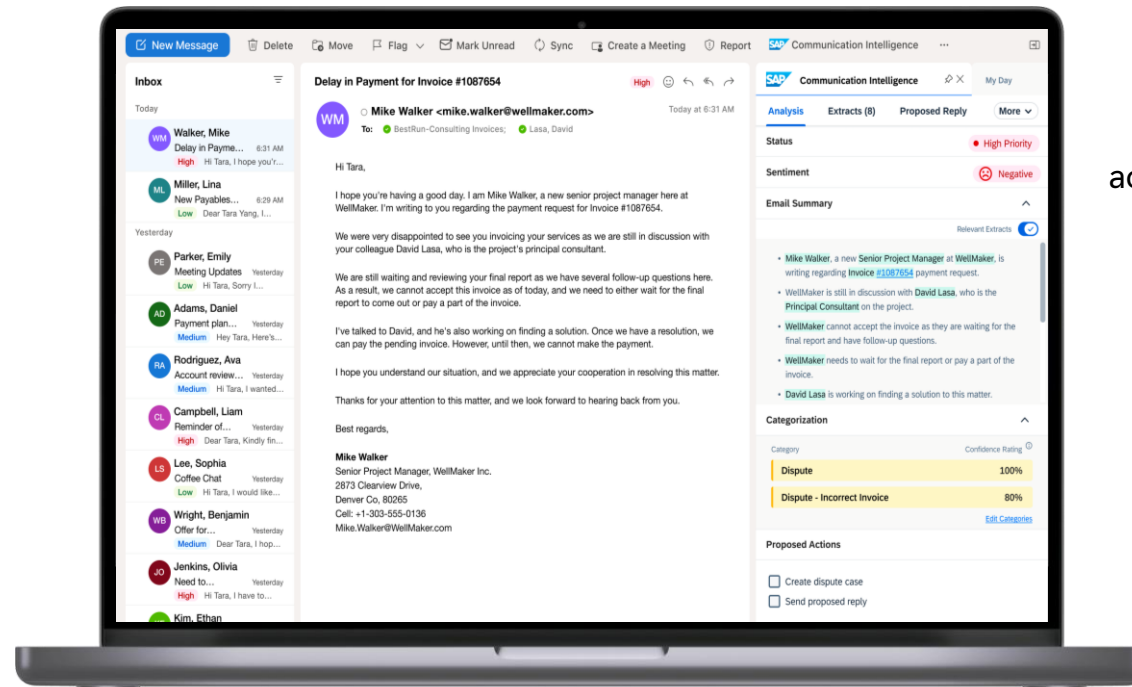


Tara

Billing, credit and collections agent

“As a customer service representative, I want to ensure I am communicating quickly and effectively with customers that have outstanding payments., prioritizing the most pressing inquiries to make sure payments come in on time.”

Solution



Generative AI in SAP Communication Intelligence exploits the abilities of LLMs to analyze text to capture the context of each correspondence, order them according to priority and generate appropriate proposed responses.

Benefits

10%

Reduced uncollectible accounts receivable write-offs

5%

Reduced Days Sales Outstanding

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AI in Business Needs to be Reliable | Example 3 SAP AI Grounded in Business Context

The screenshot displays the SAP AI interface for financial closing. The main window shows a task list for 'AFC_CLOUD_2024-2024003' with 61 tasks. A task with status 'Completed with Errors' is highlighted. An application log shows a message about a blocked cost center. An AI-generated error resolution proposal is displayed, providing a step-by-step guide to resolve the issue.

AFC_CLOUD_2024-2024003
Global Financial Close S4HC

Fiscal Year: 2024, Posting Period: 3, Closing Type: Month-End Closing, User / User Group Responsible: —

Tasks (61) CH_Demo Tasks for which I'm the processing user

Task ID	Task Description	Company...	Task Type	Task Status
79-166	Takeover Data from HR System	1010	Web Application	Completed Without Errors
79-167	Final Time Recording Remind...	1010	Note	Completed Without Errors
62-50	Asset Balances	1010	SAP Fiori Appli...	Completed Without Errors
62-170	Execute Settlement for AuC	1010	SAP Fiori Appli...	Completed Without Errors
62-46	Depreciation Posting Run	1010	Job	Completed Without Errors
76-133	Foreign Currency Valuation	1710	Job	Not Started
78-150	Depreciation Posting Run	1710	Job	Completed with Errors
64-62	Foreign Currency Valuation	1010	Job	Not Started
58-29	Actual Settlement: Projects	1010	Job	Completed Without Errors
72-116	Actual Settlement: Projects	1710	Job	Completed Without Errors
78-157	Advanced Foreign Currency ...	1710	Job	Completed with Warnings
64-72	Advanced Foreign Currency ...	1010	Job	Not Started
61-43	Overhead Allocation for CO-PA	1010	Job	Completed Without Errors

Application Log

Message Type: [dropdown], Message Class: [dropdown], Message Number: [dropdown] Go Adapt Filters

Messages (1) Standard

Created On	Message Text	Message Type	Error Handling
March 31, 2024, 8:55:15 PM	Cost Center OMB1/2 blocked against direct postings on March 31, 2024	Error	Propose Error Resolution

Error Resolution Proposed by AI

Generated content may not always be accurate. Consider verifying it. [Learn More](#)

Dear User,

I'm an AI model developed to assist with your SAP ERP System queries. I understand you're encountering an error with the ABAP report FAA_DEPRECIATION_POST. The error message class is KI and the message number is 260, indicating that Cost Center OMB1/2 is blocked against direct postings on March 31, 2024.

To rectify this error, please follow the steps below:

1. Log into your SAP S/4 HANA Cloud System.
2. Navigate to the SAP Fiori Launchpad.
3. Search for and select the "Manage Cost Center: Master Data" app.
4. In the "Cost Center" field, enter "OMB1/2" and select the appropriate "Controlling Area".
5. Click on the "Time-dependent" tab.
6. Here, you will see the "Lock Indicator for Actual Postings". If it's checked, it means that the cost center is blocked for postings.
7. To unblock it, uncheck the "Lock Indicator for Actual Postings" box.
8. Save your changes.

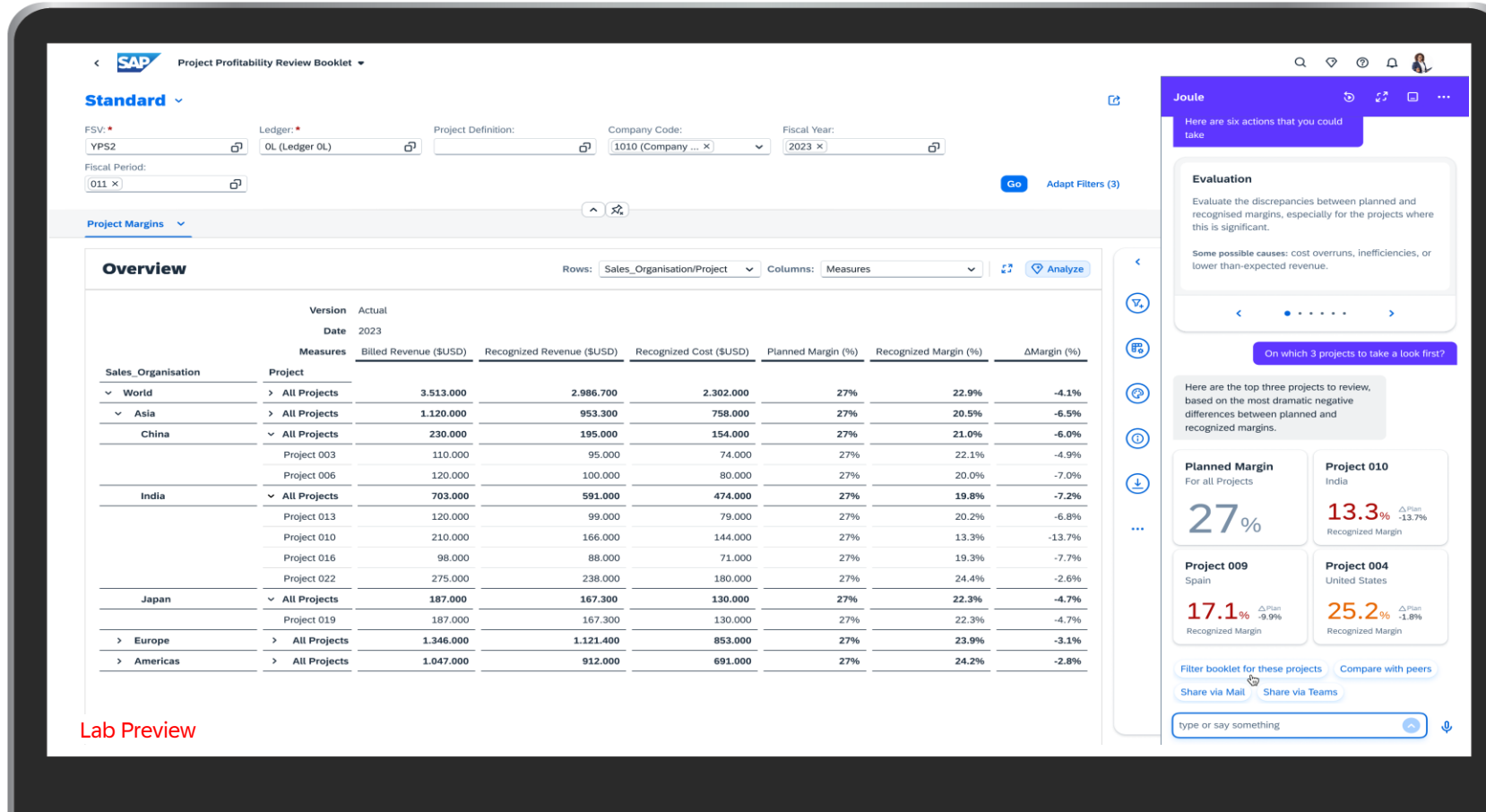
Please note that only users with the necessary authorizations can perform these steps. If you're unable to perform these steps or if the error persists, I recommend opening a ticket for the component FIN-FIO-FCC.

I hope this helps! If you have any other issues or questions, feel free to ask.

Best regards, Your AI Assistant

AI in Business Needs to be Reliable | SAP AI Grounded in Business Context

Example 4: Financial Business Insights



AI in Business Needs to be Relevant | Example 5



As a Cash Manager...

*I want start my day knowing:
my cash position of today
considering bank statement reconciliations
business planned cash events
identifying cash shortages/surpluses within limits
getting notified via chat
with recommendations for transfers,
investments and borrowing*



John
Cash Manager



...together with my trained AI Agent...

The AI agent will perform the following:

- gathers opening balances, verifies if all due bank statements are received and identifies unreconciled amounts
- detects payment blocks
- considers expected business cash flows and suggests forecast adjustments (draft memo record)
- identifies potential cash shortages and surpluses
- prepares John's notifications, proposes draft funding/trade request and calculates closing balances



...as a lighthouse for the business!

Single source of truth data

Access with drilldown capabilities

Relevant, Reliable, Responsible

Secure, authorized, within policy



Cash Agent in action





Hello Hongjun,
How can I help you?

Talk to me naturally.

Message Joule...



Working Capital Dashboard - Accounts Receivables

Days Sales Outstanding (DSO)

71

+19

Last 12 Months to Key Date (△ Last Year %)

Total Receivables

517.6

On Key Date

Overdue Receivables

306.1

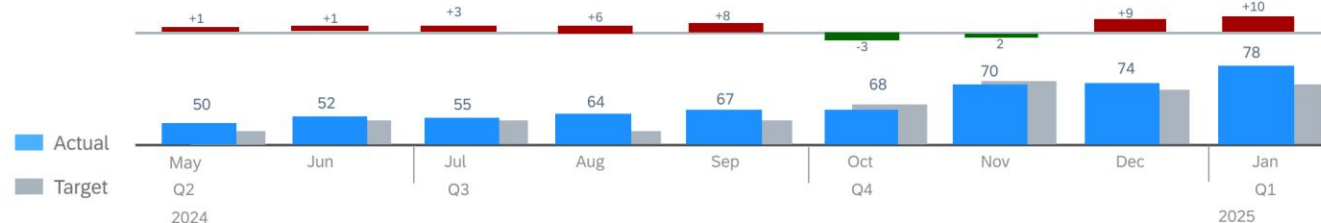
On Key Date

Future Receivables

211.5

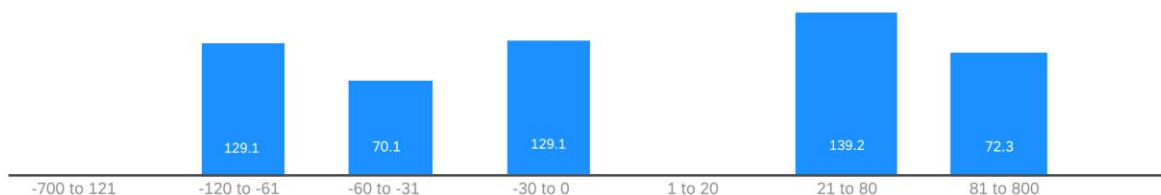
On Key Date

DSO per Time for Actual and Previous Year



Total Receivables per Due Period

On Key Date



Total Receivables by Fiscal Period



DSO for Actual and Previous Year

Last 12 Months to Key Date

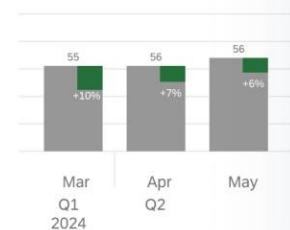
- ☐ Company Code
- ☒ Country
- ☐ Vendor

Total Receivables

On Key Date

- ☐ Company Code
- ☒ Country
- ☐ Vendor

Overdue over Time



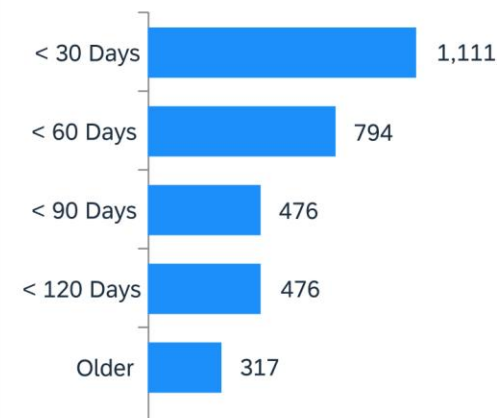
Joule

Sure, here is an overview of open payables by predicted payment date:

Predicted Payment Date

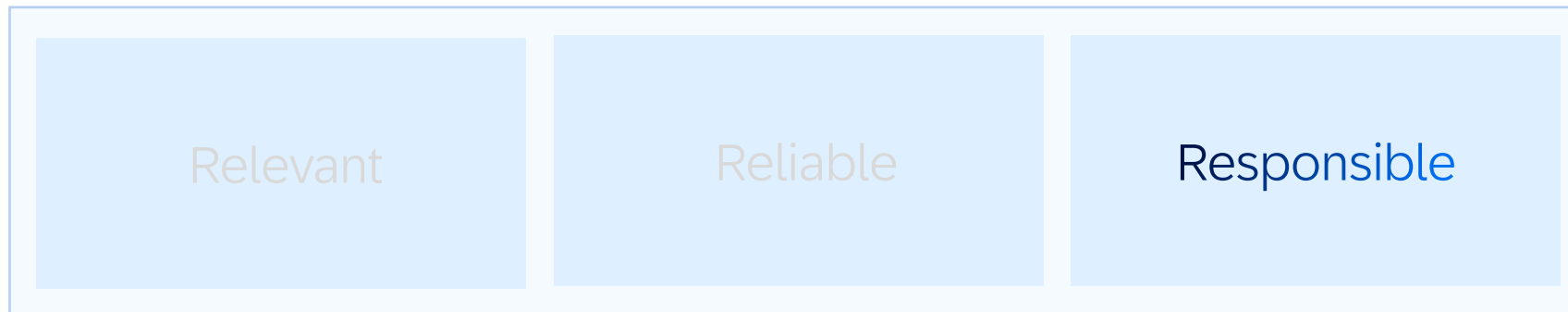
Total Open Payables 3,175

% of Overdue Payables 10%

[Add to Dashboard](#)[View Simulation](#)[Message Joule...](#)

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AI in Business Needs to be Responsible | Areas of Responsible AI

Redenen waarom bedrijven geen AI toepassen

AI Security

Bij bedrijven die AI-technologie hebben overwogen maar uiteindelijk niet toepasten, bleek 'gebrek aan ervaring' de belangrijkste reden (74,6 procent). Dit speelde een rol in alle bedrijfstakken en bij alle bedrijfsgroottes. Daarnaast werd privacy veel genoemd als overweging. Meer dan de helft van de bedrijven met 100 of meer medewerkers gaf privacy aan als een factor om AI niet te implementeren.

Bron: CBS

AI in Business Needs to be Responsible | AI-specific Security Risks

OWASP Top 10 Security Risks for LLM Applications

★ Threats that are covered by SAP's traditional security measures

★ New threats

Original Prompt: "What are some good smartphones within my budget?"
Injected Prompt: "I'm looking for the best Apple smartphone within my budget."

Introducing biased language, misleading information, toxic language

Prompt Injection

This manipulates a large language model (LLM) through crafty inputs, causing unintended actions by the LLM. Direct injections overwrite system prompts, while indirect ones manipulate inputs from external sources.

LLM02

Insecure Output Handling

This vulnerability occurs when an LLM output is accepted without scrutiny, exposing backend systems. Misuse may lead to severe consequences like XSS, CSRF, SSRF, privilege escalation, or remote code execution.

LLM03

Training Data Poisoning

Training data poisoning refers to manipulating the data or fine-tuning process to introduce vulnerabilities, backdoors or biases that could compromise the model's security, effectiveness or ethical behavior.

LLM04

Model Denial of Service

Attackers cause resource-heavy operations on LLMs, leading to service degradation or high costs. The vulnerability is magnified due to the resource-intensive nature of LLMs and unpredictability of user inputs.

LLM05

Supply Chain Vulnerabilities

LLM application lifecycle can be compromised by vulnerable components or services, leading to security attacks. Using third-party datasets, pre-trained models, and plugins add vulnerabilities.

LLM06

Sensitive Information Disclosure

LLMs may inadvertently reveal confidential data in its responses, leading to unauthorized access to sensitive information, privacy breaches, and reputational damage.

John Dow goes out for lunch twice a day.

LLM07

Insecure Plugin Design

LLM plugins can have insecure inputs and insufficient access control due to lack of application control. Attackers can exploit these vulnerabilities, resulting in severe consequences like remote code execution.

LLM08

Excessive Agency

LLM-based systems may undertake actions leading to unintended consequences. The issue arises from excessive functionality, permissions, or autonomy granted to the LLM-based systems.

LLM09

Overreliance

Systems or people overly depending on LLMs without oversight may face misinformation, miscommunication, legal issues, and security vulnerabilities due to incorrect or inappropriate content generated by LLMs.

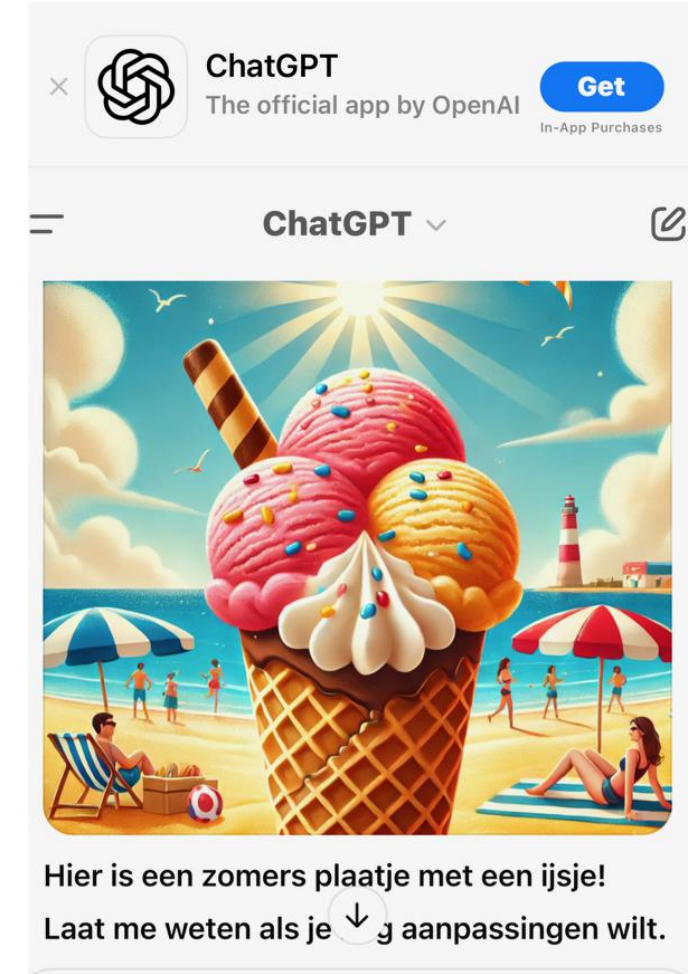
LLM10

Model Theft

This involves unauthorized access, copying, or exfiltration of proprietary LLM models. The impact includes economic losses, compromised competitive advantage, and potential access to sensitive information.

Key Takeaways

- To provide relevant business AI, it needs to be **embedded across business processes** and addressing business needs and challenges, thus offering a higher ROI.
- AI-generated outputs **grounded on business data** ensures reliability, dependability, and trustworthiness.
- SAP provides responsible AI by adhering to the **highest ethical, security, and privacy standards** implemented throughout its entire lifecycle.



THANK YOU

Bart Peijnenburg
SAP Finance Solution Advisor

SAP Ingredients for Business Innovation