

# Enterprise Core by Capgemini – Finance

*AI-first human-centric operations  
driving intelligent decisions and  
resilient FinTech growth*





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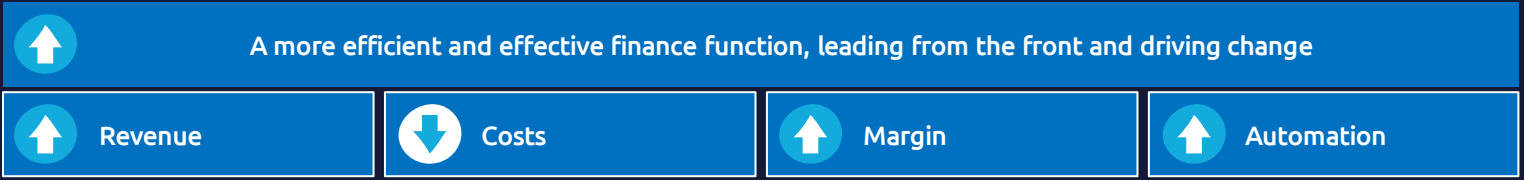


# 01

## Hooks: Engaging CxOs



# ENTERPRISE CORE FOR FINANCE BY CAPGEMINI



### AUTOMATION

- Automation and optimisation of processes enables the business to reimagine their operating models
- Leveraging digital technology and automation significantly reduces finance operating costs and improves accuracy



### FUTURE FOCUSED FINANCE

- Shift from rear-view mirror to looking at the road ahead
- Working capital and cash improvements through real time analytics
- Placing data and analytics at the core of finance to make accurate strategic and tactical decisions



### AGILE FINANCE

- The operating model and corporate structure can change rapidly
- M&A are a routine challenge for business. There is a requirement to enable the M&A process from strategy and inception through to execution



### FASTER FINANCIAL CLOSING

- Speed up even the most complex closing cycles, while meeting regulatory requirements and financial reporting standards
- Gain greater transparency on month end processes
- Attain a faster closing cycle by 15-25%



### COSTING AND PROFITABILITY

- Get reliable and timely Contribution Margin reporting by products and market segments
- Understand the impact of pricing strategy
- Allocate costs fairly and transparently



### AI FOR FINANCE

- Get better insights – reliable base for decision making
- Intelligent support for period-end close, variance analysis, and anomaly detection
- Embedded AI agents translate analytics into recommendations and actions across Finance processes

**CFO**  
**AUTOMATION AND AGILE FINANCE FOR FAST CLOSE**



# 2026

## Trends and Challenges

# Seven major imperatives are redefining the future priorities and CFO roles & organization

## The 7 imperatives



## New Priorities

- Proactively identifying and addressing financial challenges to ensure organizational resilience in uncertain environment.
- Leading the transition to a data-driven culture to leverage financial insights for strategic decision-making
- Prioritizing sustainable practices rooted in ESG principles to enable long-term profitability and resilience.
- Implementing strong safeguards for sensitive information to protect financial integrity.
- Exploring and adopting new technologies to strengthen the organization's competitive position.
- Agility in managing various communication channels with consistent storylines and data flows

# These emerging imperatives and priorities require new competencies within the CFO office

## Emerging imperatives



## New Priorities

- Proactively identifying and addressing financial challenges will ensure organizational resilience in uncertain environment.
- Leading the transition to a data-driven culture will leverage financial insights for strategic decision-making
- Prioritizing sustainable practices rooted in ESG principles will enhance long-term profitability and resilience.
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## Relevant & New Competencies

Non-Financial ESG Data Management	E2E Data Governance	Cloudification	Real time reporting	Value portfolio manager
Predictive Analytics	Cyber security	AI Garage	Data as a service	Simulations and Scenarios
Stratecution Monitoring	Govern extended Eco systems	Green Ledger	AI-enabled process automation	Predictive cash-flow forecast
ESG Performance Management	Master Data Management	Fiorization	Integrated volume and value flows	Hybrid agile organization

# Adding new roles and competencies to the CFO organization enhances the play towards a strategic value creator

## New competencies needed for future CFO organization

Non-Financial ESG Data Management	EZE Data Governance	Cloudification	Real time reporting	Value portfolio manager
Predictive Analytics	Cyber security	AI Garage	Data as a service	Simulations and Scenarios
Stratecution Monitoring	Govern extended Eco systems	Green Ledger	AI-enabled process automation	Predictive cash-flow forecast
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# The evolving role of future CFOs demands new capabilities roles and responsibilities – the impact of S/4HANA



Driver for sustainable profitability

Non-Financial ESG Data Management

Predictive Analytics

Stratecution Monitoring

ESG Performance Management



Data security guardian

E2E Data Governance

Cyber security

Govern extended Eco systems

Master Data Management



Financial Tech Explorer

Cloudification

AI Garage

Green Ledger

Fiorization



Driver for data-driven company

Real time reporting

Data as a service

AI-enabled process automation

Integrated volume and value flows



Manager of the resilient enterprise

Value portfolio manager

Simulations and Scenarios

Predictive cash-flow forecast

Hybrid agile organization

# To become a Strategic Value Creator a more advanced operating model is required – enabled by Enterprise Core

## NEW CFO OPERATING MODEL

### Transformational Approach

- Digital
- Agile & Lean
- Cloud-based
- AI- and data driven
- End-to-end governance

### Process Integration & Collaboration

- E2E Process
- Connected

### Strategic Orientation

- Future-oriented
- Scenario-based



## THE IMPACT

- Better Forward Steering**
- Sustainable growth**
- Net Zero & Society Empowerment**
- Engaged Employees**
- Business Agility**
- Efficiency & Resilience**

→ **THE MODEL FOR A NEW CORPORATE GAME**

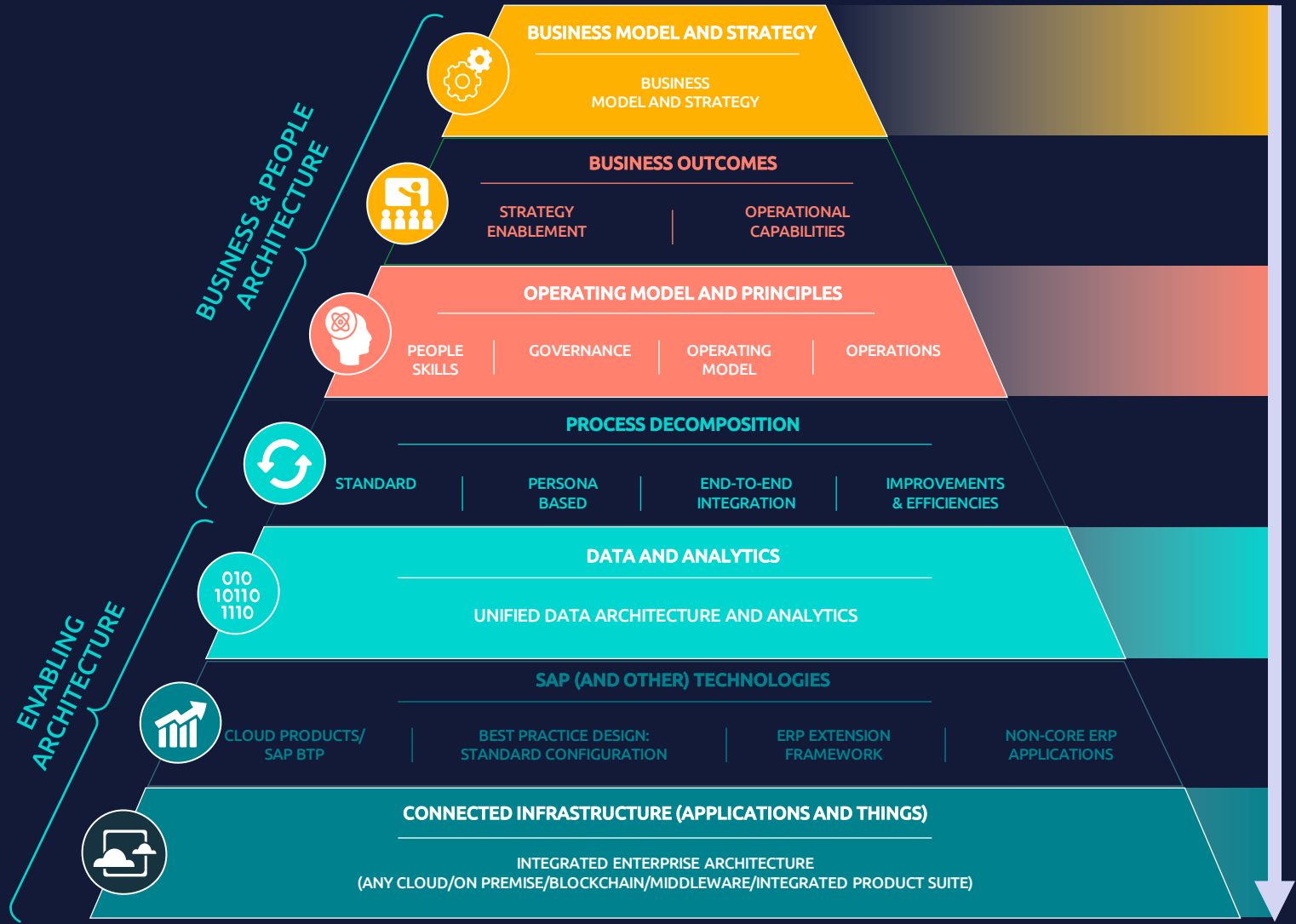


# 03

## Capgemini Value Proposition

# OUR VISION COVERS everything from Business Model AND Strategy for digital transformation to connected infrastructure

*Corporate Strategy Reimagined by People, Process, and Technology*



- Data driven decision making
- KPIs, live monitoring, AI augmented capabilities
- New Target Operating Model – new organization moving away from transactional work into value-add
- New Ways of Working, standardized processes
- Single Source of Truth and insights
- Template approach with limited customization, enable AI-First Enterprise
- Speed to value, cost reduction, business agility, reliability and security



# A Tech Strategy & Operating Model provides a comprehensive view of the way in which IT is governed and how IT capabilities are constructed and aligned to meet strategic & operational objectives



## DEFINES BUSINESS-DIGITAL-IT RELATIONSHIP

- How IT and business work together and govern IT to create value for an organization.



## PROVIDES AN INTEGRATED VIEW OF HOW IT SERVICES WILL BE DELIVERED

- Details all required IT capabilities and the underlying processes, roles, governance, interfaces, performance metrics and tools.



## SERVES AS A BLUEPRINT FOR TEAM DELIVERY STRUCTURE

- How resources are organized to get critical work done (e.g. develop/procure applications/products, provide services to customers).



## NEEDS TO EVOLVE WITH THE BUSINESS MODEL AND STRATEGY

- Guides teams to produce the right results.

# With a vision and strategy, we will together with you build your house of Finance

## HOUSE OF FINANCE EXCELLENCE

- 1
  - Integrated Steering Concept on group, region, local level enhanced for new business segments
- 3
  - The VUCA world requires agile and flexible planning as well as predictive forecasting
- 5
  - S/4HANA offers a new Group Reporting solution which enables a financial consolidation on the same physical instance
- 7
  - Integration of sustainability goals and legal reporting (e.g. CSRD) into the management and controlling system
- 9
  - Parallel Ledger solution with increased efficiency
  - Harmonized chart of accounts
  - Enable Fast close procedures
- 12
  - Effective Data Governance & E2E data quality
  - Consistent data to form the foundation for planning, operational and strategic steering, decision taking
- 14
  - Integrated Application Landscape for transactional and analytical world



- 2
  - Consistent E2E governance for Design, Build and Operations
  - Build IFRS as leading ledger
- 4
  - Single version of truth
  - Integr. & consistent real-time Reporting (Fiori, emb. BI)
- 6
  - Inhouse Banking with central Cash Pooling
  - Integrated Liquidity Forecast
- 8
  - Improved value flows for consistent tax reporting
  - Ledger concept for better interface handling
- 10
  - Consistent and harmonized Profit/Cost Center
  - Functional Cost Controlling solution
  - Automated I/C solution
- 11
  - Consistent and near real-time profitability on products, clients, market segments, regions and divisions
  - Universal Parallel Accounting
- 13
  - Design of an E2E value flow across all systems to enable consistent data flows and analyzes
- 15
  - Effective Business partner roles for pro-active financial controlling
  - E2E roles and responsibilities
  - Strong integration of Accounting and Controlling
  - High efficient and automated operations centers

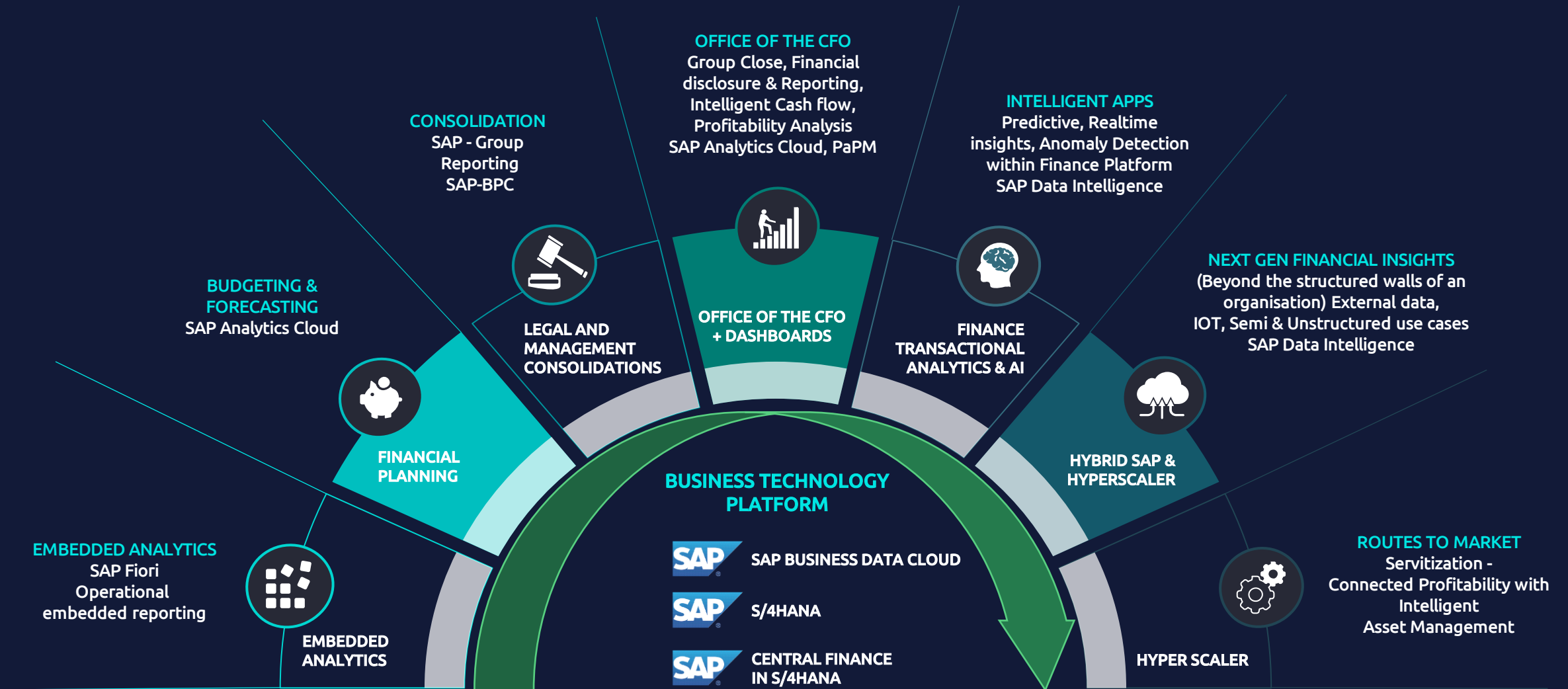


# 04

## The Capgemini Offer

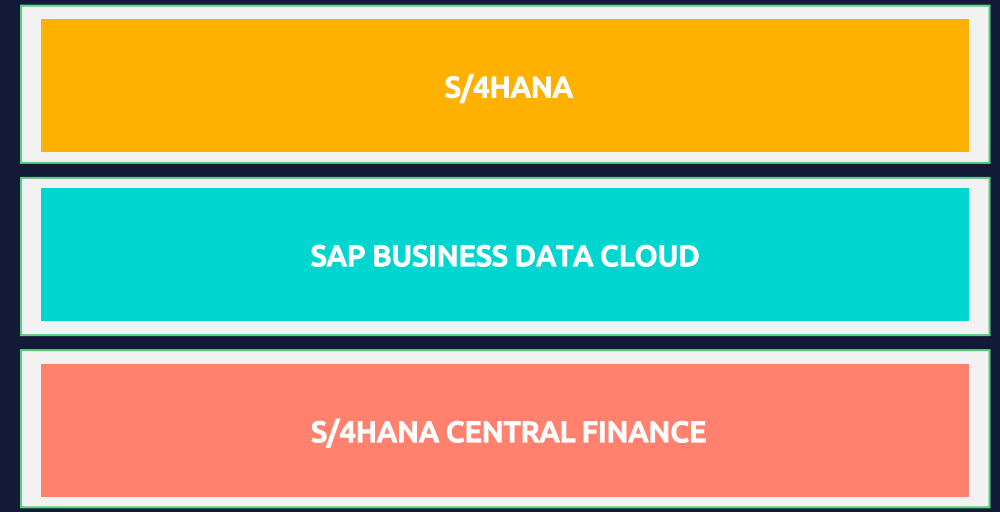
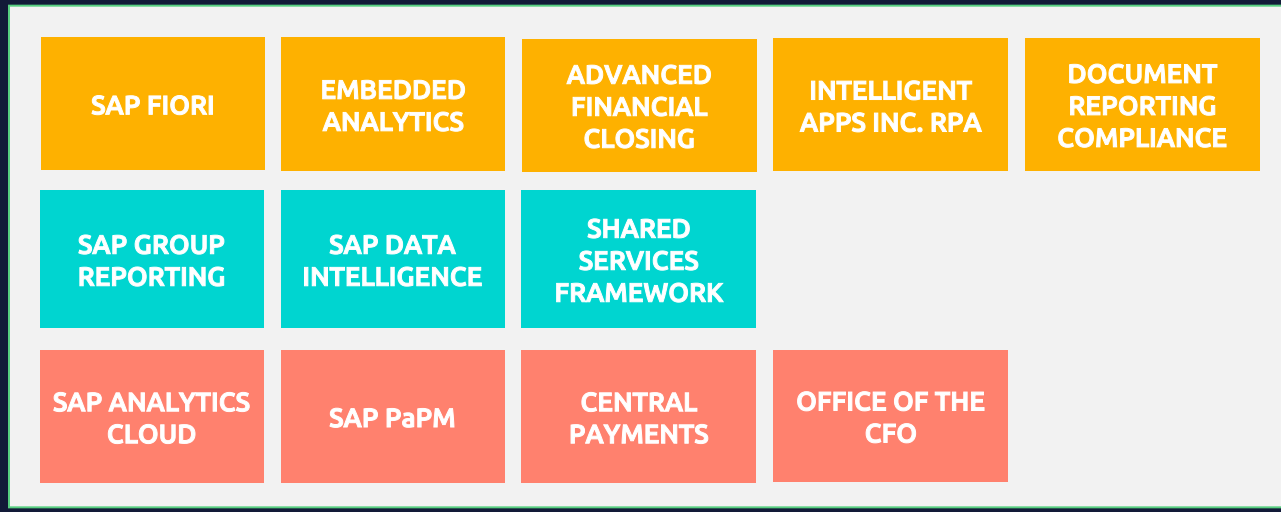


# DIGITAL FINANCE - OPERATIONAL ANALYTICS TO NEW BUSINESS MODELS





# S/4HANA FOR FINANCE



## PROBLEM

- The need to have the data managed with standard processes in a core solution while enjoying the power of automation and remaining agile
- Significant time and effort for managing compliance
- Unavailability of data to enable timely reporting and processes
- Inadequate ability to perform predictive analytics
- Maintaining a clean core while managing custom processes/steps

## OUR OFFERS

- Our Transformation team supported by our proven **Advisory approach & tools**, has a unique combination of process expertise, operational practitioner experience across Finance and month end, blended with SAP & other systems knowledge
- Our assets (**D-GEM, ESOAR, Maturity Model, Enterprise Core with S/4HANA**) and our **delivery methodology** are practical, from real world operations and have proven to support efficiencies across finance covering SAP and non- ERP processes
- We lead on **Business Technology Platform (BTP)**, SAP Intelligent **Robotic Process Automation (RPA)** capabilities and **Artificial Intelligence (AI)**

## BENEFITS

- Delivering a clean core with a reduced cost of ownership while providing the agility and flexibility the enterprise needs
- Centralized processes across the enterprise bringing about efficiency, accuracy and cost savings
- World class analytics from margin, working capital and compliance to drive the business forward
- Maximize return on investment by delivering rapid results through process redesign including RPA and AI



# World class close with Advanced financial closing

### Entity Close with Manual Orchestration

Who is in charge?  
Who runs what?  
What's the most efficient sequence?  
How do I combine with manual tasks?  
Where do I need an explicit approval?  
How do I manage this across systems?

Error-prone, no real-time execution, no result capture, not event-based, low efficiency, poor insight, ...

### SAP S/4HANA Cloud for Advanced Financial Closing

Role-based approach coordinates tasks across your team

Source: SAP

### SAP S/4HANA Cloud for Advanced Financial Closing

Perfect planning, automation and monitoring

**Benefits**

- Faster Entity Close through improved closing efficiency
- Governance and Compliance
- Transparency and Insight

**Capabilities**

- Automated closing tasks and workflow-supported intuitive apps for manual tasks
- Collaboration, notifications, and escalations
- A global game plan defined for the entity close, serialize for multiple org units and closing cycles
- Audit trail, logging, documentation
- Comprehensive analytics for real-time insight into the closing status
- Monitoring for subsidiaries and headquarter

**15-25%** Faster Closing cycle – while ensuring high-quality compliant results  
Source: SAP Performance Benchmarking

Source: SAP

## PROBLEM

- Slow availability of reporting packs
- Period End is too time consuming, costly and inefficient
- Blockers include:
  - Poor controls in place
  - Late adjustments and journals
  - Too much happening "off system" on spreadsheets

## OUR OFFERS

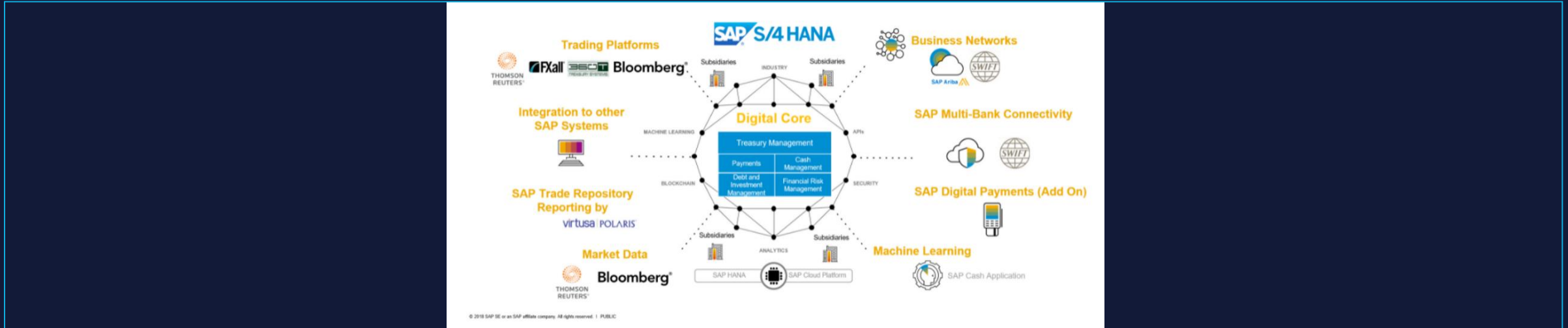
- Advanced Financial Closing on the cloud builds on SAP's closing functionality
- Speed up even the most complex closing cycles, while meeting regulatory requirements and financial reporting standards. With the SAP Financial Closing cockpit, you can increase user efficiency through centralized monitoring and control and enhanced automation.
- On-premise, cloud, or hybrid deployment
- Intuitive user interface
- Automated closing cycle
- Template-driven processes

## BENEFITS

- A robust and established solution which demonstrably simplifies and accelerates period end closing
- Can orchestrate processes and transactions across an ERP landscape with dashboard control and functionality
- Attain a faster closing cycle by 15-25%
- Greater transparency on month end progress via a suite of Fiori apps



# Treasury and cash management



## PROBLEM

- Inability to gauge the Enterprise cash position and liquidity in a timely fashion
- Volatile Forex and money market
- Global uncertainty due to pandemic resulting in complex and highly competitive money markets
- Complex deals needing extra security and continuous monitoring with reporting
- Emerging liquidity constraints
- Longer Cash-to-Cash-cycle
- Increased Credit risk
- Misaligned hedging strategies



## OUR OFFERS

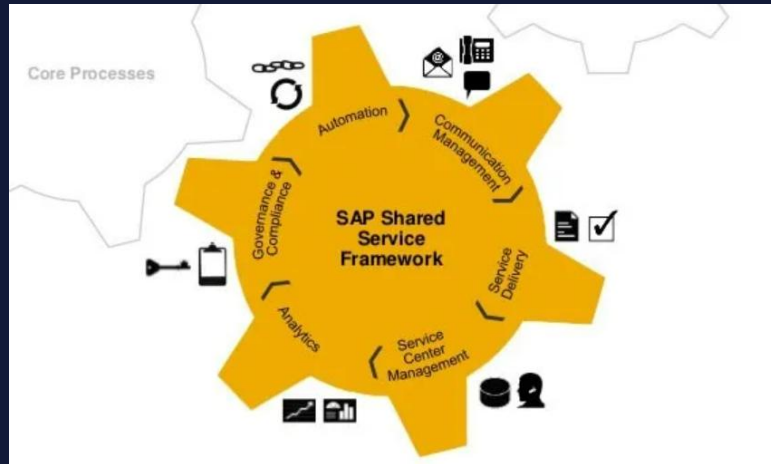
- The 4 main pillars to Treasury & Risk Management:
  - Manage Payments and Bank Communications
  - Optimize Working Capital and Cash
  - Secure Financial Risk
  - Analyse, Control and Comply: Includes financial analytics dashboard for SAP Analytics Cloud
- Additionally, S/4HANA core and cash management provides the following:
  - Integration with trading platforms
  - Real-time data views
  - In-House cash management



## BENEFITS

- Integration of treasury management with core business processes – a complete end to end solution
- Enhanced operational efficiency and effectiveness
- Real time cash position and liquidity forecasting
- Cloud-based infrastructure
- Automation of Treasury tasks

# Finance shared services



## PROBLEM

- Shared Services focus is moving from transactional efficiency and business controls to supporting top line growth, improving customer experience and unlocking value through innovation.
- Shared Services organisation is typically impacted the most when companies migrate to a new ERP system.
- Successful SAP S/4 deployments, require business transformation, typically enabled by Shared Services restructuring.



## OUR OFFERS

- We can bring the following unique offers to bring about a best in class shared service
  - Digital Global Enterprise Model (**DGEM**) is a ready-to-deploy database of processes and operational best practices to fast-track digital transformation journey
  - **ESOAR** provides insights on process improvement opportunities and ensures that automation is implemented to the right processes
  - **Team of practitioners** and experts bring deep and battle-tested best practices and real-life experience

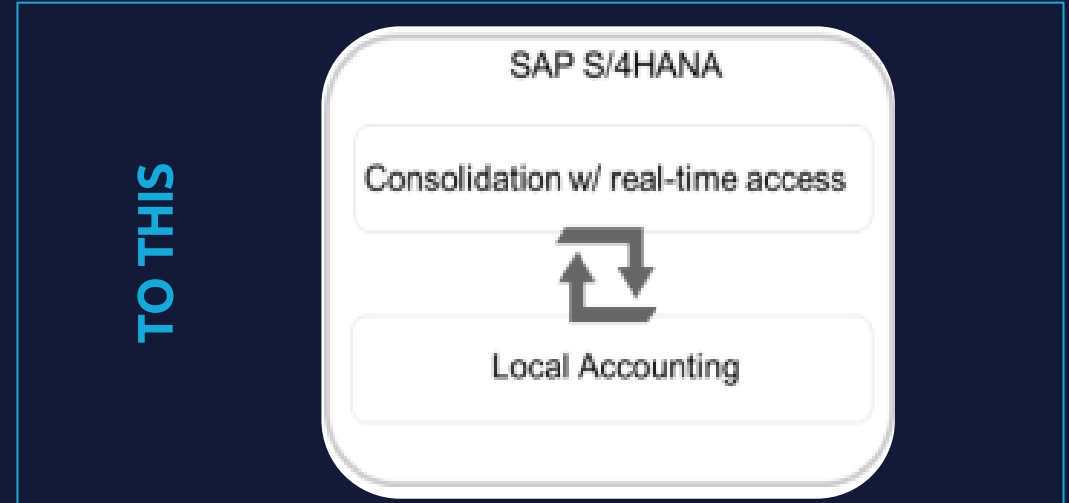
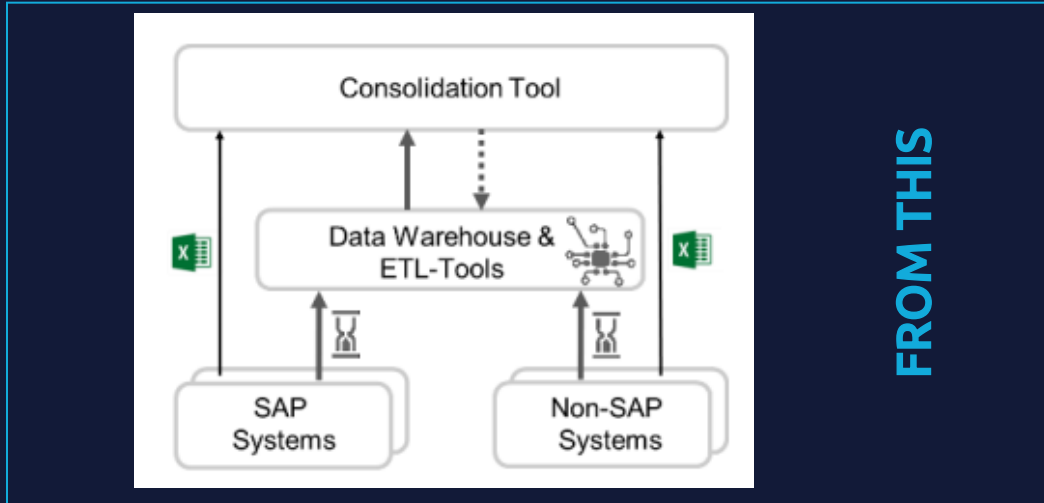


## BENEFITS

- 20 – 40% reduction of operational costs
- Improved control and compliance to reduce risk and improve transparency
- Real-time data driven business insights and analytics
- Agile and scalable business operations
- Increased customer satisfaction



# Group reporting (consolidation)



## PROBLEM

- Traditional consolidation tools require multiple extract, transform and load steps – inefficient, time-consuming and restricted to period-end
- Limited dimensionality in the consolidation system for financial analysis with limited drilldown
- Frequent black box for items in consolidated financial statement
- Distinct technologies with separate data models and user experience

## OUR OFFERS

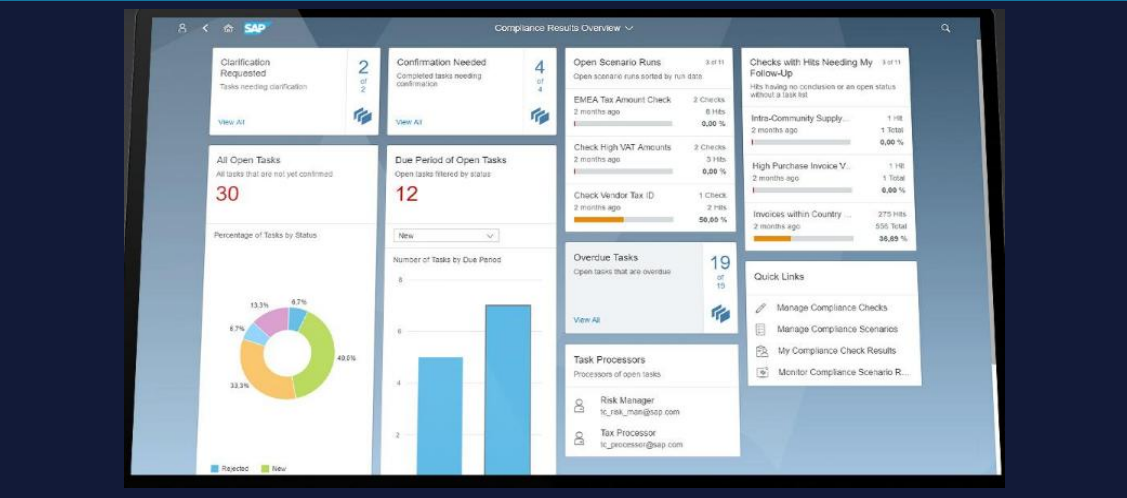
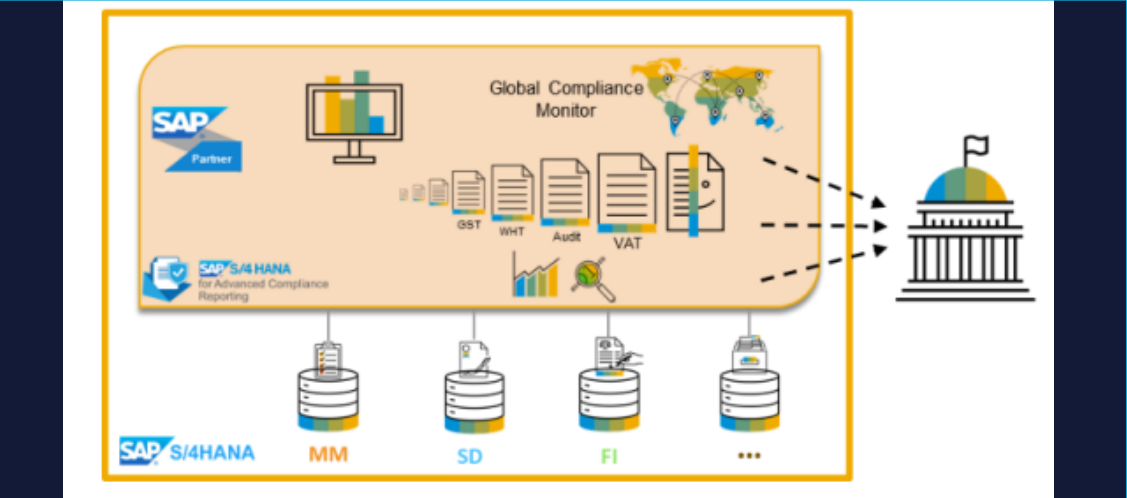
- Group consolidation is in the ERP – working directly on the Universal Journal ensuring accelerated processing and full drilldown to detailed entries
- Group Reporting replaces BPC for group consolidation purposes and is now the recommended SAP offer
  - It builds on the functionality BPC offered but enjoys improved integration and leverages S/4Hana data architecture

## BENEFITS

- Sophisticated financial analysis across dimensional detail of universal journal
- Consolidated financial statement fully substantiated by accounting journals
- Shared technology, data model, apps, master data, user experience



# Document and REPORTING COMPLIANCE (DRC)



## PROBLEM

- Keeping ahead of compliance requirements is a significant overhead for many enterprises. This can result in localised bespoke solutions and “off system” workarounds
- There is significant risk in noncompliance resulting in fines, penalties and reputational damage
- There is a high cost involved in developing bespoke and workaround solutions
- Lack of visibility to reporting status and cumbersome data display and review
- eInvoicing as mandatory process in more and more countries (especially in Europe)

## OUR OFFERS

- Document and Reporting Compliance (DRC) is the SAP recommended solution to meet local legal reporting and submission requirements
  - Making tax digital
  - Statutory file/report submissions
- DRC is subject to routine updates from SAP ensuring that the latest legislative requirements are addressed and it also offers a functionality to cover eInvoicing requirements and connections to authorities

## BENEFITS

- Compliance requirements are met with SAP standard functionality resulting in a reduced cost of ownership
- More efficient statutory reporting process with automated creation of reporting tasks and a single-entry point
- Broader range of reports, real time, without data replication and reconciliation with better auditability
- Dashboard provides streamlined overview of due dates, reporting status, including corrections
- One solution to address multi-faceted issues around legal reporting and requirements

# There are multiple additional facets along core and linked finance processes where the power of GenAI can be leveraged

[Gen]AI opportunities

Deep-dive










# 05

## References



# Selected digital finance offerings powered by SAP References

<p><b>S/4HANA FINANCE</b></p> <hr/>  <p>Zurich Insurance North America moved from SAP ECC to S/4HANA. This brought about new and improved business processes and enabled compliance to IFRS requirements. There was a significant reduction in manual processes and reporting capability and insights.</p>	<p><b>S/4HANA FINANCE WITH BTP</b></p> <hr/>  <p>We implemented S/4HANA with a clean core and with the use of SAP's Business Technology Platform (BTP) reduced ABAP code to below 100 lines. This reduced the cost of ownership. Integration was largely(99%) based on API. Operational performance was improved while delivering optimal analytics.</p>	<p><b>SAP S/4 HANA</b></p> <hr/> <p><b>GLOBAL GROCERY RETAILER</b></p> <p>Cappgemini successfully enabled an overall international S/4HANA transformation including finance with a focus on standardization. This encompassed several thousand stores. There was an emphasis on automation and integration simplification</p>	<p><b>SAP S/4HANA CENTRAL FINANCE(CFIN)</b></p> <hr/> <p><b>MULTINATIONAL AEROSPACE</b></p> <p>Cappgemini implemented an efficient Centralized Finance and Payment platform. This increased visibility across finance through simplified data design and processing.</p>
<p><b>S/4HANA</b></p> <hr/>  <p>Cappgemini enabled an S/4HANA transformation onto a single instance following acquisitions. We delivered harmonized and automated processes, improved data quality and materially reduced the number of bespoke developments</p>	<p><b>S/4HANA TREASURY</b></p> <hr/>  <p>We implemented an S/4HANA solution which integrated with the ERP landscape. New technology was introduced including Fiori apps and RPA which enabled the complete reshaping of processes for cash management.</p>	<p><b>S/4HANA GROUP REPORTING</b></p> <hr/> <p><b>ENERGY UTILITIES</b></p> <p>Cappgemini designed, developed and implemented Group Reporting to enable consolidation in S/4HANA. The solution shortened the entity close and improved system performance. There was a significant reduction of manual processing and intervention</p>	<p><b>S/4HANA WITH SAC</b></p> <hr/>  <p>Cappgemini are Farys strategic partner and have helped transform the company to a new business model. At the heart of the finance solution was advanced and predictive analytics enabled by SAP Analytics Cloud (SAC)</p>



# Reference Summary – Capgemini client use case relevant to OP - SAP S/4HANA Finance Implementation

CLIENT	PROJECT	CAPGEMINI'S SOLUTION & VALUE TO CLIENT
<b>1</b> ICARE	<b>S/4HANA TRANSFORMATION</b>	<ul style="list-style-type: none"> <li>Scope included: GL consolidations (3 ERP into one), FICO, BPC, Cash Management and <b>S/4HANA Finance</b> (to support integration) and we upgraded in flight to <b>1610 from 1509</b> during the project, to support subsequent deployments with latest SAP version.</li> <li><b>BENEFITS DELIVERED:</b> Realized a consolidated single ERP as core for modern system platform Cloud-based solution ensuring availability and flexibility for future development.</li> </ul>
<b>2</b> CORBION	<b>SAP S/4HANA ERP SYSTEM ACROSS REGIONS INTERNATIONALLY</b>	<ul style="list-style-type: none"> <li>SAP S/4HANA 1709 is based on Capgemini iCaptive Agile Delivery using all the acceleration like DDF and Design by Acception™, and is heavily focused on realizing a SAP standard-based ERP platform. This also included adding new functionalities in an agile way.</li> <li><b>BENEFITS DELIVERED:</b> Modern ERP platform based on SAP standard realizing business benefits and enabling continuous agile development in the future. iCaptive helped in process content to standardize approach and deliverables, enabling Visio flows for all L3 processes and Fast translation to testing.</li> </ul>
<b>3</b> CATHAY PACIFIC	<b>S/4HANA IMPLEMENTATION FOR FS AND P2P</b>	<ul style="list-style-type: none"> <li>The solution supports the digital transformation journey of Cathay Pacific's growing business. The solution proposed by Capgemini provides end-to-end business processes that ensure cost effectiveness and manifest the redesigned finance and procurement operating models in an integrated solution of <b>S/4HANA 1511</b>.</li> <li><b>BENEFITS DELIVERED:</b> It enables a better view of the operational costs, improved supplier negotiations, and optimized decision-making, Driver based planning &amp; budgeting, Route profitability reporting, Managing procurement complexities across engineering, fuel, catering, and other categories.</li> </ul>
<b>4</b> IMERYS	<b>S/4HANA TRANSFORMATION</b>	<ul style="list-style-type: none"> <li>Pre-configured solution based on SAP S/4HANA 1709 with Capgemini's unique approach and methodology for delivering SAP engagements, powered by Lean concepts and documentation accelerators.</li> <li><b>BENEFITS DELIVERED:</b> Ability to faster integrate new acquisitions and to support customer growth.</li> </ul>
<b>5</b> MEIJER INC.	<b>SAP S/4HANA FINANCE TRANSFORMATION PROGRAM</b>	<ul style="list-style-type: none"> <li>Finance transformation program with technology roadmap that involved replacing a number of existing systems with new landscape around SAP <b>S/4HANA (initially 1503)</b> for Finance (FI, GL, AP, AR etc.), with SAP MM and Ariba, and SAP BPC.</li> <li><b>BENEFITS DELIVERED:</b> New ERP Platform with streamlined business processes to support financial and indirect procurement functions, and to enable rapid expansion of the company.</li> </ul>



# Reference Summary – Capgemini client use case relevant to OP - SAP S/4HANA Finance Implementation

CLIENT	PROJECT	CAPGEMINI'S SOLUTION & VALUE TO CLIENT
<p><b>6</b> BNP PARIBAS LEASING SOLUTIONS (Recently won)</p>	<p><b>BUSINESS TRANSFORMATION VIA SAP S/4HANA IMPLEMENTATION</b></p>	<ul style="list-style-type: none"> <li>Business transformation enabled via S/4HANA implementation, to streamline processes, move back to SAP standard, leveraging SAP S/4HANA 1909 for wide range of processes.</li> <li><b>BENEFITS:</b> Deploy new functionalities required by Business to drive value and enable business innovation; reduce IT Costs; automation and digitization; future-proof platform.</li> </ul>
<p><b>7</b> SCANIA</p>	<p><b>SCANIA NORTH BOUND FLOW S/4HANA IMPLEMENTATION</b></p>	<ul style="list-style-type: none"> <li>Transformation project to implement a modern and flexible solution around SAP S/4HANA 1709 to support the current business and to enable the worldwide production organization of Scania to work with suppliers outside Europe.</li> <li><b>BENEFITS DELIVERED:</b> Improved and optimized NBF process enabling business expansion.</li> </ul>
<p><b>8</b> FOD BOSA</p>	<p><b>SAP S/4HANA FINANCE IMPLEMENTATION</b></p>	<ul style="list-style-type: none"> <li>Finance as a Service: ERP package for financial governance on SAP S/4HANA Cloud Single-Tenant Edition (initially 1809), as a new bookkeeping solution replacing outdated and poorly maintained systems.</li> <li><b>BENEFITS:</b> Standardized and optimized financial processes; More transparency in tasks, jurisdiction and responsibility; Optimization of IT spend and benefit realization amongst a larger group of institutions.</li> </ul>
<p><b>9</b> EUROPEAN BASED GLOBAL GROCERY RETAILER</p>	<p><b>DIGITAL TRANSFORMATION WITH S/4 HANA</b></p>	<ul style="list-style-type: none"> <li>Global transformation program to realize harmonized business processes, based on SAP S/4HANA Retail (greenfield) and Fiori, combined with SAP CAR, F&amp;R, MDG, Ariba, TM &amp; WM, Hybris, SF and others.</li> <li><b>BENEFITS DELIVERED:</b> Market standard and future oriented functionalities; Realization of business benefits; Process commonalities &amp; standard software; Improved time to market &amp; solution flexibility; Increased automation &amp; integration.</li> </ul>

## About Capgemini

Capgemini is an AI-powered global business and technology transformation partner, delivering tangible business value. We imagine the future of organizations and make it real with AI, technology and people. With our strong heritage of nearly 60 years, we are a responsible and diverse group of over 420,000 team members in more than 50 countries. We deliver end-to-end services and solutions with our deep industry expertise and strong partner ecosystem, leveraging our capabilities across strategy, technology, design, engineering and business operations. The Group reported 2025 global revenues of €22.5 billion.

**Make it real.**

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