

Accountable Intelligence

How fileLedger delivers the accuracy, traceability, and clarity that core financial workflows demand from AI.





Finance teams are being asked to take on a broader strategic scope and increasing regulatory burden, while making do with a thinning talent pipeline and leaner budgets.

These pressures are landing on teams already stretched thin just keeping up with the day-to-day, and most have already started reaching for AI as the answer. Yet only a minority run it in their core financial processes, and most that try fail to scale it.

There are three reasons why:

- Insufficient trust in AI accuracy rooted in the risks of hallucinations and unreliable OCR
- Lack of transparency needed to ensure governance and auditability
- Uncertainty around quantifying ROI from AI integration.

fileLedger closes all three with high-accuracy proprietary data capture, traceability-first processes co-designed to meet your exact accountability needs, and granular business-centric reporting that enables continuous optimization. This allows you to turn unstructured financial data into intelligence you can harness.



Christian Schneider
CEO and Co-Founder
fileAI

The pressure to do more with less is rising

Finance is being handed both a bigger job and bigger constraints. The role itself is expanding to include a broader strategic advisory role, on top of increasing compliance burden. At the same time, the talent pipeline is thinning and budgets are tightening, leaving less to meet the rising demands.



A broader, more strategic scope

Finance is being pulled into real-time reporting and strategic business partnering, not just closing the books after the fact. That's a heavier job than what most finance departments were built to run, landing on teams that aren't necessarily growing to match it.

“

Finance is increasingly being looked to for leadership in navigating disruption.”¹

Compounded by tightening regulations

That expanded scope doesn't just come from internal demands. Tightening regulatory requirements, such as mandatory e-invoicing rollouts, require structured, real-time data capture at a volume no manual process can sustain. Every new mandate adds to the load.

90%

countries have or plan to implement e-invoicing mandates²



Amid a shrinking talent pipeline

While the workload expands, the staffing pipeline is shrinking. Accounting talent is increasingly harder to find, pushing CFOs toward outsourcing to cover the gap.³ But outsourcing workflows and business context to a third party takes significant effort to transfer and maintain every time those processes change.

-27%

CPA candidates over the past decade⁴

And squeezed by leaner budgets

Cost management is now CFOs' top internal concern, driven in part by shrinking profit margins. CFOs already know where the answer is: 53% cite automation as the most effective lever for controlling cost⁵. Paradoxically, 49% also cite pressure to invest in new technologies as a driver of cost pressure itself⁶.

52%

of surveyed CFOs cite cost management as their top internal concern⁶



Finance teams don't need convincing that AI is the answer to these pressures. In fact, 56% have already started⁷, even though the investment itself adds to the very budget pressure it's meant to relieve.

What they haven't managed is turning that spend into relief instead of strain, by putting AI to work on everyday processes to free their finance teams for higher value strategic work.

Only 17% run AI in their core financial processes⁷, and most that try can't scale it safely or consistently⁸.

The three blockers in the next section are the reasons why.



What's keeping AI from reaching production

The gap between piloting AI and running it in core financial processes comes down to three specific, well-documented blockers.

BLOCKER

1

Trust in AI accuracy

48% of finance leaders cite the accuracy of AI-generated financial outputs as a top concern as AI embeds into core processes⁹. The concern is earned. Generic models hallucinate, and conventional OCR tops out well short of what a general ledger can tolerate. When an edge case breaks, it doesn't just fail once, it demands labor-intensive manual intervention that scales right alongside usage.

BLOCKER

2

Governance and auditability

Only 42% of finance organizations are fully assurance-ready for AI-enabled finance processes, and just 29% track where AI adoption fails at all⁹. When a team can't demonstrate how an AI decision was generated, or where the risk of error or bias might be hiding, that AI system simply isn't ready for production environments.



BLOCKER

3

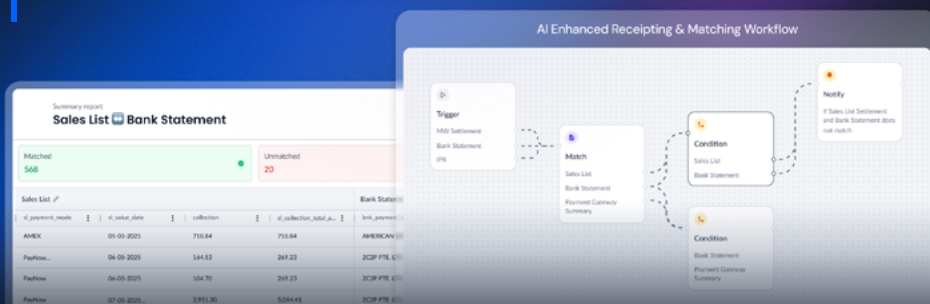
ROI uncertainty

55% of executives can't quantify ROI from their AI initiatives¹⁰. Most platforms report performance in tokens or usage, not dollars, leaving finance to translate before they can even start building an ROI figure. Beyond costs, other less-tangible factors such as productivity and service improvements are even harder to quantify.



Each of these blockers requires a specific fix.
That's what **fileLedger** is built to do:

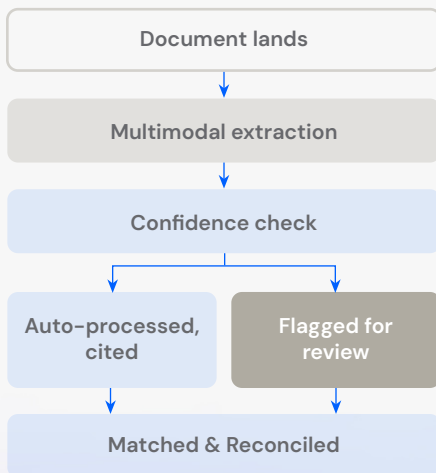
Give finance a system where
the output is accurate enough to *trust*,
the decisions are traceable enough to *defend*,
and the ROI is clear enough to *justify*.



Building accuracy you can trust

Trust must start with what happens the moment a document lands, because accurate data capture forms the foundation for every other downstream process.

fileLedger uses multimodal AI OCR and zero-shot classification to read invoices, receipts, and statements without templates or setup, regardless of format or language. When a field can't be extracted with confidence, it doesn't get guessed at. It gets flagged, and every extraction that does get accepted carries a citation back to its source, so nothing in the output is asserted without something behind it.



Edge cases don't need a rebuild either. You can make edits directly with natural language, rerun the affected field, and see the result immediately, without having to learn any code or syntax.

The same standard applies to reconciliation. **fileLedger** runs N-way matching across bank statements, sales receipts, and subledger data, using exact, fuzzy, or AI-semantic comparison depending on what the data calls for, with confidence thresholds you set rather than ones the platform decides for you. A match that isn't confident enough doesn't get forced through any more than a low-confidence field does.

And it compounds. Every exception resolved sharpens the intelligence, so the system genuinely gets more accurate as it runs, not just faster.

CASE STUDY

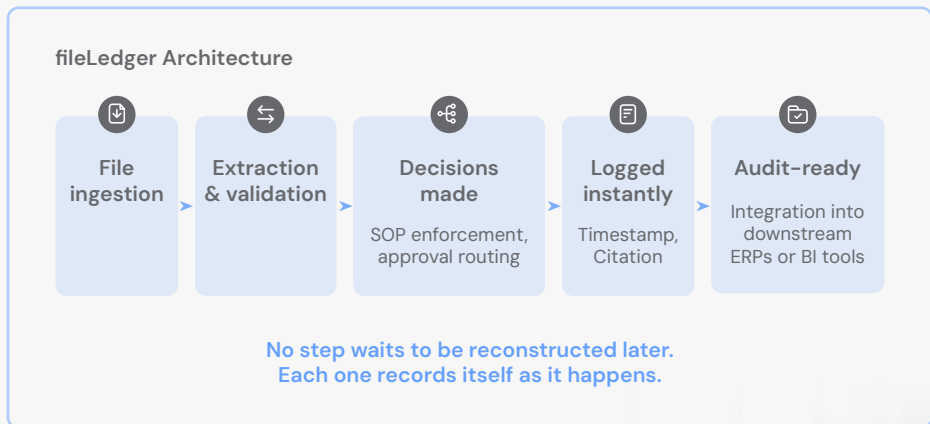
forvis mazars

See how Forvis Mazars achieved **99.5% extraction accuracy** with fileAI

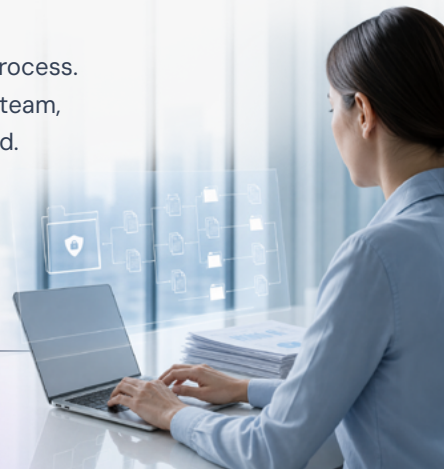
Architecting for governance you can rely on

Most AI systems operate like a black box. They take your inputs, produce an output, and whatever happens in between stays invisible, which is exactly the problem when a regulator or an auditor asks you to explain a decision six months later.

fileLedger inverts that by design. Every extraction is timestamped and cited. Every match, approval, and exception is logged in real time, not reconstructed afterward from memory or scattered emails. And the system actively checks its own outputs for tampering, flagging anomalies and altered values so you find them before the regulators do.



Critically, none of this replaces your own approval process. SOPs and approval logic are co-designed with your team, so the rules an auditor sees are the ones you defined. Low-confidence extractions and exceptions route to a human, every time, rather than getting pushed through based on a percentage.



The same standard applies to the **fileLedger** platform itself. fileLedger holds SOC 1 Type II, SOC 2 Type II, and ISO 27001 certification, so the audit trail isn't just defensible on your end, the system producing it has already answered to the same bar of scrutiny you're being asked to meet.

This same infrastructure helps enterprises in regulated industries meet their obligations under GDPR, HIPAA, SOX, and DORA, ensuring seamless compliance out of the box. Additionally, for organizations that need data to stay within a specific jurisdiction, fileAI offers a range of deployment options to meet even the most challenging compliance needs.

CASE STUDY

See how **Guzman y Gomez** achieved **100% transparency** across financial workflows with fileAI



Delivering actionable ROI reports

The uncertain ROI problem cuts two ways. Finance can't prove the return to anyone outside the AI conversation, and just as often, nobody inside it can tell which workflows are worth running, which need tuning, and even which shouldn't have been automated in the first place. Both problems trace back to the same gap: platforms that don't show performance at granular levels.

Most AI platforms report performance in units finance must translate before they mean anything, such as tokens, usage, or compute. fileLedger's end-of-month reporting not only speaks the business's language in dollars, but also breaks it down to the smallest levels of granularity.

How fileAI delivers measurable ROI

	Typical AI platform	fileLedger
 Reports in	Tokens, API calls	Dollars
 Breakdown	Total usage	Per page, user, etc
 Per client	Not shown	Shown for BPOs
 Business outcome	Self-calculated	Available on request

This level of detail does two jobs: it gives finance a number to defend, and it tells whoever owns the automation program where to look next. A workflow with a rising exception rate needs tuning, and one that’s stayed clean at scale is the one worth expanding.

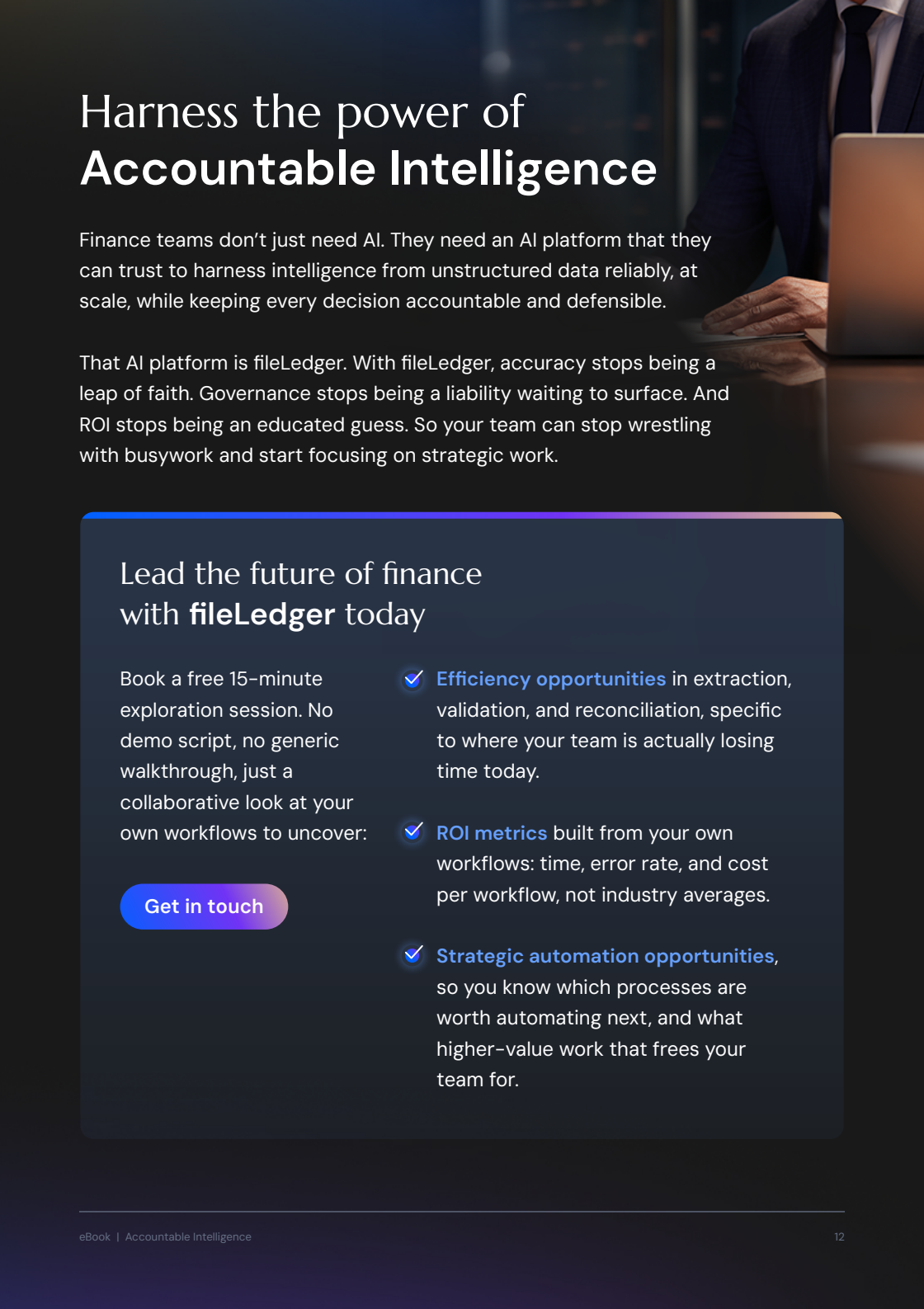
It also shows exactly how much a leaner team is covering: hours avoided, capacity added without growing headcount, cost avoided, and speed to close, all in the same report.

CASE STUDY

See how Koala **saved 100+ hours a month** with fileAI

koala





Harness the power of **Accountable Intelligence**

Finance teams don't just need AI. They need an AI platform that they can trust to harness intelligence from unstructured data reliably, at scale, while keeping every decision accountable and defensible.

That AI platform is fileLedger. With fileLedger, accuracy stops being a leap of faith. Governance stops being a liability waiting to surface. And ROI stops being an educated guess. So your team can stop wrestling with busywork and start focusing on strategic work.

Lead the future of finance with **fileLedger** today

Book a free 15-minute exploration session. No demo script, no generic walkthrough, just a collaborative look at your own workflows to uncover:

[Get in touch](#)

- ✓ **Efficiency opportunities** in extraction, validation, and reconciliation, specific to where your team is actually losing time today.
- ✓ **ROI metrics** built from your own workflows: time, error rate, and cost per workflow, not industry averages.
- ✓ **Strategic automation opportunities**, so you know which processes are worth automating next, and what higher-value work that frees your team for.

References

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About fileAI



fileAI is the enterprise intelligence company behind fileForge, the leading governed AI platform for complex file workflows. fileForge unifies data capture, preparation, governance, and orchestration into auditable, SOP-driven workflows that transform unstructured and semi-structured data into trusted, reusable intelligence. Trusted by global enterprises including MS&AD, Toshiba, PwC, KPMG, Nippon Paint, and Keppel, fileAI has processed over 1 billion files across finance, insurance, supply chain, legal, and operations—delivering governed automation and contextual reuse at enterprise scale.

For more information, visit www.file.ai