



**Why finance  
leaders are  
choosing agentic  
AI over spend  
monitoring**



Many finance organizations rely on a detection-first model to gain visibility into financial risk. However, the core design of these solutions still centers on prioritization and surfaces risks for your team to act on. Even with smarter scoring, you're still managing a queue. The platform identifies the patterns, but the underlying model was built to surface exceptions, not close them.

## **The challenge: Monitoring platforms are slowing you down**

Even with AI-powered risk scoring, these monitoring systems often rely on human judgment at the resolution step. As AI improves detection accuracy, the workflow architecture remains anchored in a flag-and-review model, where the exception volume scales directly with your team's capacity to clear it.

There are three structural consequences to this monitoring ceiling.

- **High-effort review cycles:** Smarter risk scoring means better prioritization, but your team still manages a high-volume queue of exceptions that require human judgment to close.
- **The linear scaling trap:** Because spend management platforms are architected around a detection-first model, your team's workload is tied directly to the company's transaction growth. More business means more exceptions to clear.
- **Policy change lag:** When your business strategy shifts, reconfiguring detection models to reflect new policies often requires professional services support or extended implementation cycles. The result is a time gap between updates to your policy and the controls actually enforced in your systems.

## **The monitoring ceiling in numbers**

Detection-first solutions focus on audit efficiency and risk detection: 95% risk accuracy and 70% reduction in auditor effort. AppZen is focused on resolution: 75% auto-approval rates and a 90% reduction in manual audits. That's fundamentally a different operating model.

## Why agentic AI is leadership's strategic imperative

The future of finance is about autonomous resolution, not flagging more issues. You need a system that acts. Detection is now table stakes. Autonomy is the new standard.

The agentic AI shift represents a fundamental evolution in how work is executed, moving from flagging risks to autonomously resolving them. This is why finance leaders at Fortune 500 organizations have chosen AppZen to lead their transition into the era of AI-driven operations. Here's how our agentic AI has helped them.

### For the VP of Shared Services: Scaling standardized operations

Your goal is to strike a balance between cost savings and service quality while standardizing finance operations across regions.

How AppZen is leading the agentic AI shift: AI Agents replace manual intake by processing 100% of transactions autonomously, decoupling volume growth from headcount growth. Our Agents shift your team to management by exception, for true touchless processing. Uploading policies and standard operating procedures directly to [AI Agent Studio](#) eliminates the need for costly professional services when your business strategy changes.

“Top feature of AppZen that I like is its AI-powered 100% audit coverage for expenses and invoices; it leverages advanced AI to instantly spot fraud, policy violations, and duplicates by cross-referencing against external data sources.”

**G2 anonymized review**

### For the T&E leader: Moving from checker to auditor

Your team is currently buried in administrative overhead, manually clearing flags and chasing receipts.

How AppZen is leading the agentic shift: Instead of spending hours clearing flags based on category codes, agentic AI verifies receipts and itemizations in context. 100% audit coverage with AI-powered [Expense Audit](#) provides peace of mind by distinguishing intent, ensuring your team only touches the high-risk anomalies that actually matter.

“AppZen has really helped us tackle the pain of manual expense audits and invoice reviews. Before, our team was spending too much time on low-value tasks like checking receipts, matching POs, and chasing down policy violations after the fact. Now, the AI catches duplicates, out-of-policy spend, and compliance risks upfront.”

**G2, Dean M.**

### **For the CFO: Scaling growth without scaling headcount**

Platforms built on a detection-first architecture create unpredictable labor costs because their ROI is measured by how much faster your team can work, not by how much less your team needs to touch.

How AppZen is leading the agentic shift: AI Agents create a proactive system that moves beyond fraud detection to understand and manage expense risk before payment, regardless of volume, without proportionally growing the audit team. Expense Audit is an efficient autonomous solution, with a touchless AI model that reduces expense processing times from weeks to minutes, significantly improving working capital visibility.

“I love how it is looking at the receipt level for items out of policy. This is something that would be nearly impossible to do manually unless I increased headcount.”

**G2, Nicole W.**

### **The AppZen difference: From audit to autonomy**

AppZen provides an autonomous intelligence layer that integrates with existing EMS environments, such as SAP Concur. Our agentic AI enforces your unique policy in real-time, taking you from simple auditing to autonomous financial governance. You gain:

- 100% real-time coverage, with AI that audits every transaction as it is received.

- Contextual understanding that distinguishes both category and intent.
- True touchless processing that resolves exceptions autonomously, replacing manual detective work with a system that learns and adapts to your business changes without IT overhead.
- An efficiency asset that replaces manual labor costs.

Most systems tell you what to review; AppZen delivers the autonomy of a strategic, self-governing finance operation. [Learn how shared services leaders are scaling finance with agentic AI.](#)

## Proof of impact

**90%**

of repetitive, manual audit eliminated

**75%**

auto-approval rates with intelligent automation

**80%**

operational efficiency improvement in T&E workflows

## Is it time to evolve your T&E solution?

Solutions built on a detection-first model have improved audit efficiency, but a faster queue is still a queue. A system that's purpose-built around [autonomous governance](#) from the ground up is fundamentally different from bolting autonomous resolution onto a detection-first architecture.

Your finance operation needs to scale throughput without scaling payroll. The teams making that shift aren't waiting to find out if their spend monitoring tools can match the level of autonomy they need; they're moving to agentic AI that is built to resolve exceptions, not just rank them. [See how CFOs are designing AI-driven finance operations.](#)