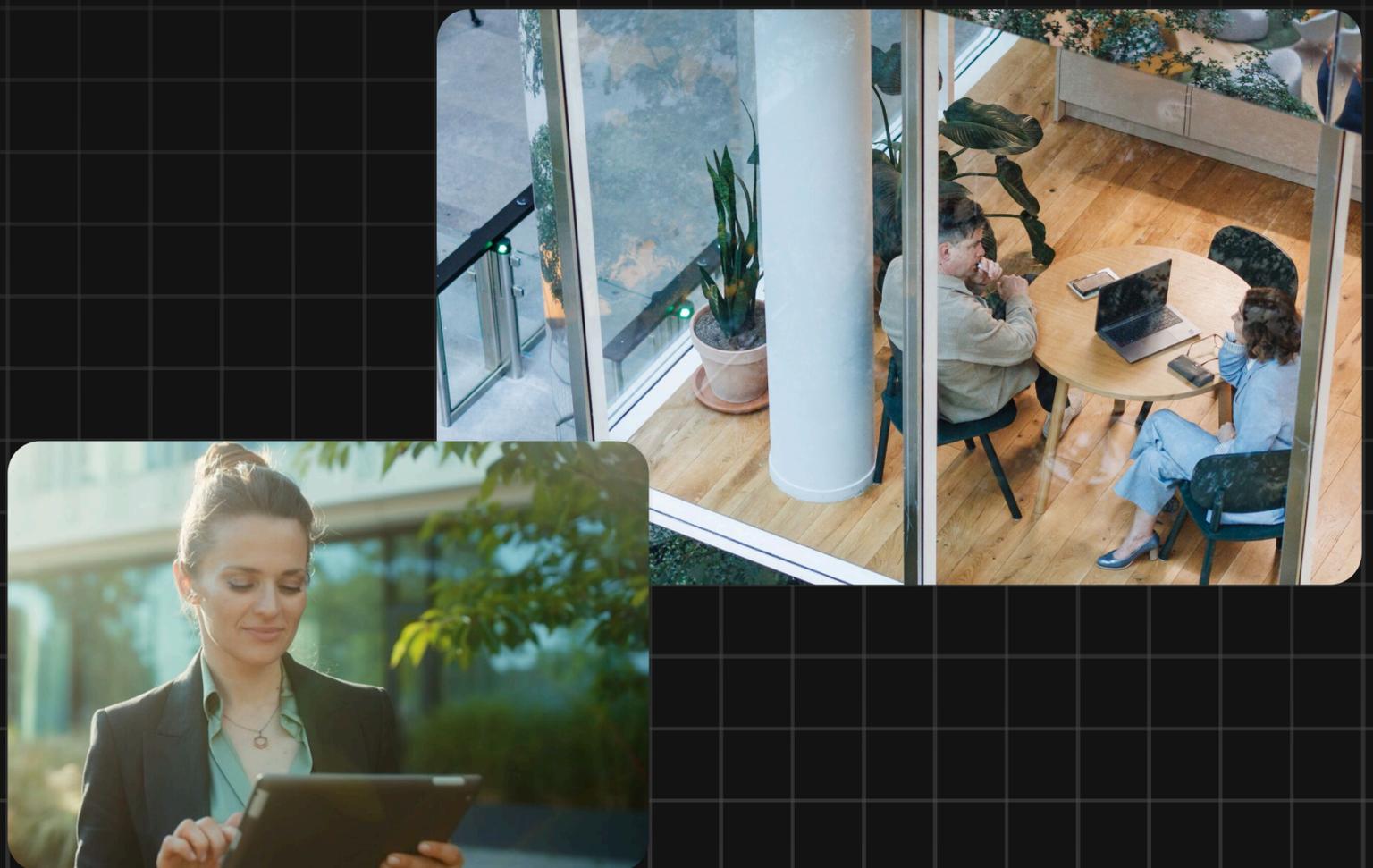


CHECKLIST

# Navigating 2026: A Role-by-Role Checklist for Finance Leaders



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## Backed by real-world survey data

These insights come from a panel conducted by Wynter, fielded Nov. 1–15, 2025, gathering input from 45 senior US-based finance leaders working in mid-market companies with global operations.

With tight budgets, new technologies, and rising organizational expectations, it is a demanding time for global finance departments. Meanwhile, their responsibilities are rapidly expanding.

Finance departments are now being asked to shape strategy, not just report on it.

### Current state of finance

**83%**

have seen an increase in their individual workload in the past 12 months

**79%**

have seen an increase in the expectations and workload for their team in the past 12 months

**74%**

say their finance team has been asked to play a more strategic role in driving business growth

*The data above is based on findings from the [Global Finance Outlook](#).*

This guide is built for this moment, to help finance professionals now. Grounded in feedback from finance leaders, we outline what each function—from CFO to procurement—should prioritize in 2026.

## Emerging themes from Finance Leaders

### Finance automation maturity

- Most teams still operate with low-to-moderate levels of automation
- Fully automated finance environments remain extremely rare

### Common barriers to finance automation

1. Reporting and forecasting tasks
2. Reconciliations and close processes
3. Accounts payable, invoice management, and risk monitoring

### Top strategic priorities for 2026

1. Gaps in internal expertise
2. Integration complexity across legacy systems (i.e. ERPs, accounting software, CRMs, etc.)
3. Budget constraints

### What teams are looking to automate

1. Improving process efficiency and driving automation
2. Optimizing cash flow and operational costs
3. Supporting strategic business growth

Each role faces a different set of challenges and opportunities. Use the links below to jump directly to the sections that matter most for your team:



### Chief Financial Officers (CFOs)

[Scroll to content](#) ↓



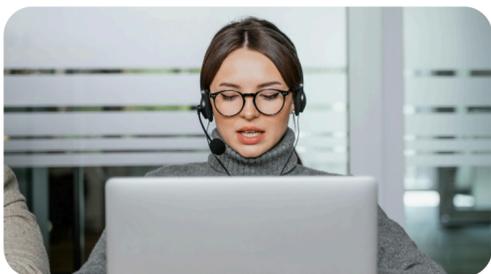
### Finance Leaders (VPs, Directors, and General Finance Roles)

[Scroll to content](#) ↓



### Controllers and Accounting Leaders

[Scroll to content](#) ↓



### Financial Planning and Analysis (FP&A) Leaders

[Scroll to content](#) ↓



### Procurement and Supply Chain Leaders

[Scroll to content](#) ↓

## Chief Financial Officers (CFOs)

In 2026, CFOs are focused on balancing growth, cost control, and modernization. With limited automation across core processes, the priority is turning ambition into action while building the capabilities needed to scale.



*\*Based on survey data from CFOs in multiple technology sectors and financial services industries.*

## What CFOs should focus on in 2026

In 2026, CFOs share a clear agenda: grow the business and modernize processes at the same time. They must oversee cost control while fostering growth and strategic investments, all while managing risk across financial operations.

### Top strategic priorities for CFOs in 2026

**44%**

Supporting strategic business growth

**44%**

Improving process efficiency and driving automation

**11%**

Optimizing cash flow and operational costs

However, ambition and readiness don't always match. Every single CFO we surveyed indicated that their core processes are either "slightly," "minimally," or "moderately" automated. That means there's a significant opportunity to gain efficiency by automating and using AI, but 78% of CFOs believe a "lack of internal expertise" is holding their teams back.

## What is the biggest challenge you anticipate your finance team will face in achieving its 2026 goals?

“ There is a huge skill gap issue where AI skills are a requirement for all of us, but nobody has them yet.

CFO,  
Software Company

“ The biggest challenge the finance team will face is that we will continue to be under steep cost reduction pressure and be asked to do more with less. We need to figure out how to incorporate AI.

CFO,  
SaaS Company

For many CFOs, 2026 is the year to turn ambition into action. Growth, AI, and [automation](#) top the agenda, but skills and capacity set the pace. Here's where to focus first:

Priority	Why It Matters	Actionable Resources
Expanding automation	Automation increases speed, accuracy, and efficiency. Fully automating with Tipalti can eliminate up to 80% of the AP workload*.	<a href="#">10 Real AP Automation Case Studies That Prove ROI</a>
Advancing data quality	Fragmented data undermines forecast accuracy and executive visibility.	<a href="#">How FP&amp;A is Shaping Business Strategy</a>
Optimizing cash flow and working capital	With globalization and multi-currency operations, automating global payouts helps improve liquidity forecasting and reduce FX risk.	<a href="#">Complete Guide to Cash Flow Management</a>
Upskilling finance teams	78% of CFOs say a “lack of internal expertise” is the biggest barrier to AI and automation progress.	<a href="#">Preparing Your Team for a New Age of Technology</a>
Championing change management	Cultural hesitation can block automation ROI even when tools exist.	<a href="#">Finance Professionals Struggle to Keep Pace with Global Complexity, Compliance, and the Rise of AI</a>

For the teams directly beneath the CFOs, the challenge is translating that strategic agenda into decisions and numbers everyone can use.

## Finance Leaders (VPs, Directors, and General Finance Roles)

With 2026 budgets stretched thin, finance department leaders are under intense pressure to turn strategy into a repeatable discipline. They're the link between the growth plans created by the executive leadership team and the day-to-day numbers that make them real.



*\*Based on survey data from Finance VPs, Finance Directors, Heads of Strategic Finance, and more.*

## What Finance VPs and Directors should focus on in 2026

Based on our survey results, finance leaders are heading into 2026 with the goal of balancing growth with efficiency this year.

### Top strategic finance priorities for 2026

**43%**

Supporting strategic  
business growth

**29%**

Improving process  
efficiency and driving  
automation

**14%**

Optimizing cash flow  
and operational costs

**14%**

Enhancing data  
analytics and financial  
forecasting

Many finance leaders believe they've already made strong progress toward automating their core processes, but scaling that success—and using better data for [forecasting](#) and [cost control](#)—will define the next stage.

## What is the biggest challenge you anticipate your finance team will face in achieving its 2026 goals?

“ Being able to balance cost optimization and efficiencies across the organization while not stifling sales growth.

VP of Finance,  
SaaS

“ Doing more with the same team. We also have an internal push to adopt AI across our locations.

Head of Finance,  
Technology

“ Our revenue is dramatically increasing, and we have to find a way to cut expenses while supporting growth.

Senior Finance Manager,  
Software

After a demanding year spent tightening budgets and modernizing core workflows, 2026 is about sustaining that efficiency and turning process gains into everyday reliability.

Priority	Why It Matters	Actionable Resources
Improve data visibility and forecast accuracy	VPs flagged limited visibility and fragmented data as recurring issues.	<a href="#">Guide to Accurate Cash Flow Forecasting</a>
Automate any manual reporting and close tasks	Reporting, accruals, and reconciliations absorb the most time.	<a href="#">The Ultimate Guide to Finance Automation</a>
Fix system integration gaps	Fragmented tools and disconnected workflows slow decisions.	<a href="#">ERP and AP Integration: Why It Matters for Finance Efficiency</a>
Discover ways to use AI that add value	Leaders are experimenting, but uncertain which tools are actually saving time.	<a href="#">AI in Finance: What It Means for Teams, Compliance, and Growth</a>
Protect capacity and agility	Lean teams face heavy workloads and constant change.	<a href="#">Transforming Your Finance Team: 3 Strategies for Skill Enhancement</a>

Those priorities and plans only hold together if the close itself runs flawlessly, which is where Controllers and the leaders of the accounting department take over.

# Controllers and Accounting Leaders

As Controllers and accounting leaders move through 2026, their focus is on accuracy, consistency, and speed. Automation is shaping how finance teams manage their workloads, but success still depends on precise oversight and preparation. The priorities below will help ensure a smoother, audit-ready year.



*\*Based on survey data from VP Controllers, Senior Accounting Managers, Senior Directors of Financial Reporting, and more.*

## What Controllers and Accounting Leaders should focus on in 2026

After a year of strained resources and expanding responsibilities, most are targeting practical efficiency gains rather than bigger budgets or larger teams.

### Top strategic priorities for Controllers and Accounting Leaders in 2026

**33%**

Improving process efficiency and driving automation

**33%**

Optimizing cash flow and operational costs

**17%**

Strengthening financial controls and risk management

**17%**

Enhancing data analytics and financial forecasting

As nearly all respondents said their accounting operations are only slightly or moderately automated, it's no surprise that automation is a top priority. The benefits are clear. Tipalti customers alone have achieved up to 25% faster close cycles and 66% fewer payment errors\* by automating reconciliations, invoice approvals, and audit workflows.

## What is the biggest challenge you anticipate your finance team will face in achieving its 2026 goals?

“ Automation and having the right skill set. Dependency on legacy processes and understanding and working with the new ways of doing things.

Finance Controller,  
Fintech

“ Availability of funds from the external market will be challenging considering macroeconomic conditions. Additionally, the influence of AI.

Senior Director of Financial Reporting & Controls,  
SaaS

As these leaders refine their approach, they're focused on practical improvements, like [building a close process](#) that's more efficient and consistent across the business.

Priority	Why It Matters	Actionable Resources
Automate reconciliations and core close work	Manual reconciliations remain the single largest time drain of the close process.	<a href="#">What is Reconciliation in Accounting?</a>
Standardize the close and control processes	Acquisitions and global expansion have left many organizations with inconsistent accounting cycles.	<a href="#">Understanding Financial Close: What is It &amp; What is The Process?</a>
Improve data accuracy and audit readiness	Incomplete documentation and manual sign-off create rework and slow audits.	<a href="#">How to Conduct an Accounts Payable Audit: What You Should Know</a>
Invest in skills, not just software	The lack of technical expertise is a common barrier to AI adoption for many teams.	<a href="#">Transforming Your Finance Team: 3 Strategies for Skill Enhancement</a>
Build agility and flexibility into reporting	As businesses scale, static processes can't keep pace with data volume and accounting standards.	<a href="#">Complete Guide to Accounts Payable Reporting</a>

As the close process finishes, financial planning and analysis teams turn those results into forward-looking insights for the business.

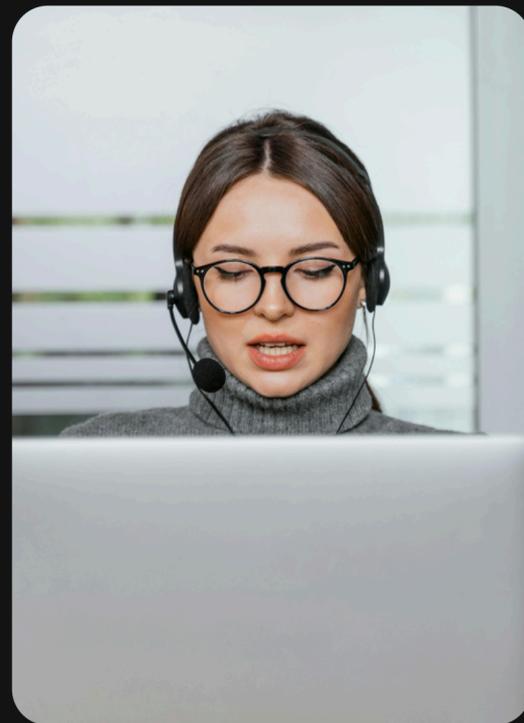
**How much pressure is your AP team under?**

**Take this quick assessment to evaluate your processes, reveal your pressure score, and get tailored insights to become more efficient.**

[See My Score](#) ↗

## Financial Planning and Analysis (FP&A) Leaders

FP&A leaders are being asked to deliver sharper insight sooner—with less data lag and fewer resources. After a year focused on aligning data and reporting across different systems, their focus now is speed: getting leadership the numbers they need before decisions outpace the models.



*\*Based on survey data from Vice Presidents, Directors, and other FP&A leaders.*

## What to focus on in 2026 for FP&A functions

Those leading the FP&A function in 2026 are split about where to put the most effort.

### Top strategic priorities for FP&A Leaders in 2026

**33%**

Improving process efficiency and driving automation

**33%**

Optimizing cash flow and operational costs

**33%**

Supporting strategic business growth

In our survey, the FP&A leaders ranked process efficiency, automation, and forecasting accuracy among their top priorities—not because those goals are new, but because executive leadership is asking them to deliver more insight in less time. Tighter budgets and fragmented systems make that difficult, leaving finance teams under pressure to explain performance and adjust plans with limited or delayed data.

## What is the biggest challenge you anticipate your finance team will face in achieving its 2026 goals?

“ Cost cutting with limited visibility to levers due to contracts living in inboxes and not one single source of truth.

VP of Financial Planning & Analysis,  
SaaS

“ Being able to balance cost optimizations and efficiencies across the organization while not stifling sales growth.

VP of Financial Planning & Analysis,  
SaaS

To overcome these challenges, FP&A leaders are focusing on practical steps that strengthen forecasting, streamline reporting, and make insights easier to act on.

Priority	Why It Matters	Actionable Resources
Improve forecast visibility and accuracy	FP&A leaders cited uneven forecasts and limited visibility as recurring issues.	<a href="#">Guide to Accurate Cash Flow Forecasting</a>
Automate variance and reporting tasks	<a href="#">40% of global finance leaders</a> view AI as an effective way to improve financial reporting.	<a href="#">Comparing the Best FP&amp;A Software Solutions</a>
Integrate systems across departments	Integration issues slow data sharing and create duplicate effort.	<a href="#">ERP and AP Integration: Why It Matters for Finance Efficiency</a>
Adopt AI for forecast insights	FP&A teams are increasingly testing AI for variance analysis and trend detection.	<a href="#">How FP&amp;A is Shaping Business Strategy</a>
Strengthen cross-functional alignment	Poor collaboration with other departments can severely limit forecast quality.	<a href="#">How to Unlock Synergy Between Procurement and Finance</a>

FP&A can model every scenario on paper, but the results only hold if real-world spending and supplier choices follow suit. That's where procurement and supply chain teams step in.

# Procurement and Supply Chain Leaders

Every dollar matters across the business, and procurement feels that first. Procurement and supply chain functions in 2026 will continue to reconcile spend data, tighten vendor compliance, and surface savings that can fund existing and new initiatives.



## What to focus on in 2026 for Procurement and Supply Chain leaders

In 2026, procurement and supply chain teams will continue dealing with the same spend scrutiny, global complexity, and tight budgets. Yet, those challenges sit on top of another: a lack of full automation and figuring out how to maximize AI. With teams managing so many manual processes, even small workflow automations and improvements can bring noticeable relief.

### Top strategic priorities for procurement and supply chain leaders in 2026

**33%**

Improving process efficiency and driving automation

**33%**

Optimizing cash flow and operational costs

**33%**

Supporting strategic business growth

The responses from those we surveyed reflect a balance of goals, giving equal weight to efficiency, cash-flow discipline, and business growth. Together, they point to a single pressure of doing more with the same resources. In fact, multiple leaders even noted flat or shrinking headcount, even as project demand and reporting needs continue to expand.

## What is the biggest challenge you anticipate your finance team will face in achieving its 2026 goals?

“ Headcount resources. We have no budget for additional team members, and there are so many projects to work on.

Director of Procurement,  
SaaS

“ Lack of vision would be the largest obstacle. People know they need to change things but don't know how.

Global Procurement Manager,  
SaaS

“ Significant increase in expenditure whilst department headcount remains flat. Business reporting demands are increasing whilst we lack the data and systems to easily pull the required information, a large manual processing load on the team.

Procurement Category Manager,  
Software

To make progress in 2026, the leaders in these roles are focusing on practical, measurable steps that free capacity, reduce risk, and improve visibility from [purchase order](#) (PO) to payment.

Priority	Why It Matters	Actionable Resources
Automate supplier onboarding and invoice matching	Repetitive AP and data-entry tasks absorb time and lead to errors.	<a href="#">A Simple Guide to the Supplier Onboarding Process</a>
Improve spend visibility across entities	Flat resources and rising spend make consolidated data critical.	<a href="#">Importance of Spend Visibility: High vs Low Spend Visibility</a>
Enhance vendor compliance and risk management	Global growth adds complex tax and policy requirements.	<a href="#">The Blueprint for Effective Vendor Contract Management</a>
Optimize cash flow and payment timing	Macro pressures and budget constraints tighten liquidity.	<a href="#">Complete Guide to Cash Flow Management</a>
Lay the groundwork for AI-enabled procurement	Teams are exploring AI, but they face security and integrity concerns.	<a href="#">The Complete Guide to Artificial Intelligence in Procurement</a>

# How top-performing Finance teams use automation and AI for a faster close

The most effective finance teams now use automation and AI to shorten close cycles, boost productivity, and improve visibility—all without adding headcount. Where manual processes once dominated, automation now handles the routine work so finance professionals can concentrate on analysis and strategic decision-making.

Rather than replacing human expertise, AI amplifies it. By working seamlessly alongside teams, AI helps spot anomalies, predict cash-flow risks, and deliver real-time insights to guide smarter decisions and faster financial closes.

The table below shows how top performers are outpacing their peers and turning technology into a competitive differentiator.

Challenges of a Manual Year-End Close	AI and Automation Solutions	Results for Finance Teams
Invoice approvals stalled in email chains	Automated routing and tiered approval workflows.	Shorter invoice cycle times and faster payments—teams adopting full AP automation cut payables workload by up to 80%*.
Manual invoice matching and data entry	Efficient and accurate OCR and machine-learning data extraction.	Automated validation reduces payment errors by up to 66%, lowering cost per invoice and improving accuracy*.
Spreadsheet-based reconciliations	Automated account matching and exception flagging.	Close cycles accelerated by more than 25%, resulting in fewer manual hours and earlier financial visibility*.
Disparate AP systems across entities or regions	Centralized, cloud-based AP automation platform.	Standardized processes and stronger global compliance.
High error rates in supplier and vendor master data	Automated supplier onboarding with built-in validation.	Lower fraud risk and cleaner audit trails.
Delayed accrual insights due to data lag	Real-time reporting dashboards and analytics.	More accurate, on-time monthly and year-end closes.
Limited capacity for anomaly or fraud detection	AI-driven pattern recognition and real-time alerts.	Early risk identification and improved control confidence.

# The bottom line for finance leaders

A strong close shows how well your finance team runs, and our survey shows that the teams using AI and automation have faster closes, fewer errors, and greater confidence. By letting AI take on manual, repetitive work, your finance team can focus on higher-value tasks.

[Tipalti is the AI-powered platform for finance automation](#), helping mid-market companies scale faster by simplifying global payables, streamlining workflows, and improving efficiency.

## Ready to lead with clarity?

See how Tipalti helps finance teams run a faster, smarter financial close.

[Request a Demo Today](#)