



The CFO's 2026 Finance Stack Scorecard

How Future-Ready Is
Your Stack?



2026 will separate CFOs with future-proof finance stacks from those still struggling with inefficiencies everyday.

Today's CFO is no longer just a steward of numbers. They're expected to be growth architects—driving strategy, safeguarding liquidity, and scaling operations.

But here's the thing: while expectations have skyrocketed, most CFOs remain buried in spreadsheets, manual reconciliations, and fragmented systems. They're asked to deliver foresight with tools built for hindsight.

Basically massive pressure on CFOs with zero upgrade to the tech that actually enables them to deliver.

75% of Singapore-based SMEs consider reconciliation as a major pain point, which takes up to an average of 6–7 hours each week.

The CFOtech logo features the word "CFOtech" in white, sans-serif font, set against a blue rectangular background with a white diagonal line.

64% of finance leaders are constrained by day-to-day manual work

The centime logo features the word "centime" in a teal, sans-serif font, with a small orange triangle above the letter 'i'.

This is the exact reason why your finance stack matters more than ever now. Like a technology stack, it needs to be composable, scalable, and ROI-driven. Each layer, from payments to forecasting, should add capability. Together, these layers will decide whether your finance function operates as an engine for growth or only slows down your performance.

The thesis is simple: Your finance stack is either a growth enabler or a hidden liability that bleeds margin, increases risk, and slows you down.

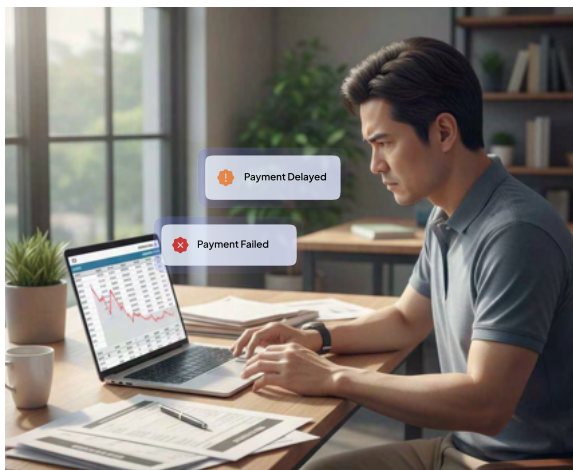
The CFO reality check: Where value leaks today

SME CFOs already know where the leaks are, but quantifying them shows just how serious the risks are. When finance stacks are built around manual tools, legacy processes, and fragmented providers, value quietly slips away across multiple fronts:

Cross-border payments

Cross-border payments may sound simple on paper, but in reality, they come with a lot of friction when you don't have the right finance stack and payment partner by your side. Hidden fees, delays, and failed transactions silently drain cash and time.

International payments, which should actually support global expansion, often become choke points that slow scaling and bleed value.



79% of SMEs in Singapore

plan to grow internationally compared to last year. Yet most lack the infrastructure to handle international payments at scale.

ASIAN **BANKING & FINANCE**

36% of SMEs still face issues like failed or delayed cross-border payments.

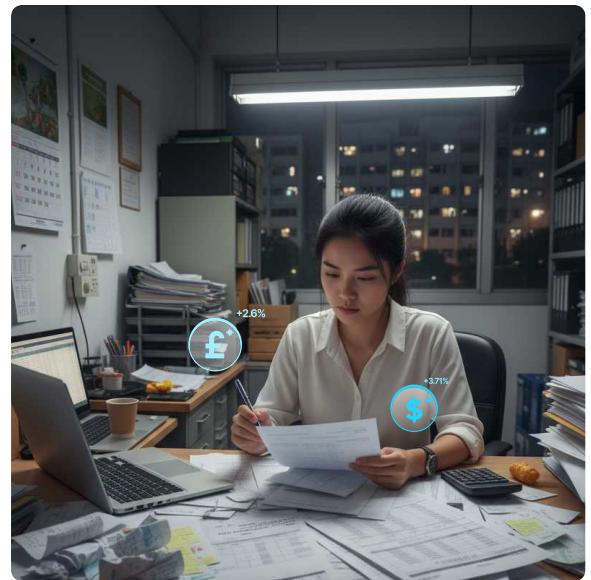
For a CFO, these become more than just operational hiccups:

- A delayed supplier payment can stall shipments, delay customer deliveries, and erode commercial trust.
- Each failed transaction chips away at your reputation, especially when partners start questioning your reliability.
- Repeated inefficiencies inflate overheads and waste finance teams' time on reconciliations instead of growth initiatives.

Pricing and FX

For SMEs handling hundreds of transactions every day, undisclosed margins and fluctuating exchange rates between initiation and settlement can quietly impact margins and distort unit economics.

Without transparency or proper hedging strategies, CFOs cannot accurately forecast costs or evaluate pricing strategies, leaving the business exposed to volatility and reactive decision-making. Most companies only discover the true cost during audits or reconciliations, but by then, the damage is already locked in.



In 2023, Singaporean SMEs alone lost

\$5.66 billion in hidden FX markups, while larger enterprises overpaid \$142 million due to undisclosed fees.

**SINGAPORE
BUSINESS REVIEW**

44% of Singaporean businesses are unsure, or don't believe, that banks disclose FX costs upfront. Many are effectively flying blind when it comes to pricing.

Cash flow and forecasting

For many SMEs, the finance stack still begins and ends with spreadsheets. While spreadsheets offer flexibility, they are inherently fragile: error-prone, hard to consolidate across entities, and difficult to keep updated, especially if you have multiple bank accounts across multiple countries.



Cash flow planning is essential: you need cash in the bank to pay your bills. Staying on top of your cash flow will help you see if you're going to run out of money – and when – so you can prepare ahead of time.

[PwC Global, 2025](#)



Here's what happens when CFOs don't have access to real-time cash flow visibility:

- ❗ They discover liquidity crunches too late and get forced into expensive short-term borrowing.
- ❗ Teams spend days manually updating models instead of stress-testing scenarios automatically.
- ❗ Opportunities to reinvest in growth are missed because cash availability isn't visible until after the window has closed.
- ❗ Reactive forecasting turns cash management into damage control, and not a growth driver.

Manual collections and AR/AP

Manual invoice chasing remains one of the most resource-draining activities for finance teams. SMEs devote countless hours to calls and emails just to collect what they are owed, turning collections into a full-time job rather than a process.

The consequences are significant:



Trapped Working Capital

Money sits in receivables instead of funding operations or growth, impacting liquidity.



Unnecessary Borrowing

SMEs end up taking on credit and paying interest, even while their own funds remain inaccessible.



Operational Strain

Payment delays ripple through the business, slowing vendor payments, creating bottlenecks, and increasing friction across the value chain.



Reactive Finance

Without AR/AP automation, teams spend more time chasing cash than enabling growth.

Compliance and risks

Regulatory environments are tightening around the world. From KYC and AML checks to cross-border fraud prevention, SMEs face rising expectations, but relying on fragmented tools means there are almost always gaps left.

The risks mount quickly:



Inconsistent Compliance

Patchwork processes expose companies to costly fines and regulatory penalties.



Increased Fraud Exposure

Lack of built-in monitoring makes digital payments and cross-border transactions vulnerable.



Growth Bottlenecks

Slow, manual compliance checks lengthen deal cycles and complicate expansion into new markets.



Reactive Anxiety

For CFOs, compliance should be a competitive advantage and a signal to partners and regulators that the business is trustworthy. But when it's not implemented proactively, it only becomes a source of stress.

The framework for evaluating your finance stack



Strategic fit

01

Your finance stack isn't just a back-office tool. It should directly enable the CFO's agenda: liquidity, control, and resilience. The right platform moves you from firefighting to foresight. Too many solutions stop at dashboards that 'look modern' but fail to deliver real strategic insight.

CFO's diagnostic questions:

- Do I get real-time visibility into liquidity across all entities and regions?
- Can high-friction workflows like AR/AP and reconciliation be automated end-to-end?
- Does this platform unify multi-entity data or create new silos?



How Finmo fits strategically into your finance stack

Finmo directly supports CFO-level priorities: liquidity management, operational control, and automation at scale. With real-time cash visibility across all entities, automated AR/AP workflows, and consolidated multi-entity reporting, Finmo ensures insight translates into actionable decisions, helping CFOs see where cash sits, in which currency, and how it's moving.



Here are the key capabilities you get



Real-time liquidity and cash positions across multiple accounts and regions



Automated payments, AR/AP, and collections to turn insight into execution



Full payment life-cycle visibility—from initiation to settlement



FX monitoring and hedging to protect margins in volatile markets



Value proposition

02

Your finance stack is only valuable if it moves the needle for your business. The right tools deliver hard outcomes: lower costs, higher efficiency, and even new revenue opportunities. Without measurable impact, it's just another expense line.

CFO's diagnostic questions:

- Does this platform deliver cost savings, efficiency gains, or new revenue streams?
- How quickly can I see impact, and is it sustainable?



How Finmo provides value to your business

Finmo turns your finance stack into a driver of measurable ROI by removing inefficiencies, putting idle cash to work, and protecting against margin erosion.

Here's how Finmo delivers impact:



Cost Savings Through Automation And Efficiency

Eliminate manual reconciliations, reduce errors, and cut down the overhead of managing multiple tools and providers.



Margin Protection With FX Hedging And Transparent Pricing

Shield your business from currency volatility and unnecessary fees, ensuring predictability and healthier margins.



Better Returns On Idle Cash

Finmo works with trusted partners like Endowus and Syfe to automatically sweep excess cash into short-term yield products. You earn higher returns without locking away liquidity, keeping money available for daily operations.

03



Strategy and payments

Forecasting is only useful if CFOs can act on it. The right finance stack combines real-time visibility with execution tools like global payouts, automated AR/AP, and FX hedging—all in one place. Without this integration, they risk cash sitting idle, margins eroding, and growth opportunities slipping away.

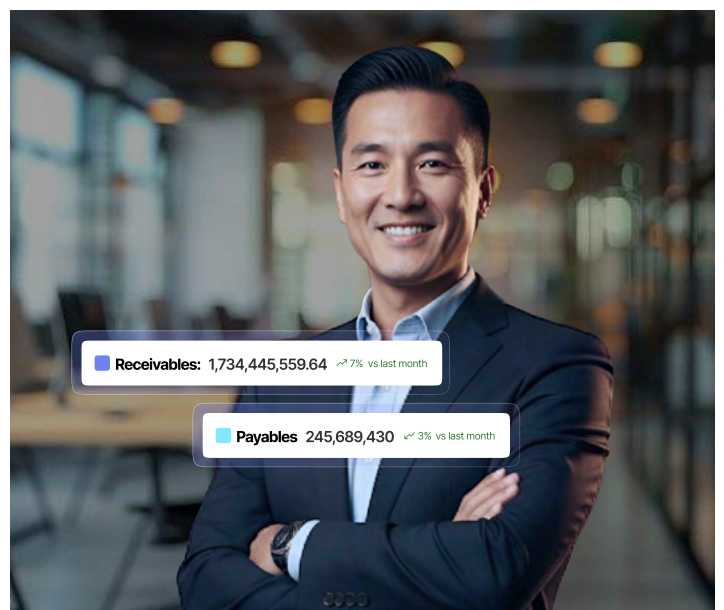
CFO's diagnostic questions:

- Does this tool provide both visibility for strategic decisions and support for automated payments, AR/AP, and collections?
- Can I view cash positions across different entities to view and manage liquidity?
- Does the platform include FX hedging to protect margins in volatile markets?
- Does it connect forecasting with execution so I can act on insights, not just view them?



How Finmo helps streamline your financial strategy and payments

Finmo combines visibility through real-time cash positions and liquidity forecasting, with execution capabilities like global payouts, automated AR/AP, and FX hedging. It can help CFOs respond immediately to liquidity gaps, delayed payments, or FX exposure, turning potential risks into strategic opportunities.



Here are the key capabilities you get



Global Payments Infrastructure

Set up virtual local currency accounts through your Finmo dashboard to send, receive, and hold funds in 36+ currencies—without needing a local presence or partnerships with multiple PSPs



Automated AR/ AP

Real-time dashboards with AR/AP automation that give you a clear view into your working capital



FX Risk Management At Scale

Protect margins with transparent live rates, forward contracts, and automated hedging strategies built especially for SMEs and start-ups.



Technology compatibilities

04

Your finance stack should integrate seamlessly with your existing ERPs, accounting platforms, and bank accounts—reducing complexity instead of adding it. APIs should enable deep automation for workflows like reconciliation, AR/AP, forecasting, and reporting.

The goal is to reduce complexity without forcing costly or disruptive migrations, so that your finance tools actually support strategic decision-making instead of creating friction.

CFO's diagnostic questions:

- Does this tool offer pre-built integrations with my ERP/ accounting systems?
- Can I access full functionality via the dashboard while APIs are being set up?
- How seamless and low-friction is the migration process?

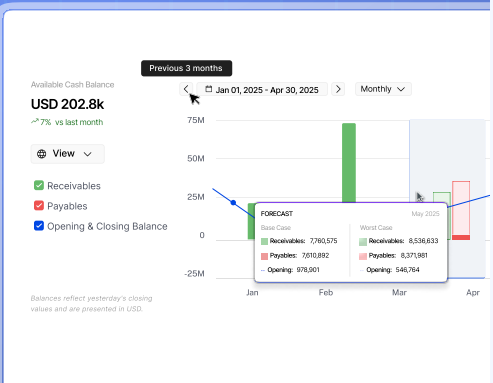


How Finmo Integrates with Your Existing Stack

Finmo integrates effortlessly with ERPs, accounting platforms (Xero, QuickBooks, SAP), and banking systems. Its API-first design and dashboard accessibility ensure CFOs get full functionality from day one, while reducing friction during migrations or integrations.



Here are the key capabilities you get



Available Cash Balance
USD 202.8k
↑ 7% vs last month

View

- Receivables
- Payables
- Opening & Closing Balance

Balances reflect yesterday's closing values and are presented in USD.

Previous 3 months: Jan 01, 2025 - Apr 30, 2025 | Monthly

75M
50M
25M
0
-25M

Jan Feb Mar Apr

FORECAST

Base Case: Receivables: 7,760,575; Payables: 7,910,892; Opening: 978,001

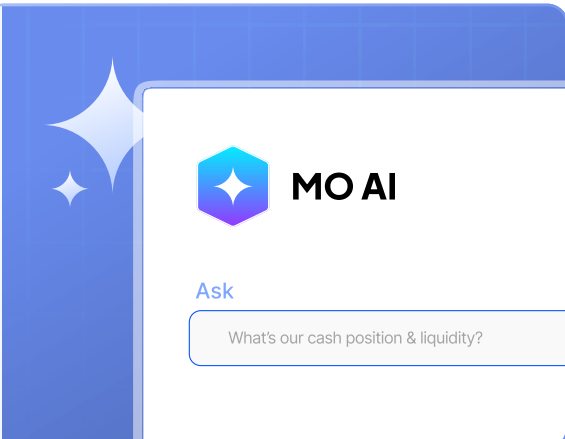
World Case: Receivables: 8,536,633; Payables: 8,371,981; Opening: 546,764

Deep Automation Of Reconciliation, Reporting, AR/AP, And Forecasting

Connected intelligence links ERPs, accounting, and payroll platforms to create a single source of truth for reliable financial planning.

AI-Powered Forecasting And Reporting

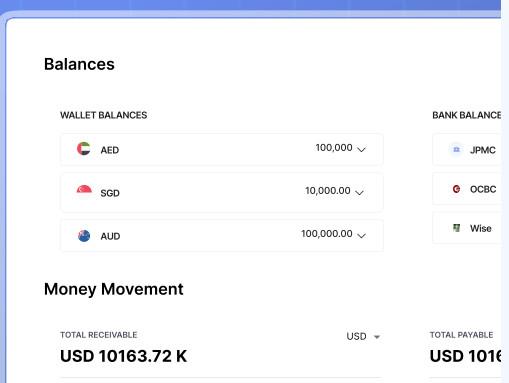
MO AI, Finmo's AI conversational assistant, provides real-time liquidity views, runs scenario-based forecasts, and generates investor-ready reports directly from the dashboard.



MO AI

Ask

What's our cash position & liquidity?



Balances

WALLET BALANCES

- AED: 100,000
- SGD: 10,000.00
- AUD: 100,000.00

BANK BALANCE

- JPMC
- OCBC
- Wise

Money Movement

TOTAL RECEIVABLE: **USD 10163.72 K**

TOTAL PAYABLE: **USD 1016**

Minimal Disruption And Faster Time-To-Value

Initiate secure payments and transfers without leaving the dashboard, which gives your lean finance team the same leverage as a multinational back office.

05



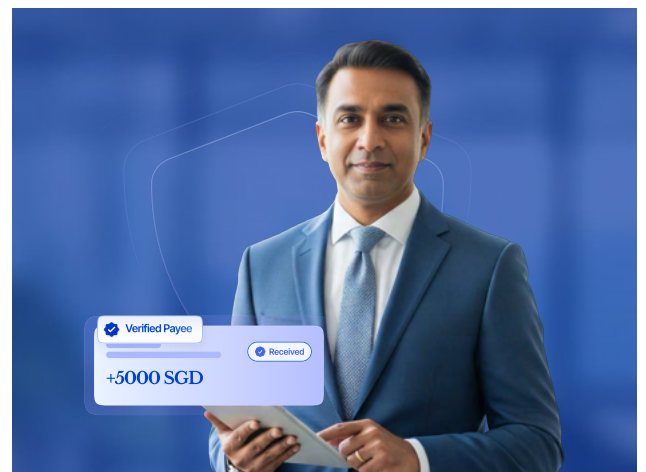
Risk and compliance

As SMEs scale, compliance risk multiplies. Fragmented KYC/AML processes and weak fraud prevention expose them to penalties, reputational damage, and financial loss.

To make matters worse, regulatory requirements across APAC and other markets are constantly shifting.

SMEs need a finance stack that embeds real-time AML/KYC checks, fraud detection, and proactive regulatory updates.

A finance stack supported by a strong compliance framework works as a growth driver, allowing CFOs to expand into new markets with full confidence.



CFO's diagnostic questions:

- Does the tool perform real-time AML/KYC checks and automated fraud monitoring?
- How does it protect sensitive data?
- Does it proactively update compliance features as regulations evolve?
- Can it embed risk and compliance controls into day-to-day operations rather than treating them as a separate process?



How Finmo always safeguards SMEs against risks and ensures compliance

Finmo embeds AML/KYC checks, fraud detection, and data protection directly into daily workflows. With automated compliance updates across jurisdictions, CFOs stay ahead of evolving regulations without overburdening teams.

Here are the key capabilities you get:



Real-time AML/KYC and fraud monitoring



End-to-end data encryption and configurable residency



Licensed and compliant across six jurisdictions (and growing)

**06**

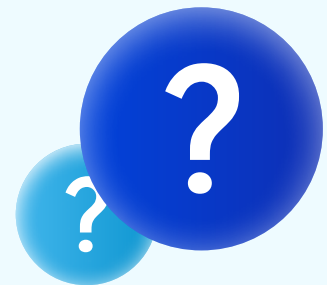
Governance and oversight

SMEs operating across multiple entities or markets often lose track of where money sits, creating blind spots that hinder decision-making and expose the business to more risks.

Without structured governance, funds get trapped in silos and CFOs lose oversight. A future-proof stack should enable role-based access, consolidated visibility, and automated controls so CFOs can align local operations with global financial goals.

CFO's diagnostic questions:

- Can roles and KPIs be defined by entity or function?
- Does it consolidate financial activity across brands/units in one view?



How Finmo ensures governance

Finmo supports parent-child organization mapping with role-based access, KPIs, and accountability frameworks. CFOs gain consolidated oversight while empowering local teams to operate independently, preventing shadow accounts and ensuring alignment across regions.

Here are the key capabilities you can expect:



Hierarchical access to multiple entities or units



Consolidated financial activity across brands and regions



Operational clarity and control at scale

07



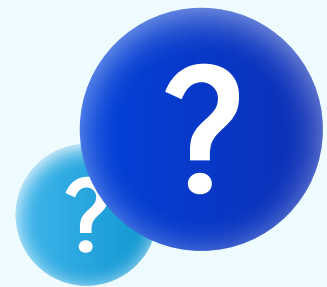
Financial viability

Your finance stack is only as reliable as the provider behind it. Unreliable vendors create risks of disruption, data loss, and costly migrations.

A strong partner should have solid funding, regulatory licenses, and banking-grade infrastructure with safeguards like AML/KYC to support long-term growth.

CFO's diagnostic questions:

- Does the provider have a proven track record of helping SMEs scale?
- Are regulatory licenses and banking-grade certifications in place across relevant jurisdictions?
- Can the platform integrate seamlessly with existing systems while maintaining data security?
- Does the provider embed risk controls such as AML/KYB checks into daily operations?



How Finmo ensures financial viability

FT is a banking-grade connected treasury platform with multiple regulatory licenses, certifications (SOC 2 Type II, PCI DSS), and a track record of scaling SMEs into mid-market enterprises. Its multi-tenant, secure architecture ensures stable growth without data loss or costly migrations. The platform also has several embedded risk control measures, like AML/KYC.



Roadmap to a future-proof finance stack

PHASE 01

Diagnostic



The first step is an honest audit of your current stack. Identify inefficiencies across payments, FX, forecasting, and data management. Many SMEs in Asia still rely on spreadsheets, leaving them vulnerable to human error and poor visibility. By mapping leaks upfront, CFOs can quantify the cost of inefficiency and prioritize quick wins, from reconciliation automation to FX transparency.

PHASE 02

Innovation infrastructure

SMEs need a dedicated ‘finance stack owner’ or transformation lead—someone responsible for evaluating tools, managing integrations, and reporting outcomes. This role ensures projects don’t get stuck in silos between IT, finance, and operations. In mid-market companies, the CFO often plays this role directly, while delegating execution to a trusted manager.



PHASE 03

Pilot programs



SMEs should start with pilot programs to identify issues and address them early on. For instance, you can test a solution for real-time visibility into global cash or automating AR/AP for one entity. When you are able to see tangible improvements through the pilot program, it also becomes easier to justify scaling it across the enterprise.

PHASE 04

Scale and institutionalize

Once pilots succeed, it's time to embed them into core finance operations. This means rolling out solutions across all entities, integrating them with ERP/accounting tools, and training staff to maximize value. At this stage, SMEs should also adopt advanced features like AI-driven forecasting or tools such as Finmo's MO AI, which links directly to live financial data and can take actions, like triggering payments or updating forecasts, through simple conversational prompts.



PHASE 05

Continuous evolution

Finance stacks are never "done." Markets evolve, regulations tighten, and technology advances. SMEs must embed a culture of continuous evolution by tracking performance dashboards, updating compliance protocols, and experimenting with AI-driven insights.



By treating the finance stack as a living system rather than a one-off project, CFOs future-proof operations and stay competitive in fast-changing global markets.

What's at stake: Risks of standing still vs upsides of an effective finance stack

Risk of Inaction



Running enterprise-level operations with SME-level resources

Mid-market finance leaders face the challenge of managing multi-country operations with lean teams and fragmented systems. Without a connected finance stack, many SMEs still juggle multiple bank accounts, spreadsheets, and manual reconciliations. CFOs lack real-time visibility into cash positions, making it difficult to respond quickly to liquidity gaps, seize growth opportunities, or reassure investors.



Margin leakage and trapped liquidity

Inefficient FX management, hidden pricing markups, and slow AR/AP processes quietly impact margins and trap working capital. Without automation and consolidated visibility, CFOs often only notice these losses during audits, forcing the business to borrow money for operations that could have been easily covered with its own trapped cash.



Compliance and operational exposure

Fragmented systems and manual processes elevate the risk of regulatory breaches, fraud, and reporting errors. Each inefficiency compounds operational risk, threatening reputation, regulatory standing, and long-term resilience.



Growth blind spots

Limited visibility across cash, accounts, and transactions increases both operational and strategic risk. Without a unified system, CFOs cannot make informed decisions about expansion, capital allocation, or entering new markets, leaving the business reactive instead of proactive.

Upside of action



Level the playing field with Tier-1 banks

A modern finance stack gives SMEs capabilities once reserved for large enterprises. CFOs gain real-time visibility into their cash positions, automated payments, FX management, and consolidated reporting—matching the speed, control, and agility of Tier-1 banks.



Unlock underserved global market opportunities

A modern finance stack makes scaling across borders simpler and more reliable by consolidating multiple bank accounts, currencies, and entities into a single platform.



Build trust by combining reliability with agility

Consistent finance processes give stakeholders, suppliers, and partners confidence in your business. At the same time, the ability to act quickly on insights and adjust to market shifts signals that the company is both stable and forward-thinking.

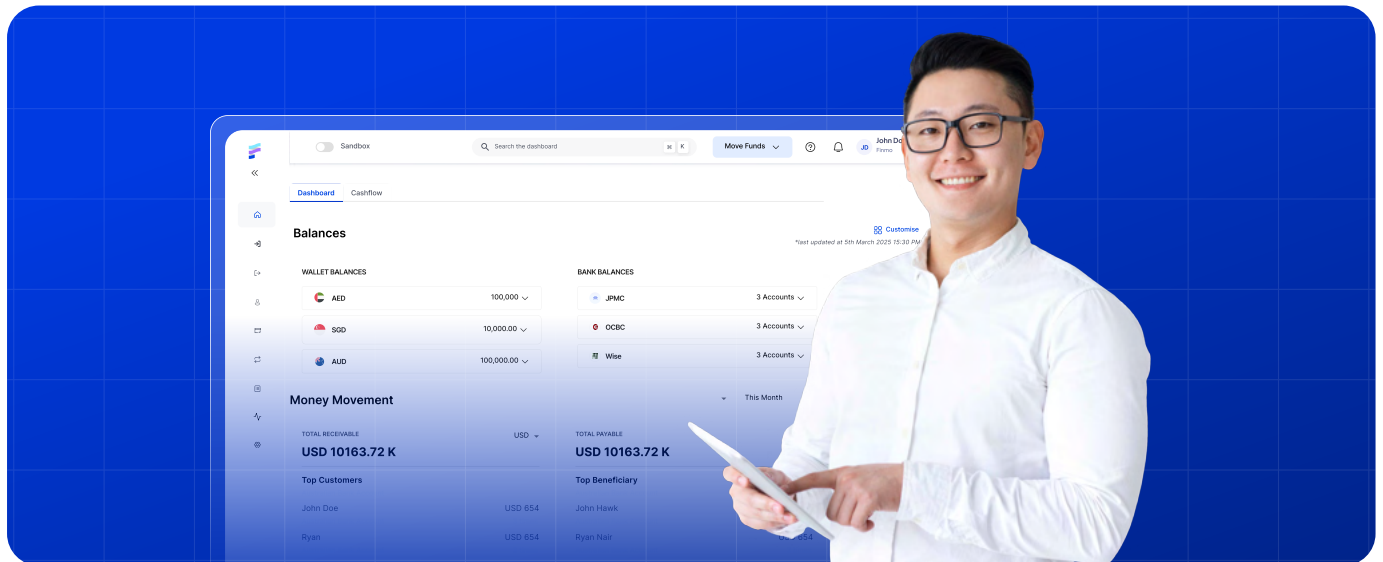


Free up CFO bandwidth for strategy, not admin

When routine tasks are automated and connected, CFOs get more time to focus on scenario planning, growth strategy, investor reporting, and strategic partnerships. Moving from firefighting to foresight transforms finance from a cost center into a true growth enabler.



Closing Note: Take Control of Your Finance Stack



CFOs can no longer afford to treat their finance stack as a back-office utility. Every inefficiency, including manual reconciliations, fragmented systems, hidden FX costs, impacts margin, ties up idle cash, and slows down decision-making.

The solution is a finance stack built for strategy: integrated, automated, and insight-driven.

By unifying cash visibility, payments, AR/AP, forecasting, and compliance, CFOs can act decisively, optimize working capital, and unlock growth opportunities previously out of reach.

Start by auditing your current tools, prioritizing quick wins like payment automation or FX visibility, and pilot strategic solutions. The goal should always be to turn your finance function from a reactive burden into a proactive engine for growth.

About



Finmo is a connected treasury platform built for modern CFOs and lean finance teams. We simplify the way businesses see, manage, and move money across entities, currencies, and markets, so finance leaders can focus on growth, not spreadsheets.

Built with enterprise-grade security and compliance, Finmo is [licensed in six jurisdictions](#), with certifications including PCI-DSS 4.0 and ISO 27001.



**Connected
Dashboard**



**Real-time cash
visibility**



Global Payment Rails



AR/AP Automation



Cash forecasting



**Working Capital
Optimization**

Get Started

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