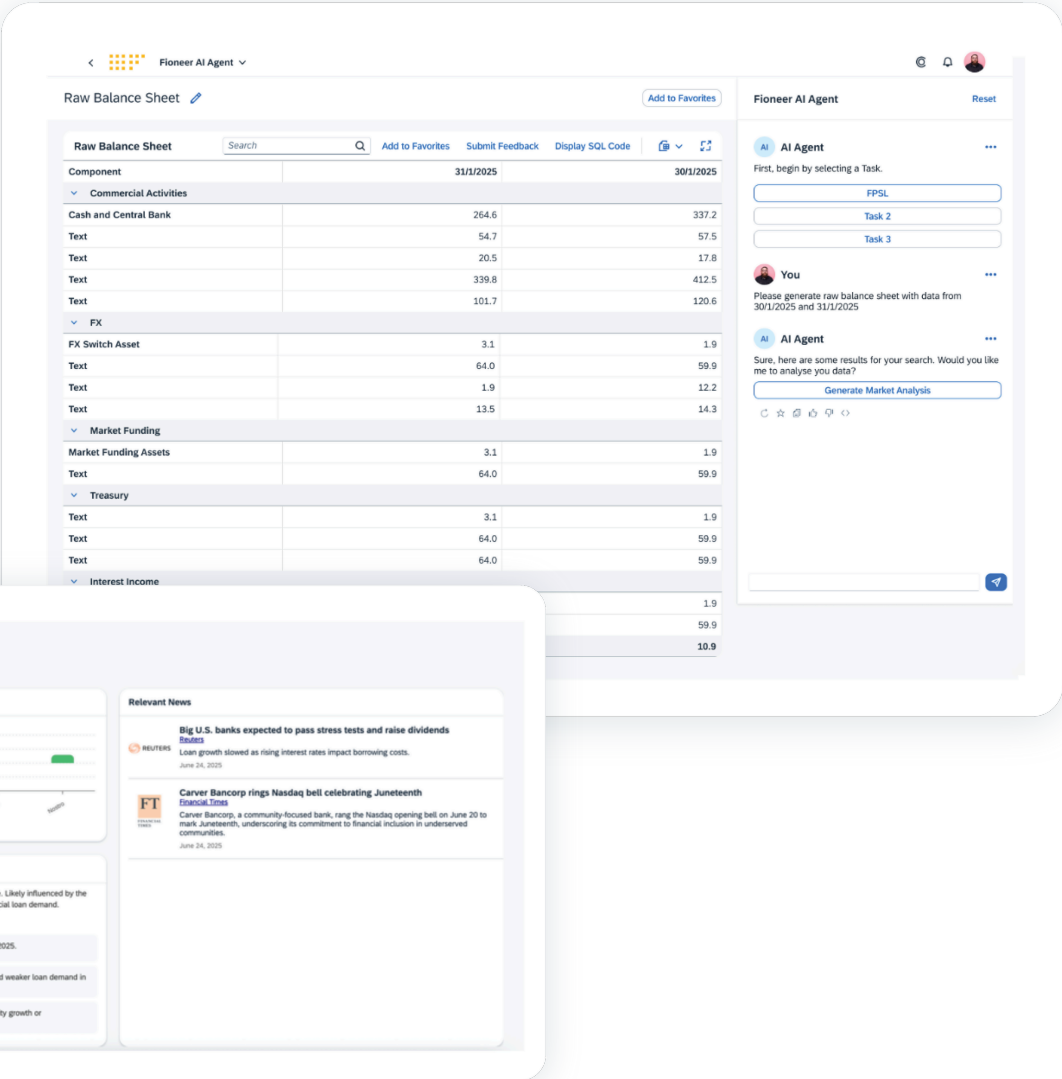# SAP Fioneer

Fioneer AI Agent

Empowering bank CFOs and their teams with a modern & unified finance platform that is efficient, compliant, future-ready.

At a glance

The Fioneer AI Agent is a natural language interface with built-in business content for SAP Fioneer's solutions. It is not a generic layer on top of systems. It is embedded directly into our portfolio – banking, insurance, and finance – where the processes and data actually live. It combines domain knowledge, finance-grade logic, and SAP-native integration in one product. With a flexible deployment & integration it will align with your AI strategy.

This means business users in banks or insurers, including their CFOs don't have to rely on spreadsheets, manual reconciliations, or IT hand-offs. They can interact with their core processes in natural language – asking questions, running checks, automating workflows, or simulating scenarios – to get answers instantly, with auditability built in.

Just ask a question like "What are the top suspense accounts in 2025?" and get the answer in seconds.

SAP Fioneer

Fioneer AI Agent

With the Fioneer AI Agent the impact is measurable – Finance teams can accelerate close cycles, reduce manual adjustments, and free capacity for innovation. Insurers can analyze portfolios in real time. Banks can steer strategy with proactive insight instead of retrospective reporting.

Key facts about the Fioneer AI Agent

1
Sits on top of existing products and delivered via a single ABAP transport.

2
Inherits user rights by leveraging existing permissions from underlying systems using CDS views.

3
Accesses data in real time by reading directly from the source.

4
Comes with pre-delivered semantics, allowing the agent to work seamlessly with your existing data structures right out of the box.

5
No individual data points are ever sent to the LLM; only the structure of the data is shared.

Benefits of the Fioneer AI Agent

⭐ Translate manual processes into natural language

⭐ Ready to use software – Implementation cost reduction of 50%

⭐ Increase FTE productivity – Cut dependencies to IT teams by giving the power to the business user

⭐ Easily activate AI across your business – Always current, always powered by the latest advancements with every release

⭐ Maximize your AI investments – No new subscriptions needed

Increased process efficiency by ~37% through proven use cases

1
Business & financial insights

Provides an intelligent reporting capability where users can input key words (e.g., "trial balance") and instantly receive the relevant financial data.

2
Suspense and error account analysis

Detects all process or contract-related errors within FPSL in real time.

3
Anomaly detection

AI agent detects outliers or unusual patterns in claims data that might indicate fraud, errors, or policy abuse, allowing for proactive investigation and mitigation.

4
Instant access to account info

View account information. E.g., for current accounts, loans and other products, filtering and sorting information on demand.

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