



Know what you're deciding

**Grip, control and accountability
in AI-driven finance**

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Introduction

If an auditor asked you to explain an AI-driven decision today, could you? Three out of four CFOs couldn't. The picture across the sector isn't much better: 54% of finance managers, credit management professionals and CFOs can't fully explain or trace an AI-driven decision. All while legislation, the EU AI Act chief among it, is pushing for more accountability around exactly these decisions.

EU AI Act

The EU AI Act has been in force since August 2024 and applies to every organisation in Europe that uses or offers AI services or tools. It sorts AI systems into four risk categories: minimal, limited, high and unacceptable. The higher the risk, the stricter the requirements.

One application matters most for finance and credit management: AI that assesses the creditworthiness or credit score of individuals. That falls squarely into the high-risk category. From December 2027, this means strict requirements around human oversight, logging, documentation and explainability towards the people affected.



For many finance professionals, AI feels like the next logical step in their processes. But adding a digital colleague where it truly counts is far from straightforward. Other sectors are experimenting freely, weaving AI deep into their core processes. Finance is moving more cautiously. Legislation is rightly strict, and it keeps the sector alert when it comes to AI. Or does it?

For the ninth year running, Onguard's FinTech Barometer surveyed 336 CFOs, finance managers and credit management professionals in the Netherlands. AI was on the agenda last year too, when it was mostly about the promise. This year, it's about the practice. How are finance professionals actually using AI? How do they stay in control, and how do they make sure decisions remain accountable? This research shows that AI adoption in the sector has outpaced control over it, and that shows up even at the top.

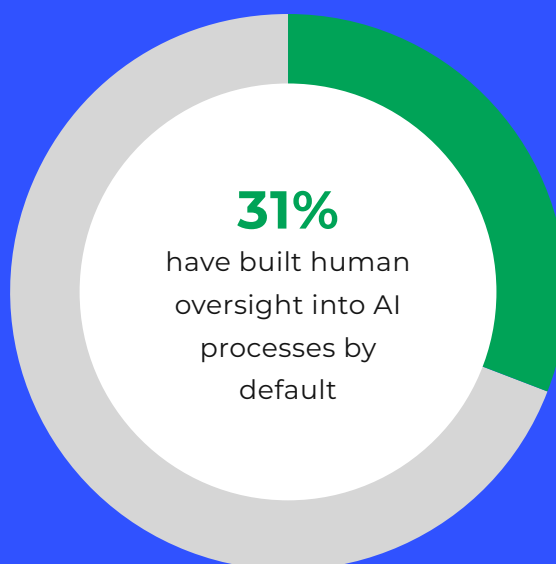
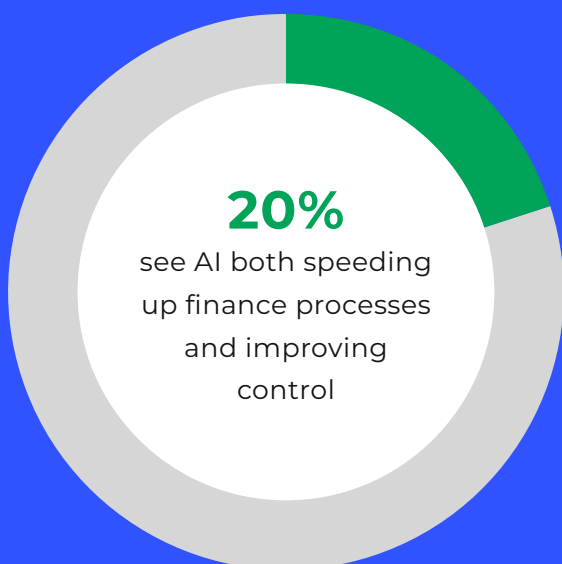
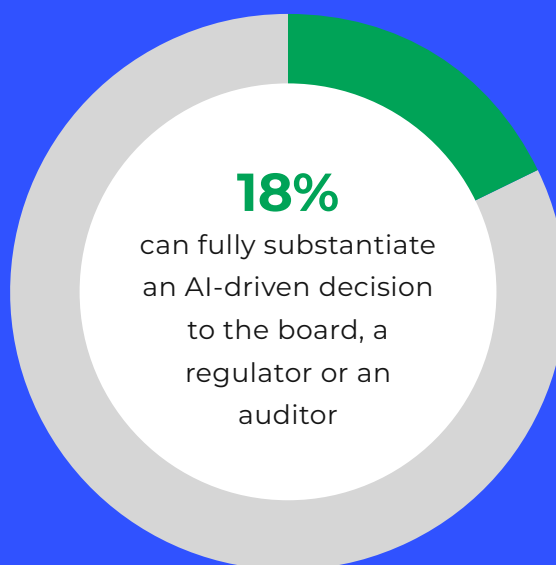
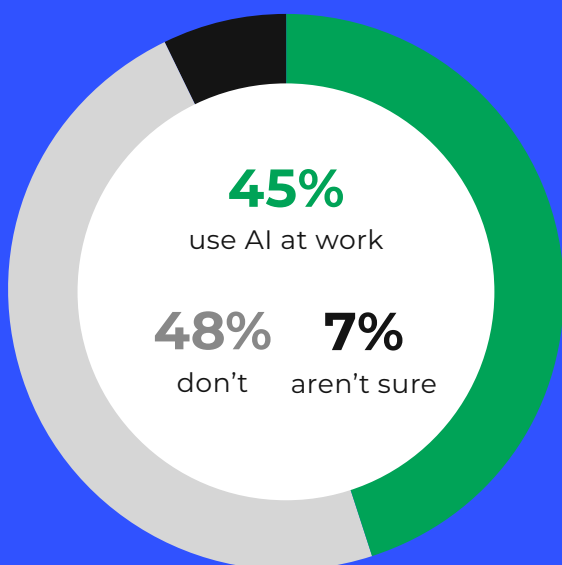
“Getting a grip on AI is a governance question, not an IT issue. If you’re a CFO and you can’t explain an AI decision, you’ve lost control over your own accountability. That’s exactly why we keep running this research, year after year.”



Dennis Kromhout van der Meer
Managing Director bij Onguard

IN 30 SECONDS

what this report shows

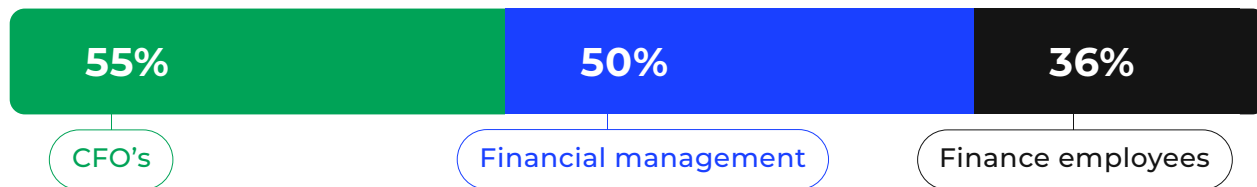


CHAPTER 1

AI on the rise

AI is advancing quickly in finance. Usage right now is split almost fifty-fifty: 48% don't use it, 45% do, and 7% aren't sure. What stands out is that CFOs report using AI more than finance staff, which flips the original promise of AI on its head. The repetitive work AI has the most potential for, working through files, answering emails, chasing debtors, sits with the group least likely to say they use it.

I use AI at work



“AI is something of a hype in our field. Usage is growing, but I’m not yet seeing it speed up the primary process of credit management. It’s mostly being used on the edges, think ChatGPT or Claude alongside Excel. The moment AI touches a customer’s creditworthiness, you fall under the EU AI Act, and you need accountability and security in place before you start. In finance, limited AI use is sometimes a deliberate choice.”



Willand Brien

Teamlead AI solutions & product bij Onguard

CHAPTER 2

The explainability gap

Using AI in finance means being able to explain, at any moment, how a decision came about, to the board, an auditor or a regulator. On many finance teams, that's not the reality. Only 18% can fully substantiate an AI-driven decision on lending or debt collection.

To what extent can you substantiate an AI-driven decision on granting a loan or collecting a debt to the board, an auditor or a regulator?

52%



Mostly

21%



Limited

18%



Fully

9%



Barely or not at all

“AI simply makes decisions for you, whether it has all the relevant information or not. That’s why the information it does have needs to be reliable and accessible, and why you need to be able to justify the outcomes afterwards. A lot of what matters in collections doesn’t sit in the numbers, but in the nuance around them, a debtor who’s struggling, for instance. That’s exactly where the most essential part of our profession lies: the human factor and the customer relationship.”



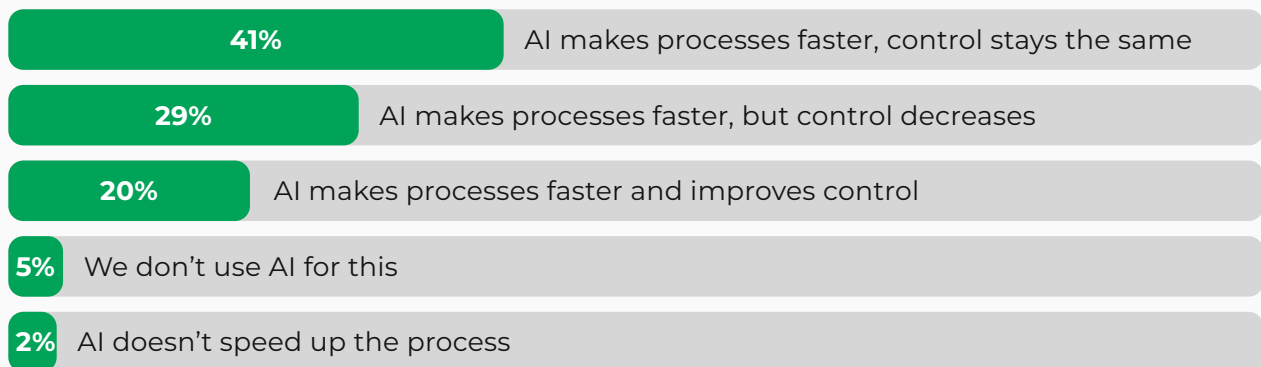
Marco Bontje

International sales consultant bij Onguard

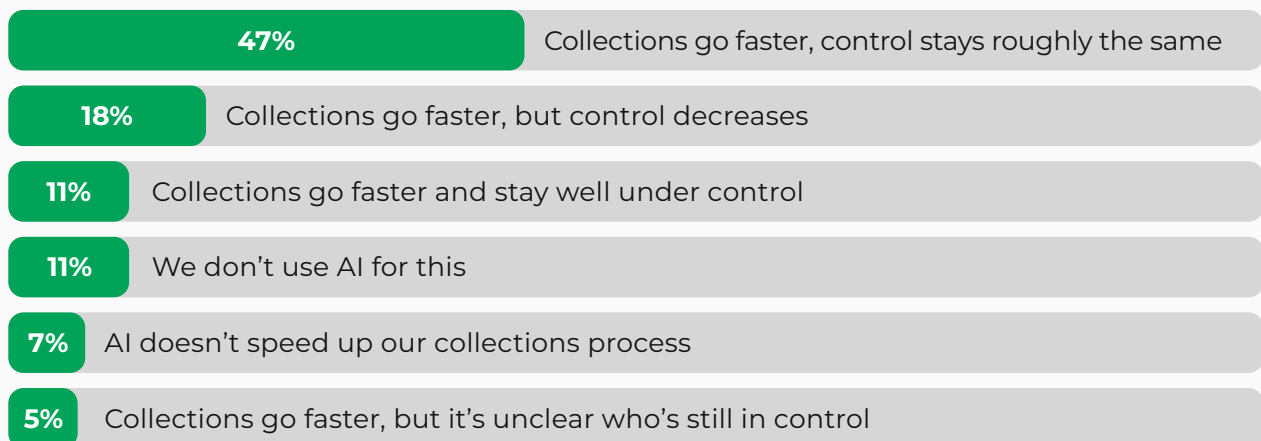
CHAPTER 3

Speed versus control

The effect of AI on speed and control within finance



The effect of AI on speed and control in the collections process



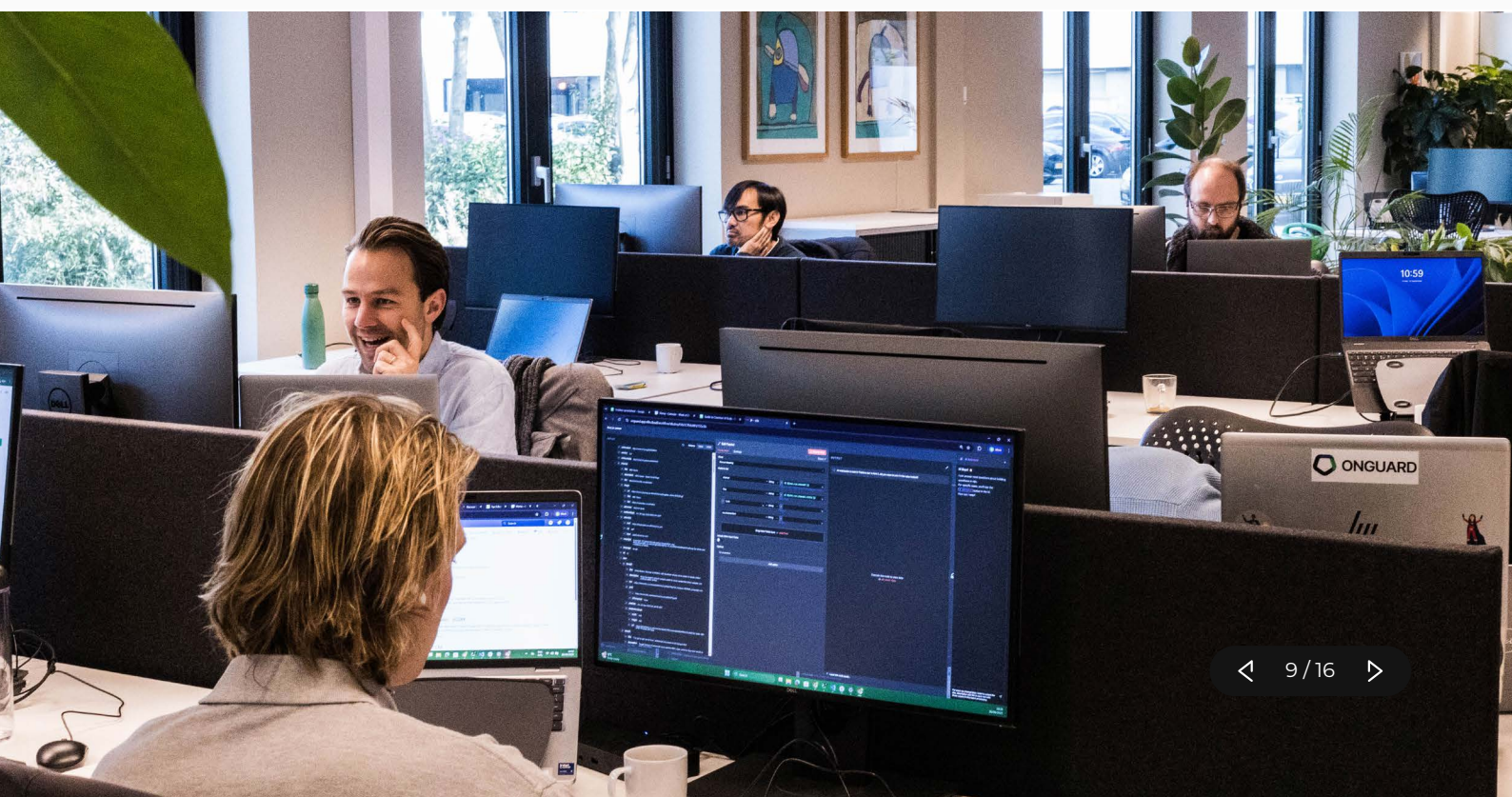
Across finance broadly, and in the collections process specifically, most professionals see AI keeping control at roughly the same level. The question is: the same as what? The previous chapter showed that fewer than one in five can fully substantiate an AI-driven decision. If most people can't, then control staying at that same level is a questionable achievement. At the same time, almost a third of professionals believe that AI's speed comes at the expense of control.

“Where the balance between speed and control should sit depends entirely on where you apply AI. Sending payment reminders isn’t especially high-stakes, so it needs little control. A major budgeting decision is a different story, one where speed matters far less. Given how sensitive our field is, speed almost always takes a back seat to quality. Cut corners there, and that speed gain comes back to bite you sooner or later.”



Willand Brien

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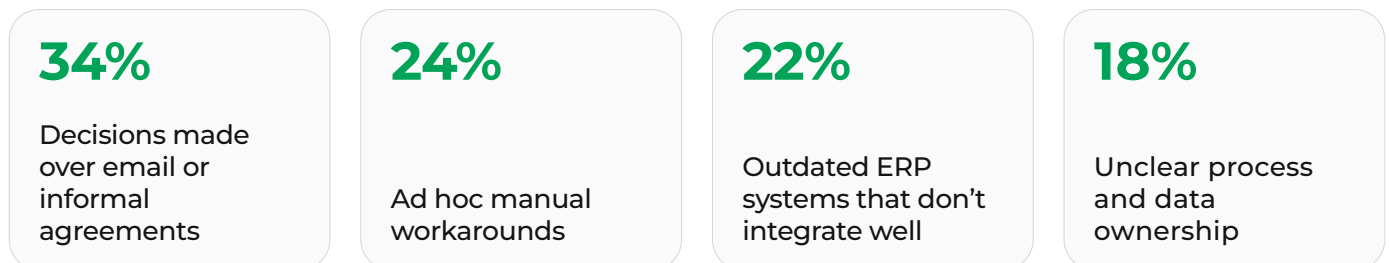


CHAPTER 4

Human oversight and ownership

Control, then, is never a given when it comes to using AI. In debt collection specifically, it mostly comes down to how the processes around the technology are set up.

The four biggest AI bottlenecks in collecting outstanding payments



According to finance professionals, the biggest bottleneck for AI is decisions that were never recorded, something AI can't factor in when automatically collecting payments. The same thread runs through the other three bottlenecks: a lack of structure.

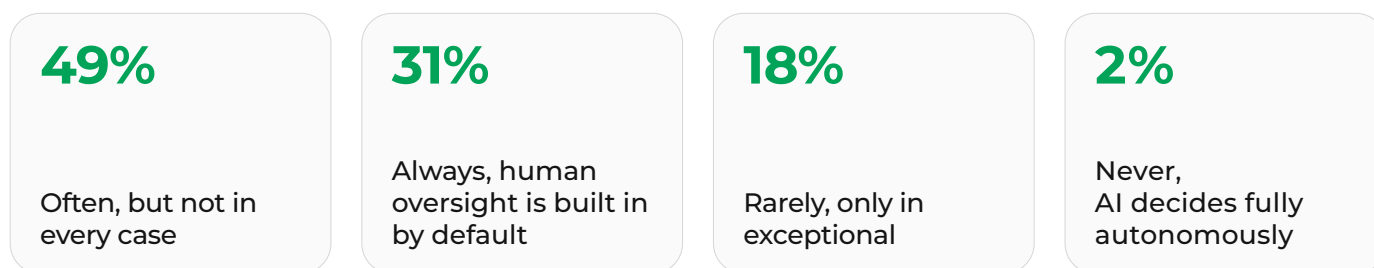
“AI simply makes decisions for you, whether it has all the relevant information or not. That’s why the information it does have needs to be reliable and accessible, and why you need to be able to justify the outcomes afterwards. A lot of what matters in collections doesn’t sit in the numbers, but in the nuance around them, a debtor who’s struggling, for instance. That’s exactly where the most essential part of our profession lies: the human factor and the customer relationship.”



Marco Bontje
International sales consultant
bij Onguard

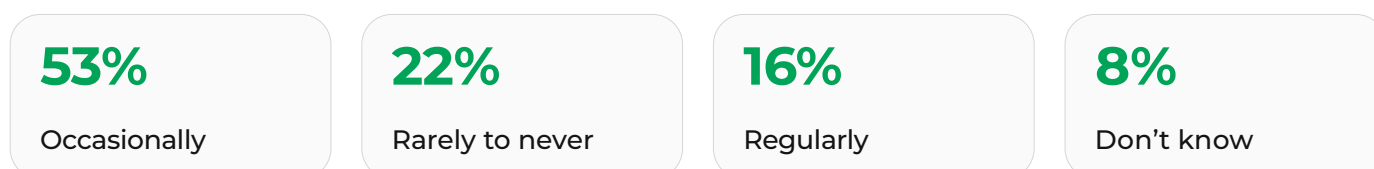
If AI can only build on what's been recorded, people have to catch the rest. Yet half of finance professionals say human oversight is often, though not always, part of their AI processes. Only one in three has it built in by default.

Human oversight is part of our AI processes



How often does that human oversight actually get used in practice?

Frequency of AI-driven decisions leading to corrections, exceptions or manual review



Almost seven in ten organisations regularly need to check or correct AI decisions. Human oversight, then, is being put to real use, not just promised. It's the group correcting AI-driven decisions regularly that deserves the most attention: for them, intervention has become structural. That ties straight back to where this chapter started. When the biggest obstacles for AI are unrecorded decisions and informal agreements, human correction of AI's work is less a surprise than a logical consequence. People catch what the system can't see.

So how does this play out specifically in collections?

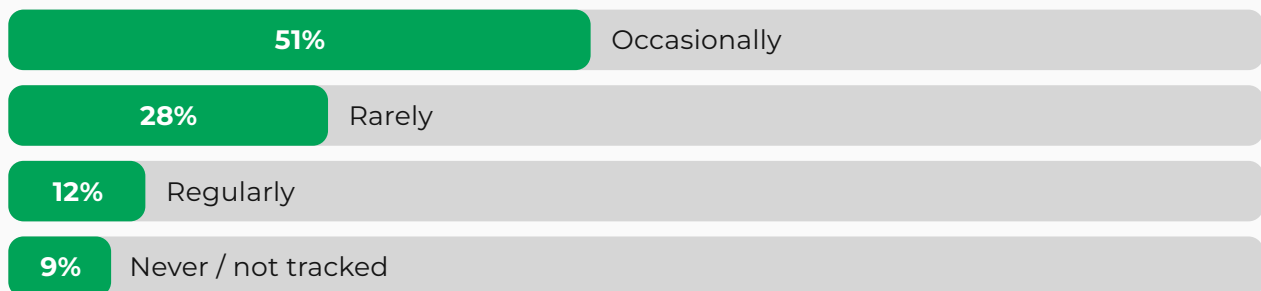
CHAPTER 5

Collections as a case study

The biggest risk of AI-driven collections within the organisation



How often do AI-driven collections decisions need to be corrected or reversed?



“AI in collections is still in its infancy at many organisations. That said, some have already got this right. Every AI decision gets logged in an audit trail down to debtor level, including the data it was based on. AI offers a recommendation, a person makes the final call and signs off, and that step gets logged too. That way, an AI-driven decision always stays traceable.”



Dennis Kromhout van der Meer
Managing Director bij Onguard

Concerns about AI in collections span several fronts, and professionals disagree on what the biggest risk actually is. One figure stands out: the 20% who flag a governance risk, insufficient grip at board level. That concern plays out in practice too. Over half (54%) admit they couldn't fully explain or trace an AI decision if an auditor asked today. Strikingly, CFOs are the most likely to admit this (74%), even though they're the ones ultimately accountable for these decisions.

That's not to say these AI-driven processes run without any human oversight. 63% regularly or occasionally step in themselves, correcting or reversing AI-driven decisions. So the real test is less about whether people step in, and more about whether that intervention holds up to scrutiny afterwards.

CONCLUSION

Control starts with a choice

AI adoption and control need to move at the same pace. The FinTech Barometer 2026 shows a sector integrating AI into its processes cautiously. Usage sits at almost exactly fifty-fifty.

That caution doesn't mean AI is being built on solid ground, though. Fully substantiating an AI-driven decision is the exception rather than the rule. Wherever AI speeds up a process, professionals see control slip in return. This is a structural problem: decisions and agreements still aren't always recorded, which keeps exactly the nuance and context around a process out of AI's view. Whether organisations realise it or not, every AI justification stays incomplete as long as that's the case. Human oversight has held things together so far, but not consistently. At most organisations, human intervention in AI decisions is common, though it's not a standard part of every process. That gap runs all the way to the top: it's the CFO, the person ultimately accountable, who is least able to explain an AI decision. Knowing what you decide and why, especially once AI is involved, comes down to arranging control and grip in advance, not once an auditor, a regulator, a customer or new legislation forces the question.

“For Onguard, the coming years are less about maximising AI and more about using it deliberately. Not every process calls for the same degree of autonomy, control or explainability. Sending a payment reminder is a different matter from deciding to send a customer to collections. AI can add value in both situations, just in different ways. That choice is exactly where the maturity lies. Where do you let AI support, advise or act independently, and what level of control fits each of those? That’s how we approach further AI adoption at Onguard, too.”



Willand Brien

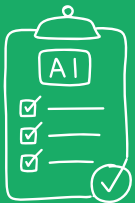
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Best practices: what the data tells us



1. KNOW WHERE AI CAN AND CAN'T HELP

Not every process is suited to automation. AI is good at flagging risks early, negative news about a customer, for example. But the next step, how you respond to the customer, remains work for people. Rather than rushing to be first, wait until you're confident AI can handle it, especially anywhere the stakes are higher, such as the customer relationship. Decide, process step by process step, whether AI takes over a task or only supports it. Sometimes, less AI is the better call.



2. BUILD IN EXPLAINABILITY UPFRONT, NOT AS AN AFTERTHOUGHT

Reconstructing what an AI model did after the fact simply doesn't work. So record, for every decision, which data was used, what AI recommended and who signed off on it. Skip these steps, and AI stays a black box you can't fall back on the moment a key stakeholder comes asking.



3. INNOVATE WITH AI WHERE IT COUNTS

The biggest wins from AI often come from small things rather than the most ambitious idea. Sorting incoming emails, running analyses or drafting recommendations can already be fully automated today. These applications might not be the most impressive, but they're immediately usable and explainable. And that's what counts in the end.

About the research

Every year, Onguard researches how finance professionals view the financial trends and developments shaping the moment, from new technologies to new payment methods. This research, the FinTech Barometer, has now been conducted for the ninth year running. 319 finance professionals took part, 101 of them CFOs and 218 finance professionals.



About Onguard

Onguard speeds up payments and improves cash flow for businesses through smart credit management. Our solutions give you insight into payment behaviour, help you minimise financial risk and sharpen your communication around unpaid invoices. The result? Faster payments, fewer write-offs and lower customer churn. With more than 30 years of experience, we help optimise working capital and free up valuable time with your customers by handling the day-to-day. The result: get paid quicker, DSO cut by up to 30%, and collection costs down 15 to 30%.

Want to know more?

Got questions about our solution, or how to set up credit management as effectively as possible within your organisation? Get in touch; we're happy to help.

Call us at:

+31 (0) 88 256 66 66

Or e-mail us:

contact@onguard.com

[Send an e-mail →](#)