smartContract

AN EBOOK FOR FINANCE LEADERS

The financial answers hidden inside your contracts

smartContract AI: contract analysis for modern finance teams

How smartContract AI turns buried contract obligations into answers finance can act on — before costs, risks, and missed opportunities reach the business.

01 THE CHALLENGE

The answers finance needs are hiding in plain sight

It's a Tuesday afternoon, and your VP of Finance asks a simple question: "What's our total exposure on contracts renewing in the next 90 days?"

It should be a five-minute answer. Instead it takes several people, several systems, and hours of searching through contracts, amendments, and statements of work before anyone is confident in the number.

For most finance teams, none of this is unusual. It's the everyday cost of critical financial information buried in contracts, vendor agreements, amendments, and statements of work — information the business needs but can't access quickly enough.

IN THIS EBOOK

- The contract challenges finance teams face every week
- What poor contract visibility costs finance teams
- How smartContract AI closes the gap
- What it costs to keep waiting

02 THE QUESTIONS

Five financial questions that shouldn't take days to answer

Most contract-related finance issues begin as a simple business question, and the answer almost always exists somewhere. The real challenge is reaching it quickly enough to make the right decision. Across the teams finance works with every day, those questions sound like this:

BUDGET PLANNING
"Which commitments could impact next quarter's budget?"

VENDOR MANAGEMENT
"Which agreements are due for renewal?"

COST CONTROL
"Where are unexpected costs hiding?"

REVENUE RECOVERY
"Are we capturing the rebates and discounts we negotiated?"

RISK & COMPLIANCE
"Which obligations could create financial exposure?"

> **Key takeaway:** The information usually exists. The challenge is reaching it quickly enough to make the decision.

03 THE HIDDEN COST

When contract blind spots become financial problems

Finance teams rarely create the contracts they manage, but they're often the team that absorbs the consequences when an obligation is missed. An unmonitored contract doesn't stay buried in a repository. It resurfaces as an unexpected renewal, a missed rebate, or a price increase that hits the budget before anyone can respond. For finance leaders, the impact is immediate, and it's threefold:

FINANCIAL

Unexpected vendor charges, automatic renewals, missed rebates, overlooked incentives, and price increases that affect budgets before anyone can respond.

OPERATIONAL

Manual reviews, spreadsheet-based tracking, budgeting delays, and time lost searching across agreements and versions.

STRATEGIC

Forecasting uncertainty, reduced visibility into future obligations, weaker negotiating leverage, and less confidence in planning.

Why does this keep happening? Not because of how many contracts an organisation holds, but because the financial detail stays hard to see — renewal dates and cancellation windows buried inside agreements, pricing adjustments hidden in contract language, and negotiated value (rebates, incentives, commitments) spread across contracts, amendments, and statements of work. Up to ~9% of annual contract value is lost through poor contract management.

> **Key takeaway:** Poor contract visibility doesn't stay a contract problem. It quickly becomes a finance problem — affecting cost control, forecasting, and business performance.

04 THE SOLUTION

How smartContract AI brings financial clarity

For finance leaders, the value of AI isn't faster review in the abstract — it's the answer before a renewal deadline passes, before a price increase hits the budget, and before negotiated value slips away unnoticed. Traditional approaches make teams search documents for answers. **smartContract AI** surfaces them the moment the question arises, built for how finance actually operates.

ANSWERS AT THE MOMENTS THAT MATTER TO FINANCE

Before a renewal — highlights renewal dates, cancellation windows, and upcoming commitments before deadlines pass, so teams decide deliberately rather than renewing by default.

Before budget planning — identifies price adjustments, future obligations, and commercial commitments before forecasts are finalised.

Before value is lost — tracks rebates, incentives, thresholds, and obligations continuously, so opportunities are acted on before they expire.

BUILT FOR FINANCE, NOT JUST LEGAL

Answers, not search — ask smartContract AI a plain-language question and get the answer with the supporting contract language, instead of digging through documents.

Monitoring that runs on its own — renewals, obligations, pricing commitments, and deadlines tracked automatically across the portfolio.

Connected to your finance systems — ties contract terms to actuals in your ERP and finance stack (NetSuite, SAP, Oracle, Microsoft Dynamics) and AP, so obligations, accruals, and spend reconcile automatically — not in an isolated repository.

FROM SEARCHING TO FINANCIAL CLARITY

Instead of digging through documents, finance gets the answer the moment the question arises — tighter cost control, more accurate forecasts, and less value left on the table. Finance teams are adopting AI fast: 56% of finance leaders now use it, roughly double the 2023 rate.

> **Key takeaway:** smartContract AI helps finance spend less time chasing information and more time improving forecasts, protecting value, and making confident decisions.

05 THE COST OF WAITING

The cost of waiting for better visibility

Doing nothing feels safe. It isn't. Every quarter, manual reviews, spreadsheets, and disconnected repositories raise the odds of a missed renewal, an unnoticed price change, or a lost rebate — and that value rarely comes back. Meanwhile, finance teams are adopting AI quickly, and the pace is accelerating.

56% of finance leaders now use AI — roughly double the 2023 rate — and 87% of CFOs say it will be very or extremely important to finance in 2026.

But only a small fraction have moved beyond pilots to AI running in core finance workflows. Gartner predicts that by 2029, around 50% of contract reviews will be handled by self-service systems. That gap is the opportunity: teams that operationalise contract intelligence now build a lead in visibility, responsiveness, and oversight that becomes harder to close as portfolios grow and obligations get harder to track by hand.

> **Key takeaway:** Delay isn't neutral. The cost of poor contract visibility compounds, while teams with better access to contract intelligence keep moving ahead.

06 GET STARTED

Turn contract data into financial intelligence

Contract challenges don't start in finance, and they don't end there — they touch procurement, operations, vendor management, budgeting, and compliance. The fastest way to see what smartContract AI changes is to point it at the agreements you already manage — and watch it surface the renewals, obligations, and pricing terms you'd otherwise spend hours chasing.

SEE IT WORK IN THREE STEPS

1

Point it at your contracts

Connect the vendor agreements, renewals, and SOWs you already manage — with no lengthy setup.

2

Ask in plain language

Type a question like "What's our exposure on renewals in the next 90 days?" and get the answer with its source clause.

3

Act before the deadline

Catch renewals, claim the rebates you negotiated, and challenge price increases before they hit the budget.

WHAT CHANGES FOR YOUR TEAM

Fewer budget surprises

Catch renewals, price increases, and missed rebates before they reach the forecast.

More accurate forecasts

Future obligations and commitments are visible before you finalise the numbers.

Protected negotiated value

Rebates, incentives, and thresholds tracked so value doesn't expire unclaimed.

Turn contract data into financial intelligence.

Less time chasing numbers — more time improving forecasts and protecting value.

Turn to the last page to see the teams that trust smartContract — and book your demo →

KNOW MORE ABOUT SMARTCONTRACT

Trusted by finance and contracting teams worldwide

From global enterprises to fast-scaling organisations, finance, procurement, and operations teams rely on smartContract to bring visibility and control to the agreements that drive cost, value, and forecast accuracy.

51+	98%	4.8/5	88%
ORGANISATIONS SERVED	WOULD RECOMMEND	OVERALL RATING	FIVE-STAR REVIEWS

Schedule a demo today

www.smartcontractclm.com

Sources: 1. World Commerce & Contracting (WorldCC) — organisations lose up to ~9% of annual contract value through poor contract management. 2. CFO Connect, State of AI in Finance 2026 — 56% of finance leaders use AI, roughly double the 2023 rate. 3. Deloitte CFO research, 2026 — 87% of CFOs say AI will be very or extremely important to finance operations. 4. Gartner — by 2029, ~50% of contract reviews handled by self-service systems (Gartner General Counsel survey, October 2025). 5. Gartner Peer Insights — reviews are the subjective opinions of individual end users and do not represent the views of Gartner or its affiliates.