HR TECH 2026 · WOMEN IN HR ROUNDTABLE

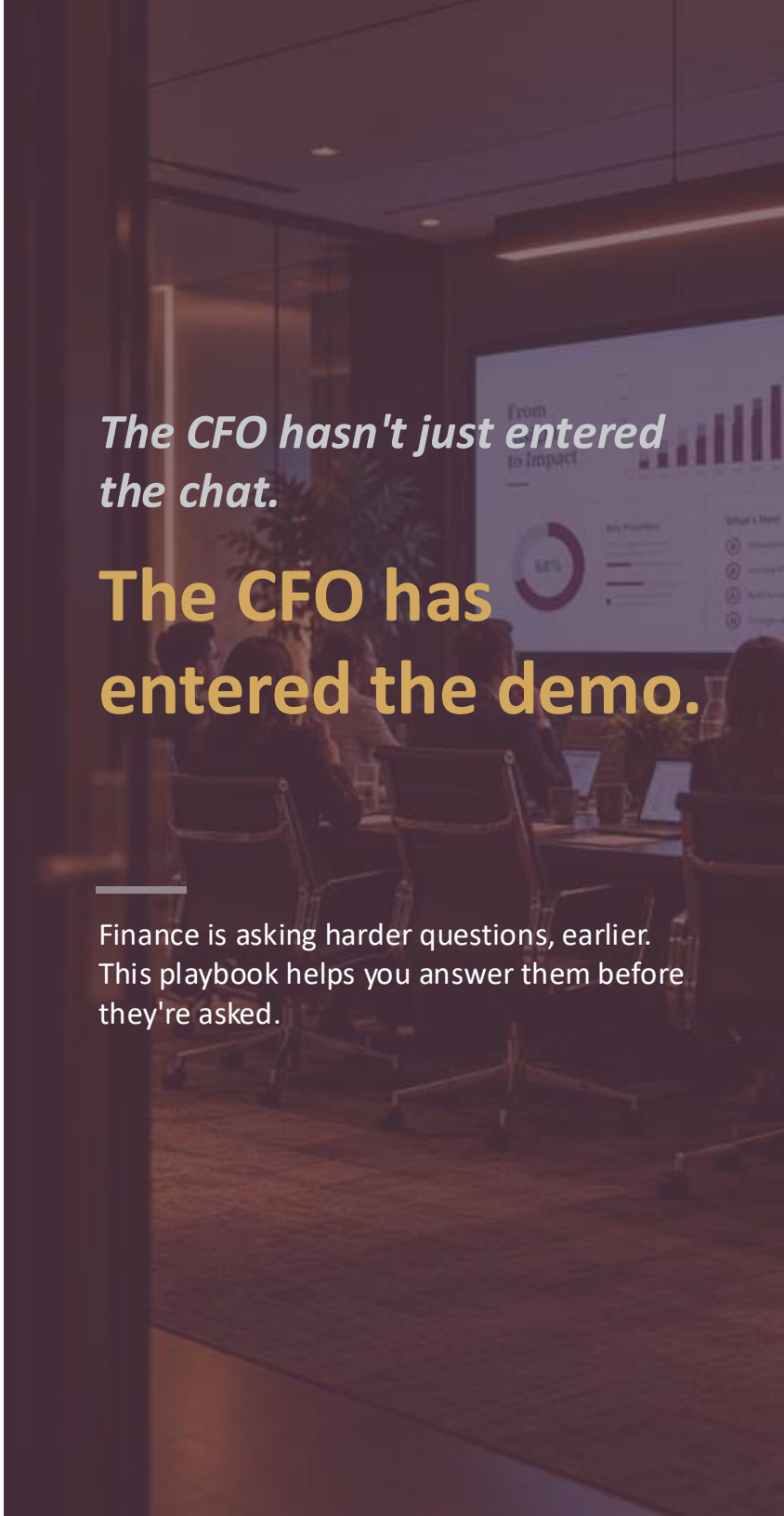
The CFO Champion Playbook

What HR leaders need to think through before the business case ever reaches Finance.

1 · UPSTREAM | 2 · FULL PICTURE | 3 · CHAMPION

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The CFO hasn't just entered the chat.

The CFO has entered the demo.

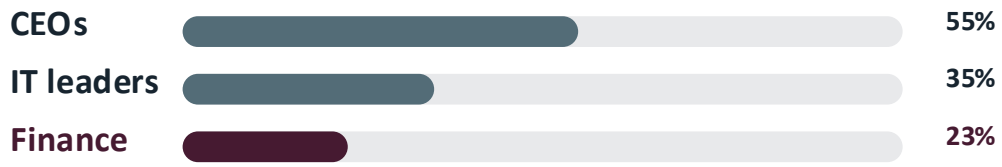
Finance is asking harder questions, earlier. This playbook helps you answer them before they're asked.

Finance isn't the last hurdle anymore. It's the room you're walking into.

SOUND FAMILIAR?

1. HR tech projects are taking longer to get approved.
2. The CFO is weighing in on decisions they used to wave through.
3. Everyone wants the change. Nobody's signing yet.

23% of finance leaders see HR as a strategic part of the business.



WHAT WE'RE SEEING

- At one 5,500-employee organization, the CFO led the payroll and benefits system selection. Not HR.
- A 13,000-person organization was still on paper. The vendor had no business case to offer, so we were brought in to build one mid-project.

80%

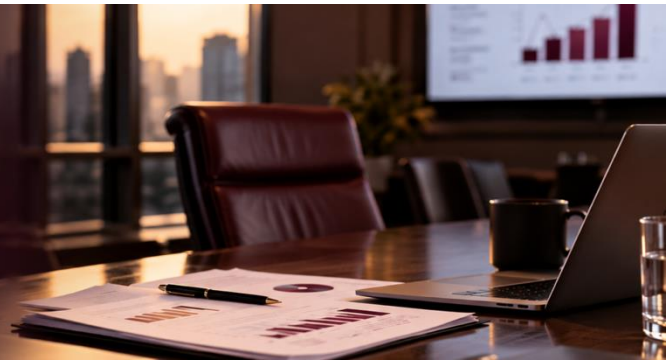
of companies where HR owns the HR tech budget see HR as strategic. Influence follows the money.

70%

of transformations fall short, mostly on the people side, not the software.

Sources: Sapient Insights 2025-2026 HR Systems Survey (23%, 55%, 35%, 80%); McKinsey (70%).

"I don't care how good the demo was. If you can't explain the investment, *you're not ready to buy.*"



WHAT YOUR CFO IS THINKING

Finance usually isn't saying no to the idea... Finance is questioning information that is unclear, incomplete or shows up too late. Three moves fix that.

MOVE 1 · UPSTREAM

Bring Finance in early.

Let them help build the decision, not just approve it.

MOVE 2 · FULL PICTURE

Show the whole iceberg.

The full cost, the value and how you'll prove it. Tied to money.

MOVE 3 · CHAMPION

Make it easy to defend without you.

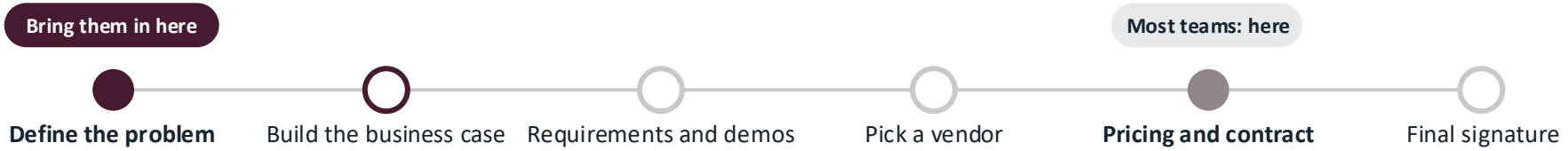
A partner before, during and after the approval meeting.

An approver can repeat the price.

A champion can explain the problem, the investment, the value and the risk of waiting.

1 Bring Finance in while you're still building the decision.

WHEN DOES FINANCE SHOW UP ON YOUR PROJECTS?



If Finance shows up after you've picked the answer, they're not building the decision. They're being asked to approve yours. CFOs hate surprises.

5 QUESTIONS TO ASK YOUR CFO BEFORE YOU SEE A SINGLE DEMO

1. What would make this decision easy for you to defend?
2. Which of our assumptions will you challenge first?
3. What costs do you think we're likely to miss?
4. What return do you expect, and by when?
5. Who else has to believe in this before it's approved?

INSTEAD OF

"Here's what we picked."

TRY

"Help us decide what this has to prove."

WHAT WE'RE SEEING

One company switched benefits platforms three times in three years. The teams weren’t aligned, and nobody owned the whole decision.

Where teams get stuck: knowing what Finance will ask before they ask it.

1 Who really owns this decision? HR doesn't make this decision alone.

WHAT EACH LEADER NEEDS TO SAY YES

The CEO
Why this, why now, & how it supports the business plans

Business Leaders
What changes for their teams and what it asks of them

Legal & Compliance
The risks you're taking on, or taking off the table

IT
What it touches, and what it takes to support

Finance

SHOW THEM THE MONEY

The full cost, not just the price tag

The return, & how you'll prove it

The risk of waiting

SETTLE THESE UP FRONT

1. **Budget:** What are we prepared to invest, and where does the money come from?
2. **ROI and stewardship:** What return are we committing to, and how will we report back on it?
3. **People:** Who has to work differently, and who will lead them through it?

WHAT WE'RE SEEING

One major HCM vendor will run discovery with HR: but won't send a statement of work until the CFO and CHRO are both on the call. Even vendors want Finance in the room.

Where teams get stuck: getting every department to agree on what success looks like.

1 Find your voice. Ask the right questions, before and during the process.

You lead the vendor search. Not the other way around.

Your vendors

BEFORE

- "These are our needs. Can you meet them?"
- "Here are the use cases we'll need you to show us."

DURING

- "Walk us through our use cases, not your standard demo."
- "What will you need from our team, and when?"

Your leadership team

BEFORE

- "What are your requirements?"
- "What do you expect this investment to prove?"

DURING

- Check that their expectations are being met.
- Bring them into the decision.

Your business partners

BEFORE

- "What are your requirements?"
- "What systems are you using?"
- "What services will you need?"

DURING

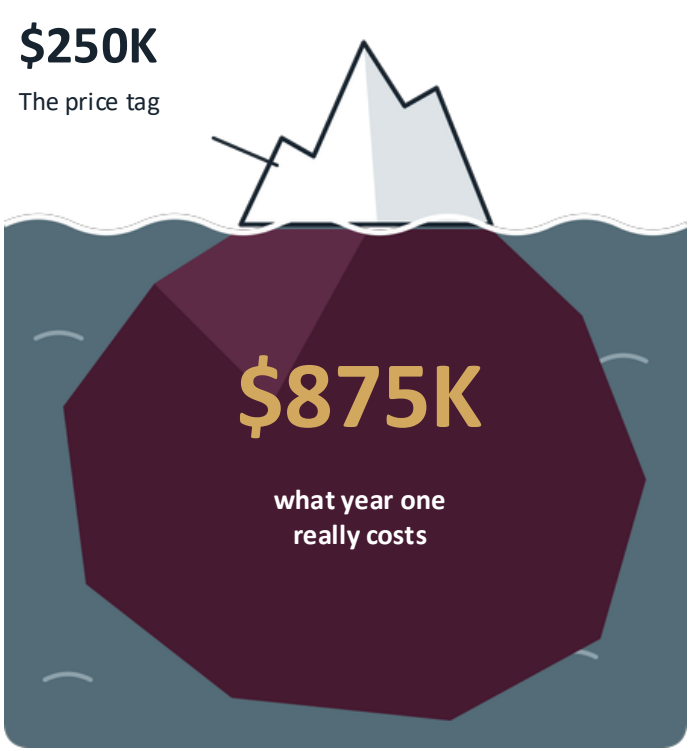
- Bring them into the vendor demos.
- Keep them in the decision.

DO YOUR HOMEWORK

The vendor is not your consultant. Their job is to sell. Your job is to lead the decision.

Where teams get stuck: letting the vendor run their standard demo instead of showing how your work really gets done.

2 The price tag is the tip. Show the whole iceberg.



Illustrative example. Every organization's iceberg is different, but the price tag is never the whole cost.

WHAT'S UNDER YOUR WATER? CHECK WHAT'S IN YOUR BUSINESS CASE.

Getting it live

- ☐ Implementation
- ☐ Integrations and testing
- ☐ Data cleanup
- ☐ Your team's time, or backfill
- ☐ Training and change
- ☐ A project owner

Keeping it running

- ☐ Subscription
- ☐ A system admin
- ☐ Integration upkeep
- ☐ Releases and updates

The switch-over

- ☐ Paying for old and new at the same time
- ☐ Contract exit fees
- ☐ Archiving old data
- ☐ A contingency cushion

Don't forget the other side: what does doing nothing cost you each month? Put a number on it.

WHAT WE'RE SEEING

One organization went live after more than two years of delays, with 100+ open issues. The vendor built exactly what it was told. Nobody asked how the work was really done, so two systems still run side by side.

Where teams get stuck: internal time and data cleanup. They're almost always bigger than anyone plans for.

Five questions every business case has to answer.

Words frame the decision. Numbers make it real. Tie every answer to money: savings, revenue or risk.

Why?	What?	Where?	When?	How?
Why now? What does doing nothing cost? Think about: hours of manual work, errors and fixes, risk you're carrying today.	**What are we buying, changing and retiring?** Think about: the systems you'll shut off, the integrations you'll rebuild, the work that changes hands.	**Where will the value show up?** Think about: money saved, hires you won't need, risk reduced, a better experience for employees.	**When do costs hit, and when does value start?** Think about: when billing begins, how long you'll pay for two systems, when you break even.	**How will we prove it worked?** Think about: where you are today, the target, who owns it and when you'll check.

HOW TO FRAME IT

Position it as an insurance policy for the company's capital, not a request for more spending.

Name the owner before you claim the benefit. If no one owns the result, Finance will discount it. And they should.

Where teams get stuck: turning "efficiency" into a number Finance believes.

2 What a business case looks like.

CFOs hate surprises. Show when costs hit, the Year 1 budget and what it takes to run.

ILLUSTRATIVE COST MODEL

$ in thousands (K)

	Q1	Q2	Q3	Q4	Year 1	Year 2	Year 3
Implementation *one-time*	$90	$70	–	–	**$160**	–	–
Implementation support *one-time*	$40	$40	$40	$40	**$160**	–	–
Data, training, contingency *one-time*	$20	$65	$65	–	**$150**	–	–
New system subscription *from launch*	–	–	$62.5	$62.5	**$125**	$250	$260
System admin *new hire*	–	$30	$30	$30	**$90**	$120	$120
Managed services *payroll, ACA, COBRA, OE*	–	–	$30	$30	**$60**	$120	$120
Integrations and releases *upkeep, testing*	–	–	$20	$20	**$40**	$40	$40
Advisory and governance *ongoing*	–	–	–	$10	**$10**	$40	$40
Old system *paying for both*	–	–	$40	$40	**$80**	–	–
Total	**$150K**	**$205K**	**$287.5K**	**$232.5K**	**$875K**	**$570K**	**$580K**

Paying for both: the new system launches in Q3, and the old one can run through Q4. Each month of overlap adds about $13K. Know your contract end date and exit fees.

Then: set it next to the cost of doing nothing and your quantified benefits. That's the full business case.

WHAT TO SHOW

When costs hit

Monthly cash flow, including paying for both systems.

Your Year 1 budget

Everything it takes to get live: $875K, not $250K.

Ongoing costs

Year 2 and beyond: what it takes to run.

WHAT WE'RE SEEING

One organization's Year 1 looked more expensive than staying put. The 3-year view showed real savings from Year 2 on. Every extra month on the old system cost about $79K, so negotiating the contract end date mattered.

Build your own. Download the cost model template from the same page as this playbook. Enter your numbers by month and by year.

Where teams get stuck: forgetting the months you pay for both systems, and the exit fees.

3 Approval is one meeting. A champion stays with the decision.

An approver...

- Repeats the price.
- Signs off and disappears.
- Cuts the "extras" first when money gets tight.
- Asks, "Why is this over budget?"

A champion...

- Explains the problem in plain language.
- Defends the full investment, not just the vendor price.
- Protects the budget for the people who make it work.
- Asks, "What do you need to finish strong?"

THE MOST EXPENSIVE CUT

Saying no to a dedicated project owner is one of the fastest ways to lose money on the software you already bought.

What we're seeing: a company recently turned down dedicated project oversight for a major system change. The reason: "no budget for HR tech." The plan instead: the team would absorb it on top of their day jobs.

KEEP FINANCE IN IT

Agree on 2 or 3 measures. Review them together every quarter. Share the wins, and the misses, before they're asked for.

Where teams get stuck: keeping Finance engaged once the contract is signed.

The Champion Test

Can your CFO explain and defend this investment when you're not in the room? Check what's true today.

UPSTREAM

- ☐ Finance was in before we picked a vendor.
- ☐ We agreed on what this decision has to prove.
- ☐ Finance challenged our assumptions, not just reviewed them.

FULL PICTURE

- ☐ We showed the whole iceberg, not just the vendor price.
- ☐ We put a number on the cost of doing nothing.
- ☐ Every benefit has an owner, a target and a date.

CHAMPION

- ☐ Our CFO could explain this to the CEO without us.
- ☐ The people side is funded: training, change, a project owner.
- ☐ We have a plan to report results.

MY ONE MOVE

Before my next HR tech decision moves forward, I will...

This playbook gets you thinking. Your business case needs your numbers.

Want a second set of eyes before it goes to Finance? Let’s talk.

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