

EBOOK — UNIT4 FINANCIALS BY CODA

The Future of Financial Management in 2026 and Beyond

How the convergence of AI, regulatory complexity, and data-driven decision-making is reshaping the finance function and why the architecture of your ledger has never mattered more.

A man with a beard and glasses is looking down at a tablet he is holding. The background is dark with many small, out-of-focus lights in various colors (orange, red, yellow, green), creating a bokeh effect. The overall tone is futuristic and tech-oriented.

UNIT4

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Why Unit4 Financials by Coda

47 years of heritage, 750+ customers, and a commitment that stands the test of time

The 2026 finance landscape

The finance function has evolved beyond recognition in the space of a decade. But the most consequential shifts are happening now — and they are not the ones most organisations expected.

Walk into any boardroom in 2026 and the language of finance has changed. CFOs are no longer defined by their command of the close cycle or their fluency in GAAP. They are expected to be strategic architects: scenario planners, risk modellers, and digital transformation sponsors. The analyst community calls it the “strategic CFO” era. The reality on the ground is more nuanced.

Yes, expectations have expanded. But the infrastructure that most finance teams rely upon has not kept pace. The majority of large enterprises still operate on financial systems designed in a different era — systems built around sub-ledger reconciliation, manual consolidation, and periodic batch processing. These architectures were adequate when the primary mandate was compliance. They are structurally inadequate for the speed, granularity, and interconnectedness that 2026 demands.



Three forces are converging to make this gap untenable:

1. The data volume explosion

Transaction volumes across retail, financial services, logistics, and manufacturing have grown exponentially. A large retailer processing millions of daily transactions across hundreds of locations generates more financial data in a week than many enterprises produced in a year two decades ago. This is not a future state, it is the current reality. Financial systems that require reconciliation between sub-ledgers simply cannot keep pace without introducing latency, error, or both.

2. The regulatory acceleration

Regulatory requirements are evolving faster and becoming more jurisdictionally specific than at any point in modern history. Electronic invoicing mandates, country-specific compliance reporting, and cross-border tax obligations are expanding across the EU, Asia-Pacific, and the Middle East simultaneously. Organisations operating in 100+ countries need financial systems that absorb regulatory change continuously, not through annual upgrade projects.

3. The AI readiness imperative

Every enterprise is exploring AI for financial operations, from spend analytics to anomaly detection to predictive forecasting. But AI is only as valuable as the data it draws upon. Organisations with fragmented, reconciliation-dependent financial data are discovering that their AI initiatives produce inconsistent, unreliable outputs. The foundation must be clean before the intelligence layer can deliver.

The central insight

The quality of every financial decision in 2026 is bounded by the integrity of the data it rests upon. Before the dashboard, before the forecast, before the AI-generated narrative, there is the ledger. And the architecture of that ledger determines everything that follows.

Ten trends redefining financial management

The challenges facing finance leaders in 2026 are interconnected. Addressing them individually is insufficient. What matters is whether your financial architecture can respond to all of them simultaneously.

Across industries and geographies, finance leaders are grappling with a common set of pressures. What distinguishes the organisations that are thriving from those that are struggling is not the sophistication of their analytics — it is the resilience and adaptability of their core financial infrastructure.

1. AI Integration

Embedding AI into cloud finance solutions to automate reconciliation, detect anomalies, and deliver predictive insight at the point of decision.

2. Scalability Under Pressure

Handling exponentially growing data volumes and high variance from unpredictable operating environments without performance degradation.

3. Cybersecurity & Data Integrity

Safeguarding financial data against increasingly sophisticated cyber threats while maintaining data sovereignty across jurisdictions.

4. Agility & Resilience

Rapidly adapting financial operations to market disruption, economic volatility, and geopolitical uncertainty.

5. Regulatory Compliance

Keeping pace with evolving tax, e-invoicing, and financial reporting mandates across multiple jurisdictions simultaneously.

6. Data-Driven Decision Making

Moving from backward-looking reconciliation to forward-looking analysis with real-time, unified financial data.

7. Personalised User Experience

Delivering role-based dashboards, KPIs, and workflows that match how finance professionals actually work.

8. Global Collaboration

Enabling trusted financial visibility and decision-making across regions, time zones, and organisational boundaries.

9. Technological Modernisation

Migrating to cloud-native architectures that deliver continuous innovation without the burden of on-premise upgrade cycles.

10. Technical Integration

Seamlessly connecting financial management with specialised operational systems: billing, procurement, asset management, without architectural compromise.

The common thread

Every one of these trends places pressure on the same thing: the financial data foundation. Organisations that have invested in a unified, always-balanced ledger are positioned to respond to all ten simultaneously. Those operating on fragmented architectures are forced to address them one at a time, if at all.

The single-ledger advantage

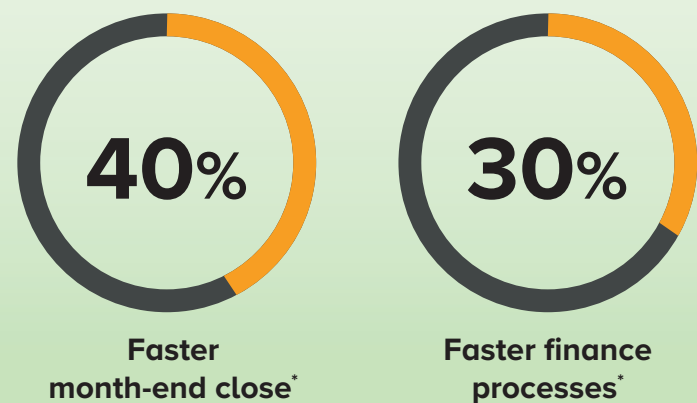
Most enterprise financial systems were designed around sub-ledgers and periodic reconciliation. Financials by Coda was designed around a fundamentally different principle, and the difference compounds at scale.

The concept is deceptively simple. **One ledger. Every entry made once. The accounts always in balance.** Real-time drill-down from any summary to any source document, across any entity, currency, or business unit.

But the engineering required to deliver this at enterprise scale, across multi-entity structures, multi-currency environments, and transaction volumes that span millions of records is anything but simple. It requires a fundamentally different architectural philosophy from the sub-ledger and reconciliation approach that underpins most traditional ERP financial modules.

What this means in practice

Traditional sub-ledger approach	Financials by coda single-ledger	Impact
Multiple ledgers requiring periodic reconciliation	Single unified ledger, always in balance	Eliminates reconciliation entirely
Batch-processed consolidation across entities	Real-time multi-entity visibility	Instant consolidated view
Manual adjustment for timing differences	Continuous balance, no timing gaps	Faster, cleaner close
Drill-down requires data extraction projects	Native drill-down to source document	Self-service analysis
Currency handling via translation layers	Multi-currency native to the data model	Global operations simplified
Integration requires middleware and mapping	Open architecture for seamless interoperability	Modernise without disruption



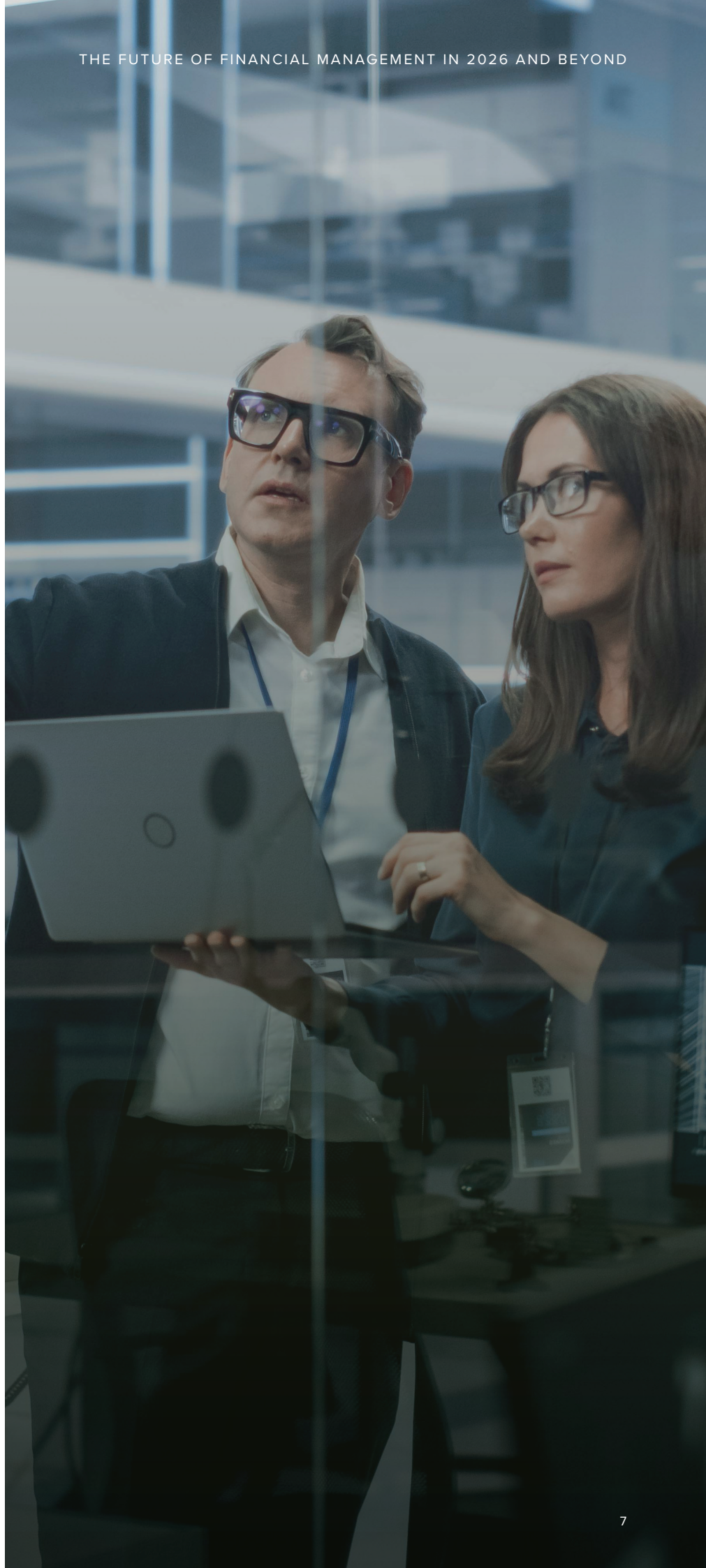
These are not incremental improvements. They represent a structural change in how finance teams operate, from spending their energy proving the numbers are right to explaining what the numbers mean.

*Typical Unit4 Financials by Coda customer benefits.

The interoperability principle

Critically, Financials by Coda is designed to coexist and integrate with specialised operational systems: procurement platforms, billing engines, asset management tools, without imposing architectural constraints on either side. This means organisations can **modernise their financial core without being forced to replace the operational systems that surround it.**

In an era where best-of-breed strategies are still for some the choice ahead of ERP suites, this interoperability is not a feature, it is a strategic differentiator.



Industry perspectives: 2026 and beyond

Financials by Coda was designed for a specific and demanding segment: large, data-centric enterprises where transaction volumes are high, variance is constant, and the cost of getting it wrong is material.

While the ten trends outlined in Chapter 2 apply broadly, their expression varies significantly across industries. The following perspectives explore how each of Financials by Coda's four core industries is navigating the 2026 landscape — and where the single-ledger advantage is most consequential.

Retail

High-volume, high-velocity financial operations at global scale

Retail in 2026 is defined by omnichannel complexity. Transactions flow through physical stores, e-commerce platforms, marketplace integrations, subscription services, and emerging social commerce channels, often across dozens of countries with distinct tax, currency, and regulatory requirements.

For large retailers processing millions of daily transactions across hundreds of locations, the financial management challenge is not visibility, it is **unification**. Revenue recognition spans channels. Margin analysis spans geographies. Compliance spans jurisdictions. And all of it must be auditable in real time.

2026 Challenge omnichannel revenue recognition across increasingly fragmented sales channels

2026 Challenge real-time margin visibility across thousands of skus, locations, and currencies

U4FbC Advantage single ledger processes millions of transactions without reconciliation bottlenecks

U4FbC Advantage multi-dimensional analysis enables drill-down from global p&l to individual store performance

“In retail, the margin between profitability and loss often sits inside the data. The question is whether your financial system lets you find it before the quarter closes — or only after.”

Financial Services

Complex intercompany structures and evolving regulatory demands

Financial services firms in 2026 operate under intensifying regulatory scrutiny, with reporting requirements that vary by jurisdiction, entity type, and product line. Intercompany structures are growing more complex as firms expand across borders, acquire new entities, and manage increasingly sophisticated financial instruments.

The cost of manual reconciliation in this environment is not merely operational, it is regulatory. Delays in consolidated reporting, inconsistencies between entity-level and group-level data, and audit trail gaps carry real compliance risk. Financial services organisations need a ledger that is always in balance, **always auditable, and always current.**

2026 Challenge Multi-jurisdictional regulatory reporting with increasing frequency and granularity

2026 Challenge Intercompany elimination and consolidated reporting across complex group structures

U4FbC Advantage Unified ledger ensures entity-level and group-level data are inherently consistent

U4FbC Advantage Continuous compliance updates delivered through cloud, no upgrade project required

“In financial services, the audit trail is not a by-product of good accounting, it is the product. Every entry, every balance, every consolidation must be defensible at any point in time. In financial services, the audit trail is not a by-product of good accounting — it is the product. Every entry, every balance, every consolidation must be defensible at any point in time.”

Logistics

Cross-border complexity, currency volatility, and contractual variability

The logistics industry in 2026 is navigating a perfect storm of complexity. Revenue recognition spans geographies, currencies, and contractual models that vary by route, service level, and client. Cost allocation is distributed across fleets, warehouses, and third-party partners. And the pace of change, driven by trade policy shifts, fuel price volatility, and supply chain disruption — makes static financial models dangerously outdated.

For logistics enterprises, the ability to classify, measure, and analyse transactions on a global scale — what Financials by Coda calls **“multi-everything” capability** — is not an enhancement. It is a prerequisite for informed decision-making.

2026 Challenge Revenue recognition across geographies, currencies, and variable contractual models

2026 Challenge Real-time cost allocation across fleet operations, warehousing, and third-party logistics

U4FbC Advantage Multi-currency, multi-entity native architecture eliminates translation layer complexity

U4FbC Advantage Flexi-fields capture operational data at the transaction level for granular margin analysis

“In logistics, financial visibility is operational visibility. If you cannot see your true costs by route, by client, and by currency in real time, you are pricing in the dark.”

Manufacturing

Multi-site operations, intricate cost allocation, and supply chain volatility

Manufacturing in 2026 is being reshaped by supply chain reconfiguration, sustainability reporting mandates, and the continued drive toward operational efficiency. For manufacturers operating across multiple sites, countries, and production models, the financial management challenge centres on **cost truth** — understanding the actual cost of production, distribution, and compliance at a level of granularity that enables competitive pricing and margin protection.

Traditional ERP financial modules are sometimes challenged with this because cost allocation across sites, entities, and product lines requires extensive manual intervention and reconciliation. A single-ledger approach eliminates this overhead by ensuring that every cost element is captured, classified, and balanced at the point of entry.

2026 Challenge Multi-site cost allocation across complex production and distribution networks

2026 Challenge ESG and sustainability reporting mandates requiring granular environmental cost tracking

U4FbC Advantage Single financial model captures all cost elements at source, no post-hoc allocation required

U4FbC Advantage Interoperability with MES, ERP, and supply chain systems preserves existing investments

“In manufacturing, the true cost of a product is never found in a single system. But it should be found in a single ledger.”

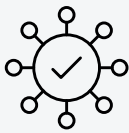
From Cloud Migration to continuous innovation

For organisations running Financials by Coda, the cloud is not a destination — it is an accelerator. And the evidence from those who have made the move is compelling.

The cloud migration conversation has matured significantly. In 2026, few finance leaders question whether to move to the cloud. The question is how quickly the migration will deliver measurable value, and whether the cloud-native capabilities justify the investment.

For the growing Financials by Coda cloud customer base, the answer is clear. A **90% NPS score** reflects not just satisfaction with the product, but confidence in the trajectory — a customer base that is experiencing measurable, ongoing value and, importantly, one that feels heard.

What cloud-native delivery enables



Continuous Compliance

Regulatory updates delivered automatically as jurisdictions evolve — no project-based upgrade cycles



Enterprise Security

Microsoft Azure infrastructure with security postures exceeding most in-house capabilities



Faster Innovation

AI capabilities, e-invoicing, and enhanced reporting delivered continuously, not gated behind annual releases

The economics of migration

Organisations that have migrated report reduced infrastructure costs, lower upgrade complexity, and faster access to innovation. But the economic case extends beyond IT savings. By eliminating the operational overhead of on-premise maintenance, patching, testing, staging, deployment — finance teams reclaim capacity that can be redirected toward analysis, planning, and strategic support.

The cloud also changes the relationship between vendor and customer. With continuous delivery, the product roadmap is no longer a distant promise, it is a rolling reality. Features requested by customers today appear in production environments within quarters, not years.

Customer-driven innovation

The Financials by Coda product roadmap is shaped directly by customer input. Active investment areas under consideration for 2026-27 and beyond include AI integration, expanded electronic invoicing lifecycle support, enhanced KPI dashboards, and country-specific compliance capabilities. This is a product that evolves with its customer base, not ahead of it or behind it.

The FP&A connection

For organisations that have established a clean, unified financial data foundation, the natural extension is into planning, forecasting, and analysis. When Unit4 FP&A draws directly from Financials by Coda — where the data is already unified, balanced, and current — the traditional pain points of budgeting and forecasting (data collection, reconciliation, version control) are dramatically reduced.

Organisations using Unit4 FP&A alongside Financials by Coda report budgeting cycles that are **up to 33% faster**, with materially higher confidence in the accuracy of the underlying data. This is the compounding advantage of getting the foundation right.

The road ahead: product vision & roadmap

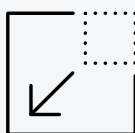
Financials by Coda's roadmap is not a collection of features. It is a systematic response to the ten industry trends reshaping financial management — delivered continuously through the cloud.

The product vision for Financials by Coda in 2026-27 and beyond is anchored in six core principles that have guided the platform since its inception — and that are more relevant today than ever.



Compliance

Evolving with regulatory requirements across jurisdictions



Scalability

Handling growing data volumes without performance compromise



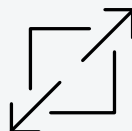
Efficiency

Streamlining processes to reduce manual effort and error



Performance

Maintaining speed and reliability at enterprise transaction volumes



Flexibility

Adapting to unique organisational requirements without custom code



Interoperability

Integrating seamlessly with existing operational landscapes

Roadmap: 2026-27 and beyond

Enhanced Reporting & Embedded KPI Dashboards

Extended reporting capabilities with role-based, embedded KPI dashboards that give finance professionals immediate, contextual access to the metrics that matter most to their function.

AI Capabilities & Expanded E-Invoicing

Introduction of AI-powered capabilities including potential AVA integration for intelligent financial processing, alongside expanded electronic invoicing lifecycle reporting to meet evolving global mandates.

Continuous Innovation & Market Expansion

Sustained investment in the platform with a focus on deepening AI integration, expanding geographic compliance coverage, and extending the FP&A connection to create an end-to-end financial intelligence ecosystem.

Functional depth

Financials by Coda's functional capabilities span the full breadth of enterprise financial management — from core accounting to complex billing, from e-invoicing to spend analytics.



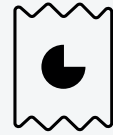
Single Financial Model

Unified ledger with real-time balance and drill-down



Electronic Invoicing

Compliance with evolving global e-invoicing mandates



Complex Billing

Multi-model billing with workflow approval



Tax & VAT

Multi-jurisdictional tax handling at scale



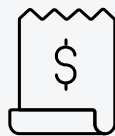
Financial Close

Simplified period close with always-balanced accounts



Reporting & Analytics

Self-service analysis across P&L, balance sheet, and cash flow



Payments & Statement Processing

Automated payment runs and bank reconciliation



Spend Analytics Lite

AI-powered supplier and spend intelligence



Why Unit4 Financials by Coda

In a market dominated by broad-suite ERP vendors and emerging point solutions, Financials by Coda occupies a distinctive position — and a defensible one.

Financials by Coda is a **standalone, best-of-breed financial management platform** with over four decades of continuous development, built specifically for the demands of large, complex enterprises. It is not trying to be everything to every organisation. It is focused on being the most capable, most reliable, and most flexible financial management solution for the organisations that need it most.

45+

Years of continuous development

750+

Customers worldwide

100+

Countries supported

Designed by accountants, for accountants

This is not a marketing tagline. It is an architectural principle. Financials by Coda was designed from the ground up by people who understood the finance function intimately, the workflows, the exceptions, the regulatory nuances, the operational realities. That heritage is embedded in every aspect of the platform, from the unified ledger to the configurability that allows organisations to adapt the system to their processes, rather than the other way around.

A heritage that endures

In an industry where product lifecycles are measured in years and vendor commitments are measured in quarters, Financials by Coda's 45-year track record is exceptional. It represents sustained investment in a product, a customer base, and a principle: that **financial management is too important to be treated as a module within something larger.**

Unit4 is fully committed to the continued success of Financials by Coda, with an active roadmap delivered by dedicated engineering and product leadership. The investment is accelerating, not winding down.

A strong and growing partner network

A global ecosystem of deployment partners and in-house experts provides deep financial management expertise, from initial implementation through optimisation and ongoing innovation. This is not a platform that depends solely on its vendor. It is supported by a community of practitioners who understand the specific demands of large-scale financial management.

“The question for CFOs in 2026 is not whether to invest in AI, dashboards, or planning tools. Those investments will come. The question is whether the foundation underneath — the ledger, the data model, the architectural integrity — is strong enough to make those investments pay off.”

Unit4 Financials by Coda — The Foundation for Financial Excellence

Market differentiation at a glance

Dimension	Financials by Coda	Typical ERP financial module
Architecture	Single unified ledger, always balanced	Sub-ledger with periodic reconciliation
Focus	Standalone best-of-breed financial management	Module within broader ERP suite
Target	Large, data-centric enterprises with high transaction volumes	Broad market, general purpose
Integration	Open interoperability with existing operational systems	Best within own ecosystem
Heritage	45+ years of dedicated financial management R&D	Financial module added to broader platform

Ready to build on a stronger foundation?

Discover how Financials by Coda can transform your financial management — with a single ledger, proven scalability, and a roadmap built for 2026 and beyond.

Request a demonstration



For more information go to:

unit4.com

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