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# From Fragmented Finance to an AI-Native Operating System

*How a UAE-born fintech is connecting cards, payments, approvals, invoices, accounting, and financial intelligence into one workflow for modern businesses.*


Business finance has digitized, but it has not always become connected. Companies can open accounts online, issue cards, send electronic payments, and keep cloud-based accounting records, yet a single transaction may still pass through several disconnected systems before it is fully approved, paid, documented, and reconciled. An invoice arrives by email. Approval is requested through a message or phone call. Payment takes place in a bank portal. The receipt is stored somewhere else. The accounting team then reconstructs the full sequence after the event.

Alaan was founded in 2022 to simplify this process for businesses in the UAE. Its original entry point was corporate spend: replacing petty cash, shared cards, OTP dependence, and employee reimbursements with company cards that finance teams could control in real time. The platform has since expanded into invoice automation, approval workflows, supplier payments, accounting integrations, an AI-native business account, and financial intelligence. The progression reflects a larger ambition than improving expense reports. Alaan is building the operating layer through which companies can control, move, record, and understand money.

The company now presents one platform for business payments that is used by more than 3,000 businesses[1]. By August 2025, Alaan had processed more than 2.5 million transactions[2], and its automation has now saved finance teams more than 2.2 million hours since 2022[1]. The company also raised a USD 48 million Series A[2] to accelerate regional expansion and deepen investment in AI-driven finance automation.


These milestones are important not only as indicators of growth, but because they point to a broader shift in what finance teams expect from their tools: not another portal, but a connected workflow.

Alaan operates in the UAE and Saudi Arabia[7], holds a 4.7 out of 5 rating across 718 G2 reviews[3], and was selected as a UAE Future 100 fintech company for 2024[6]. The combination of adoption, customer validation, and institutional recognition gives the company a credible base from which to expand beyond spend management into a wider finance-operations platform.

# The Problem: Digital Tools, Fragmented Finance

The core problem Alaan identified was structural. Businesses did not lack financial products; they lacked continuity between them. A bank could issue a card, but spending policies, receipts, approvals, and accounting often remained outside the card system. An accounting platform could record expenditure, but only after employees and finance teams had collected and entered the underlying information. Payment tools moved money, while spreadsheets, email threads, and messages carried the context needed to explain why it moved.

This fragmentation created familiar workarounds. Employees used personal cards and waited for reimbursement. Teams shared company cards and passed one-time passwords between colleagues. Site-based or operational businesses relied on petty cash. Supplier invoices moved through informal approval chains. International payments attracted transfer fees, correspondent-bank charges, and foreign-exchange markups. At month-end, finance teams chased receipts, corrected coding, matched transactions to invoices, and tried to establish a reliable view of spending after much of it had already occurred.

The operational cost extended beyond data entry. Fragmented processes weakened control. A company could set a budget but struggle to enforce it at the point of purchase. A finance manager could review expenditure but only after a card statement arrived. Approval authority existed on paper, while evidence of who approved what was dispersed across inboxes and messages. As organizations added employees, sites, entities, suppliers, and transactions, the gaps between systems became harder to govern. Traditional banking tools were designed primarily to hold and move money, not to manage the full operating process around a transaction. Global finance platforms were often built around US or European workflows and required adaptation for UAE VAT, local compliance, banking arrangements, and regional supplier payments. Spreadsheets remained flexible for small teams, but flexibility became fragility once the business reached a scale at which every missing receipt, delayed approval, or manual journal entry multiplied across the organization.

## One Connected Workflow: Measured Continuously, Managed Clinically

Alaan connects the stages that traditionally sit across separate systems. The platform begins before money moves. Companies complete KYB onboarding, issue physical or virtual cards, allocate spending authority, establish limits, restrict merchant categories, and create approval rules. Instead of relying on one shared card or requiring employees to fund company expenditure personally, businesses distribute controlled access to the people who need to spend.

As money moves, transactions are captured in real time. Employees submit receipts digitally, while invoices are read and routed through approval workflows. Finance administrators can see pending payments, card activity, and policy exceptions without waiting for a statement or month-end report. International supplier and contractor payments can be executed through SuperPay, extending the same visibility and approval discipline to cross-border spending.


After the transaction, the platform organizes the evidence required for accounting and audit. Receipts are linked to expenditure, invoice data is extracted, transactions are categorized, and the approval history remains visible. Alaan connects with accounting and ERP systems including Xero, QuickBooks, Odoo, Zoho Books, NetSuite, Microsoft Dynamics 365, SAP, and others[19], allowing expense information to move into the books without being re-entered through a separate manual process.

| Stage | Alaan's Role |
|---|---|
| Before money moves | KYB, card issuance, budgets, limits, merchant controls, and approval rules |
| While money moves | Corporate cards, invoice capture, supplier payments, approvals, and real-time tracking |
| After money moves | Receipt verification, audit trails, VAT and accounting preparation, reconciliation, and system sync |

The model can therefore be understood through three forms of value: control before spending, visibility while money moves, and automation after the transaction. This is what turns the product from a corporate-card proposition into a finance-operations platform.

# Outcomes That Move Finance from Administration to Control

The strongest evidence for the model comes from the work that disappears after implementation. At platform level, Alaan has saved finance teams more than 2.2 million hours since 2022[1]. Its current product benchmarks show that automated receipt matching, approvals, invoice processing, and reconciliation return more than 16 hours per month[9] to finance teams. Through cashback, automation, and spend controls, customers have collectively saved more than AED 150 million[9].

Customer validation reinforces the operating case. Alaan holds a 4.7 out of 5 rating across 718 G2 reviews[3]. Its G2-derived indicators show 97% ease of use, 93% ease of administration, and 95% likelihood to recommend[5]. The review base spans 368 small-business, 313 mid-market, and 37 enterprise reviewers[4], demonstrating that the product is being assessed across multiple stages of organizational scale.[4]

These measures show how the value proposition expands beyond faster expense processing. Alaan creates a more immediate finance function: one that can enforce policy before spending, trace the transaction while it occurs, and send accurate records into accounting without reconstructing the full chain after month-end.

# Snapshot of Alaan's Impact

Published customer evidence shows Alaan's impact across several dimensions: time reclaimed from repetitive work, faster reconciliation, stronger receipt compliance, scalable control across distributed operations, lower cross-border payment costs, and direct financial savings. The outcomes vary by customer, but the pattern is consistent: connecting spend, documentation, approval, and accounting reduces the operational burden around each transaction.

| Customer | Alaan's Impact | Strategic Use |
|---|---|---|
| **Silkhaus** | 650+ hours saved per month[10] across its accounting and finance teams. | Finance-team productivity and process simplification. |
| **GuestReady** | 75% reduction in reconciliation time and 200+ hours saved per month[11]. | Accounting automation and project-level spend visibility. |
| **AirDXB Group** | 96% improvement in receipt compliance and 190+ hours saved per month[12]. | Compliance, audit readiness, and Xero-enabled reconciliation. |
| **FiLLi Café** | 86+ hours saved per month across 127+ stores in 15 countries[13]. | Distributed enterprise control without slowing branch operations. |
| **HayyaTax** | Approximately 70% lower transfer costs and payments completed in 1-2 business days[14]. | Cross-border supplier payments through SuperPay. |
| **Washmen** | 80+ hours saved per week and 1,300+ transactions centralized[15]. | High-frequency operational spend and petty-cash replacement. |
| **invygo** | AED 150,000+ in cashback across seven or more currencies[16]. | Direct financial return from corporate-card spending. |
| **Al Barari** | 200 hours saved per month with Oracle NetSuite integration[17]. | Multi-entity governance and accounting integration. |

# AI as Finance Infrastructure

Alaan Intelligence reads invoices, extracts vendor and VAT details, collects and matches receipts, detects duplicates and missing information, categorizes transactions, supports reconciliation, and prepares expense data for accounting inside one workflow.[20]

The difference between AI-enabled and AI-native finance is architectural. In a conventional process, an employee or accountant first completes the workflow manually and may then use AI to summarize or review the result. In an AI-native workflow, the system reads the document when it arrives, extracts the relevant information, routes it according to policy, records the approval, supports execution, and prepares the accounting treatment as part of one sequence. Intelligence is present at each handoff, reducing the need for people to transfer information from one system to another.

This matters because the most repetitive work in finance sits between formal responsibilities. It is the work of collecting, checking, moving, and re-entering information. When AI is embedded at those points, automation does not replace financial judgment; it removes the clerical work that prevents finance teams from applying that judgment to cash, control, planning, and growth.

# Built for UAE and Saudi Business Realities

Alaan's regional relevance comes from the way it combines financial infrastructure with local operating requirements. The platform currently serves businesses with legal entities in the UAE and Saudi Arabia[7]. Its workflows address UAE VAT, local KYB, regional banking infrastructure, multi-currency spending, international supplier relationships, and accounting systems used by SMEs, mid-market companies, and enterprises.

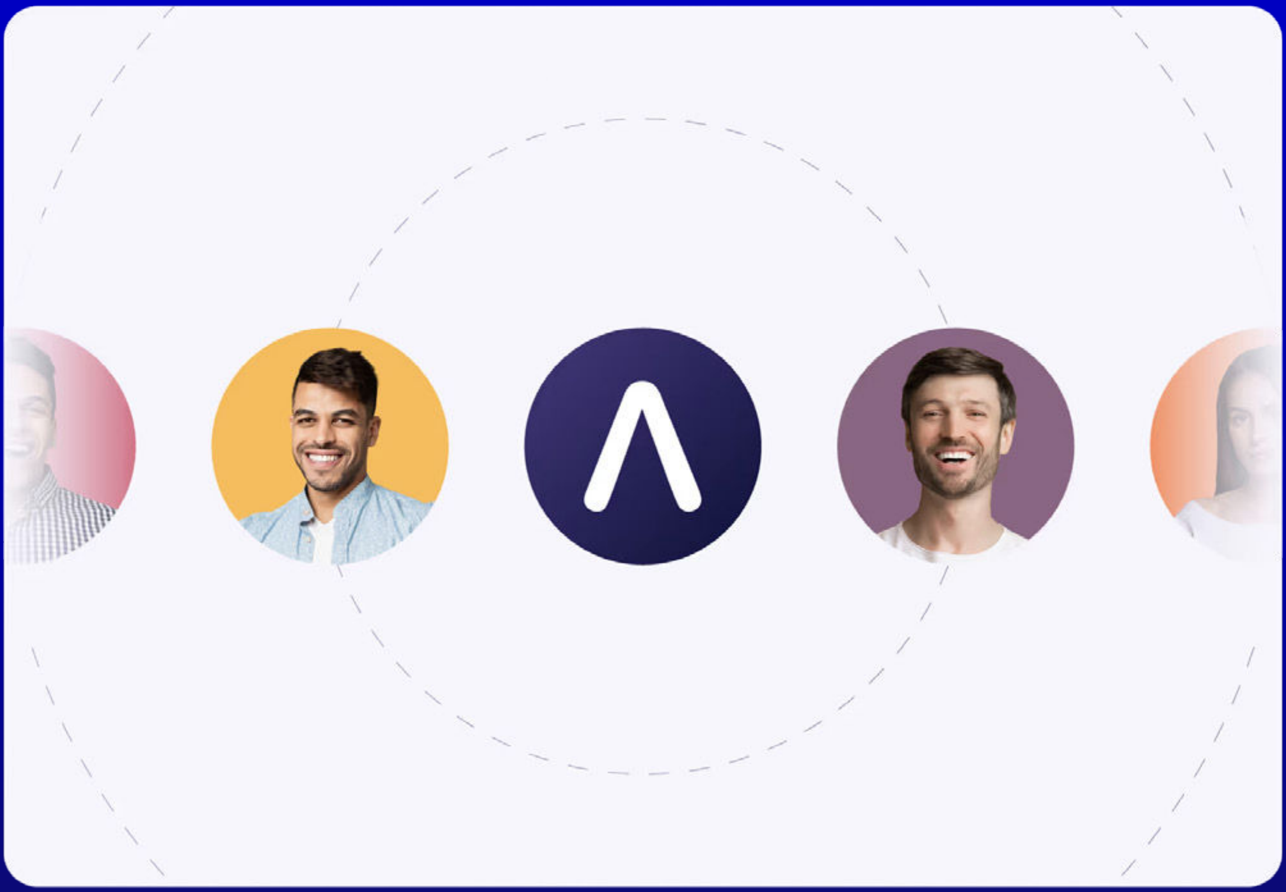

A property group managing multiple entities needs entity-level separation, project controls, and a route into NetSuite. A logistics company needs fuel and fleet spending to be distributed without returning to petty cash. A restaurant operator needs branch teams to spend quickly while finance retains real-time visibility. A technology business needs rapid card issuance and a controlled way to manage subscriptions and digital advertising. Alaan's published customer base spans real estate, hospitality, technology, logistics, aviation, retail, healthcare, professional services, and other operating models.

This local design advantage does not come from adding regional labels to a global product. It comes from building compliance, payment behavior, tax treatment, supplier flows, and accounting connectivity into the workflow from the beginning. Regional complexity becomes a product advantage when it is solved at the operating level.

# Building a Governed Financial Ecosystem

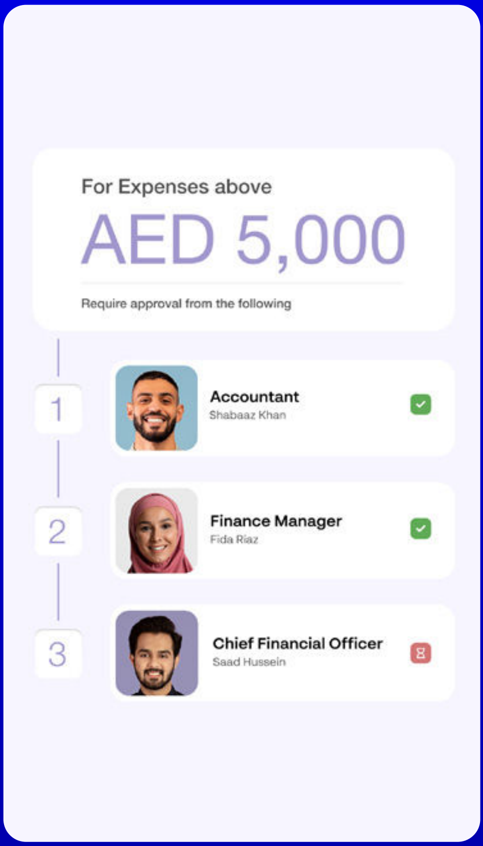
Connecting finance operations requires a governed ecosystem rather than software alone. In the UAE, the Alaan card is issued by NymCard Payments Services under a Visa license[18], while the Alaan Business Account is issued by Ruya Community Islamic Bank[1]. Both underlying financial-service providers operate within the UAE's regulated infrastructure, while Alaan provides the customer-facing technology and workflow layer.

Governance also operates within the platform. KYB is incorporated into onboarding. Card-level limits and merchant-category controls define where and how employees can spend. Approval workflows document who authorized a transaction. Real-time monitoring surfaces unusual activity, while two-factor authentication, encryption, and account-security controls protect access. Accounting integrations preserve the transaction record beyond the moment of payment and support a clearer audit trail.



The ecosystem extends to customers' existing finance stacks. A platform designed to replace every system would create another migration burden. Alaan instead sits between the movement of money and the financial system of record, connecting with the accounting software a company already uses. The value is not isolation, but orchestration: allowing regulated cards, accounts, payments, approvals, and accounting data to behave like one process.

# Scaling from Spend Management to Finance Operations




The development of Alaan's product mirrors the evolution of customer demand. Its early proposition solved visible pain around cards, petty cash, reimbursements, and expense visibility. As these processes became connected, adjacent needs became harder to ignore. The same customer that wanted controlled employee cards also wanted invoices routed for approval. The company paying international suppliers wanted lower transfer costs and live tracking. The finance team automating receipts wanted transactions to reach the accounting system without manual duplication.

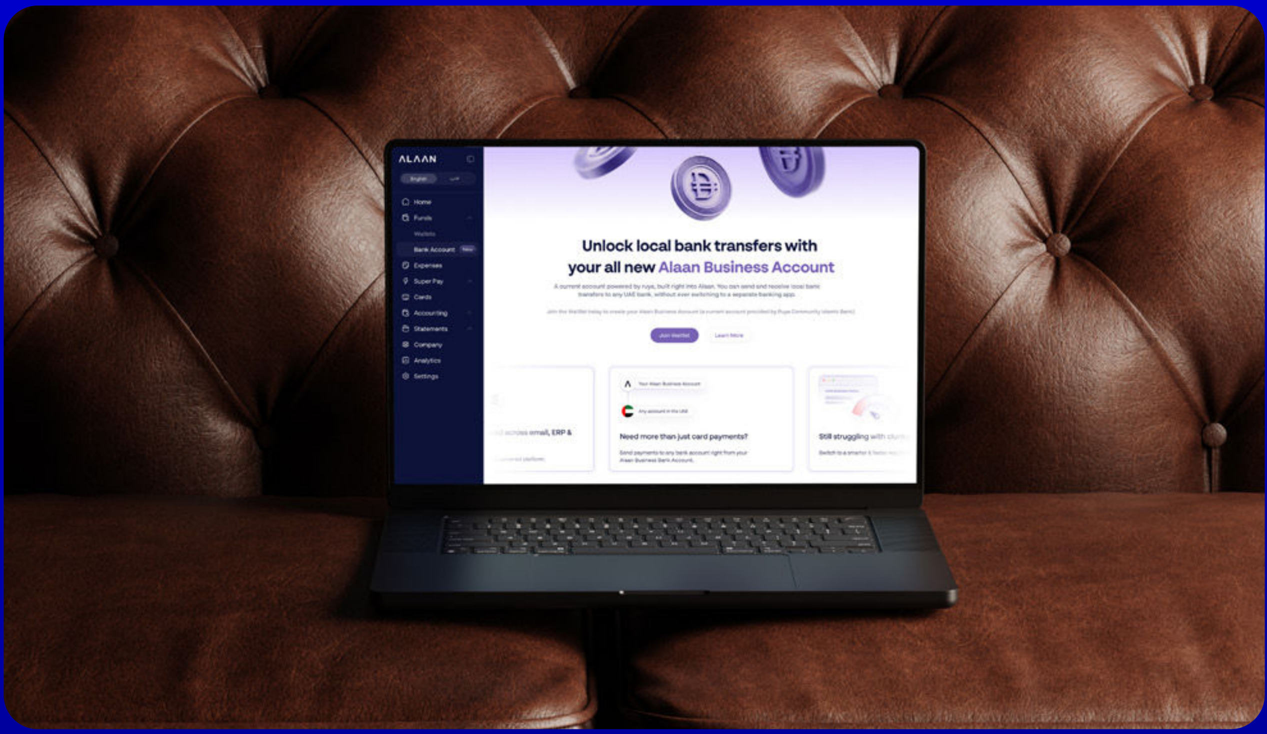
The platform consequently expanded from corporate cards into spend management, invoice automation, accounts payable, cross-border payments, accounting integrations, and business banking. This is not simply product accumulation. Each capability covers another stage in the same transaction lifecycle. The strategic direction is toward a full finance-operations platform in which the movement of money and the information explaining that movement remain connected.

The customer base has widened at the same time. The 718-review G2 base includes 368 small-business, 313 mid-market, and 37 enterprise reviewers[4], reinforcing the product's relevance beyond one company-size segment. Alaan's own platform is now used by more than 3,000 businesses[1], while the team behind it has expanded to more than 200 people from over 25 countries[8].

Commercial scale has been accompanied by financial discipline. Alaan became profitable in March 2025[21] before completing its USD 48 million Series A[2] later that year. The capital was directed toward research and development, AI-driven finance automation, and deeper regional expansion. In Saudi Arabia, transaction volumes doubled month-on-month for six consecutive months following the 2025 launch[2], providing an early signal of demand beyond the UAE.

# The Next Phase: From a Finance Tool to a Finance Operating Layer

Alaan's next phase will be defined less by the number of isolated features it launches and more by the share of financial work that can be completed without leaving the platform. Deeper AI agents can take on invoice processing, receipt verification, policy checks, reconciliation, and financial analysis. Business-account capabilities bring incoming funds and domestic payments into the same environment. SuperPay extends the platform outward to international suppliers and contractors. Broader ERP and API integrations allow larger organizations to adopt the workflow without abandoning their systems of record.




Regional expansion is part of the same logic. Alaan already serves businesses in the UAE and Saudi Arabia, but scale in finance technology requires more than translating an interface. Each market brings regulated infrastructure, payment behavior, accounting practices, and compliance requirements that must be integrated into the operating model. The challenge is to preserve local relevance while building a platform broad enough to become the finance layer for regional businesses.

The longer-term ambition is therefore broader than becoming the preferred corporate-card provider. It is to become the operating layer through which modern businesses manage money: a system that establishes controls before expenditure, records activity as it happens, automates the work that follows, and gives finance teams a current view of the business rather than a reconstructed one.


# Leadership Perspective

Alaan was founded by Parthi Duraisamy and Karun Kurien, former McKinsey consultants who had seen the administrative burden of business spending from the employee and organizational sides. Their experience points to a first lesson: digitizing one step does not repair a fragmented workflow. A better card can solve access to payment, but it does not by itself solve approval, documentation, reconciliation, or accounting. The system has to be redesigned around the full journey.

The second lesson is that AI produces practical value when it is embedded inside work people already have to complete. The finance function does not need automation for its own sake. It needs invoices to be understood when they arrive, transactions to be checked against policy, approvals to reach the right person, and accounting records to be prepared without repeated data entry. The closer intelligence sits to the transaction, the more effectively it can remove administrative work without weakening control.

The third lesson is that local complexity can become a competitive advantage. UAE and Saudi tax, banking, supplier-payment, and approval requirements create friction for businesses, but they also create room for a platform built around regional realities. Products designed for local workflows can scale outward from a stronger foundation than products localized only after entering the market.

The final lesson concerns the role of finance itself. The purpose of automation is not simply to process expenses faster. It is to redirect finance capacity toward decisions, planning, cash visibility, and growth. When the team spends less time chasing receipts and reconstructing approvals, it can spend more time understanding where money is going and what that means for the business.

# Conclusion

Alaan began with a visible operational problem: businesses needed a better alternative to petty cash, shared cards, OTPs, reimbursements, and manual expense reports. Its evolution shows that these problems were symptoms of a larger structural gap. Banking, payments, approvals, receipts, and accounting had digitized separately, leaving finance teams to connect them manually.

By bringing those activities into one workflow, Alaan is moving from spend management toward an AI-native finance operating system. The platform combines regulated financial infrastructure with local operating knowledge, real-time controls, accounting connectivity, and embedded intelligence. The outcome is not only faster administration. It is a finance function that can see and govern expenditure as it happens.

That shift is increasingly important for businesses in the UAE, Saudi Arabia, and the wider region. As companies scale, the cost of disconnected finance rises with every employee, entity, supplier, and transaction. The platforms that create the most value will be those that do more than digitize individual tasks. They will connect the full financial workflow and allow finance teams to move from recording the past to supporting the next decision.

# Sources and Verification Notes

Quantitative outcomes in this case study are drawn from Alaan's official product pages, press releases, customer stories, G2, and the UAE Future 100 list. Company-wide figures and customer outcomes are hyperlinked at the point of use and indexed below for editorial verification.


1. *Alaan - AI-Native Business Account* - Current company scale, 2.2 million+ hours saved since 2022, AI-native workflow and G2 ranking.
2. *Alaan - USD 48 million Series A announcement* - Funding, 2.5 million+ transactions by August 2025, Saudi launch, customer base and automation milestones.
3. *G2 - Alaan reviews* - 4.7/5 rating across 718 verified reviews and rating distribution.
4. *G2 - Alaan review profile* - Review-base distribution across small business, mid-market and enterprise users.
5. *Alaan - Company homepage* - G2-derived ease-of-administration, ease-of-use and recommendation indicators; product overview.
6. *UAE Future 100 - 2024 fintech list* - Official recognition of Alaan as a UAE Future 100 fintech company for 2024.
7. *Alaan - Frequently Asked Questions* - Current availability for businesses with legal entities in the UAE and Saudi Arabia; card and KYB information.
8. *Alaan - About Us* - Mission, company positioning and team scale of 200+ people from 25+ countries.
9. *Alaan - Expense and Invoice Management* - 16+ hours saved monthly and AED 150 million+ customer savings through cashback, automation and spend controls.
10. *Alaan customer story - Silkhaus* - 650+ hours saved monthly and finance-manager testimonial.
11. *Alaan customer story - GuestReady* - 75% reduction in reconciliation time and 200+ hours saved monthly.
12. *Alaan customer story - AirDXB Group* - 96% improvement in receipt compliance and 190+ hours saved monthly.
13. *Alaan customer story - FiLLi Café* - 86+ hours saved monthly across 127+ stores in 15 countries with NetSuite integration.
14. *Alaan customer story - HayyaTax* - Approximately 70% lower transfer costs and faster cross-border payments through SuperPay.
15. *Alaan customer story - Washmen* - 80+ hours saved weekly and 1,300+ transactions centralized through Alaan.
16. *Alaan customer story - invygo* - AED 150,000+ in cashback across seven or more currencies.
17. *Alaan customer story - Al Barari* - 200 hours saved monthly and Oracle NetSuite integration across multiple entities.
18. *Alaan - Key Facts Statement* - NymCard card issuance, CBUAE regulatory status, and Visa licensing.
19. *Alaan - Integrations* - Accounting and ERP integrations, including Xero, QuickBooks, Odoo, Zoho Books, NetSuite, Microsoft Dynamics 365 and SAP.
20. *Alaan - Alaan Intelligence* - AI-powered receipt matching and verification, duplicate detection, VAT extraction, categorization, reconciliation and accounting automation.
21. *Alaan - AI-Native Business Account announcement* - Alaan became profitable in March 2025 before raising its USD 48 million Series A.