Hospitality Finance: 2026 Takeaways

Part of 'The Bottom Line' series

Clear, actionable advice from accountants who've seen it all.

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Your first step to avoiding finance FOMO

Welcome to Hospitality Finance: 2026 Takeaways, the first in a series of actionable finance insights from accountants who've seen it all.

In this takeaway

Tech stack tips for hospitality finance from Wingstop and Farmer J, including:

- EPOS considerations
- EDI versus automatic workflows
- Data warehouse and AI

The 10 red flags that signal your accounts need attention, including:

- Balances that don't reconcile
- Debits and credits where they shouldn't be (the common areas we see this in)
- Accruals and prepayment process issues

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Accurise started in a garden shed with a goal to make hospitality finance work better.

Now, we're over 50 hospitality accountants strong, working with clients like Wingstop, Farmer J, Kibou, MEATliquor, and Vapiano.

As the finance team for 40+ multi-site businesses with a combined annual turnover of half a billion pounds, we've seen all kinds of structures, processes, and tech stacks, so the lessons we share are practical and actionable.

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Accurise is part of VIEW Group, one of the Nordics' largest financial consultancies, which means we stay ahead of regulation, best practice, and new technology, so you don't have to.

Thanks for joining The Bottom Line.

Tech stack tips for hospitality finance

Ever felt overwhelmed by the number of systems and shiny new tech offerings in hospitality? You're not alone. Here are 7 tips for building a tech stack in multi-site hospitality.

Contributors

- **Arik Rubens,** Fin. Controller, Wingstop UK
- **Mike Thorne,** CFO, Farmer J
- **Rob Howard,** MD at Accurise

01.

Make sure your data is open access

Be careful when a company says that data is yours, as they may promise open access, but in practice, you could find yourself stuck downloading endless CSVs or paying extra for reports.

Knowing exactly how you'll get your data out and what "open" really means is key, so you can easily integrate it with your tech stack and pull into a central data warehouse.

Data access takeaways

- Ask tough questions before signing up. Will you get an API, or just a pile of spreadsheets?
- Avoid systems that gatekeep your data or make you pay for basic reporting.

02.

Saving time in one place may cost elsewhere

EDI (Electronic Data Interchange) can save time by automating things like invoices and purchase orders, but only if someone manages it internally. Without oversight, it can become unusable and gives you less control than manual processing.

Wingstop (76 sites): Arik, who oversaw implementing a Zonal Acquire EDI, emphasised testing in multiple regions, communicating changes to all staff, and not rushing the rollout. It took effort upfront, but EDI reduced manual admin and make scaling easier. *"We try to cut out manual data transfer as much as possible,"* Arik said.

Farmer J (20 sites): Chose not to use EDI and instead relies on Xledger's built-in workflows. Mike explained, *"Invoices are auto reconciled when they match, and anything over £5 that doesn't gets flagged to the store's general manager to review or chase down a credit."* With these approval systems in place, they have almost 100% confidence in outgoing payments.

EDI takeaways

- **If you're considering EDI, make sure you have the back-of-house resources to maintain it.** It might save you time on processing, but it still needs senior oversight.
- **Don't rush the transition to an EDI system.** Test across regions and make sure suppliers are ready before rollout.
- **Alternatives exist:** For smaller businesses, a dedicated EDI might not be worth the investment in time and money. You can often use workflow automation within existing systems.

03.

No EPOS is perfect, so pick one that fits best

Every EPOS system has its quirks. The right choice depends on your business size, your team's strengths, and the amount of maintenance time you have. As our MD Rob eloquently put it, *"They're all a bit sh*t, and you have to pick the one that's the least sh*t for your particular use case."*

EPOS takeaways

- **Prioritise integration:** Stock, till, and specialist systems should work together.
- **Be realistic about your internal resources:** The best system for you is the one your team can maintain.
- **Trial before rollout:** Start small before scaling. Changing systems at four sites is very different to changing at 15 or 18.

04.

A data warehouse will make your life a lot easier

A data warehouse centralises your raw data, organises it, and powers custom reports. It's essential for balanced scorecards that combine financial and non-financial metrics.

Example: Wingstop uses balanced scorecards to track things like NPS scores, Deliveroo ratings, and mystery shop results, plus financial figures like gross profit, wastage, and labour percentage. Managers review their scores monthly, knowing what to improve to hit bonus targets.

> *"Being able to take that raw data and turn it into something way more presentable is the important thing."*

— **Arik Rubens**, Financial Controller at Wingstop UK

Data warehouse takeaways

- **Centralise your data.** Invest in a data warehouse that can pull in information from all your systems.
- **Track both financial and non-financial metrics** to create a balanced scorecard so managers and operators a complete view of performance.
- **Make reporting actionable.** Tailor reports to your audience, e.g. based on role, so they understand areas they can influence.

How does AI fit in?

With all your data in one place, you can connect AI tools and ask questions in plain English, for example:

"Draw me a graph of all the sites' sales before 2pm outside of London in the last 6 months by month."

AI will generate this automatically, with no programming or digging through spreadsheets. This plain-text access to your business data can be a powerful tool.

But it's important to note: AI outputs are only as strong as the data you input, and while it may seem confident, it doesn't check its own work or know when it's wrong.

> *"AI can spot patterns in the data you give it, but it doesn't understand, reason, or validate those patterns. To reduce errors and hallucinations, you need to give it accurate, structured data. A data warehouse makes this possible by collecting and linking all your data."*

— **Rob Howard**, MD at Accurise

05.

Don’t be dazzled by one-stop-shop solutions

Some systems try to do everything, but tools that excel in one area are often the smarter choice. Mix and match systems as long as your data flows between them, and make sure everything is open and integrates properly. A data warehouse or central hub can help keep all your information connected and accessible.

06.

Prioritise rota and payroll

There is a risk of over-automation over-automation when internal resources are stretched. If staff aren’t paid on time, your business stops. Having real people double-check the numbers and make sure everyone gets paid is worth more than any automation, especially for smaller teams.

If you’re big enough to have a dedicated payroll manager, great. If not, don’t over-automate. Sometimes a payroll bureau staffed by real people is the safest bet.

07.

Tech is only half the story

Technology problems are often maintenance or personnel problems in disguise. You can buy the shiniest system on the market, but it will quickly turn into an unusable mess if you don’t have someone internally to manage it.

Key takeaways

- **Assign ownership:** Each system needs someone internal to champion and maintain it. Before buying a new system, understand your business’s needs and be realistic about internal resources.
- **Invest in training:** Your team must know how to use the tech.
- **Make sure data flows between systems:** All tools need to integrate effectively.

Red flags that signal your accounts need attention

Even the best hospitality businesses can run into financial problems. If you recognise any of these warning signs, it's time to act before small issues become costly.

01.

Debit balances on your creditors ledger

If payments aren't matched to invoices, your creditors ledger can show debit balances. This can hide costs and make profits look better than they are. A few small, recent debits are usually fine if understood, but large or ongoing debits across suppliers are a big red flag.

02.

Late accounts

If accounts take more than 8 days to arrive, that's not ideal. Waiting months is a big problem. Late accounts make it hard to spot issues, control cash, or make good decisions because you're always working with old information.

03.

Cash in transit issues

Cash in transit should only hold a few days' worth of sales. Large balances suggest cash isn't reaching the bank or postings aren't reconciled.

04.

Deposits and gift cards showing as debits

Deposits and gift cards should usually be credits. If they show as debits, it might mean sales have been recorded twice (common in hospitality) making sales look higher than they are.

05.

Big suspense account postings that hang around

A suspense account is a temporary place for unknown transactions. If large balances sit there for a long time, it usually means poor processes and increases the risk of mistakes or misuse.

06.

Intercompany balances don't reconcile

All intercompany balances should equal zero. If not, one company thinks it's owed money while the other thinks it's paid, usually due to manual posting errors.

07.

Accruals balance is a debit

Accruals should be credits until invoices arrive. A debit balance means something is wrong, often a mistaken prepayment or a missing accrual.

08.

Prepayments aren't unwinding

Prepayments spread costs out and should be released to the P&L each month. over time. If they aren't, costs don't show up, and profits look better than they really are.

09.

Supplier put you on stop

Being put on stop means suppliers refuse to deliver until they're paid. If this happens unexpectedly, it's often a sign that something isn't working in accounts payable.

10.

Running out of money without knowing why

If you're dipping into personal funds without knowing why, it's a clear sign that cash flow isn't being tracked properly and needs urgent attention.

Any of these red flags sounding familiar?

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