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A CFO's Guide to AI for 2027

How to adopt AI in finance with control, evidence, and speed.



FOREWORD

Finance-grade AI starts with the CFO

A practitioner's guide to adopting AI without losing control of the numbers.



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Every CFO now has an AI question waiting on the calendar. The CEO wants a strategy. The board wants assurance. The team wants permission. Vendors want a meeting. Most of that pressure arrives before anyone has defined what good looks like.

This guide is for the finance chief who wants to move with confidence. It covers where AI earns its place in finance, why the ledger comes first, how to govern AI so it survives an audit, how to build the business case, and how to sequence the first 180 days.

The stance throughout is practical. AI is useful in finance when it is grounded in governed data, traced to the source, and owned by a named person. When those conditions hold, you gain speed without losing control. When they do not, you gain fluent answers you cannot defend.

Adopt with conviction. Verify with discipline. The chapters ahead show how.

Christina

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CHAPTER 1

AI is a balance sheet decision

Why AI belongs on the CFO's agenda, what changes when answers touch the ledger, and the questions to settle before you buy anything.



Every CFO is being asked the same question by the CEO, the board, and the team: what are we doing with AI? The answer you give shapes how finance operates, how much the board trusts your numbers, and where your best people spend their time.

Why this lands on your desk

AI adoption in finance is an operating decision. It changes who produces numbers, how fast they arrive, and how much review they get. When a general-purpose model drafts commentary for the board deck and nobody can say where a figure came from, the exposure is yours.

Speed

Close, reporting, and forecasting cycles compress when routine work is automated. You decide where the time goes.

Capital allocation

AI spend competes with every other investment. It needs a business case, an owner, and a stopping rule.

Accountability

You sign the numbers. An AI-drafted figure in a board deck or filing gets the same review as a human-drafted one.

Why finance is different

A marketing team can ship a draft that is mostly right and edit it later. Finance numbers feed compensation, covenants, investor communications, and audited statements. The tolerance for a confident wrong answer is close to zero.

“AI can be 80% right. In finance, that's 100% wrong.”

Four questions to settle first

- **What decision will this improve?** Name the decision, not the technology. A faster close, a sharper forecast, a better board narrative.
- **Where does the data come from?** If the answer is a spreadsheet someone exports, the AI inherits every flaw in it.
- **Who reviews the output, and how?** Define the review standard before the first deployment.
- **How will you know it worked?** Pick two or three measures before the pilot starts.

The CFO's posture

Adopt with conviction and verify with discipline. Hesitation costs you speed. Carelessness costs you credibility. The chapters ahead show how to do both.

BEST PRACTICE

Write a one-page AI position for finance: which workflows are in scope, which data may be used, who approves outputs, and what stays human. Circulate it before the first pilot. It prevents shadow usage better than a ban does.

CHAPTER 2

Where AI earns its place in finance



A map of finance work by value, the use cases ready today, and how to sequence them.

AI does not improve every finance task equally. High-volume, rule-bound, verifiable work is ideal for automation. Judgment-heavy, relational work is ideal for augmentation. Knowing which is which is the first act of AI strategy.

The strategic finance hierarchy of needs

Modeled on Maslow's hierarchy of needs, the Strategic Finance Hierarchy of Needs stacks finance work in four tiers. Each tier has to be met before the one above it can deliver. AI at the top, advising the business, produces nothing useful until the base, governed and trusted data, is in place.

THE STRATEGIC FINANCE HIERARCHY OF NEEDS



Most teams want to start at the top, with a narrative generator for the board deck. It fails when the layers beneath are shaky. Start at the base and work up.

Use cases ready today

AREA	WHAT AI DOES	WHAT HUMANS OWN	READINESS
Data management	Maps new accounts, flags reconciliation breaks, detects duplicate or stale records	Chart of accounts design, sign-off on mappings	High
Close and reporting	Drafts flux commentary, flags anomalies, assembles reports	Materiality calls, final explanations	High
Planning and forecasting	Suggests drivers, drafts scenarios, refreshes forecasts from new actuals	Assumptions, targets, trade-offs	Medium
Board and investor communication	Drafts narrative, prepares Q&A, assembles slides	The message, the judgment, the delivery	Medium
Treasury, tax, and audit support	Reviews documents, sorts exceptions, gathers evidence	Policy positions, filings, auditor relationships	Emerging

READINESS · HIGH: RULE-BASED WORK A REVIEWER CAN CHECK QUICKLY · MEDIUM: DEPENDS ON CLEAN HISTORY AND HUMAN ASSUMPTIONS · EMERGING: JUDGMENT-HEAVY OR REGULATED WORK THAT NEEDS CLOSE REVIEW

AI INSIGHT

Automate what is verifiable and augment what is judgmental. If you cannot check an output against a source in a few minutes, keep a human closer to it.

Sequencing the work

PHASE 1

Foundation

Governed data and reconciliation

PHASE 2

Reporting

Automated packs and commentary

PHASE 3

Planning and advising

Forecasts, scenarios, decision support

CHAPTER 3

The ledger comes first



Why AI quality is capped by data quality, and what decision-ready data looks like in practice.

An AI system can only be as reliable as the numbers it reads. Point a brilliant model at five inconsistent exports and it will produce five confident, inconsistent answers.

The failure mode: fluent and wrong

General-purpose AI writes well, and that is the danger. A paragraph of commentary built on a stale export reads exactly like one built on the closed GL. Reviewers relax because the prose is polished. By the time someone notices the number is off, it has reached a slide.

What decision-ready data means

Unified

Actuals, plan, headcount, CRM, and billing data live in one governed layer instead of a dozen exports.

Governed

Metric definitions, account mappings, and hierarchies have owners and change history.

Traceable

Every figure maps back to the GL and the transaction behind it.

DATA PRINCIPLE

Every metric used in a board presentation should have a documented definition, a source system, a reconciliation process, and a named owner. Undocumented metrics become a liability the moment AI starts reading them.

A data readiness check

QUESTION	GREEN FLAG	RED FLAG
Can you reconcile reported revenue to the GL in one step?	Yes, through a documented path	Requires manual tie-out across files
Are metric definitions written down?	One definition, one owner	Different teams, different formulas
How are source systems connected?	Automated and bi-directional	Manual exports and copy-paste
Who can change a mapping or hierarchy?	A controlled, logged process	Anyone with file access
Can an output be traced to the transaction?	Click through to the source	Ask the analyst who built it

Where to start

Pick the five metrics your board sees most often. For each one, write down the definition, the source system, the owner, and the reconciliation. That small exercise surfaces most of the cracks in your data foundation.

BEST PRACTICE

Run the exercise with your VP Finance and your head of FP&A in the same room. Disagreements about definitions show up in minutes, and resolving them is worth more than any tool you will buy this year.

CHAPTER 4

Governance, controls, and trust



The risk framework for AI in finance: what can go wrong, which controls matter, and how to stay audit-ready.

Auditors, boards, and regulators will not accept 'the model said so.' Governance is how you adopt AI at speed and still pass every review.

The risk landscape

RISK	WHAT IT LOOKS LIKE	CONTROL
Inaccuracy	Plausible but wrong figures or explanations	Source tracing, tie-out checks, human review thresholds
Data exposure	Sensitive financials pasted into unapproved tools	Approved-tool policy, access controls, vendor security review
Weak audit trail	No record of what the AI read or produced	Logged inputs, outputs, and approvals
Model drift	Behavior changes after a model update	Version tracking and regression tests on known questions
Over-reliance	Teams stop checking because outputs look polished	Required review steps, spot audits, rotating reviewers

Principles for finance-grade AI

- **Trace every number.** An insight without a path to the transaction is an opinion.
- **Keep humans accountable.** AI drafts. A named person approves.
- **Scale review to risk.** Internal working notes need less review than anything reaching the board, lenders, or auditors.
- **Log everything.** Inputs, outputs, and approvals. Your auditors will ask.
- **Control the data boundary.** Decide what data may leave your environment, and enforce it.

AI INSIGHT

Trustworthy AI in finance comes from better architecture, not bigger models. Grounding answers in governed data, with a visible trace to the source, does more for accuracy than any model upgrade.

Extend the controls you already have

You already run controls for spreadsheets, journal entries, and reporting. Extend them. Treat AI output like work from a capable new analyst: fast, useful, and reviewed before it ships. If you operate under SOX, map AI-assisted steps into your control documentation and test them like any other.

WATCH OUT

Shadow AI is the control gap most CFOs find first. Team members paste financials into whatever browser tool is open. Close it by choosing AI that works natively inside the tools your team already uses, like Excel, Google Sheets, and Slack, so the approved path is also the easiest one.

Questions to ask any AI vendor

- Where does my data live, and who can access it?
- Is my data used to train models?
- Can I see the source of every figure an answer contains?
- What logs are available to my auditors?
- What happens to past outputs when the underlying data changes?

With Cube, FP&Agents read from the governed data layer and show their lineage. Each answer names the accounts, periods, and as-of date behind it, so a reviewer verifies in seconds instead of hours.

CHAPTER 5

The business case and the operating model

How to frame the investment, choose between build, buy, and partner, and design a pilot that earns the next dollar.



AI investments in finance fail for the same reasons other projects do: unclear ownership and no definition of success. A tight business case fixes both.

Building the business case

Anchor the case in capacity, speed, and quality. Measure the hours spent on collection, reconciliation, and formatting, the days to close and to refresh a forecast, and how often a published number gets revised. Those baselines turn a vague promise into a testable claim.

Capacity

Hours returned to analysis from data pulls, reconciliations, and formatting.

Speed

A shorter close, faster forecast refreshes, quicker answers to executive questions.

Quality

Fewer restatements, fewer late corrections, stronger audit readiness.

BEST PRACTICE

Record baselines before the pilot starts. Teams that skip this step cannot prove value afterward, and the program becomes a matter of opinion.

Build, buy, or partner

OPTION	STRENGTHS	TRADE-OFFS
Build in-house	Full control over design and data handling	Needs engineering capacity, maintenance, and your own audit tooling
Buy a finance-grade platform	Governed data layer, built-in lineage, faster time to value	Requires vendor diligence and change management
Use general-purpose AI directly	Low cost to start, flexible for individual tasks	No governed data, weak traceability, heavy review burden

BEST PRACTICE

Operating model: name an executive owner, a day-to-day lead in finance operations or FP&A, and a partner in IT or security. Review use cases monthly. Approve new ones and retire the ones that do not perform.

Designing the pilot

A good pilot has one workflow, one owner, two or three measures, and a decision date. Rerun last quarter's flux commentary and compare it with what your team wrote.

A 90-DAY PILOT



WK 1-2	WK 3-4	WK 5-8	WK 9-10	WK 11-12
Baseline	**Connect data**	**Parallel run**	**Review**	**Decide**
Measures set	Sources live		Results	Go / no-go

CHAPTER 6

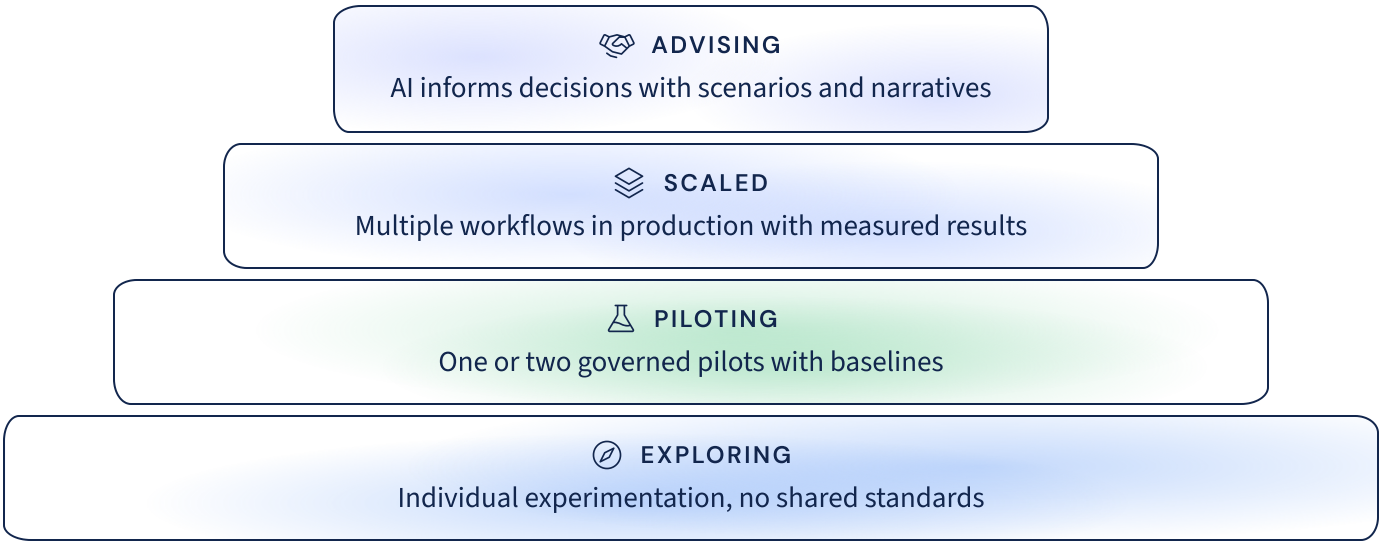
Your first 180 days



A sequenced plan, the board conversation, and the habits of CFOs who get lasting value from AI.

You do not need a transformation program to start. You need a sequence: foundation, first wins, scale. Each stage earns the right to the next.

The maturity path



Most finance organizations sit in the bottom two tiers today. The goal for the next two quarters is to move one tier up, with evidence you can show the board.

The 180-day plan

CFO AI ROADMAP



DAYS 1-30	31-60	61-120	121-150	151-180
Policy & data	**Pilot setup**	**Run pilot**	**Scale**	**Board update**
AI position	Pilot chosen	Results	Scale decision	Board

The pilot window runs from day 31 to day 120, which matches the 90-day pilot design in the previous chapter. Policy and data work comes first, and scaling waits for results.

Taking it to the board

Boards want three things: where AI is in use, how it is controlled, and what it has returned. Bring a one-page summary covering use cases in production, the control framework, measured outcomes, and the plan for the next two quarters. Be as specific about limits as you are about wins.

BEST PRACTICE

Show the board a trace. Pick one number in the deck and click through to the transaction behind it. Nothing builds confidence faster.

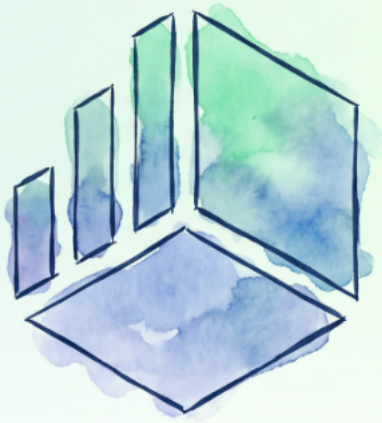
Habits that last

- **Review the review.** Sample AI-assisted outputs monthly and track error rates.
- **Retire what does not work.** Stop use cases that miss their measures.
- **Invest in people.** Train the team on prompting, verification, and judgment alongside the tools.
- **Keep the data layer healthy.** Every new source and metric goes through the same governance.

“Adopt with conviction. Verify with discipline.”

Ready to put this guide into practice?

Learn more about Cube



The agentic FP&A platform, founded by three-time CFO Christina Ross.

Start your free trial →

Or get a demo

We believe the future of business is finance-driven. Cube connects your business data into one governed model and brings it everywhere decisions happen.

How finance teams use Cube

Close and consolidation

Multi-entity rollups and a faster month-end.

Budgeting and planning

Budgets, headcount, and revenue plans.

Forecasting and scenarios

Rolling forecasts and what-ifs in minutes.

Reporting and board decks

Packs in Excel, Sheets, and slides.

Variance analysis

Drivers explained and traced to the GL.

KPIs and performance

One set of metrics for the business.

AI Agents: Your Always-On Digital Finance Team

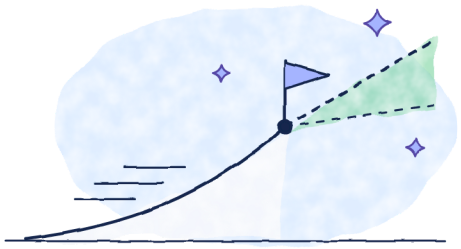
Charlie, the superagent, routes work to four FP&Agent teams. People stay in control.

The Data Managers
Integrate and reconcile

The Analysts
Analyze and report

The Planners
Forecast and model

The Business Partners
Shape decisions



From analysis to action, at the speed of AI.

Cube is the agentic FP&A platform that helps finance teams shape what happens next.