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A Controller's Guide to AI for 2027

How to bring AI into the close, reconciliations, and controls without weakening the audit trail.



FOREWORD

AI belongs in the close, under your controls

A practitioner's guide for the people who own the books.



By Christina Ross
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Controllers sit closest to the numbers. Every journal entry, reconciliation, and flux explanation passes through your team before it reaches the CFO, the auditors, or the board. That makes you the person most exposed when AI gets something wrong, and the person best placed to make it work.

This guide covers where AI fits in the accounting cycle, why data integrity comes before automation, how to bring AI-assisted steps inside your control environment, what auditors will ask, and how to run a first close with AI in the loop.

The stance is simple. AI can take on the matching, tie-outs, and first drafts that consume close week. Your team keeps the judgment, the sign-off, and the evidence. When every output traces to the GL and every approval is logged, you close faster and audit cleaner.

Automate the routine. Keep the evidence. The chapters ahead show how.

Christina

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CHAPTER 1

The controller's AI mandate



Why AI lands on the controller's desk, what changes when it touches the books, and the questions to settle before the first pilot.

The CFO sets the AI agenda. The controller decides whether it holds up at quarter end, because every AI-assisted entry, match, or explanation becomes part of the record your team defends.

Why accounting is different

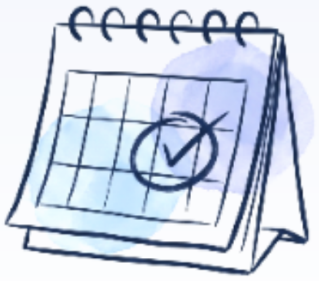
A booked entry is a fact the company asserts to auditors, lenders, and regulators. Language models are probabilistic: ask the same question twice and you can get two different answers. Accounting is deterministic: the same inputs must produce the same balance every time. Use AI to read, match, and explain, and let governed rules calculate what gets booked.

Four questions to settle first

- **Which steps are in scope?** Start with matching, tie-outs, and draft commentary. Keep estimates human-led.
- **What data will AI read?** The closed GL and subledgers, through governed connections.
- **Who reviews, and at what threshold?** Set review rules by materiality and account risk.
- **What evidence is retained?** Inputs, outputs, reviewer, and timestamp for every AI-assisted step.

CHAPTER 2

Where AI fits in the close



The use cases ready today across the close and the accounting cycle, and what stays human.

If a reviewer can check the output against a source in minutes, AI can prepare it. If it takes judgment about estimates or intent, AI assists and your team decides.

Use cases in the close

AREA	WHAT AI DOES	WHAT YOUR TEAM OWNS	READINESS
Reconciliations	Matches transactions, flags breaks, proposes likely causes	Clearing unexplained items, sign-off	High
Flux and variance	Drafts explanations from account activity	Materiality calls, final wording	High
Journal entry review	Flags unusual entries by amount, timing, user, or account	Investigation and approval	High
Accruals and estimates	Suggests amounts from history	Methodology, judgment, booking	Medium
Intercompany and consolidation	Matches balances, flags mismatches	Eliminations policy, entity sign-off	Medium
Audit support	Assembles PBC lists and support	Auditor relationship, positions	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

Across the accounting cycle

AREA	WHAT AI DOES	WHAT YOUR TEAM OWNS	READINESS
AP invoice coding	Reads invoices, suggests GL coding and approvers	Coding rules, exception approval	High
Cash application	Matches receipts to open invoices, flags short pays	Unapplied cash, customer follow-up	High
Prepaids and fixed assets	Builds amortization and depreciation schedules from support	Capitalization policy, useful lives	Medium
Revenue recognition support	Pulls contract terms, flags non-standard clauses	ASC 606 judgments, conclusions	Medium
Close management	Tracks task status, flags late or blocked items	Calendar, owners, escalation	High
Policy and memo drafting	Drafts technical memos from facts you provide	Positions, final sign-off	Emerging

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AI INSIGHT

Automate what you can verify, assist with what needs judgment, and keep estimates and policy positions with named owners.

CHAPTER 3

Integrity before automation



Why AI inherits every flaw in your chart of accounts and mappings, and how to get the ledger ready.

AI does not fix a messy ledger. It reads it faster. Inconsistent mappings, stale subledgers, and undocumented adjustments become inconsistent answers at scale.

The failure mode: confident and unsupported

When AI reads a trial balance with a misclassified account, it explains the resulting variance with complete confidence. The explanation is coherent, the number is wrong, and a reviewer under close pressure may sign off on both.

What a ready ledger looks like

Clean structure

One chart of accounts, consistent mappings across entities, and hierarchies with owners.

Connected sources

GL, subledgers, bank, and billing data flow through automated connections instead of exports.

Full lineage

Every balance traces to the entries and transactions behind it.

DATA PRINCIPLE

Lock mapping and hierarchy changes behind a logged approval. When AI reads the books, an unlogged mapping change becomes an unexplained variance that nobody can reproduce.

A ledger readiness check

QUESTION	GREEN FLAG	RED FLAG
Do subledgers tie to the GL automatically?	● Daily or continuous tie-out	○ Manual tie-out at month end
Are account mappings consistent across entities?	● One mapping table, one owner	○ Each entity maintains its own
How do bank and billing data arrive?	● Direct, automated feeds	○ Downloaded files and uploads
Who can change a mapping?	● Controlled, logged approval	○ Anyone with system access
Can you trace a balance to the transaction?	● Click through to source	○ Rebuild it from support files

cube

Cube connects your ERP, subledgers, and source systems into one governed data layer. Mappings and hierarchies are controlled, and every number traces back to the GL and the transaction behind it.

Where to start

Pick the ten balance sheet accounts that take the longest to reconcile. For each one, document the source, the mapping, the owner, and the usual reconciling items. That list becomes your first automation backlog and exposes the data issues to fix before AI reads them.

BEST PRACTICE

Pair each high-effort account with the person who reconciles it today. They know the recurring breaks, and their notes become the rules AI uses to propose matches.

CHAPTER 4

Controls, evidence, and the audit



How to bring AI-assisted steps inside your control framework and what your auditors will ask.

Auditors test controls, not intentions. An AI-assisted step that cannot show its inputs, its reviewer, and its output is a deficiency waiting to be found.

New risks AI brings to the close

Each AI-assisted step adds a way for an entry, match, or explanation to go wrong. These are the risks to plan for, and the control that addresses each one.

AI RISK	WHAT CAN GO WRONG	CONTROL TO ADD
Unsupported entries	AI-proposed amounts booked without documentation	Required support attachment and reviewer sign-off
Incorrect matches	Transactions cleared against the wrong items	Match confidence thresholds and sample review
Missing audit trail	No record of what AI read or proposed	Logged inputs, outputs, reviewer, and timestamp
Model changes	Behavior shifts after a vendor update	Version tracking and re-testing on known periods
Review fatigue	Approvals become rubber stamps	Rotating reviewers and periodic re-performance

Principles for audit-ready AI

- **Every output has a source.** Matches and proposed entries link to the transactions.
- **Every approval has a name.** AI prepares. A person reviews and owns the result.
- **Review scales with risk.** Material amounts get full review. Low-risk matches get sampling.
- **Evidence is retained by default.** The close binder captures AI work like staff work.
- **Changes are controlled.** Rules, prompts, and models follow change management like any system.

Extend the controls you already run

Add AI-assisted steps to the narratives and risk control matrix you already keep. Describe what AI prepares, who reviews it, the threshold, and the evidence retained, and test them on the same cycle as the rest.

WATCH OUT

Bring your external auditors in early. A walkthrough before the first AI-assisted close is far easier than explaining a new process after fieldwork has started.

Questions your auditors will ask

- Which close steps use AI, and who reviews each one?
- How do you know the AI read complete and accurate data?
- Where is the evidence of review retained?
- How are changes to rules or models approved and tested?
- How do you detect and correct an AI error after the fact?

CHAPTER 5

The business case for a faster close



How to measure the close today and design a pilot that proves value.

Close improvement is easy to promise and easy to measure. Baseline the close before you change it, and the business case writes itself.

What to measure

Days to close

Calendar days from period end to final numbers.

Prep hours

Team hours on matching, tie-outs, and support gathering.

Quality

Post-close adjustments, review notes, and audit findings.

Designing the pilot

Run AI in parallel with your team for one full close on a set of high-effort reconciliations and the flux review. Compare match rates, explanations, and hours before changing anything in production.

A 90-DAY PILOT

WK 1-2
Baseline
Close measured

WK 3-4
Connect data
GL and subledgers live

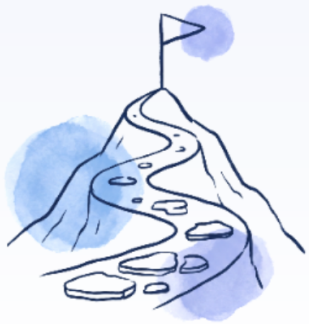
WK 5-8
Parallel close
Side-by-side

WK 9-10
Review
Results and controls

WK 11-12
Decide
Go / no-go

CHAPTER 6

Your first 180 days



The maturity path and a sequenced plan for bringing AI into the close.

You do not need to transform the whole close at once. Move one cycle at a time, prove it, and document it before moving to the next.

The maturity path

CONTINUOUS
Reconciliation and review run daily, close is confirmation

EMBEDDED
AI-assisted steps documented and tested as controls

PILOTING
Parallel runs on selected accounts with baselines

EXPLORING
Individual experimentation, no shared standard

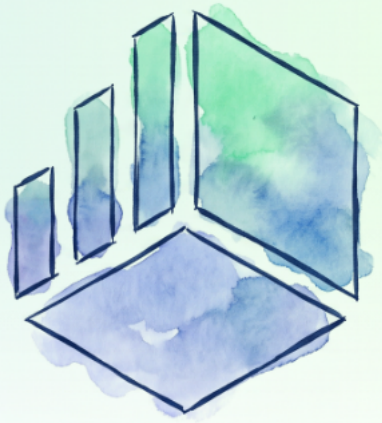
The 180-day plan

CONTROLLER AI ROADMAP

DAYS 1-30	31-60	61-120	121-150	151-180
Standard & ledger	**Pilot setup**	**Parallel closes**	**Document controls**	**Audit walkthrough**
AI standard	Accounts chosen	Results	RCM updated	Auditor review

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

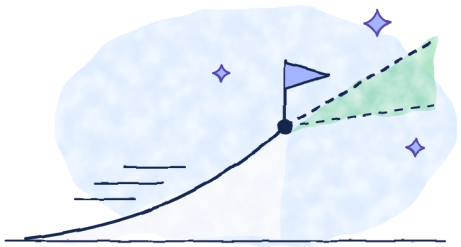
Charlie, the superagent, routes work to four FP&Agent teams. People stay in control.

The Data Managers
Integrate and reconcile

The Analysts
Analyze and report

The Planners
Forecast and model

The Business Partners
Shape decisions



Close faster, with every number traced.

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