FIELD GUIDE

A day in the life of an *agentic finance team*

A close, a forecast refresh, and a board prep in 2028, when AI agents handle the monitoring and the first drafts.



FOREWORD

Foreword



By Christina Ross
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Finance teams have spent decades describing the future of the function in abstractions: more strategic, more forward-looking, more of a partner. Those words have been in every CFO keynote I've heard since my Deloitte days, and they rarely come with a picture of what Tuesday looks like.

This guide is that picture. It follows one finance team through a single stretch of 2028, across the three moments that define the job: the close, the forecast, and the board. The company and the people are a composite. The work is real, and most of it is possible today.

Pay attention to who does what. Agents monitor, analyze, model, investigate, and coordinate. They work overnight, they never skip a reconciliation, and they produce first drafts of almost everything. The people judge, prioritize, decide, partner, and lead. None of those verbs moved to the machines, and none of them should.

The teams that look like this in 2028 will be the ones that start building toward it in 2026. The last chapter covers what has to be true for that to happen.

"AI agents handle the always-on work. People keep judgment, accountability, and control."

Christina

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The agentic FP&A platform and how finance teams use it

PROLOGUE

Meet the team



The company is a 600-person software business with three entities, two currencies, and a services arm that delivers implementations for enterprise customers. Revenue is a mix of subscriptions and services. The board meets quarterly.

The human finance team is eight people:

- **Dana, CFO.** Reports to the CEO, owns the board relationship.
- **Marcus, Controller.** Owns the close, the controls, and audit readiness.
- **Priya, Head of FP&A.** Owns the plan, the forecast, and the operating reviews.
- **Two FP&A business partners,** each covering a set of functional leaders.
- **One finance systems lead,** who maintains the model, the definitions, and the rules agents work within.
- **Two accountants** on the close and revenue.

Working alongside them is the Digital Finance Team. The team talks to Charlie, the superagent, and Charlie routes each request to four specialist agent teams: Data Managers for connections and mapping, Analysts for variance and anomaly work, Planners for forecasts and scenarios, and Business Partners for visuals, decks, and board materials.

The company is illustrative. Every number in this guide is too.

CHAPTER 1

Day one of the close



11:40 PM, the last day of the month. The books are still open, and the Data Managers are already working. They pull the final day's activity from the ledger, billing, payroll, and the bank feeds, map new vendors and new cost centers to the chart of accounts, and queue the mappings they are unsure of for Marcus to review.

2:30 AM. The Analysts run the first pass of reconciliations. Bank accounts tie. Intercompany between the US and UK entities is off by £18,400. Anomaly Detection traces the gap to a services invoice booked in the UK entity and billed from the US, and drafts the elimination entry with the supporting transactions attached.

6:15 AM. Marcus opens a summary in Slack. Forty-one accounts reconciled clean. Three need a person: the intercompany entry, a prepaid software contract that was expensed in full, and a payroll accrual that came in $22K above the trailing average.

He reviews the intercompany entry against the source invoices and approves it. He reclassifies the software contract himself, because the prepaid schedule depends on a renewal term that only the vendor contract specifies. He asks Charlie why the payroll accrual is high. The answer comes back in under a minute: eleven hires started on the 28th, and the accrual includes their first partial period. He checks two of the offer letters in the HR system and signs off.

What changed: Marcus spent his first morning of the close on three judgment calls. In 2024, the same morning went to pulling reports and building the reconciliation workbook.

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

That line sits on a sticky note on Marcus's monitor. It's the reason every entry an agent drafts carries its work papers, follows the approval rules finance set, and waits for a named person before it posts.

CHAPTER 2

Day three: the close that closes itself



By day three, the close is mostly a review exercise.

Smart Variance has compared every line of the P&L to budget and to the prior forecast and written a first draft of the variance commentary. It reads like a careful analyst wrote it: what moved, by how much, the transactions behind it, and whether the change is timing or permanent.

Priya reads the draft with a skeptical eye, because that is now the core of her job. Most of it holds up. Two sections don't.

The first says marketing spend ran 9% over budget because of event costs. That's accurate. What the draft can't know is that the CMO pulled a Q2 event into Q1 with Dana's approval in a hallway conversation, so the overage is timing. Priya rewrites the line and adds the decision to the model's notes so the agents will have it next month.

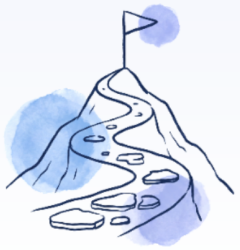
The second attributes a gross margin dip to higher hosting costs. Priya traces the number to the source and finds a hosting invoice that covered two months. She asks the Data Managers to split it, the margin recovers, and the commentary updates.

3:00 PM. Marcus signs off on the close. Dana reviews the management report in the same afternoon, with the commentary already written and every figure linked to its transactions.

What changed: The close no longer depends on how many hours the team can work in a week. It depends on how good the team is at reviewing. That's a different skill, and the team trained for it on purpose.

CHAPTER 3

Mid-month: a signal, a forecast, a decision



Tuesday, 4:10 PM. The services team updates its project tracker. Four enterprise implementations are now running behind schedule.

Tuesday, 4:25 PM. The Planners pick up the change. They connect the four projects to the contracts, find $600K of Q3 invoices tied to those go-lives, and recalculate the cash forecast. If the go-lives slip, $600K of collections moves into Q4.

Tuesday, 4:40 PM. Smart Forecaster drafts three scenarios and posts them to Priya:

- **1.** Accept the slip. Q3 cash comes in $600K light, and the revolver draw planned for October moves to September.
- **2.** Pull $50K of Q4 contractor budget into Q3 to staff the four projects. Two of the four go-lives land in Q3 under the services team's current estimates.
- **3.** Renegotiate milestone billing with the four customers. The Q3 shortfall narrows, though the outcome depends on the customer conversations.

Each scenario shows the effect on cash, revenue recognition, services margin, and the full-year plan.

Wednesday, 9:00 AM. Priya brings the scenarios to the weekly operating review. The VP of Services says two of the four delays come from customer-side data readiness, so contractors won't help there. Priya adjusts the second scenario on the spot: pull $50K forward and focus it on the two projects blocked by internal staffing. The model recalculates in the meeting.

Wednesday, 9:25 AM. Dana approves pulling $50K of Q4 contractor budget into Q3. Charlie notifies the budget owners, updates the forecast, and sets the two go-lives as tracked milestones tied to the invoice schedule.

What changed: In 2024, this signal would have surfaced at the end of Q3 as a collections miss, and finance would have explained it in the board deck. In 2028, the decision happened sixteen hours after the signal, in the meeting where it belonged, and the VP of Services improved it with context the model didn't have.

"When change is constant, finance has to become continuous."

CHAPTER 4

Two weeks before the board



Monday. Dana asks Charlie for a first draft of the board deck using last quarter's structure. Board Builder assembles it overnight: the financial summary, the KPI pages, the forecast bridge, the cash runway, and a first pass at the narrative for each section. Every chart is live on the governed model.

Tuesday. Dana reads the draft the way a board member would. The numbers are right, and the story is incomplete. The draft explains what happened. It doesn't say what management decided to do about it, because those decisions live in Dana's head and in the operating review notes.

She rewrites the opening page herself. She leads with the services delays and the $50K decision, because a board that hears about a problem with the fix already in motion trusts the forecast more.

Wednesday. Priya asks the Planners to model the question Dana expects from the lead investor: what happens to the plan if net new ARR comes in 15% below forecast for two quarters. The answer goes into the appendix with the drivers shown.

Thursday. The deck goes to the CEO. The CEO asks why Q3 services margin is lower than Q2. Dana opens the number and traces it to the specific transactions: the contractor spend, by project, against the invoices it protects.

The board meeting. A board member asks a question nobody prepared for: what share of Q3 bookings came from customers who expanded within their first year. Priya asks Charlie from her laptop. The answer comes back with the customer list behind it, and Priya checks it against what she knows before saying it out loud.

What changed: Building the deck took about a day of human time, and nearly all of it went to the narrative and the judgment about what the board needed to hear.

CHAPTER 5

What the people did all day



Look back across the month and tally where the human team spent its time.

Marcus reviewed agent drafts, made judgment calls on the entries agents flagged, and spent the rest of the month redesigning two controls for a new entity the company is adding.

Priya reviewed and corrected the variance commentary, ran an operating review with live scenarios, and spent an afternoon with the VP of Sales rebuilding the territory plan.

The business partners sat in on every major spending decision in their functions. One of them helped the CMO decide which two of five Q4 campaigns to cut, using pipeline data the CMO hadn't connected to spend before.

The finance systems lead updated the definitions the agents use after the company changed how it counts committed ARR, and added the hallway event decision to the model's notes so next month's commentary gets it right.

Dana spent most of her month with the CEO, the board, and the leadership team. She made the $50K call, wrote the board narrative, and spent time with each functional leader on next year's plan.

Nobody on the team spent a day building a reconciliation workbook, rebuilding a forecast from scratch, or assembling board slides. That time went into decisions.

The team is the same size it was in 2024. The business asks far more of it.

“Agents scale finance’s capacity, while the people remain in control.”

CHAPTER 6

What has to be true by 2028



Every scene in this guide depends on things a finance team can start building now.

One governed model, owned by finance. Every agent in this story worked from the same definitions of revenue, margin, and headcount. If each agent rebuilds the business from whatever data is nearby, the close, the forecast, and the board deck will disagree with each other.

Trace to the source on every number. Marcus could approve the intercompany entry because the transactions were attached. Dana could answer the CEO because the margin figure opened to its transactions. Without that, every agent output becomes another thing to rebuild by hand.

Rules set by finance before agents run. Approval thresholds, who signs what, which entries post and which wait. These are the controls Marcus spent his month designing.

Finance where the decisions happen. The scenarios reached the operating review, the answer reached Slack, and the board question was answered from a laptop in the room. Insight that stays inside an app nobody outside finance opens doesn’t change decisions.

People trained to review. The most important skill on this team is knowing what a wrong number looks like. Teams that let agents take the repetitions without teaching that skill on purpose will have nobody left who can catch the mistakes.

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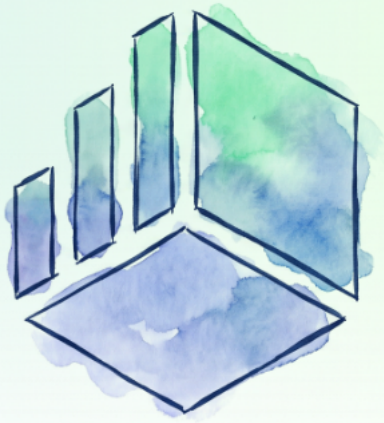
Cube is the agentic FP&A platform built for this. Cube Operating Intelligence™ (CubeOI™) gives every agent and every surface the same governed financial context, with trace to the source on every number. The Digital Finance Team (Charlie plus Data Managers, Analysts, Planners, and Business Partners) handles the monitoring, analysis, and modeling. Cube is building toward the Action stage, where decisions become owners, approvals, and tracked follow-through.

Questions to take back to your team

- **1.** Which part of your close could agents draft today if the reconciliation rules were written down?
- **2.** How long did your last forecast-changing signal take to reach a decision?
- **3.** Who on your team is best at spotting a wrong number, and how are they teaching it?

Ready to put this guide into practice?

Learn more about Cube



The agentic FP&A platform that helps you tell the story behind the numbers. 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