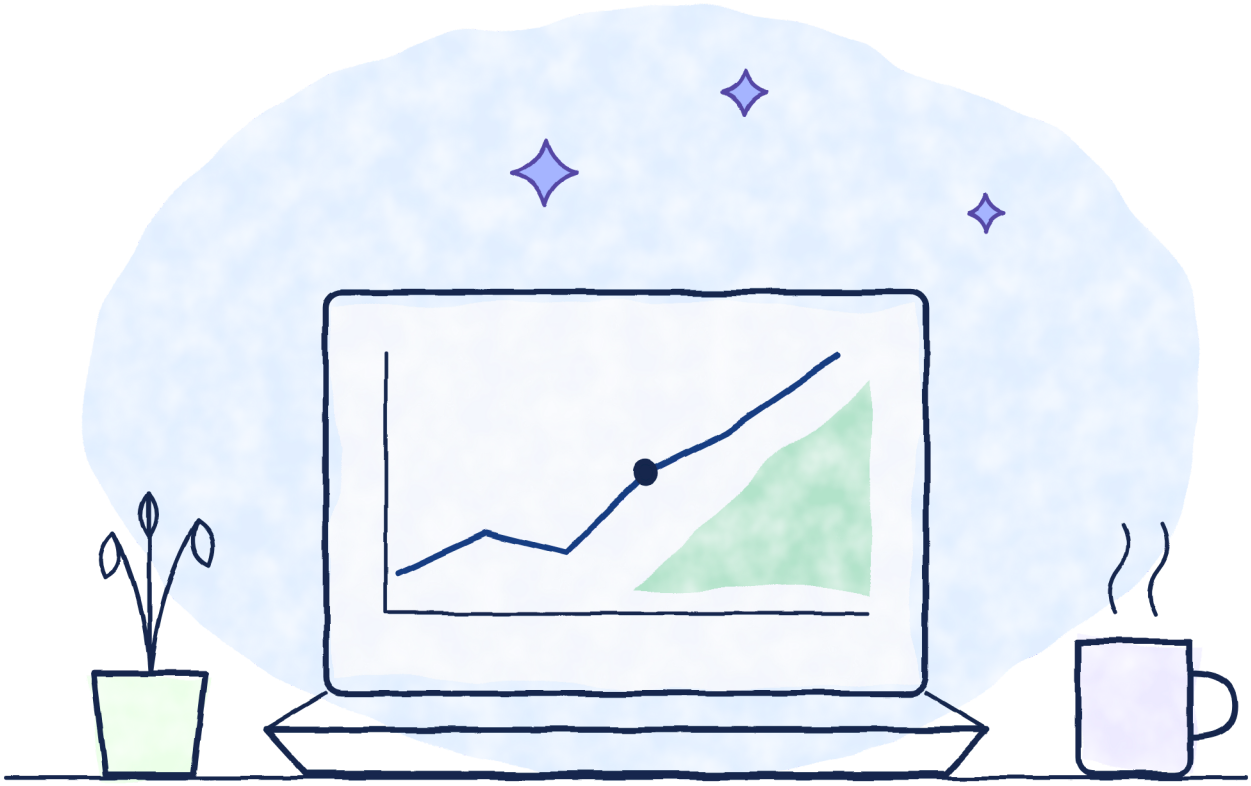
cube | The Agentic FP&A Platform

A Finance Leader's Guide to AI for 2027

A practical guide to deploying AI across accounting, FP&A, operations, and reporting.



FOREWORD

AI reaches every corner of finance

A guide for CFOs, controllers, VPs of finance, heads of FP&A, and finance operations leaders who have to make it work.



By Christina Ross
Founder & CEO, Cube

Finance leaders sit at an unusual intersection. You are accountable to the business for results, to auditors for controls, and to your team for what changes tomorrow. AI lands on all three at once.

This guide treats AI as an operating change. It maps where AI helps across accounting, AP and AR, treasury, tax, and FP&A, gives FP&A its own chapter as one of the first places to deploy, separates general-purpose tools from finance-grade ones, and shows how to pick workflows, protect controls, lead people, and move from pilot to production.

You will find scoring tables, control checklists, and a scorecard you can lift into your own program. You will not find hype. Every recommendation is meant to change what you do next week.

The teams that win pair clear ownership with clean data. That is the plan these pages follow. The future of business is finance-driven, and AI gives every finance team the capacity to lead it.

Christina

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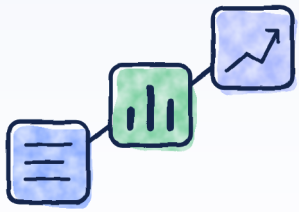
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CHAPTER 1

AI across the finance organization



A function-by-function map of where AI helps today, and what each team should expect.

Finance is a chain of connected workflows: transact, close, report, plan, comply. AI touches every link, and the gains compound when the links between them are strong.

A map of finance work

FUNCTION	WHERE AI HELPS	WHAT STAYS HUMAN
Accounting and close	Reconciliation matching, journal entry drafts, flux explanations, close checklist tracking	Judgment on estimates, accruals, and policy
FP&A	Budget vs. actuals rollups, variance commentary, driver-based forecast refreshes, scenario and sensitivity runs, board and management report assembly	Targets, resource trade-offs, assumption ownership, business partnering
AP and AR	Invoice capture and coding, exception routing, collections prioritization	Vendor and customer relationships, disputes
Treasury	Cash position consolidation, short-term forecast refresh	Funding decisions, bank relationships
Tax and compliance	Document review, data gathering, change monitoring	Positions, filings, regulator dialogue
Internal audit and controls	Population testing, exception sorting, evidence collection	Risk assessment and conclusions

Treat the table as a map of patterns. Actual capability varies by tool, data quality, and how well your processes are documented.

Three patterns of AI work

1

Extract and classify

Reading documents, coding transactions, sorting exceptions. High volume and easy to verify.

2

Draft and explain

Commentary, summaries, narratives. Fast to produce and in need of source-linked review.

3

Predict and simulate

Forecasts, scenarios, sensitivities. Value depends on driver quality and clean history.

BEST PRACTICE

Pick one pattern per team to start. Teams that try all three at once spend the quarter in tool evaluation instead of delivery.

Where value compounds

A cleaner reconciliation shortens the close. A faster close gives FP&A more time for analysis. Better analysis sharpens the forecast. Treat AI as an improvement to the whole chain and judge each project by what it unlocks downstream. Leaders who map the chain pick better first projects.

CHAPTER 2

Generic AI vs. finance-grade AI



What separates general-purpose models from systems built for the ledger, and how to evaluate each.

General-purpose AI is strong at language and weak on your books. Finance-grade AI grounds every answer in governed data.

General-purpose AI

Strong at writing and summarizing text you provide. No knowledge of your GL, hierarchies, or metric definitions.

Finance-grade AI

Connected to source systems and a governed data layer. Knows your account structure and shows lineage for every figure.

BUYER BEWARE

However well you prompt it, a general-purpose LLM won't give you finance-grade AI on its own. For that, you need a vendor built for finance.

Probabilistic and deterministic

Finance-grade AI uses the model to explain and governed data to calculate.

COMPARE	PROBABILISTIC	DETERMINISTIC
Same question twice	Can return different answers	Same answer every time
Best for	Questions, commentary, summaries	Totals, allocations, consolidations
How to verify	Check each figure against source	Test the logic once

How to evaluate an AI tool for finance

Use these criteria to compare vendors, or to decide if a general-purpose assistant is enough.

CRITERION	WHY IT MATTERS	WHAT TO LOOK FOR
Security	Financials are sensitive	Access controls, clear data handling terms, audit logs
Data quality	Answers are only as good as the data underneath	A live connection with mapping and validation rules, so data arrives transformed for consistency and analysis
Traceability	Reviewers must verify quickly	A visible path from insight to GL to transaction
Workflow fit	Adoption follows convenience	Works where your team already works: spreadsheets, chat, email, presentations, MCP
Consistency	The same question needs the same answer	Defined metrics and version control on logic
Auditability	You must manage it at scale	Roles, permissions, and change history

WATCH OUT

A demo on sample data proves little. Test the tool on your own data with a question you already know the answer to.

Using both well

Use general-purpose AI for memos, presentations, and brainstorming. Use finance-grade AI wherever the numbers must be right.

AI INSIGHT

If a number will inform a decision, it must come from a system that shows where it came from.

CHAPTER 3

Choosing the right workflows

A scoring approach for picking early use cases and avoiding the ones that stall.



The first workflow you hand to AI shapes how your team feels about everything that follows, so choose one that causes real pain today but is small enough to finish in a quarter.

Four scoring criteria

Volume

How often does the work repeat?

Clarity

Are the rules stable and documentable?

Verifiability

Can a reviewer check the output against a source quickly?

Risk

What happens if an output is wrong?

A simple scoring table

ILLUSTRATIVE SCORES

CANDIDATE WORKFLOW	VOLUME	CLARITY	VERIFY	RISK	VERDICT
Bank and subledger reconciliation	High	High	High	Low	Start here
Monthly flux commentary	High	Medium	High	Medium	Start here
Management report assembly	High	High	High	Low	Start here
Forecast refresh	Medium	Medium	Medium	Medium	After data is ready
Board narrative	Low	Low	Medium	High	Last

CHAPTER 4

Accounting and controllership: the close, controls, and data



The foundations controllers and accounting teams own: a close process AI can improve, reliable controls, and clean data.

The close tests your finance data every month. If AI improves one process first, make it the close, because the gains are visible and the verification is built in.

Why the close is the proving ground

The close has clear inputs, defined outputs, and a hard deadline. Every result can be checked against the subledgers and the GL. That makes it the safest and most measurable place to start.

Where AI fits in the close

CLOSE STEP	AI CONTRIBUTION	CONTROL TO KEEP
Reconciliations	Match transactions, flag breaks, suggest resolutions	Preparer and reviewer sign-off
Journal entries	Draft recurring and accrual entries from patterns	Approval workflow with support attached
Flux analysis	Draft explanations of period movements	Owner confirms drivers and materiality
Intercompany and consolidation	Identify mismatches, propose eliminations	Controller review of eliminations
Close management	Track task status, surface bottlenecks	Named owner for every task

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Cube's Analyst agents draft explanations of period-over-period changes from your actuals and trace every movement to the GL, so reviewers check the source instead of rebuilding the analysis.

Keep the control environment intact

AI-assisted steps must still respect segregation of duties. The person who prepares should not approve. Support must be retained and retrievable. Document AI-assisted steps in your control matrix and test them on the same cadence as the rest.

BEST PRACTICE

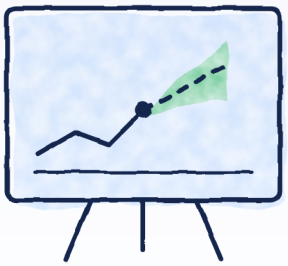
Treat the first two closes with AI as parallel runs. Do the work the old way and the new way, compare results, and document the differences before you rely on the new path.

Data hygiene that pays off

- **Clean the chart of accounts.** Retire dead accounts and standardize naming.
- **Document mappings.** Every source-to-GL mapping has an owner.
- **Standardize hierarchies.** Department, entity, and product rollups should match across tools.
- **Close the loop.** Corrections made downstream flow back to the source.

CHAPTER 5

FP&A: where AI reaches the decision



Why FP&A is one of the first places to deploy AI, the workflows ready today, and how it connects to the rest of finance.

Accounting makes the numbers right. FP&A makes them useful to the people deciding what to do next. That makes FP&A one of the highest-return places to deploy AI, because time saved there turns directly into better decisions across the business.

Why FP&A belongs in the first wave

FP&A work repeats on a fixed rhythm: close, report, analyze, forecast, plan, present. Most of the hours go to gathering data and producing reports, which is the work AI handles well. The hours that remain go to advising leaders on hiring, pricing, and spend, which is the work the business values most.

Gather

Pulling actuals, tying out numbers, chasing inputs from budget owners.

Produce

Assembling packs, refreshing forecasts, drafting commentary.

Advise

Interpreting results and shaping decisions with business leaders.

Which FP&A workflows are ready for AI

Not every workflow is equally ready. The table rates common FP&A workflows by how well AI handles them today, from High (deploy now) to Emerging (pilot with close review).

WORKFLOW	WHAT AI DOES	WHAT FP&A OWNS	AI READINESS
Variance analysis	Decomposes movements into drivers and drafts flux commentary	Confirming causes with owners and stating the full-year impact	High
Management reporting	Assembles recurring packs, refreshes charts, checks consistency	The message for each audience	High
Forecast refresh	Updates the forecast from new actuals and flags driver changes	Assumptions and sign-off	Medium
Scenario planning	Drafts base, upside, and downside cases with explicit drivers	Which scenario to plan against	Medium
Budgeting and headcount	Consolidates inputs and checks them against targets and history	Targets and trade-offs	Medium
Board and executive prep	Drafts the narrative and likely questions with traced answers	The recommendation and its delivery	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

BEST PRACTICE

Start with variance analysis. The inputs are structured, the answers can be checked, and the work repeats every month. Pair your controller and head of FP&A on the first rollout.

CHAPTER 6

Leading people through the shift

How roles change and which skills to build.



Teams change when people work differently, so make the new way safe to try.

How roles evolve

ROLE	TODAY	WITH AI
Staff accountant	Matching, coding, preparing reconciliations	**Reviewing AI-prepared work, resolving exceptions**
FP&A analyst	Pulling data, building reports, drafting commentary	**Directing analysis, validating outputs, advising partners**
Controller	Reviewing preparer work, managing the close calendar	**Designing controls for AI-assisted steps, owning data quality**
Finance manager	Coordinating requests and deadlines	**Orchestrating workflows across people and FP&Agents**

Skills to build

Verification

Checking outputs against sources quickly. The most important new skill.

Question design

Precise prompts with context, constraints, and the expected format.

Data fluency

How data flows from source to report, and where it can break.

CHAPTER 7

From pilot to proof



How to turn a successful pilot into a workflow the team depends on, and how to show what it changed.

Plenty of pilots work. Far fewer become part of how the team runs. The gap is ownership and evidence.

PILOT TO PRODUCTION

STAGE 1
Pilot
Baseline set

STAGE 2
Parallel run
Results match

STAGE 3
Production
Owner and controls

STAGE 4
Optimize
Quarterly review

Measure what changed

Capacity
Hours spent on prep.

Speed
Days to close and forecast.

Quality
Corrections found late.

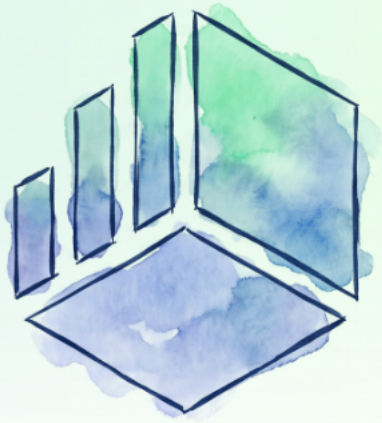
Trust
Outputs with lineage.

BEST PRACTICE

Report monthly against baselines, and convert time saved into named reinvestments. 'We moved those hours into pricing analysis' shows the value.

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

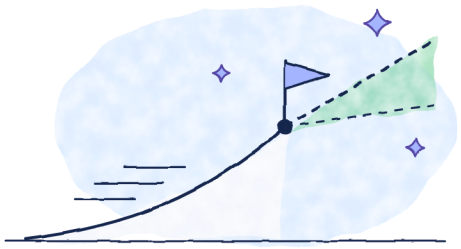
Charlie, the superagent, routes work to four FP&Agent teams. People stay in control.

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.