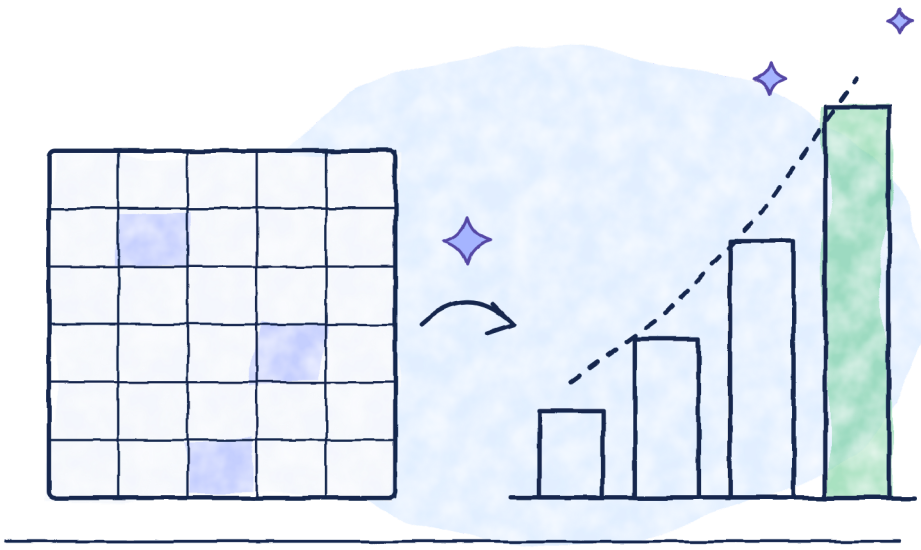
POINT OF VIEW

Headless FP&A: *why the interface is no longer the product*

Finance work is moving into the AI tools CFOs already use. What stays behind is the governed model underneath.



FOREWORD

Foreword



By Christina Ross
Founder & CEO, Cube

I founded Cube after years of watching finance professionals choose the spreadsheet over every new interface that was put in front of them. Each new planning tool arrived with a better screen, and each time the team exported the data back into Excel within a month. That pattern was a clear signal about where they wanted to work.

So Cube started in the spreadsheet. Then finance work spread into PowerPoint and Google Slides, into Slack and Teams, and now into AI assistants. We followed it each time, because the lesson from the spreadsheet years still held: the right place for finance software is wherever finance is already working.

AI makes that lesson urgent. CFOs and their teams now open Claude or another assistant to ask questions they used to send to an analyst. If the financial model can't meet them there with the same governed context it has everywhere else, they'll get a fast answer that nobody can trust.

This guide makes the case that the interface has stopped being the product in FP&A. The product is the financial model, the context around it, and the controls that keep every answer honest, delivered to whatever surface the decision happens in.

**"Others compete on the interface.
Cube makes the interface a choice."**

Christina

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CHAPTER 1

When the interface was the product



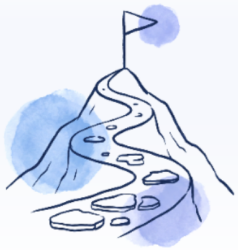
For most of the history of FP&A software, buying a planning tool meant buying a destination. The vendor's application was where the model lived, where reports were built, and where everyone was supposed to go to see the numbers. Vendors competed on the quality of that destination: the grid, the dashboards, the workflow screens.

The model worked for the people who lived in the tool every day, and it rarely worked for anyone else. Business leaders didn't log in. Board members never would. Analysts exported to spreadsheets because that's where they could think. Every export became a copy of the truth that drifted from the original by the next morning.

The cost showed up as reconciliation. Finance teams spent days making sure the version in the deck matched the version in the model, which matched the version a department head had in a spreadsheet from three weeks earlier.

CHAPTER 2

Where finance work happens now



Look at where a finance team's work goes in a typical week.

Models get built and adjusted in Excel and Google Sheets. The story behind the numbers gets told in PowerPoint and Google Slides. Budget questions and approvals happen in Slack and Teams. Leadership reviews happen in a deck or on a shared screen. And a growing share of questions now go to an AI assistant first: why did travel spend jump in August, what would a 10% price increase do to Q4, summarize last quarter for the board.

Each of those surfaces has a role:

SURFACE	WHAT FINANCE DOES THERE
Excel / Google Sheets	Analyze, model, and make changes directly
PowerPoint / Google Slides	Plan and communicate the story behind the numbers
Slack / Teams	Collaborate and decide with financial context in the thread
Web application	Plan, report, explore, and manage the financial system
AI assistants via MCP	Ask and act with trusted financial context
Agents	Handle always-on work within finance-defined rules

None of these is going away, and no single application will absorb the others. The practical question for a CFO is whether the same financial truth shows up in all of them.

CHAPTER 3

What headless means



In software, “headless” describes a system whose core logic is separate from any single interface. The engine runs on its own, and any number of front ends can connect to it.

Applied to FP&A, headless means the financial model, its definitions, its permissions, and its calculations live in one governed layer, and every surface connects to that layer. A spreadsheet, a slide, a Slack message, and an AI assistant all draw on the same model. Change a definition once and every surface reflects it.

Cube’s path here took several steps. Cube started spreadsheet-native, meeting finance in Excel and Google Sheets with patented bi-directional sync. As finance work spread into presentations, chat, and AI, Cube became workflow-native in 2025. Since 2026, Cube has been headless: the governed model is independent of any one interface, and the interface is the customer’s choice.

For a finance leader, the architecture matters less than the result. Finance shows up wherever the decision is being made, with numbers that match everywhere.

“Keep the freedom of a spreadsheet. Get the power of a financial platform.”

CHAPTER 4

What can’t move: the governed model



When the interface becomes interchangeable, everything underneath it has to get stronger. Four things have to stay fixed no matter which surface someone uses.

The definitions. Revenue, ARR, gross margin, and headcount mean one thing. An AI assistant asked about margin uses the same accounts and adjustments finance uses in the board deck.

The permissions. A department head who can see only their own budget in the web app can see only their own budget in Claude. Access rules travel with the person, whichever tool they’re in.

The lineage. Every number traces to the source, down to the specific GL transaction, whether it appears in a spreadsheet cell or an AI response.

The ownership. Finance controls the model and the rules through a no-code experience. A headless architecture that requires engineers to change the model just moves the bottleneck.

This is why a general-purpose AI tool connected to raw data doesn’t solve the problem. It gives every surface access to data and leaves out the financial context that makes the data usable. Data tells AI what the numbers are. Financial context tells AI what the numbers mean.

CHAPTER 5

The proof point: Cube in Claude



The Cube MCP Server is listed in Claude's Connectors Directory. Any finance team on Cube can add it to Claude with a quick sign-in, with no API keys to manage, and start working with the financial model they already trust from inside the conversation.

Here is what that looks like in practice.

Asking why. A CFO asks why travel spend jumped in August. Claude answers from the governed model and opens the transactions behind the number.

Building a summary. A VP of Finance asks for a board-ready summary of last quarter. The numbers come from the same model that feeds the board deck.

Modeling a scenario. An FP&A lead builds a new scenario without leaving the conversation, and it lives in Cube alongside the rest of the plan.

Respecting permissions. Each person sees only what they're authorized to see in Cube. A department head asking about company-wide payroll gets the same answer in Claude that they'd get in the web app.

The underlying point is the one this guide has been making. The interface (Claude, in this case) is excellent at conversation and reasoning. The financial model, the context, and the controls come from Cube. Each does what it's built for, and the CFO gets fast answers that hold up.

cube

In a Cube study, Claude in Excel alone answered finance questions with 65% accuracy. With Cube as the context layer, accuracy reached 100%. AI can be 80% right. In finance, that's 100% wrong.

Find Cube in the directory: claude.ai/directory/cube-software

CHAPTER 6

What this changes for buyers



If the interface is no longer the product, the buying criteria shift.

Evaluate the layer, then the screens. Ask how the model, the definitions, and the permissions are governed, and how many surfaces can draw on them. A beautiful application that only works when people log in will reach fewer decisions every year.

Ask about AI reach. Can your team use the financial model from the AI assistant they already pay for? Does trace to the source survive the trip?

Count the copies. Every export to a spreadsheet or slide that isn't connected back to the model is a copy that will drift. A headless architecture should reduce that number toward zero.

Plan for agents. The next wave of surfaces won't be built for humans at all. Agents will draw on the financial model to monitor, analyze, and model around the clock. Every new agent should start from the same governed foundation.

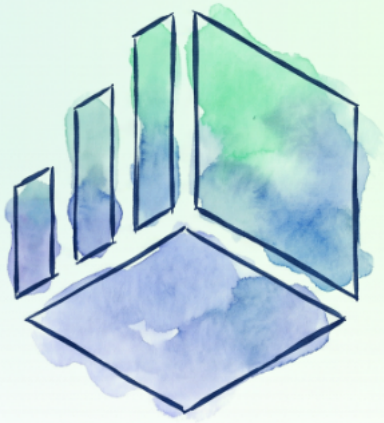
Three questions for your next vendor conversation

1. **1.** Show me the same question answered in a spreadsheet, in Slack, and in an AI assistant. Do the answers match?
2. **2.** If I change a definition, how many places do I have to update it?
3. **3.** What happens to permissions when the answer leaves your application?

"Decision-ready data at every AI endpoint."

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