FIELD GUIDE

The AI-native CFO *operating model*

What the finance team looks like, what it owns, and what it stops doing when agents handle the always-on work.



FOREWORD

Foreword



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I've served as CFO three times, including at Rent the Runway, and before that I led finance transformation work at Deloitte. I've now spent a decade building Cube. Across all of it, the finance org chart barely changed. A controller layer, an FP&A layer, an operations layer, and a CFO, each one existing largely to move and reconcile data, because moving data was the work.

That's no longer true. AI can extract and interpret information across systems. Agents can reconcile, monitor, investigate a variance, and draft a scenario overnight. The question every CFO now faces is what the team should look like when that work is handled.

One answer making the rounds is that finance should shrink. I disagree. Finance is already one of the leanest functions in any company. The time agents free up has somewhere to go: forecasts that update continuously, budget owners who need a partner, board questions that arrive faster than the close. A team cut to the bone has nobody left to review what agents produce, own the controls, or sit in the decisions.

This guide lays out the operating model we see working: who's on the team, what it owns, what it stops doing, and how to get there. It builds on the conversations at our CFO dinners and on what I've learned sitting in the chair.

"Change what you hire for, and treat AI as added capacity."

Christina

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

CHAPTER 1

From accountant to builder



The CFO role has changed shape before, each time around a new scarce skill.

When the job was keeping the books, companies hired accountants. When the job became raising capital and getting deals done, they hired out of investment banking, and planning and metrics grew in importance along the way. Andreessen Horowitz recently described the next archetype as the builder, and the label fits.

The builder's scarce skill is designing the operating system the company decides on: the context, agents, workflows, and controls that turn business data into decisions. We call the result Operating Intelligence. A finance function with Operating Intelligence knows the current state of the business without waiting for the close, finds out what changed before leadership asks, and is present in the meetings where hiring, pricing, and spend get decided.

Three things made the builder possible. Data stopped being the bottleneck. Finance software started doing finance work instead of waiting to be fed. And finance people started building their own tools.

The clock changed with them. A monthly rhythm of close, report, and reforecast can't keep pace with a business that makes decisions weekly. When change is constant, finance has to become continuous.

Archetype framing adapted from Seema Amble, Ivan Makarov, and David Borecky, "You Need a New CFO," Andreessen Horowitz, October 8, 2026.

CHAPTER 2

What the team looks like



The AI-native finance team has two parts: the people and the Digital Finance Team of AI agents working alongside them.

The people

- **The CFO** designs the operating model, owns the answer, and spends most of their time with the CEO, the board, and the leadership team on decisions.
- **The controller** shifts from running the close to designing the controls the close runs on: approval rules, sign-off thresholds, and what an agent can draft versus post.
- **FP&A business partners** sit inside the functions they support. Their job is the conversation with the CRO, the CMO, and the VP of Engineering, backed by live scenarios.
- **The finance systems owner** maintains the model, the definitions, and the rules agents work within. Many teams will fill this role with a finance person who has become fluent in building automations and AI workflows.
- **Analysts and accountants** spend their time reviewing agent output, investigating what agents flag, and building the next workflow.

The Digital Finance Team

AGENTS (ALWAYS ON)	PEOPLE (IN CONTROL)
Monitor	Judge
Analyze	Prioritize
Model	Decide
Investigate	Partner
Coordinate	Lead

The headcount question. Team size stays roughly where it is. The profile changes. The hire that matters can specify work clearly, review what an agent returns with a skeptical eye, and build a small automation when none exists. The interview question shifts from “how would you build this model?” to “how would you direct, test, and sign off on one an agent builds?”

A TEST FOR YOUR NEXT REQUISITION

Write out the work the role does today. For every line that starts with “pull,” “compile,” or “reconcile,” ask whether software should do it and a person should review it. Rewrite the role around what’s left.

CHAPTER 3

What the team owns



As agents take on more of the work, what finance owns gets more important. Five things belong to finance and nobody else.

The definitions. Revenue, ARR, gross margin, headcount, and every other number leadership argues about. Agents that each rebuild the business from whatever data is nearby will give different answers to the same question. Shared definitions belong to finance, and every agent works from them.

The model. Finance owns the financial model and changes it directly, without engineers, consultants, or specialized administrators. The moment you need a consultant to change your model, finance lost control of the process.

The rules agents follow. What an agent can draft, what needs approval, who signs, and what never leaves finance without review. Agents do the work. Finance sets the rules.

The answer. Every number that reaches the CEO or the board has a named owner in finance, regardless of who or what produced the first draft.

A seat in the decision. The AI-native finance team is present in pipeline reviews, hiring decisions, and spending conversations while they happen. The faster the business moves, the closer finance has to be to the business.

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

CHAPTER 4

What the team stops doing



An operating model is defined as much by what it removes as by what it adds. Here's what moves off the human team's plate.

Compiling and reconciling. Pulling data from the ledger, billing, payroll, and the CRM, mapping it, and reconciling it. Agents do this continuously. People review the exceptions.

Maintaining copies of the truth. The spreadsheet version, the deck version, and the department head's version from three weeks ago. When every surface draws on one governed model, there's one version to maintain.

Building from a blank page. The first draft of the variance commentary, the board deck, and the monthly management report. Agents produce the draft. People edit the narrative and sign.

Waiting for the cycle. Learning about a problem at month end. Agents monitor actuals against plan every day, so the team learns about a variance in the week it happens.

Reviewing decisions after they're made. Explaining in the board deck why a decision made in week two cost money in week thirteen. Finance moves into the room where the decision happens.

Answering the same question twice. Why did we miss forecast, why is this department over budget, can we afford this hire. Agents do the first pass, with the transactions attached.

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

CHAPTER 5

Who owns the answer when AI is wrong



The CFO owns it. The practical answer is controls designed before the agent runs, with a named person who signs.

One bad number in a board deck puts the whole deck under suspicion, and “the model said so” has never survived a board meeting. Ownership starts with traceability. Finance needs an auditable chain from every number to its source, including how it was calculated and which agents touched it. If an agent drafts a journal entry, it should carry its supporting work papers and follow the approval rules before anything posts.

Good controls also buy speed. When every output traces to the source, a reviewer can verify it in minutes instead of reconstructing it by hand.

Try this: build a sign-off register

For each recurring AI output, record five things:

OUTPUT	OWNER	SOURCE SYSTEMS	CHECK PERFORMED	PERSON WHO SIGNS
Monthly variance commentary	Head of FP&A	GL, billing, CRM	Top five variances traced to transactions	CFO
Intercompany eliminations	Controller	GL (all entities)	Entries tied to source invoices	Controller
Board deck financial pages	CFO	Governed model	Every figure traced to source	CFO

If any field is blank for an output, that output isn’t ready to leave finance.

CHAPTER 6

Building the next generation of CFOs



Judgment used to arrive as a byproduct. Analysts built the model, chased the variance, and rebuilt the forecast, and over several years they learned what a wrong number looks like. When agents take those repetitions, the learning disappears with them unless someone replaces it on purpose.

The pipeline has to be designed. Three practices help.

Review as training. Make reviewing agent output a skill that gets taught and graded. Have junior team members review drafts alongside senior reviewers and explain what they checked and why.

Deliberate reps. Periodically have analysts build a variance analysis or a forecast by hand, then compare it to what the agents produced. The point is to learn where agents go wrong and why.

Earlier exposure to decisions. With the compiling work gone, analysts can sit in operating reviews and budget conversations years earlier than they used to. That's where judgment about the business gets built.

CHAPTER 7

The first 90 days



Days 1–30: Map the work.

List every recurring output the team produces. For each, note how long it takes, what systems it touches, and whether a person needs to make a judgment call or just assemble data. Write down the definitions leadership argues about and pick an owner for each.

Days 31–60: Put agents on the monitoring.

Choose one recurring analysis, usually the monthly variance review, and have agents run it continuously. Build the sign-off register for that output. Measure how much earlier the team learns about problems.

Days 61–90: Move finance into one decision.

Pick a single operating review or budget conversation and bring live scenarios into it. Rewrite one open requisition using the pull, compile, reconcile test. Track how often a decision changes because finance was in the room.

Questions for your leadership team

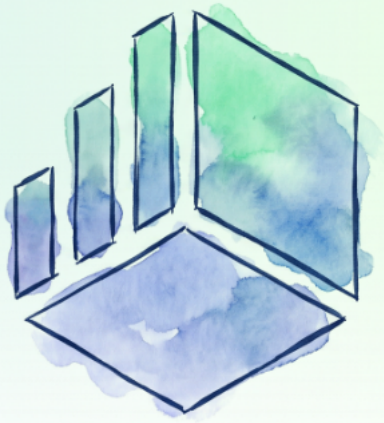
- **1.** Which role on your team exists mostly to move data between systems, and where should that person's time go instead?
- **2.** If AI gave your team back a fifth of its week, where in the business would you spend it?
- **3.** Pick one AI-assisted output that reached your CEO or board this quarter. Who signed it, and what did they check?
- **4.** Who on your team is best at spotting a wrong number, and how are they teaching it?

cube

Cube is the agentic FP&A platform built for this operating model. Cube Operating Intelligence™ (CubeOI™) gives finance one governed model it owns, with trace to the source on every number. The always-on Digital Finance Team (Charlie plus Data Managers, Analysts, Planners, and Business Partners) handles the monitoring, analysis, and modeling, and the same financial context reaches every spreadsheet, deck, Slack channel, and AI assistant where decisions happen.

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