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webinar to begin shortly

The Finance Leaders AI Playbook

What's real, where to start, and what to ask

October 29, 2026

12:00 – 1:00pm ET

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ai strategy & execution

The Finance Leader's AI Playbook

What's real, where to start, and what to ask

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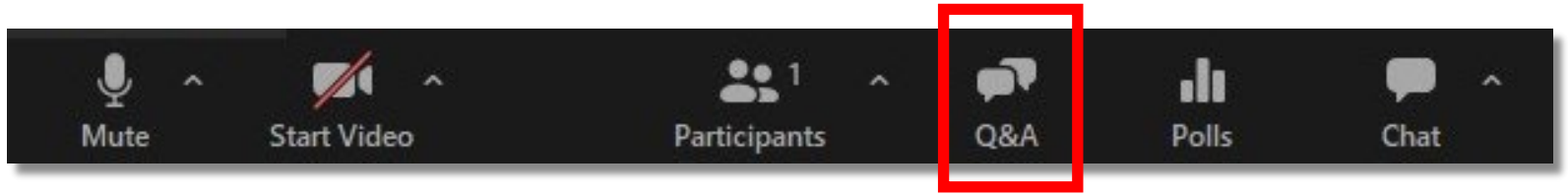
Webinar · October 29, 2026 · Mike Rudinsky and Dan Bailey

why now

AI is moving fast, and many finance teams are still working out where it fits.

questions:

Submit questions via the Q&A box
Questions will be addressed at the end, or via email



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Respond to all 4 polling questions

For technical difficulties with polling, please notify us via the Q&A box in Zoom

Complete and submit the survey following the webinar

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A copy of the slides presented today will also be made available at that time

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Where is your finance team with AI today?

A	*B*	*C*	*D*
Mostly manual. AI isn’t part of our work yet.	A few people use AI tools on their own.	We have a few repeatable AI workflows.	AI handles parts of our close today.

Answer in the poll window. We’ll share the results in a moment.

today's session

What you'll leave with

01 A simple map of AI in finance

02 One reconciliation, step by step

03 Ideas for the time you get back

04 Questions to ask before you commit

poll 2 of 4

What worries you most about AI in the close?

A	*B*	*C*	*D*
Numbers that look right but aren't	Keeping auditors comfortable	Our data isn't ready	Getting the team on board

Answer in the poll window.

Earned Advantage™: four stages, four kinds of value

01 foundation

what it looks like

Get ready: alignment, safe use, clear rules, approved tools.

value unlocked

Better judgment and less wasted effort.

02 capacity

what it looks like

Put AI to work on everyday tasks, with clear owners.

value unlocked

Hours saved and capacity that can be redeployed.

03 leverage

what it looks like

Hand repeatable workflows to agents, with people in charge.

value unlocked

Shorter cycles, consistent at scale.

04 advantage

what it looks like

Build capability competitors can't buy off the shelf.

value unlocked

New products, new markets and strategic differentiation.

Organizations can live in several stages at once. Strategy, governance, people and systems run through all four.

The autonomous car and the autonomous close

01 driver only
FOUNDATION

THE CAR

A sound car and clear road rules. You do all the driving.

THE CLOSE

Clean data and clear rules. Preparers still do every step.

02 lane assist
CAPACITY

THE CAR

The car routes and nudges. The driver still drives.

THE CLOSE

AI sorts and matches entries. The preparer still builds the rec.

03 hands free
LEVERAGE

THE CAR

Hands off the wheel when on the highway. Eyes stay on the road.

THE CLOSE

The agent builds the roll-forward. A person works each exception.

04 eyes free
ADVANTAGE

THE CAR

Eyes off the road. The car asks for you when it needs you.

THE CLOSE

A fast, trusted close frees the team for forecasts and decisions.

One account, one problem to catch

OUR RUNNING EXAMPLE

Account	14500 Prepaid Insurance
Entity	Plant 07
Period	June 2026
The problem	A new $36,000, 18-month policy was paid mid-month but never added to the amortization schedule.

Illustrative example based on a sample manufacturer.

HOW THE STEPS CATCH IT

Next, we'll walk through each step of this reconciliation, one at a time.

Then we'll show how those steps work together to catch this $36,000 problem.

The agent runs every account. Your team works only the ones that don't tie.

Eleven steps, each given to the right tool

	HUMAN WORKFLOW (CURRENT STATE)	TECHNOLOGY ASSIGNMENT (AGENT STATE)	
1	Pull TB balance for entity / account / period	Python	Data extraction
2	Pull GL journal entry detail for the period	Python	Data extraction
3	Pull prior period reconciliation	Python	Data extraction
4	Obtain amortization schedule	Python	Data join
5	Categorize transactions (new, amort, reclass)	Prompt A	Rules first; AI labels the rest
6	Match transactions to schedule entries	Prompt B	Rules first; AI finds near matches
7	Build rollforward: Begin + Adds − Amort = End	Python	Deterministic math
8	Tie rollforward ending to TB balance	Python	Deterministic check
9	Flag and investigate exceptions	Prompt C	Rules flag; AI reads the invoice
10	Draft reconciliation narrative	Prompt D	AI narrative
11	Package for reviewer sign-off	Agent	Runs the steps in order, sends to reviewer

key insight Rules do the data pulls, the math and every obvious call. AI handles only what rules can't: unclear memos, near matches, the invoice and the narrative.

We're showing the ideal, not the only way

THE IDEAL: AN AGENT-RUN WORKFLOW

What we're showing today. Best when the steps repeat every close and the output ties to a source.

ALSO VALID: A PROMPT LIBRARY

A person runs each prompt. Best for one-off analysis, new processes, or rules still changing.

the rule Start with prompts. Move a process into the workflow once it holds up for a few closes.

Gather the three inputs

STEP 1 · PYTHON

Pull the trial-balance figure

Account	TB balance
14500 Prepaid	$146,000

Query the TB for 14500, June. This is the target: every later step builds toward tying to it.

STEP 2 · PYTHON

Pull the GL detail

Memo	Amount
Ins exp Jun, Plt 7	−$10,000
Hartford Ins, Plt 7	+$36,000

Pull every JE line that hit the account in June. Two lines, and neither memo names a policy.

STEP 3 · PYTHON

Pull last month's rec

Prior rec	Value
Ending balance	$120,000
Open items	None
Status	Signed

Retrieve May's signed rec. Its $120,000 ending balance becomes June's beginning balance for the roll-forward.

the thread $146,000 to prove · $120,000 to start from · two GL lines with no policy IDs. Next: the schedule.

Obtain the amortization schedule

WHAT GOES IN

- account: 14500
- period: 2026-06
- schedule: all active policies

WHAT HAPPENS

Join to the amortization schedule: the source of truth for what each policy should amortize, and over how long.

```
JOIN amort_schedule
  ON policy_id
WHERE acct=14500
```

AMORTIZATION SCHEDULE

Policy	Monthly	Term	Flag
A	$10,000	12 mo	ok
B (new)	none	none	missing

Policy B isn't on the schedule. Nobody set it up.

the thread This is where the error happens: the new $36,000 policy has no schedule entry. Watch it.

Categorize each transaction

```
# PROMPT A: Label the lines rules can't

ROLE
  You classify prepaid GL activity. You never guess.

INPUT
  Lines rules left unlabeled (acct 14500, 2026-06)

TASK
  Label each line:
    new_prepaid | amortization | reclass | other

RULES
  - Read the memo and vendor, not just the amount
  - Cite the words that drove the label
  - Unsure -> "other", with a reason

OUTPUT  { "je_id", "label", "reason" }
```

READING IT, PART BY PART

ROLE
Who the agent is, and its posture: never guesses.

INPUT
Only the lines the labeling rules couldn't label.

TASK
One job: give each line it receives exactly one label.

RULES
Read the memo, cite the evidence, don't guess.

OUTPUT
A label per line, with the reason behind it.

```
input:    06/15  +$36,000  Hartford Ins

output:   { label:"new_prepaid", reason:"insurer premium" }
```

Match each transaction to the schedule

```
# PROMPT B: Find the matches rules missed

ROLE
  You reconcile prepaid accounts. Precise, never guesses.

INPUT
  - GL lines the exact-match rules could not match
  - Amortization schedule (policy, insurer, term)

TASK
  For each line, find the schedule row it belongs to.

RULES
  - Use insurer, amount, timing and memo, not just IDs
  - Check whether it renews or replaces a policy on file
  - If nothing fits, do NOT guess -> needs_review

OUTPUT  { "je_id", "match", "schedule_id", "reason" }
```

READING IT, PART BY PART

ROLE
Same posture: precision over guessing.

INPUT
Only what the exact-match rules left over.

TASK
Find the schedule row each leftover line belongs to.

RULES
Judgment a rule can't encode, plus “don't guess.”

OUTPUT
A match or needs_review, always with a reason.

input: –$10,000 and +$36,000 (no rule match)

output: **{ –$10,000: Policy A, +$36,000: needs_review }**

Build the roll-forward

WHAT GOES IN

- beginning: $120,000
- − amortization: $10,000
- new policy: held for review

WHAT HAPPENS

Add confirmed additions, subtract amortization. The new $36,000 policy is held out: it has no schedule entry.

```
end = begin + adds − amort
    = 120,000 + 0 − 10,000
    = 110,000
```

EXPECTED ENDING

Line	Amount
Beginning	$120,000
Amortization	−$10,000
Confirmed adds	$0
Expected end	$110,000

the thread Expected ending (new policy held): $110,000.

Tie the roll-forward to the GL

WHAT GOES IN

- expected ending: $110,000
- GL / TB balance: $146,000

WHAT HAPPENS

Compare the roll-forward ending to the GL. This is the tie-out control: it must reconcile to zero, or the difference is an exception.

```
diff = GL − expected
     = 146,000 − 110,000
     = 36,000
```

THE TIE-OUT

	Amount
GL / TB balance	$146,000
Expected (roll-fwd)	$110,000
Difference	$36,000

$36,000 doesn't tie. That becomes the exception a person works.

the thread Tie-out gap: $36,000, exactly the unscheduled new policy.

Investigate the exceptions

```
# PROMPT C: Investigate each exception

ROLE
  You investigate what rules flagged. Cautious by design.

INPUT
  Exceptions the rules flagged (needs_review lines,
  any tie-out gap > $0), plus the source documents

TASK
  For each exception, find the likely cause.

RULES
  - Read the invoice for the term and start date
  - Cite the document and line behind every finding
  - Propose a fix; never post or change the schedule

OUTPUT  { "exception_id", "cause", "evidence[]", "proposed_fix" }
```

READING IT, PART BY PART

ROLE
An investigator: it explains, a person decides.

INPUT
What the rules flagged, plus the documents behind it.

TASK
Find the likely cause of each exception.

RULES
Read the source, cite it, and never act on it.

OUTPUT
Cause, evidence and a proposed fix for each.

input: $36,000 gap + 1 needs_review line

output: **{ cause:"new policy, 18 mo from Jul 1" }**

Draft the reconciliation narrative

```
# Prompt D: Draft the narrative

ROLE
  You write the plain-language explanation
  a reviewer reads. Factual, no speculation.

INPUT
  Roll-forward, tie-out, exceptions, evidence

TASK
  Write 3–5 sentences + an open-items list.

RULES
  - State beginning, activity, ending, tie-out
  - Name each exception and its dollar amount
  - Flag what needs a human decision
```

WHAT THE AGENT DRAFTS

"Prepaid Insurance (14500) opened at $120,000, amortized $10,000, and shows a GL balance of $146,000. The roll-forward expects $110,000; the $36,000 difference is a new policy paid 06/15 that is not on the amortization schedule. The invoice shows 18 months of coverage from July 1 ($2,000 a month). Recommend adding the policy to the schedule before sign-off."

OPEN ITEM **1 · $36,000 · add Policy B to the schedule (18 mo)**

the human still writes the final word. The agent produces a first draft grounded only in the numbers it saw. The preparer edits, confirms and owns it. The narrative is a starting point, not an assertion.

The reconciliation screen

Prepaid Reconciliation · June 2026 · Plant 07 — 18 of 19 cleared

ACCOUNT	GL BALANCE	ROLL-FORWARD	STATUS
14100 · Prepaid Rent	$120,000	$120,000	Cleared
14300 · Prepaid Maintenance	$88,500	$88,500	Cleared
14500 · Prepaid Insurance	$146,000	$110,000	Needs review
14700 · Prepaid Licenses	$54,200	$54,200	Cleared
14900 · Prepaid Service Contracts	$61,300	$61,300	Cleared

One account, $36,000 apart. Click it. ▶

ILLUSTRATIVE INTERFACE

Open it: the agent shows its work

```
AGENT REASONING · 14500 Prepaid Insurance · Jun 2026

✓  Steps 1–4   ran: pulled TB $146,000, GL detail, prior rec $120,000, schedule.
✓  Step 5      rules labeled the –$10,000; Prompt A labeled the +$36,000 new_prepaid.
✓  Step 6      no policy IDs, so rules matched 0 of 2. Prompt B tied –$10,000 to Policy A.
!  Prompt B    +$36,000 (Hartford) fits no schedule row and renews no policy on file.
·  Rule fired  “if nothing fits, do not guess → needs_review.”
✓  Steps 7–8   roll-forward $110,000; tie-out gap $36,000 (equals the held line).
!  Step 9      rules flagged the gap; Prompt C read the invoice: 18 months from July 1.
```

this is the auditability Every decision traces to a rule or a cited document. No black box: a reviewer (or an auditor) can follow the exact path.

The judgment, made by a person

THE AGENT HANDS OVER

The +$36,000 Hartford line, paid 06/15

The schedule, with no row for it

The invoice: 18 months from July 1

→

THE PREPARER DECIDES

It's a new policy, not a renewal

Add Policy B: 18 months, $2,000 a month from July

The agent never makes this call

schedule · Policy B **before:** not on schedule **after:** **18 mo · $2,000/mo from July ✓ confirmed**

Resolved, packaged and ready for the reviewer

Ties to the trial balance

With Policy B added, $146,000 = $146,000. The control holds.

Reconciling item logged

$36,000, new Policy B, with the invoice attached.

Schedule updated

Policy B: $2,000 a month from July, entered by the preparer.

Narrative drafted

Written by the agent, edited and owned by the preparer.

Reviewer signs off

A separate reviewer approves. The agent never posts.

Audit-ready trail

Every step logged: rule or AI, what it saw, what it cited.

the feedback loop

The fix lives in the schedule, not in the AI. Nothing was retrained. In July this account ties on its own at $134,000.

Every AI step is followed by a check

	IF THIS GOES WRONG		THIS CATCHES IT
A	Prompt A labels the $36,000 as amortization.	→	✓ The tie-out: the roll-forward won't match the GL.
B	Prompt B matches the $10,000 to the wrong policy.	→	✓ The schedule check: the policy won't match its schedule.
C	Prompt C misreads the coverage term on the invoice.	→	✓ The reviewer: checks the invoice before sign-off.

the point No AI step reaches the books until something independent has checked it.

How you control the agent

CONTROL	WHY IT MATTERS
Rules define every exception	AI investigates but never decides what gets flagged.
TB equals GL before anything runs	The completeness check auditors already test.
Every step is logged	Rule or AI, what it saw and what it cited.
Prompt and rule changes are approved	Treat them like any control change: versioned, tested, signed off.
Preparer resolves, reviewer signs off	The agent never posts. Segregation of duties stays intact.

Ask your auditors early whether this becomes a key control.

Routine work vs. judgment work

THE 80%: STRAIGHT-THROUGH

recovered capacity

- Faster close, fewer late adjustments.
- Growth without adding headcount.
- Time savings you can measure.

THE 20%: THE EXCEPTIONS

where your judgment lives

- Documented rules reduce manual review.
- Safer scaling as volume grows.
- Losing that expertise first weakens the agent.

the move Document the judgment first, then redeploy the capacity.

The same pattern, on a 13-week cash forecast

	HUMAN WORKFLOW (CURRENT STATE)	TECHNOLOGY ASSIGNMENT (AGENT STATE)	
1	Pull AR aging, AP and open POs	Python	Data extraction
2	Roll last week's forecast forward	Python	Deterministic math
3	Compare week over week	Rules	Flag any big move
4	Explain each flagged move	AI	Cites payments and POs
5	Draft the CFO commentary	AI	Plain-language narrative
6	Decide what to do	CFO	A person makes the call

same rule Rules do the math. AI explains the change. The CFO decides.

Week 6 is down $700,000. Open it.

```
AGENT REASONING · 13-week cash forecast · week 6

✓  Steps 1–2   pulled AR, AP and open POs; rolled the forecast forward.
!  Step 3      rules flagged week 6: $3,100,000 last week, $2,400,000 now.
✓  Step 4      AI traced $450,000 to the top customer, 20 days late.
✓  Step 4      AI traced $250,000 to higher steel prices on open POs.
·  Rule is executed, every dollar is explained, or it goes to a person.
!  CFO asks    what if that customer slips another 15 days?
✓  Rerun       low point $1.9M in week 7, above the $1.5M minimum.
```

the CFO decides

The agent explains the change and reruns the scenario. It never moves money. Illustrative example.

About how many hours a month go to reconciliations?

A	*B*	*C*	*D*
Under 20 hours	20 to 50 hours	50 to 100 hours	More than 100 hours

Think about balance sheet reconciliations across your whole team.

estimate your own

Estimate the hours you could get back

150 accounts in scope	×	45 min per reconciliation	×	80% run straight through	=	90 hrs back each month

About 1,080

hours a year in this example

Illustrative, not guaranteed. The 80% straight-through rate is an example target, not a measured result.

So what? What you do with the time is the advantage

Margin by product

Review it monthly, including freight, rebates and returns.

Cost variances by plant

Explain them weekly, while there is still time to act.

Input-cost scenarios

Model material and freight changes before quotes go out.

Cash and inventory

Run a weekly cash forecast and catch slow-moving stock early.

Acquisitions

Bring a new plant's books onto your close faster.

Your people

Handle growth without adding staff and keep good people longer.

stage 4: advantage Capacity gives you hours back. Advantage is what you do with them: work your competitors can't buy off the shelf.

Score every AI use case on value, readiness and risk

01 VALUE
Is it worth doing?

Time back
Hours back every month

Business impact
Cash, margin, close speed, decisions

Scale
Runs often, across many entities

02 READINESS
Can we get it done?

Data access
Clean and in one system

Process clarity
Written rules, not institutional knowledge

Build effort
Works with tools you already own

03 RISK
What if it's wrong?

Checkability
Ties to a source in minutes

Cost of a miss
Caught before statements or cash

Data sensitivity
Payroll and personal data raise the bar

each scored 1 to 5 Value and readiness decide where a use case lands. Risk decides how much control the agent gets.

A sample scorecard: five use cases, ranked

IDEA	VALUE	READINESS	RISK	WHERE IT LANDS
Prepaid and accrual recs	**4.0** 4 · 3 · 5	**4.7** 5 · 4 · 5	**Medium**	**Start here** Person works exceptions
13-week cash forecast	**4.7** 4 · 5 · 5	**2.7** 3 · 2 · 3	**Medium**	**Plan first** Ready the data first
Month-end flux commentary	**3.7** 4 · 3 · 4	**4.0** 4 · 4 · 4	**Low**	**Start here** Person spot-checks
Policy and contract summaries	**2.3** 2 · 2 · 3	**4.7** 5 · 5 · 4	**Low**	**Quick try** Easy win, small payoff
Auto-post recurring entries	**4.0** 4 · 3 · 5	**4.0** 4 · 4 · 4	**High**	**Stop** No human approval

illustrative We score your ideas with your team, one consistent way, then build from the top of the list. Sample scores, not benchmarks.

What it takes to build an agent

THE BUILD

where the effort goes

- Connect clean, reliable data from each system.
- Design the rules, tools, access and approvals.
- Test over several closes, then monitor and tune.

BUILD OR BUY

start with what you own

- Your rec tool may already clear routine accounts.
- Use AI for the exceptions that need judgment.
- Ask every vendor the same questions.

the takeaway The prompts are a small part. The real work is data, design, controls and testing.

A starter list of questions for any AI vendor

ASK	WHY IT MATTERS
How does it show its reasoning on each item?	Reviewers need the evidence, not just the answer.
Who owns the control, and how is it tested?	SOX and audit still apply to agent work.
What happens when the model changes?	Updates should be tested and approved first.
Can we cap what it does on its own?	Set limits by dollar amount, account and entity.
If we leave, what do we keep?	Your rules, prompts and history should stay yours.

If a vendor can't answer these, it isn't ready for your close.

Not a complete list. Tie vendor review to your own AI governance program; no vendor can provide all of it.

poll 4 of 4

What would you like to learn more about?

A	*B*	*C*	*D*
Month-end close	Forecasting and planning	Both	Neither at this time

Your answer helps us plan what comes next.

Wherever you are today, we meet you there

01 foundation

if you're

Just getting started with AI.

we help you

Set the rules, tools and habits to use AI safely.

02 capacity

if you're

Automating a few workflows.

we help you

Put AI to work on recs, the close and reporting.

03 leverage

if you're

Building agents to run the work.

we help you

Build agents that run the work, with people in charge.

04 advantage

if you're

Ready to turn time into an edge.

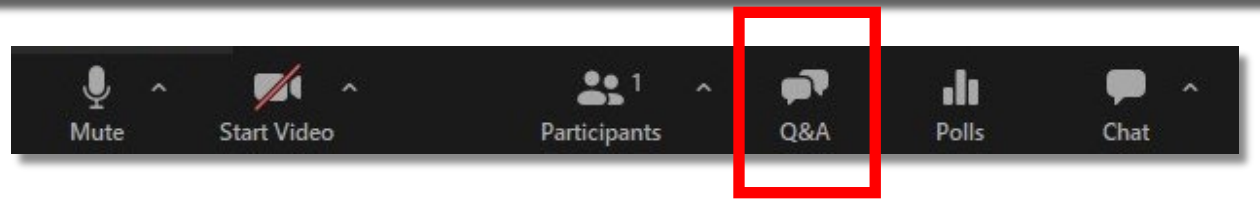
we help you

Build capability competitors can't buy off the shelf.

We're here to help. Start where you are, and we'll help you take the next step.

What questions do you have?

Submit questions via the Q&A box
Questions will be addressed live, or via email



Thank you

Continue the conversation

Register for our December M&D Symposium using the link in the chat



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