

The Finance AI Playbook

Why 95% of pilots fail — and how to build agents that reach production.

95% of enterprise AI pilots
deliver **nothing** to the P&L.

100% of our finance deployments reached production, at an average 5.5x return.
The difference is not the model. It is the playbook.

GIVE EVERYONE COPILOT. WAIT THREE MONTHS.

The \$3M graveyard

\$3M

in token spend, sitting on
the ledger with no owner
and no return

80%

of the agents defunct —
or quietly breaking in
production

0

people accountable for
the tech debt left behind

There is a better way to run finance AI.

Software built for everyone is not built for you

WHAT GENERIC TOOLS ASSUME

Your AP process is 4 steps. Your exceptions look like everyone else's.

WHAT IS ACTUALLY TRUE

Your AP process is 7 steps. 14% of invoices flag as exceptions — and yours look like no one else's.

So your people quietly stop using it — or they use it and the ROI lands under 15%.

Every tool automates a slice of the work.
None automate the person in the middle.

The one copying a number from one screen into another, and sending the chase email when the two don't match. That person is the glue — and the glue is where all the value is.

THE BEST AGENTS ARE THE ONES NOBODY EVER PROMPTS

Agents that run in the background

STEP 01

Reads every
invoice the
second it lands



STEP 02

Matches it
against the
purchase order



STEP 03

Clears the ones
that reconcile



STEP 04

Kicks the one
weird one to the
person who has
to decide

All before the team opens their laptops.

A good finance agent is mostly not AI

Plain, deterministic code

Model

~85% — the workflow, the rules, the reconciliation logic

~15%

The model only where real judgment lives. That's how accuracy holds —
and how you don't wake up to a seven-figure token bill.

“The AI said so” does not fly
with a SOX auditor.

Every action logged. Every decision traceable. If you can't show why the agent did what it did, it has no business anywhere near your close.

ONE DEPLOYMENT, START TO FINISH

What the playbook returns

12 → 5

days to close the month,
down from twelve

72%

reduction in error rates
across the workflow

5.5x

average return across
finance deployments

100%

of deployments made it
to production

Not a pilot. Not a proof of concept. Production.

If you're a CFO caught between Copilot and a dozen point solutions.

Read the full playbook: the right mix of the two, the pitfalls, and where to start.

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