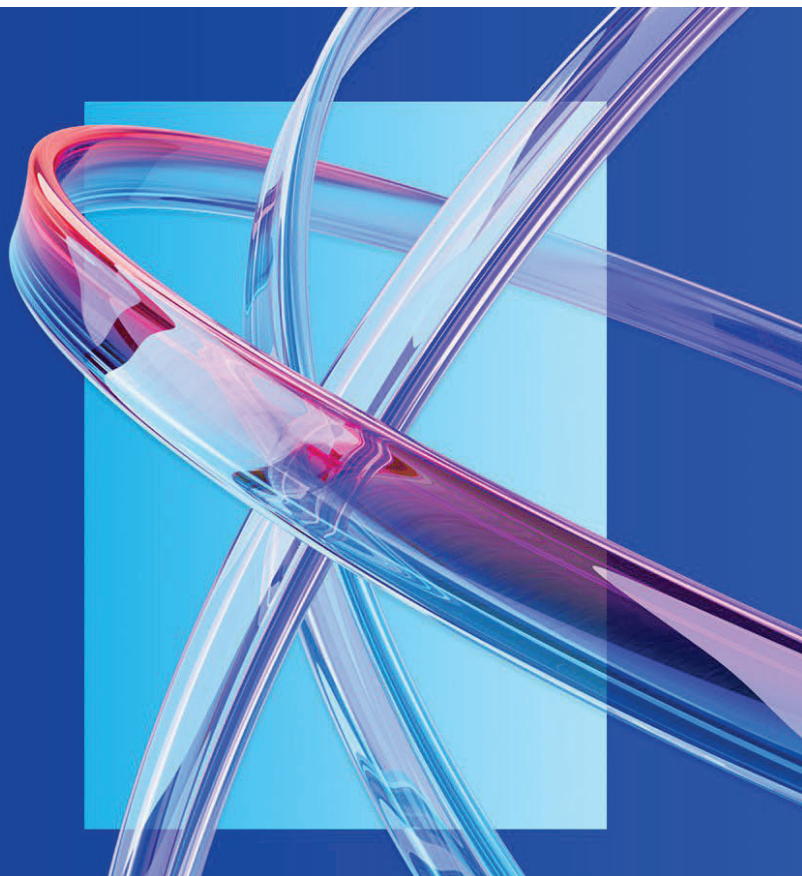




The AI-Native CFO Office

Presented by Zach Gianola & Marin Hoffer

September 14, 2026

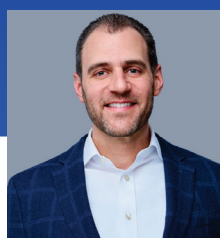


With you today



Zachary Gianola

Managing Director, Advisory
Finance & EPM
KPMG LLP



Marin Hoffer

Managing Director, Advisory
Finance & EPM
KPMG LLP



The AI-Native CFO Office

Today's topics

01

Shift from AI tools to an AI-native finance operating model: Go beyond automating individual activities and understand how AI can orchestrate workflows, decisions, and execution across the finance function.

02

Grow your organization's use of AI with purpose: Leveraging AI is not about just deploying tools. It is critical to establish a planned journey with strong governance measures.

03

Invest with the bigger picture in mind: Enabling a target set of activities to start leads to building end to end workflows fostering cross department efficiencies and enhanced insights.



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

3

What we've learned with our latest '26 AI Pulse Survey

Investment projections nearly double year-over-year

Capital continues to flow into AI, with organizations projecting average AI spending of \$207 million over the next 12 months, **nearly double figures from the same period last year**. AI's potential value is no longer in question. However, realizing that value depends on how effectively and securely organizations can reengineer work at enterprise scale.

AI agent deployment reaches new levels

Today, more than half of organizations are actively deploying AI agents. As AI agents move deeper into day-to-day operations, their most **immediate impact is how work gets coordinated across the enterprise**.

AI agents are facilitating collaboration across functions by automating workflows, routing information and supporting joint decision-making.

The great skills reset

AI agents deliver the most value when people remain firmly in the lead, setting intent, exercising judgment and retaining accountability. **Employee response is beginning to align**, with more than half reporting some level of adoption or integration of AI agents.

Resistance is driven primarily by skills gaps and concerns about job security.

Governance is a prerequisite for scale

The vast majority of leaders say data security, privacy and risk considerations will influence their AI strategies over the next six months.

AI agent deployment is also bringing questions of trust, control and accountability to the forefront – most organizations now require human validation of AI agent outputs.



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

4

What's the difference between digital and AI solutions?

AI isn't new, but GenAI and now Agentic AI will forever change how work is done...finance needs to disrupt themselves to stay relevant

Digital Enablement	Classical AI	Generative AI	Agentic AI
<i>Platforms and applications focused on improving business processes and experiences</i>	<i>Relies on explicit rules and knowledge representation to solve problems</i>	<i>Leverages learning patterns from available data to review, analyze and generate content</i>	<i>Autonomous AI systems that can solve and execute complex processes</i>
<i>Automates standard, repetitive tasks and reporting within and across enterprise applications</i>	<i>Automates more complex, non-repetitive activities based on programmed rules and logic</i>	<i>Automates more advanced analytical, creative And decision support activities</i>	<i>Designed to interact with other agents without significant human intervention</i>
Reconciliations	Complex Matching	Summarize Financial Insights	Customer Service
Journal Entries	Detect Errors	Generate Commentary	AP / AR Agent
Workflow	Predictive Planning	Tailor Investor Communications	Variance Analysis
Reporting	Rules-based chat bots	Recommend Mitigation Strategies	Forecasting Scenarios

Level of Adoption in Finance

High Moderate Experimenting



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

5

The Shift from AI Insights to AI-Driven Work

AI has evolved from a set of tools, to an end-to-end Enterprise Operating Model. One that continuously senses, executes, and optimizes performance.



Enterprise forces raising the pace of finance transformation

- » **Pressure for faster performance improvement**

Organizations need finance to identify and act on growth, margin, cash, and cost opportunities faster.
- » **Rising complexity and volatility**

Supply constraints, changing customer demand, and regulatory requirements require more dynamic planning and execution.
- » **Data as an under-utilized asset**

AI can connect fragmented financial and operational data to reveal performance drivers and support better decisions.
- » **Scaling insight without scaling effort**

AI enables finance to extend analytical capacity, process consistency, and decision support without a linear increase in manual work.



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

6

The AI-native finance value creation agenda



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

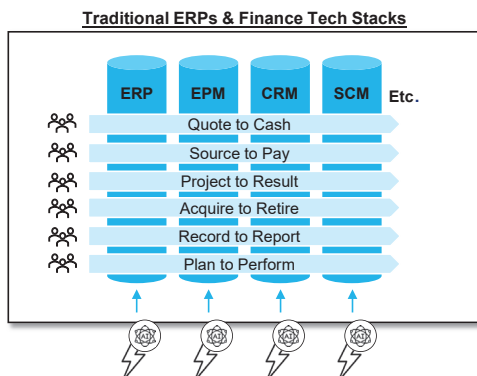
7

Enabling AI Through Various Architecture Pathways

A successful AI strategy leverages multiple enablement paths. Blending embedded AI in core platforms with orchestrated best-of-breed solutions allows organizations to optimize workflows and target key pain points simultaneously.

The “Embedded” Approach for Traditional Platforms

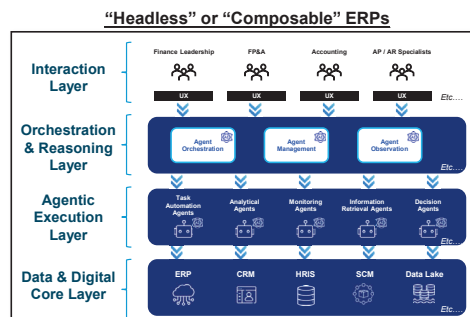
Traditional ERPs and Finance systems are built in a monolithic architecture where all business functions are tightly bundled into a single, unified system – **the user interface and the back-end business logic are inseparable.**



AI is enabled as a new feature or module built to operate natively within the confines of the existing application. Its functionality is integrated with the data and processes of each individual system.

The “Headless” AI-native Approach

A decoupled, API-first architecture where the **back-end business logic (the “body”) is separated from the front-end user interface (the “head”).** This allows best-of-breed capabilities to be layered into a flexible, modern solution.



AI is enabled as independent, “best-of-breed” services or agents that are composed together to create a unique solution. This API-first architecture allows them to be orchestrated to execute complex processes that span the enterprise.

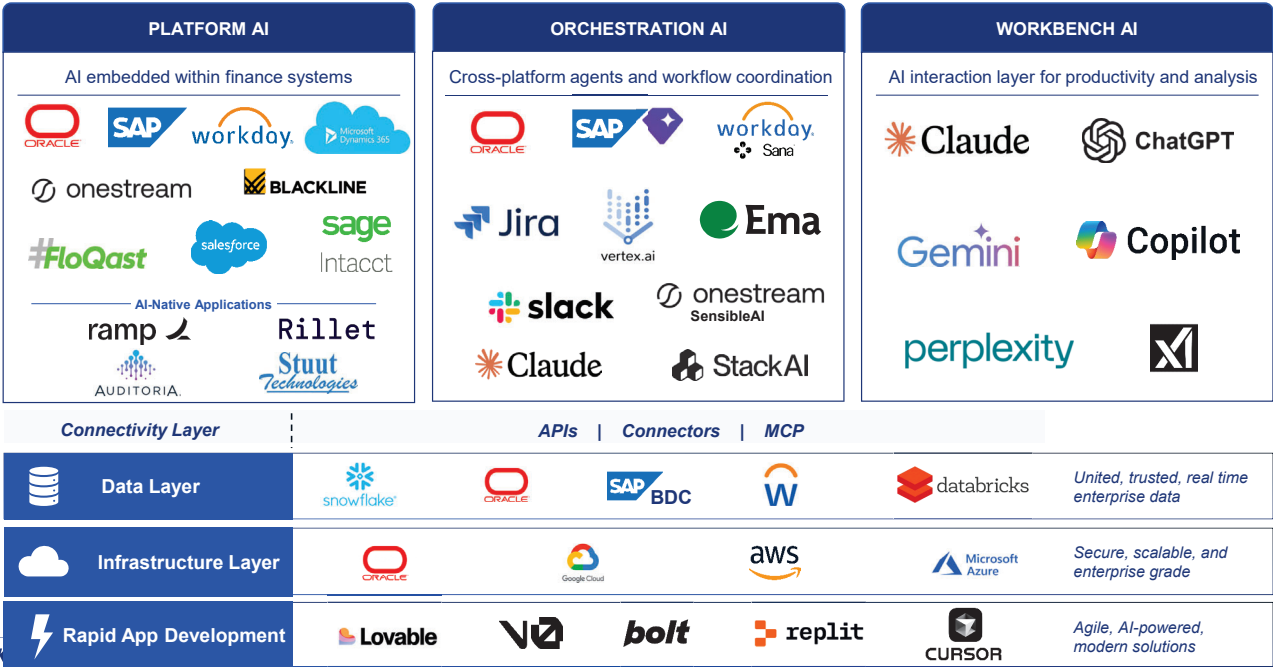


© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

8

The AI Multiverse for the CFO/CAO

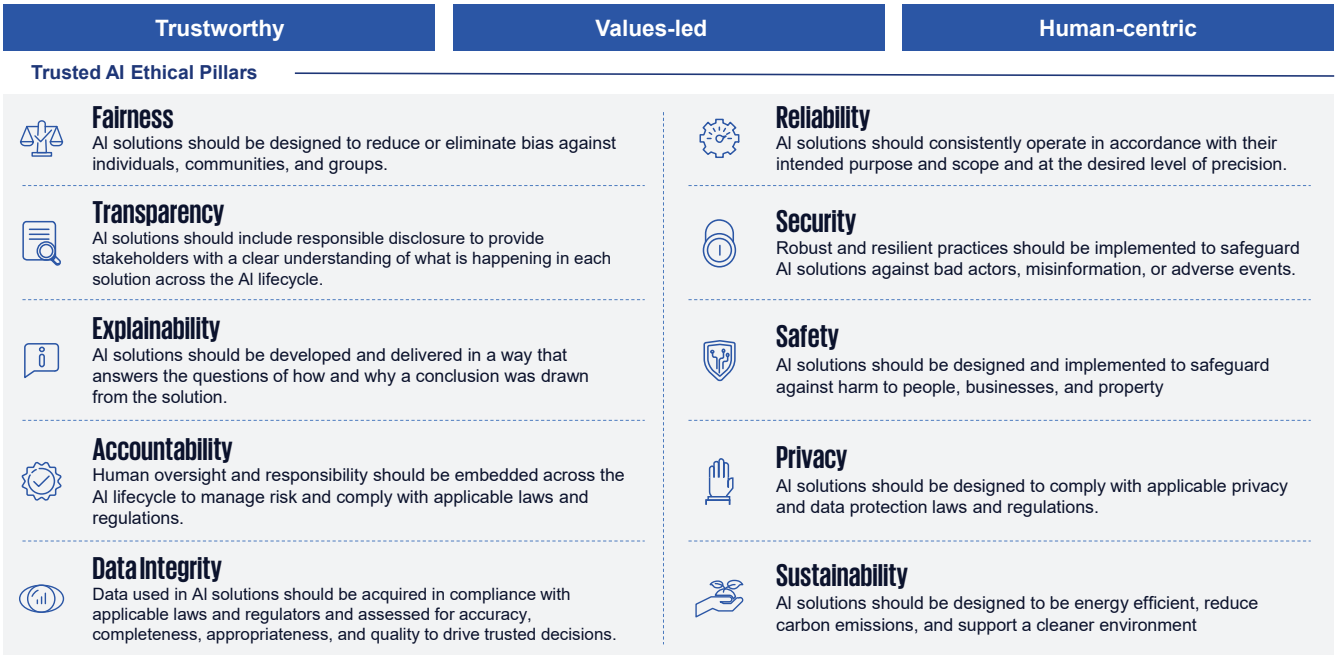
There are multiple ways for organizations to drive AI across the Office of the CFO. Native platforms and ERPs through to nascent AI first platforms all enabled by Hyperscalers such as Anthropic, OpenAI, Google and Microsoft. The key is to align on the broader technology strategy to drive the right outcomes.



9

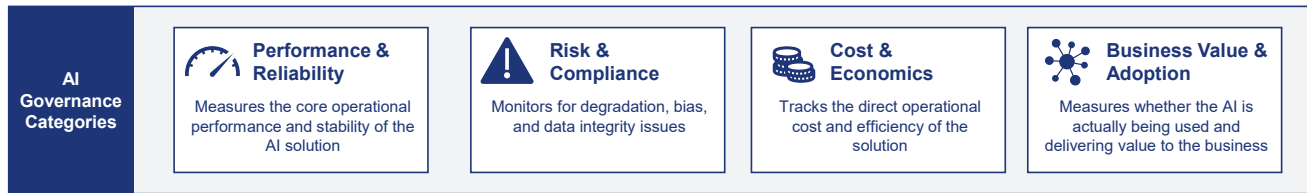
KPMG Trusted AI: Accelerate Value with Confidence

A strategic framework for designing, building, and deploying responsible AI.

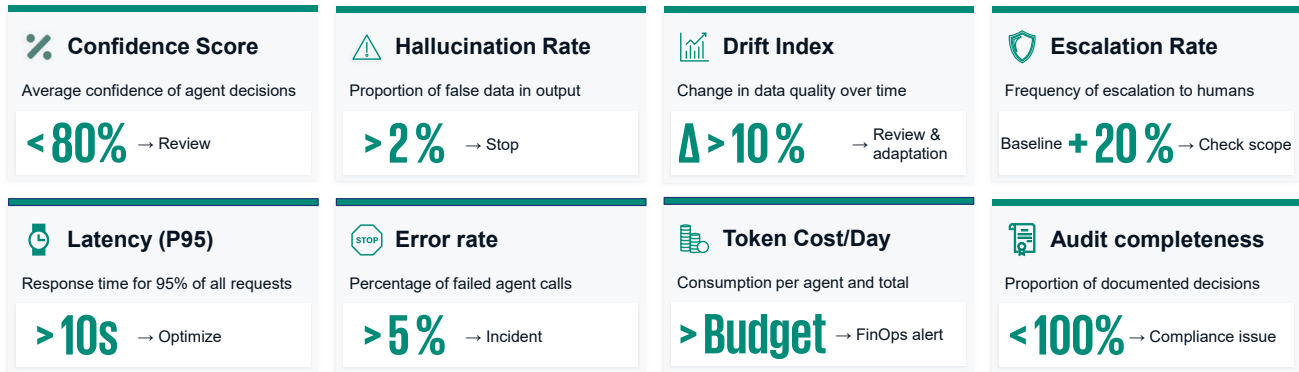


Monitoring a digital workforce requires a shift in governance

Effective AI governance isn't about slowing down innovation; it's about providing the visibility and control you need to accelerate it safely and with confidence.



Sample AI Governance Metrics

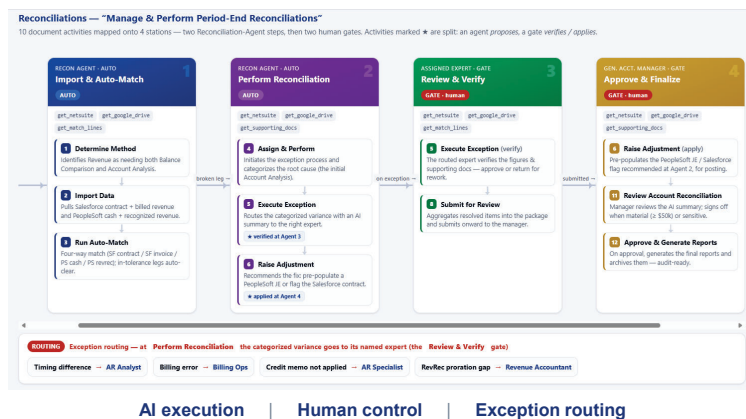


© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

11

Example Use Case: AI-Enabled Reconciliation

Continuous transaction matching identifies and routes issues before month-end, while Finance retains judgment and approval.



From periodic reconciliation to continuous resolution

- **Match continuously:** Import and auto-match transactions throughout the month, not only at month-end.
- **Investigate variances:** The agent performs the reconciliation, identifies breaks, and recommends resolution actions.
- **Keep people in control:** A reviewer confirms whether action is required; a final approver authorizes the journal.
- **Route exceptions intelligently:** Send each issue to the right owner, such as AR, Billing Operations, or an AR specialist.
- **Learn and expand:** Track anomaly patterns and extend the workflow upstream or into parallel processes, such as the AR subledger close.

The takeaway: Shift issue detection forward, resolve exceptions earlier, and enter month-end with fewer surprises.



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

12

Example Use Case: Auditability & Traceability

Every run documents the task, instructions, data, human oversight, and model used.

- Task & Instructions
- Defined outcome: Shows the task objective, required inputs, and expected outputs.
 - Visible prompt: Reveals the actual instructions used, creating transparency and practical learning for Finance teams.

AGENT 1

Import & Auto-Match

Agent Details

Evals

no gate

model: haiku

The Reconciliation Agent (Systems Analyst). It determines the reconciliation method, connects to the CRM API (contract entitlement + billed invoice) and the ERP API (cash applied + revenue recognized), and runs the four-way auto-match per customer. Legs that tie within tolerance auto-clear; it computes the variance, identifies which leg breaks, and flags any data-import issue. It performs no reconciliation judgement itself.

INPUTS

The customer reconciliation case (id, customer account, period, source systems).

OUTPUTS

Method, the four legs (SF contract/invoice, PS cash/revrec), the auto-match result, the variance, the breaking leg, and any data-import issue — written to the case's enrichment.

INSTRUCTIONS (SYSTEM PROMPT)

You are the Reconciliation Agent (Systems Analyst) for the Customer Revenue reconciliation. First state in one short sentence what you will check. Then call get_salesforce (contract entitlement + billed invoice) and get_peoplesoft (cash applied + revenue recognized), and get_match_lines / get_comms as useful, to import the data.

- Data Sources
- Connected systems: Identifies Salesforce and PeopleSoft as sources.
 - Visible boundaries: Shows which systems and tools agent was authorized to access.

TOOLS IT CAN CALL	
get_salesforce	CRM API: a customer's contract entitlement and billed invoice for the period.
get_peoplesoft	ERP API: a customer's applied cash and recognized revenue for the period.
get_match_lines	List the four match legs imported for a customer (CRM ×2, ERP ×2; matched flag per leg).
get_comms	Fetch the system/notification thread for a customer reconciliation case.

- Oversight & Economics
- Human-In-The-Loop: Shows where Finance retains responsibility.
 - Model visibility: Identifies the intelligence used and supports understanding the economics of the AI task (i.e. Haiku)

HUMAN-IN-THE-LOOP	
No gate — this agent's output flows straight to the next agent; it never pauses for a human.	
RUNTIME CONFIGURATION	
SDK	claude-agent-sdk (Python)
Model	haiku

The takeaway: Evidence is built into every run, supporting oversight, audit response, and activity-level cost management.



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

Example Use Case: Value & Sustainable Scale

Built-in cost and performance monitoring helps finance scale AI with confidence.

Live Cost Dashboard

Every case across all six demos, broken down by agent stage — the tokens burned and the dollar cost so far. Starts blank fills in live as cases run.

COST BURNED (NOW)

\$60.90

2371 calls - 458 cases live

TOKENS (NOW)

12.29M

4.68M in - 7.60M out

AVG / CALL

\$0.03

4.1k tok/call - 8968 calls

ACTIVE CASES

1

124 open - 458 total

Live - auto-refresh 2s - updated 6:44:23 PM \$247.96 all-time - 8968 calls saved model: haiku

Refresh now

VALUE - AGENTIC AUTOMATION

Value of the agentic processes

Based on the client Finance KPI report, figures shown at production monthly scale, with labor valued at \$95/hr fully loaded.

ANNUALIZED SAVINGS

\$1,421,648

across 11,948 items/mo

STRAIGHT-THROUGH

15% → 61%

touchless — no human

AVG CYCLE TIME

5.4d → 1.1d

79% faster

HUMAN REVIEWS AVOIDED

5,566 /mo

previously manual

LABOR HOURS SAVED

1,247 /mo

≈ 86.5 FTE

COST PER ITEM

\$0.08

agent tokens / item

PROCESS	VOLUME / MO	STRAIGHT-THROUGH	AVG CYCLE	REVIEWS AVOIDED / MO	HOURS SAVED / MO	ANNUAL SAVINGS
DISP Disputes	420	10% → 50%	12.0d → 3.0d	168	70	\$79,800
INV Accounts Payable	10,813	16% → 62%	5.0d → 1.0d	4,974	746	\$850,551
REC Reconciliations	303	0% → 65%	6.0d → 1.5d	197	148	\$168,392
BSR Balance Sheet Reconciliations	412	0% → 55%	9.0d → 2.0d	227	283	\$322,905

REC-1007 ACTIVE Lakeside Foundation — credit memo exception \$0.02 5.4k tok

Import & Auto-Match

Haiku

\$0.02

3.2k/2.2k tok

1 tok

avg \$0.02/call - no1175

Perform Reconciliation

Haiku

\$0.00

avg \$0.02/call - no1147

Review & Verify

GATE Haiku

avg \$0.02/call - no1147

Approve & Finalize

GATE Haiku

avg \$0.02/call - no1081

Portfolio value view

The top view rolls up value across all business processes. Savings, straight-through rate, cycle time and hours returned.

Live case cost view

The lower view drills into a single case as it runs, showing what each step costs while it is in flight.

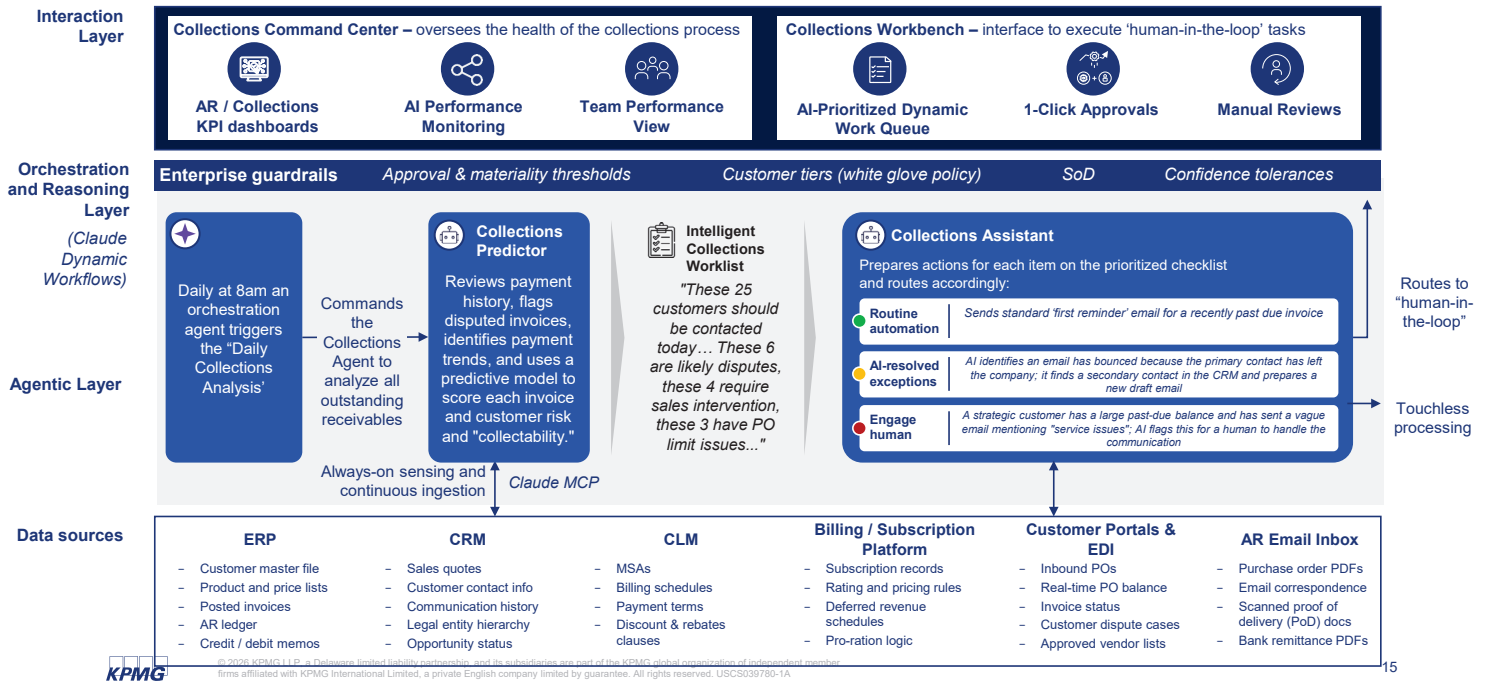
Figures shown are illustrative examples only.



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

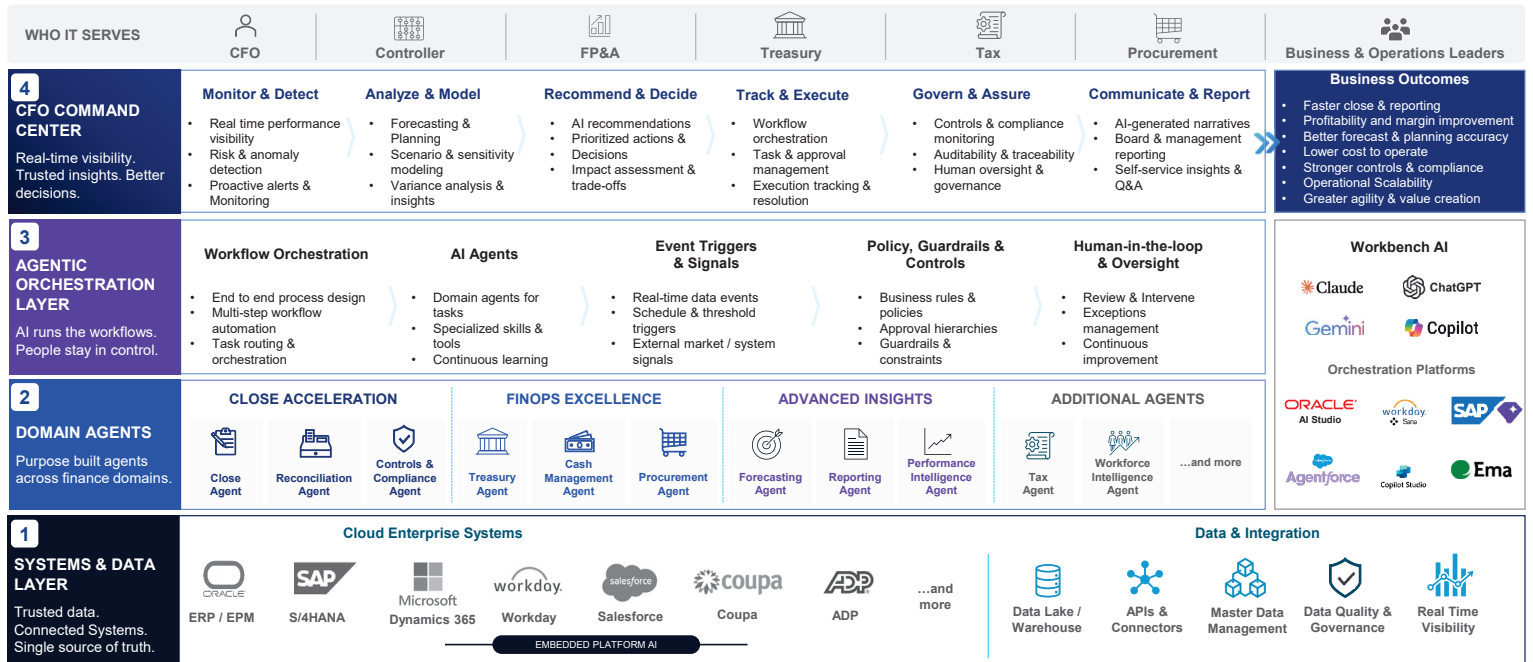
A day in the life: AI Collections Workflow

The AI Collections Workflow drives cash recovery by autonomously executing end-to-end collections tasks rather than merely acting as an assistant.



The AI-Native Finance Function – Art of the Possible

Illustrative, not exhaustive



An AI-native finance function is not about tools – it's an intelligent operating model that orchestrates work, augments people, and drives measurable business impact.

Key Considerations when Defining Your Next Steps with AI

Chart your AI journey by first understanding where you stand.

A clear assessment of your starting position...

...determines the right play to move the needle with AI

1 What is your business and transformation context?

Stabilize

Improve process reliability, control, and continuity

Optimize

Reduce cost, manual effort, and cycle time

Scale

Support growth, or new business models

Transform

Reimagine finance roles and processes with AI.

etc...

2 What are the most urgent business problems that need to be addressed?

High DSO and cash trapped in receivables

Significant revenue leakage from disputes and billing errors

Financial close is slow, manual, and unreliable

Lack of data visibility is inhibiting decision-making

etc...

3 What is your current technology architecture & strategy?

On highly customized, on-premise legacy systems

Heavily invested in a single-vendor stack (e.g., Oracle, SAP)

A disparate landscape of disconnected best-of-breed systems

Already using several AI-native technologies

etc...

There's a variety of ways our clients take the next step on their AI journey:

AI Strategy / Blueprint

Define the AI vision, identify the top use cases, and build the value creation roadmap

AI Data & Tech Architecture

Design the technical blueprint for AI by mapping data sources and selecting your core technology platforms.

AI Governance

Define the enterprise guardrails, risk policies, and human-in-the-loop approval workflows for trusted AI.



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

17

Thank you!

Please send questions or inquire about how we can prove agentic value at your organization



Zachary Gianola

KPMG LLP
Managing Director, Advisory
zgianola@kpmg.com



Marin Hoffer

KPMG LLP
Managing Director, Advisory
mhoffer@KPMG.com



© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

18



Some or all of the services described herein may not be permissible for KPMG audit clients and their affiliates or related entities.

Learn about us:  kpmg.com

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act upon such information without appropriate professional advice after a thorough examination of the particular situation.

© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS039780-1A

The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.