

# The Rise of Autonomous Finance and the Need for Independent Oversight



## How Discipline Will Be Critical for AI-Driven Finance

Whether you're ready or not, AI has already embedded itself across the entire finance function.

The vendors of major systems of record such as ERPs, general ledgers, payroll, etc. have introduced agents to automate workflows in every financial process.

The real question for CFOs is critical: If AI is making financial decisions, who is governing them?

This distinction matters because CFOs have a dual mandate. They must simultaneously accelerate execution while maintaining reporting integrity. According to Gartner, governance is the mechanism that makes agentic finance safe and scalable, not what slows down adoption.<sup>[1]</sup> The companies that move first on oversight aren't the ones stagnating innovation. They are the pioneers making AI adoption board-safe and investor-ready.

According to a recent 2025 report by EY on Cyber and AI Oversight Disclosures: "AI is showing up in disclosures regarding board oversight of enterprise risk. Nearly half (48%) specifically cited AI risk as part of the board's oversight of risk, triple the 16% that did last year" and "AI oversight responsibilities are being assigned to committees. Around 40% disclosed charging at least one board-level committee (usually the audit committee) with AI oversight responsibilities, almost four times the 11% that did so in 2024."<sup>[2]</sup>



Picture this: on an early Thursday morning (the first day of a period close), a finance team initiates a brand-new AI-assisted workflow that accelerates accrual reviews and exception handling across multiple systems. Now, what looked like a productivity boost by 12:00 PM becomes a governance problem by 1:00 PM; there's a logic error that proliferates through all of the approvals, which impacts hundreds of thousands of posted entries, unbeknownst to manual controls.

No one can immediately explain what changed, how it changed, and most importantly – why it changed. The CFO and their teams are still accountable for the outcomes, especially since the work moved faster than the controls environment structured around it could detect. This is the challenge that finance faces RIGHT NOW.

For CFOs, this is no longer an operational edge case; it is becoming a control environment problem at enterprise scale. Agents are beginning to act inside the same systems that produce the financial record:

creating, classifying, approving, adjusting, reconciling, and routing transactions across workflows that ultimately feed the books. Each agentic workflow introduces a new point of failure, and each failure can move faster than the review cycles, sampling methods, and approval controls built for human-paced finance. A false accrual, misleading classification, flawed approval path, or incorrectly learned posting pattern does not remain isolated when autonomous systems are connected across the close, AP, revenue, procurement, and reporting processes.

It can compound quietly through the systems of record until the risk is no longer a workflow issue, it is a financial reporting issue, a board issue, a shareholder issue, a customer trust issue, and a reputational issue. The CFO can delegate execution to automation, but they cannot delegate accountability for the integrity of the numbers.

Automation has arrived before oversight – and that speed translates into risk exposure.



### Adoption has already crossed the threshold

McKinsey reported in 2025 that 88% of respondents use AI in at least 1 business function, while 62% are experimenting with AI agents.<sup>[3]</sup>



### The CFO mandate is shifting

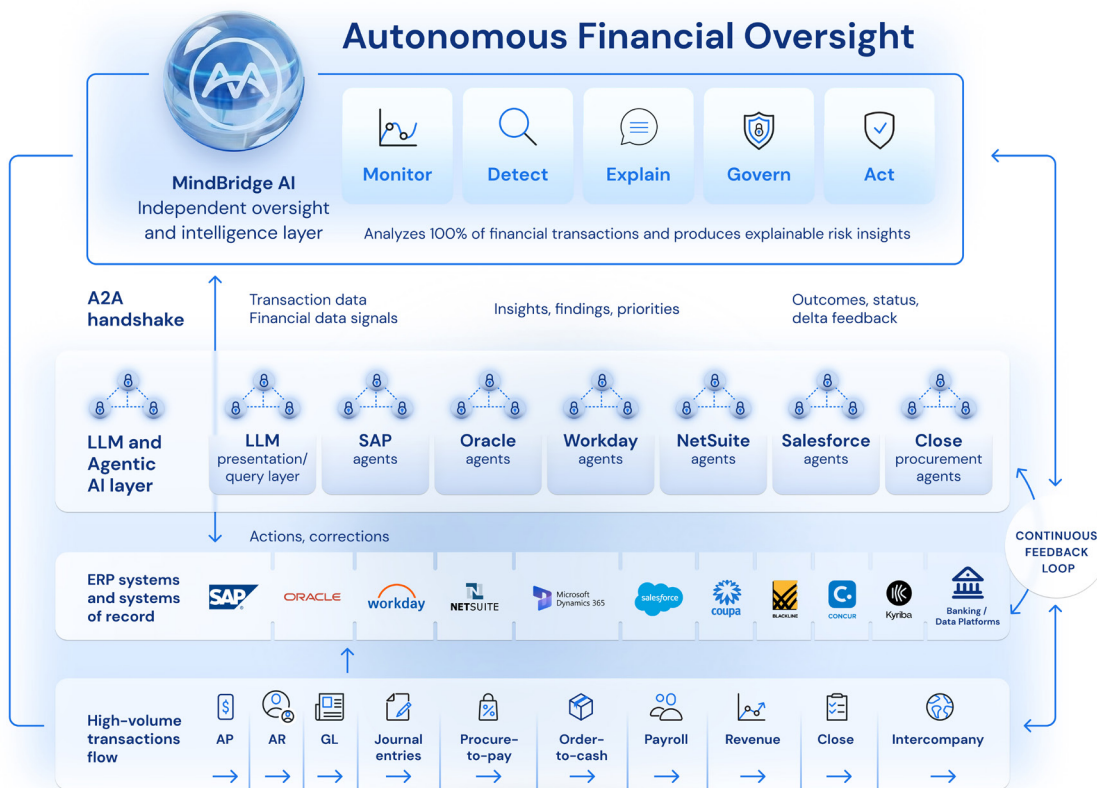
KPMG wrote in 2025 that as AI becomes embedded in finance, governance moves to the center of the CFO mandate.<sup>[4]</sup>

# When systems of record start acting up

The control environment that governed human-speed finance was built for periodic reviews and not for AI making or shaping decisions across billions of financial transactions. That model didn't spontaneously become wrong; it just became incomplete. Technology can now be incorporated not only to increase productivity, but also to expand overall reach.

The market signals are unambiguous. SAP has expanded its agents into finance workflows, including accounting accruals and other office-of-the-CFO use cases.<sup>[5]</sup> Oracle says new AI agents embedded in Fusion Cloud Applications are designed to help finance leaders increase productivity, reduce costs, and improve controls.<sup>[6]</sup> Workday has launched finance agents to streamline complex financial processes and the financial close.<sup>[7]</sup> Those capabilities create value. They also change the risk landscape.

When transactions are executed in a system of record, risks can travel faster and farther before any human sees it. The result is a new governance gap: the speed of action now outpaces the speed of explanation.



MindBridge gives CEOs, CFOs, Controllers, Internal Auditors, and finance teams continuous oversight across 100% of financial transactions and every system of record - detecting risk as finance automates by explaining what matters and enabling action before exposures become material.

While many enterprise systems include embedded controls, these are typically rules-based and deterministic, designed to enforce predefined conditions rather than evaluate dynamic risk.

As a result, they are inherently limited to known scenarios and cannot adapt to evolving patterns of error, fraud, or anomalous behavior. In an environment where AI agents can operate at scale and speed, relying solely on static, system-level controls will introduce significant blind spots.

What finance leaders need now is not another control rule inside the same system executing the work, but an independent layer of oversight that can evaluate the full transaction population continuously, across systems, workflows, and entities. Static controls can confirm whether a transaction violates a known rule; they cannot reliably detect when a new pattern is emerging, when behavior shifts across connected processes, or when an automated workflow produces a financially plausible but fundamentally misleading outcome.

That distinction matters. In agentic finance, the greatest risks will not always look like obvious control breaches. They will look like normal activity at abnormal scale, acceptable entries in the wrong context, or small deviations that compound into material exposure before a period-end review.

CFOs should assume that embedded controls will remain necessary, but insufficient. The next standard is oversight that sits above and across the systems of record, observes what those systems produce, detects risk as it emerges, explains why it matters, and gives finance teams a governed path to act before exposure becomes material.



### What CFOs need to know

Execution AI and oversight AI are different jobs. Systems of execution can enforce rules, but they cannot independently govern themselves across fragmented finance.



### Why this becomes a Board issue

Once automation starts moving the numbers, contestability becomes the standard: can finance clearly explain what changed, why, and how much it matters?

## **Where margin disappears first**

**In most organizations, the first signal of failure isn't headline worthy. It's a quiet erosion, like waves crashing against the rocks: accrual errors that drift across periods, duplicate payments that stay below attention thresholds, exceptions routed but never resolved, unusual journals that look plausible in isolation, and profit leakage spread across a transaction base too large for manual review.**

Publicly known examples show how ordinary transaction streams can conceal material issues. In 2024, Macy's disclosed that a single employee intentionally made erroneous accounting accrual entries and falsified documentation to hide roughly \$151 million of cumulative delivery expenses.<sup>[8]</sup> Tesco disclosed in 2014 that it had overstated expected profits by accelerating the recognition of commercial income and delaying the accrual of costs, creating a material misstatement that extended across multiple reporting periods. CIRCOR International later disclosed that a former finance director at its U.K. subsidiary manipulated internal accounting records for years, inflating results before they flowed into consolidated reporting.



The point is not that every anomaly is fraud; rather, it is that routine transactions and accounting flows can hide material movement for long periods when volume, fragmentation, and trust in the status quo go unchallenged.

The Association of Certified Fraud Examiners reported in 2024 that more than half of occupational fraud cases involved a lack of internal controls or an override of existing controls, while average detection time remained 12 months.<sup>[9]</sup> EY reported in 2025 that 99% of surveyed organizations experienced AI-related financial losses, with average losses of \$4.4 million among impacted firms.<sup>[10]</sup> PwC added that AI agents are pushing organizations from static oversight to ongoing monitoring and control.<sup>[11]</sup>

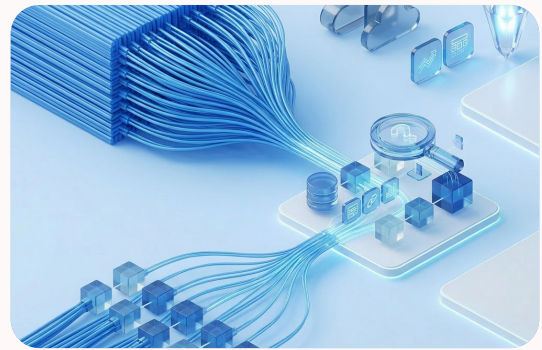
The entries that shape EBITDA are not always dramatic: accruals, reserves, capitalization judgments, revenue timing, intercompany activity, expense coding, and manual adjustments can all sit inside normal workflows. But when those decisions are increasingly accelerated or initiated by automated systems, the CFO has to ask a different question: not simply *“did this pass the control?”* but *“is this financial result still trustworthy?”*

An AI agent does not need malicious intent to create distortion. It only needs a flawed instruction, incomplete context, or a pattern that appears acceptable to the system but changes the results being reported. By the time the variance reaches the board deck, lender model, investor narrative, or customer-facing decision, the issue is no longer a transaction problem. It is a credibility problem.



### Why EBITDA leaks

EBITDA is usually not lost in one dramatic event. It is lost through thousands of low visibility misses across spend, revenue, journals, discounts, approvals, and reversals.



### Why humans cannot close the gap alone

Finance teams can investigate well. They cannot manually inspect full-population behavior across billions of records, multiple entities, and multiple systems of record.

# Achieving Autonomous Financial Oversight with MindBridge AI

**MindBridge AI gives the office of the CFO an independent oversight layer above and across their systems of record. Instead of relying on sample selections and post-close reviews, finance teams continuously analyze 100% of transactions, detecting anomalies and emerging risks early, with explainability into each observation in plain language, therefore routing governed action before any exposure becomes material.**

This operating model matters because it embeds governance from a periodic activity into the natural operating rhythm.

MindBridge AI is the solution because it independently analyzes the full population, and it does not ask the executing system to validate itself. The platform delivers contextual insights at scale for controllers, finance leaders, internal audit, and external auditors. Regardless of where you sit across the three lines of defense, the insights remain defensible.

The process loop of Detect → Explain → Act → Monitor helps finance teams grow value at scale with confidence while automation keeps accelerating.



### What changes for finance



**Detect:** 100% of transactions analyzed continuously, using AI to identify anomalies across massive datasets and ERPs



**Explain:** Every observation includes context, severity, and audit trail, defensible in a boardroom or regulatory review



**Act:** Surface risk areas early so responsible owners can address material issues before your external auditor does



**Monitor:** Continuous validation that issues are resolved and do not recur for ongoing risk monitoring

### Why MindBridge is different



**Visibility:** Operates above and across systems of record, oversight is not limited by where transactions originate



**Examine:** 100% of transactions monitored, not just samples, risk is assessed across the full financial population



**Interpret:** Deterministic, explainable financial risk intelligence, observations are transparent, traceable, and defensible



**Oversee:** A repeatable oversight layer for finance, built to maintain control as workflows become more autonomous

Finance is automating faster than the controls designed to govern it. As more financial work is executed by systems and AI, gaps are emerging between what's happening in the business and what teams can actually review.

MindBridge's AI platform strengthens financial processes and controls by adding an independent layer of oversight as work becomes autonomous. It delivers continuous oversight across 100% of financial transactions and every interconnected system of record and workflow. As automation accelerates and finance becomes more autonomous, MindBridge detects risk as it emerges, explains every observation clearly, and helps teams take governed action before exposure becomes material.

By catching issues before they materialize, MindBridge reduces financial risk exposure, improves process efficiency, and increases confidence in your numbers so you can move faster without sacrificing visibility or control.

**Finance is becoming more autonomous. With MindBridge AI, you stay in control.**

Learn more: reach us at <https://www.mindbridge.ai/demo/>

#### Sources

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