White Paper

BLACKLINE

KPMG

Building The Autonomous Future of Finance From Digital Vision to Business Value

Leveraging Intelligent Automation and Strategic Change to Build a World-Class Finance Function



The modern finance function is at a critical crossroads. Burdened by manual processes, spreadsheet proliferation, and disjointed financial systems, many finance organizations find their ability to act as strategic business partners severely hindered. While the mandate to evolve is clear, technological risks often complicate the path forward.

Leading advisory firms like KPMG envision a future of "Intelligent Finance"— a predictive, data-driven engine for value creation where core domains like the financial close and enterprise planning operate seamlessly. This white paper outlines a practical, structured roadmap to help achieve this vision through Agentic Financial Operations.

By demonstrating how the Financial Close suite from BlackLine provides a robust, ERP-agnostic foundation that integrates directly across SAP, Oracle, Workday, and other legacy systems, this document serves as a guide for modern CFOs and controllers. Embracing this transformation allows organizations to unify disparate data, eliminate process latency, and empower their people to transition from data processors to strategic business advisors.



The Imperative of Digital Transformation in Finance

The traditional operating model of accounting is siloed, manual, and backward-looking. This is no longer viable in today's fast-paced business environment. For decades, Finance professionals have been trapped in a grueling cycle: extract data, manipulate it in spreadsheets, reconcile discrepancies by hand, and ultimately report on what happened weeks ago. This reactive posture is inherently risky, incredibly slow, and resource intensive.

According to KPMG's thought leadership on the modern enterprise, there is a new, urgent mandate for accounting professionals: a structural shift from "value preservation to value creation." The business no longer just needs a scorecard; it needs forward-looking intelligence, scenario modeling, and predictive insights that guide the entire enterprise through market volatility.

The Transformation Dilemma

Recognizing this mandate, many finance leaders rush to implement artificial intelligence. However, they frequently encounter a critical "Transformation Dilemma." As highlighted in KPMG's latest AI in Finance Survey, Finance leaders are accelerating AI adoption but face an increasing need to establish trust and overcome legacy infrastructure barriers.

Attempting to layer generic AI solutions on top of fragmented, legacy ERP architectures and broken data pipelines is destined to fail. Generic AI layered over bad data only accelerates the production of flawed insights. True digital transformation requires fixing the data foundation first. Only with a unified, trusted, and continuous data environment can finance professionals build a sustainable path forward.



The Engine of Transformation: Agentic Financial Operations and AI

To realize the future of autonomous accounting, organizations must fundamentally re-engineer how work gets done. According to Gartner, the median company takes 8 days to close its books, while the fastest 10% use technology to achieve this in 4 days or fewer (Source: Gartner Inc., "Days-to-Close Benchmarks," 2025).

To close this gap, KPMG envisions the "Intelligent Close"—a holistic view of the end-to-end process that moves Finance from reactive, periodic reporting to a state of proactive monitoring and continuous audit readiness. Achieving this requires orchestrating workflows across the entire record-to-report (R2R) cycle. BlackLine supports this vision by offering a flexible, ERP-agnostic platform that unifies data across complex enterprise landscapes, acting as a critical enabler for Agentic Financial Operations.

Fixing the Foundation: BlackLine Studio360

BlackLine Studio360 can serve as the unified financial data foundation and event-driven orchestration engine. Unlike legacy batch-processing models, where accountants wait until month-end to begin reconciliations, an event-driven architecture processes transactions as they occur. This effectively eliminates process latency, the "dead time" between tasks, and the risky manual hand-offs that plague traditional accounting.

The Agentic Layer: Verity AI

Verity AI, the agentic intelligence layer from BlackLine, integrates securely on top of the BlackLine Studio360 foundation. Unlike generic, consumer-grade large language models, Verity AI is uniquely engineered for the rigors of corporate finance. It differentiates itself through three distinct power positions:

1. **Exceptionally Efficient:** By integrating seamlessly across the end-to-end process, the BlackLine platform supports the automation of highly repetitive, manual tasks. When combining targeted automation for rote data movement with intelligent routing for approvals, the system helps teams reclaim critical capacity.
2. **Financially Intelligent:** Generic AI struggles with the strict rules of accounting. Backed by advanced machine learning and cutting-edge AI agents, Verity AI understands complex accounting nuances. It can reason through multi-step financial problems, investigate anomalies, and execute journal entries with minimal human intervention.
3. **Distinctly Accurate:** CFOs cannot tolerate a "black box" when it comes to financial reporting. BlackLine ensures governed AI execution. Backed by ISO 42001 certification, Verity AI provides end-to-end traceability for every action the AI takes, ensuring complete auditability and trust.

Together, these capabilities form highly capable autonomous systems that create an AI-powered ecosystem, laying the definitive groundwork for true autonomous finance.

The Outcome: Enabling Strategic, Data-Driven Leadership

KPMG's research on the evolving role of the CFO emphasizes that Finance must operate as the central nervous system of the enterprise, democratizing insights and breaking down silos across decentralized business units.

When a finance function relies on manual extraction and offline spreadsheets, the data is stale the moment it is shared. By automating repetitive tasks across the end-to-end process and unifying data from multiple ERPs within the BlackLine platform, Finance teams unlock significant capacity and gain immediate access to trusted, real-time data.

This transformation has profound implications for business leadership:

- **Proactive vs. Reactive:** Because Verity AI is distinctly accurate and fully traceable, Finance leaders can trust the outputs immediately, building the necessary confidence to rely on automated accounting data.
- **Dynamic Planning:** With a continuous, Intelligent Close, Finance can shift from historical reporting to dynamic, strategic advising—modeling M&A scenarios, assessing supply chain financial impacts, and forecasting cash flow with real-time accuracy.
- **Measurable Value:** Finance no longer operates as a back-office cost center; instead, it acts as a proactive partner that drives enterprise-wide growth and strategy.



The Human Element: Redefining the Modern Workforce

As intelligent automation absorbs transactional, repetitive work, the role of the human accountant is elevated rather than eliminated. This shift is no longer just theoretical; it is an urgent necessity. The accounting profession is facing a severe talent crisis. The number of CPA exam candidates has fallen by 27% over the past decade, and more than 300,000 U.S. accountants and auditors have left their jobs in recent years (Source: The Wall Street Journal, "Why So Many Accountants Are Quitting," December 2022).

To combat this, KPMG highlights the urgent need for a "future-ready Finance professional," noting that the workforce of tomorrow requires a hybrid blend of deep accounting expertise, data literacy, and AI governance. By leveraging AI and Agentic Financial Operations, organizations can completely transform the day-to-day reality of their teams:

- **From "Data Janitors" to "Data-Driven Analysts":** Instead of spending hours scrubbing and formatting messy data imports, accountants leverage clean, unified data to analyze profitability trends and operational efficiencies.
- **From "Manual Reconcilers" to "Exception-Driven Investigators":** Instead of ticking and tying thousands of matching transactions, professionals only step in to investigate the complex anomalies and exceptions that the AI flags for review.
- **From "Record Historians" to "Proactive Advisors":** Instead of reporting on what happened last quarter, Finance professionals use predictive insights to advise the C-suite on what will happen next quarter.

The essential human element focuses entirely on applying strategic judgment, managing AI governance, and providing business context that machines cannot replicate. This perfectly aligns with KPMG's prediction that, in the next few years, finance teams will be smaller in size but stronger in impact across organizations.

Your Roadmap to an Autonomous Future

True digital transformation requires a powerful, intentional synthesis of technology, strategy, and people. It means moving away from a fragmented, manual past and building an agile, connected enterprise capable of thriving in a complex global market.

Generic solutions and legacy processes will no longer suffice. Organizations need a specialized, purpose-built foundation to realize the vision of Intelligent Finance. BlackLine acts as a trusted catalyst that brings these elements together. With an extensive Financial Close suite that integrates flexibly across diverse ERP landscapes, alongside innovations like BlackLine Studio360 and Verity AI, BlackLine works in conjunction with KPMG's vision to help provide a clear, achievable, and secure path to building a future-ready, autonomous finance function.

Transform your financial operations today. Read the white paper to learn how BlackLine and KPMG can help you unlock the power of Agentic Financial Operations.

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