

Agentic AI for record-to-report

How finance leaders
can build a connected financial close

genpact

Key takeaways



Agentic AI can move finance from task automation to outcome orchestration



Human-in-the-loop governance remains essential



Continuous controls can reduce risk and improve audit readiness



Connected journal entry, reconciliation, and intercompany processes can help improve close performance



Finance organizations can redesign the close around intelligence rather than manual intervention

The best finance teams can describe their financial close in detail. They know which journal entries need extra review, which reconciliations drag, and which intercompany mismatches turn into long email threads.

But a harder question often creates silence: **is the close actually improving month over month, quarter over quarter?**

The next wave of financial close automation goes beyond adding another bot, dashboard, or checklist. It's about building a close designed to help teams identify risk earlier, focus on the exceptions that matter, and act with confidence.

This is where agentic AI comes in. It changes the equation because it's designed to orchestrate outcomes, not just automate steps. In record-to-report (R2R), AI agents can help monitor financial processes, identify exceptions, orchestrate workflows, and support finance teams throughout journal entry, reconciliation, close management, and intercompany accounting.

It can ingest data, validate entries, flag anomalies, route exceptions, support matching, recommend accruals, and create audit-ready evidence – while keeping humans accountable for judgment, approvals, and material decisions.

This point of view explores three questions:

- Where do traditional record-to-report processes plateau?
- Why is agentic AI different from rules-based automation and copilots?
- How can journal entry, reconciliation, and intercompany operate as one connected close model?

Why record-to-report transformation often stalls

The financial close has changed dramatically over the last decade. ERPs are stronger. Workflows are better. Dashboards are more common. Yet many record-to-report teams still experience the same month-end close challenges: workload spikes, manual journals, reconciliation backlogs, intercompany disputes, and audit evidence assembled after the fact.

Here's why: record-to-report operations are increasingly complex, with manual tracking, multiple timelines, high transaction volumes, fragmented automation, reconciliation gaps, intercompany mismatches, and delayed downstream impacts.

That is why "close faster" is no longer the only question. A close can finish on time and still be hard to explain. It can be automated in parts and still rely on people to interpret risk at the end. It can generate dashboards and still leave controllers asking, "What should I focus on first?"

In our experience, the plateau usually appears in three places:

Effort moves but does not disappear.

Work shifts from data entry to exception handling

Controls become more visible, but not always earlier.

Issues are found, but often after they have already created rework

Automation stays local.

A journal bot, reconciliation workflow, and intercompany tracker each improve their own task but do not improve the close as a whole



A quick diagnostic: Where is your close today?

Before exploring what's possible with agentic AI, take a moment to assess the current maturity of your financial close.

Use this indicative self-assessment to evaluate the current maturity of your close (it's intended as a discussion guide, not a formal benchmark). Score each question from 1 to 3.

Question	Point 1	Point 2	Point 3
How would you describe month-end close?	A fire-drill every cycle	Stressful but predictable	Seamless, with rare misses
How are balance sheet controls performed?	Manual and periodic	Some automation, still batch-based	AI-led, continuous, and real time
What is happening to audit findings?	Increasing or flat	Slowly decreasing	Meaningfully down
How is days-to-close trending?	Flat or worsening	Improving slowly	Shrinking quarter over quarter
Can finance answer ad hoc business questions?	Manual build, takes days	Analysts can pull it, but it takes time	Close to self-service
How would leadership describe finance's role?	Cost center	More reliable function	Strategic partner

Here's what your score could mean. Think of your score as a maturity snapshot – not a benchmark, but a starting point for improvement.

Score 6–8: The close still depends heavily on manual effort. Automation may have improved throughput, but decisions and reviews still sit with people late in the process.

Score 9–14: Controls are improving, but the next challenge is compounding value. Cleaner data should not only document the close; it should help the business make better decisions.

Score 15–18: The close is efficient, controlled, and trusted. The next question is whether that performance exists across every team, process, and account – not just in the most mature areas.

Wherever you scored today, the opportunity is the same: move from isolated process improvements to a more connected, intelligent close.

The limitations of RPA and traditional automation in finance

Rules-based automation, RPA, and copilots are useful tools. But each has limits when managing a long, complex process such as record-to-report.

Traditional automation follows predefined rules to perform checks replacing apply rules, and flag exceptions. Meanwhile, copilots can assist users with tasks like drafting and summarizing documents. But record-to-report is full of dependencies. A journal entry affects reconciliation. A reconciliation break can become an intercompany issue.

An unresolved intercompany dispute can delay consolidation. That is why task-level automation often fails to change the operating model.

Agentic AI is different because it can support multistep workflows. AI agents can learn, reason, plan, and execute finance workflows with minimal human input.

In practice, agentic AI can shift financial close automation **from task execution to outcome orchestration by:**

- Monitoring conditions rather than waiting for a prompt
- Routing exceptions with context rather than simply flagging them
- Capturing evidence while work happens rather than reconstructing it later
- Keeping humans focused on judgment, approvals, and accountability

The caveat: Realizing this potential requires finance leaders to embed agentic AI in the operating model by reimagining processes, roles, controls, data, governance, and change management.

The goal is not a touchless financial close at any cost. The goal is a controlled close where humans spend less time finding the problem and more time deciding what to do about it.



The connected close: Journal entry, reconciliation, and intercompany

The strongest record-to-report transformation does not treat journal entry, reconciliation, and intercompany as separate fixes. It connects them through a shared intelligence layer.

This means that ingestion, anomaly detection, human-in-the-loop oversight, and continuous learning are built into the operating model (see Figure 1 below).

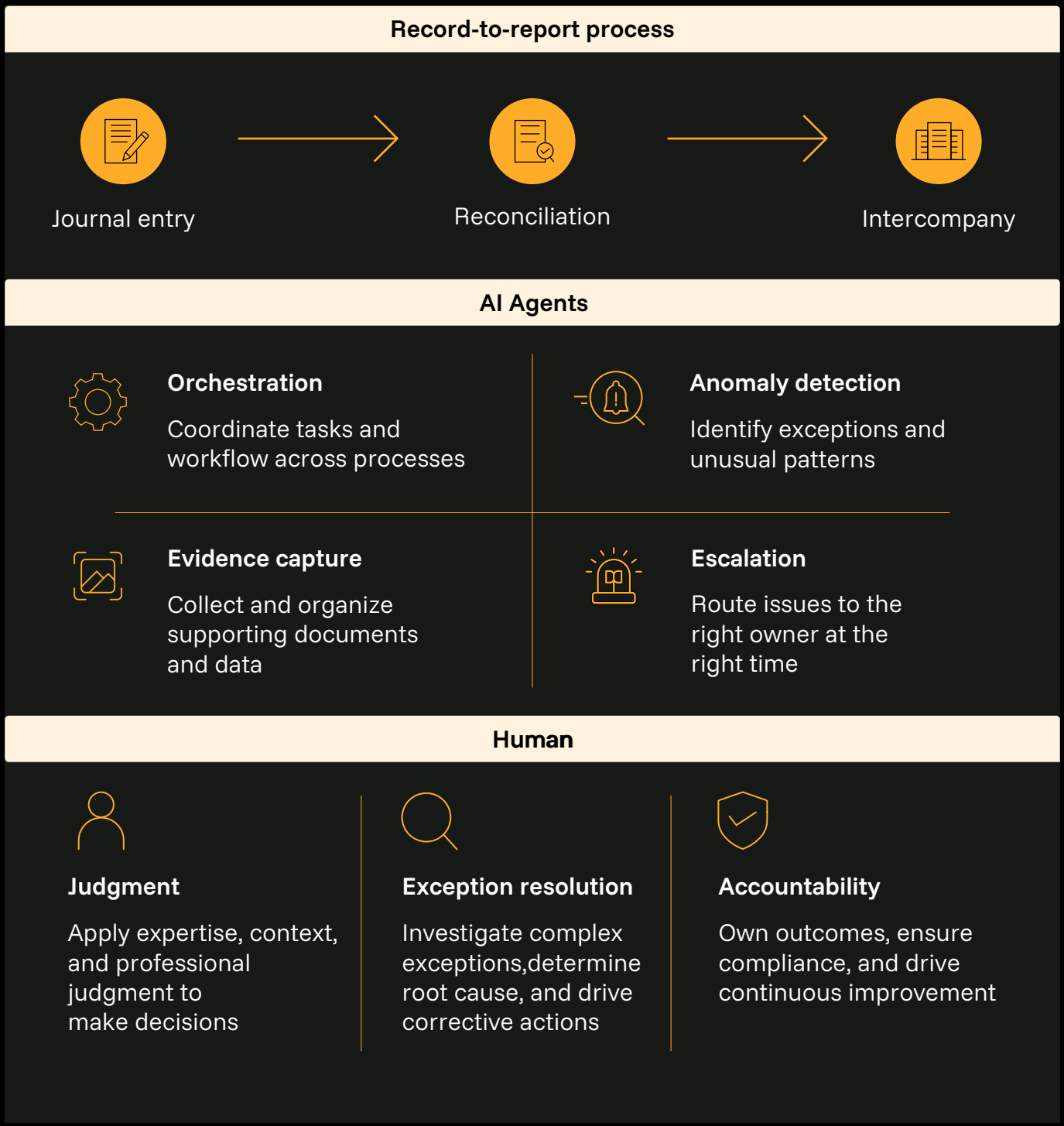


Figure 1: Agentic record-to-report: a connected close operating model

1. Journal entry: cleaner data at the source

Journal entry is often where pressure first appears. Month-end workload spikes, manual entries, incomplete information, and segregation-of-duties checks can slow approvals and increase risk.

Agentic AI can ingest structured and unstructured inputs, extract and enrich data, validate entries, check SoD, flag anomalies in real time, route high-risk items, and integrate with ERP posting workflows.

2. Reconciliation: from evidence gathering to managing exceptions

Reconciliation teams spend too much time preparing, standardizing, matching, and collecting support. Agentic AI can automate data ingestion, preparation, transaction matching, high-confidence approvals, open-item reporting, evidence collection, and reconciliation summaries.

The shift is not just faster matching. It's better visibility into what remains open, what is aging, what is low risk, and what deserves controller attention.

3. Intercompany: solving the mismatch before close

Intercompany issues often start upstream and surface too late. Non-standard execution, limited visibility across ERP environments, manual extraction, and email-driven disputes can create a month-end crunch.

Agentic AI can help detect mismatches, classify root causes, orchestrate dispute resolution, support accruals, and provide real-time visibility into balances and trends.

The potential outcomes are significant. See Figure 2 for the projected results and estimates from our work on agentic-AI-powered record-to-report with Genpact Record-to-Report Suite for what agentic AI can enable.

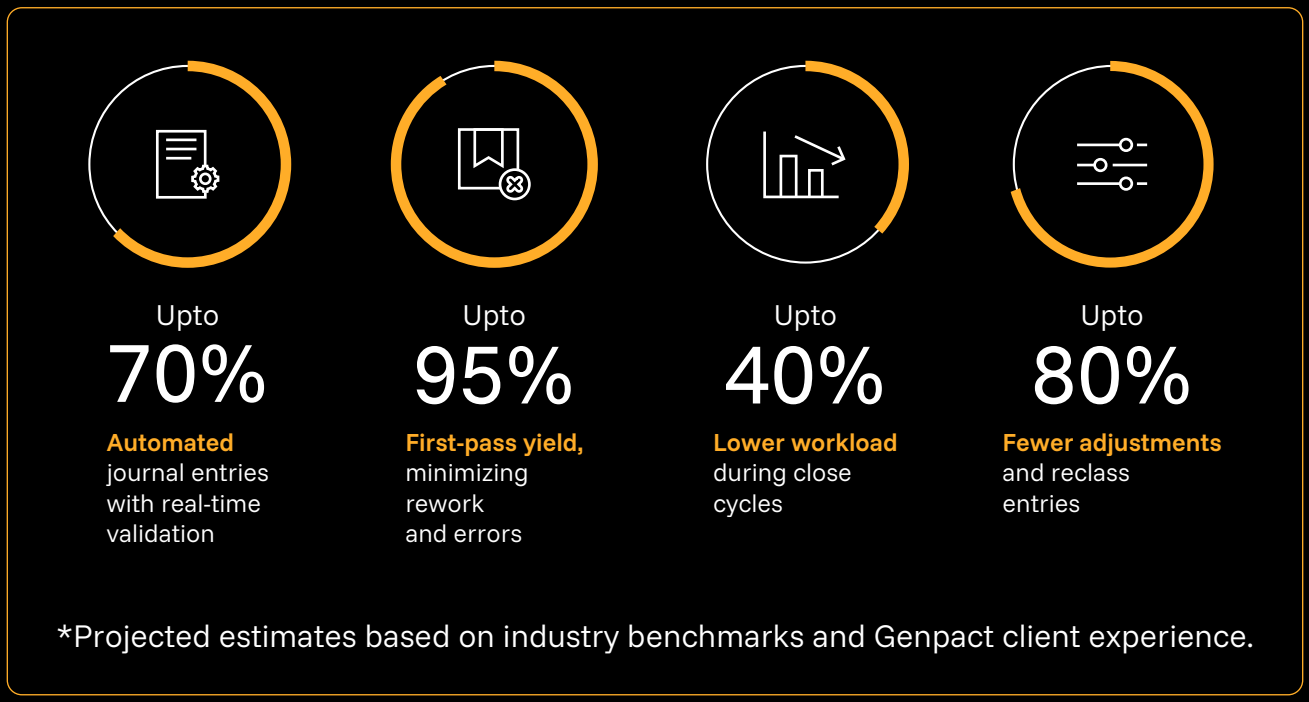


Figure 2: The potential impact of agentic-AI-led operations across record-to-report

What to ask before building a connected close operating model

The best record-to-report transformations start with diagnosis, not technology.

Ask:

1. **Where does work pile up every close?**
   Manual journals? Reconciliation evidence? Intercompany disputes?
2. **Where are controls happening too late?**
   Are issues identified before posting, or after they create rework?
3. **Which exceptions recur?**
   Are they being resolved, or simply carried forward?
4. **Where is evidence being reconstructed?**
   If supporting evidence is assembled after the close, the process may not be prepared for audit review
5. **Are modules learning from one another?**
   If journal entry, reconciliation, and intercompany operate separately, value may plateau
6. **Where should humans remain in control?**
   Human-in-the-loop governance is not a compromise. It's vital to using agentic AI in finance

Agentic AI should not make finance operations less controlled. Designed well, it should make control more continuous, transparent, and explainable.



The roadmap to closing with confidence

The financial close will always matter. But the best finance teams will stop treating it as a deadline to survive and start treating it as an operating system for trusted decisions.

For CFOs seeking faster insight, controllers seeking stronger controls, and chief accounting officers looking to modernize record-to-report, agentic AI offers new opportunities. It can help clean data at the point of entry, accelerate reconciliation with context, resolve intercompany issues before they hit consolidation, and create audit-ready evidence as work happens.

But the real opportunity is bigger than automation. It's a more confident finance function: one that sees risk earlier, focuses effort where it matters, and gives the business decision-ready numbers faster.

If your diagnostic revealed a plateau, the next move is not another manual check. It is to redesign the close around connected intelligence, embedded control, and accountable human judgment.

Because the future of record-to-report is not simply a faster close. It is a smarter, more controlled, and more trusted finance function.



Frequently asked questions about agentic AI in record-to-report

What is agentic AI in record-to-report?

Agentic AI is a form of artificial intelligence that can monitor conditions, reason across multiple steps, take action within defined guardrails, and coordinate workflows to achieve a specific outcome. In record-to-report (R2R), agentic AI can help finance teams manage journal entries, reconciliations, intercompany accounting, exception management, and evidence collection across the financial close. Unlike conventional automation that follows predefined instructions, agentic AI can identify issues, provide context, recommend actions, and orchestrate resolution while keeping finance professionals responsible for oversight, approvals, and judgment.

How can agentic AI improve the financial close?

Agentic AI can help finance organizations reduce manual effort, identify risks earlier, and improve visibility across close activities. It continuously monitors transactions and controls, surfaces exceptions that require attention, and routes issues to the appropriate stakeholders with supporting context. It can also capture supporting evidence throughout the process rather than requiring teams to assemble documentation after the fact. The result is a more transparent, controlled, and efficient close process that allows finance professionals to spend more time on decision-making and less time on administrative activities.

Which record-to-report processes benefit most from agentic AI?

In record-to-report, agentic AI can deliver value across journal entry management, account reconciliations, and intercompany accounting. Journal entry processes can benefit from automated validation, segregation-of-duties checks, and anomaly detection. Reconciliation teams can automate data preparation, transaction matching, and evidence collection while focusing attention on unresolved exceptions. Intercompany teams can identify mismatches earlier, classify root causes, and coordinate dispute resolution before issues affect consolidation and reporting. Together, these capabilities create a more connected and intelligent close process.

What does a connected close operating model look like?

A connected close operating model links journal entry, reconciliation, and intercompany accounting through a shared intelligence layer. Agentic AI offers capabilities such as orchestration, anomaly detection, evidence capture, and escalation across processes, while finance professionals maintain accountability for judgment and decision-making. Rather than treating close activities as separate workstreams, a connected approach enables information, insights, and controls to flow across the broader record-to-report process, improving overall close performance and decision confidence.



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About Genpact:

Genpact (NYSE: G) is the Agentic Operations company, where applied AI meets context-rich process intelligence. We run and transform mission-critical operations for global enterprises. Genpact's Agentic Operations are grounded in decades of operating core business processes at scale across finance, supply chain, banking, insurance, and more. Our flywheel of advanced technology, trusted data foundations, and deep ecosystem partnerships moves enterprises rapidly from experimentation to scale. AI agents bring speed and precision, human experts bring judgment, and together they deliver outcomes clients can measure.

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