



Illuminating the Future of Work with AI

September 9, 2025





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A hand holding a black smartphone over a black payment terminal in a blurred background.

01

Technology-enabled Finance Transformation Overview

Core Finance Transformation Processes: ERP and EPM

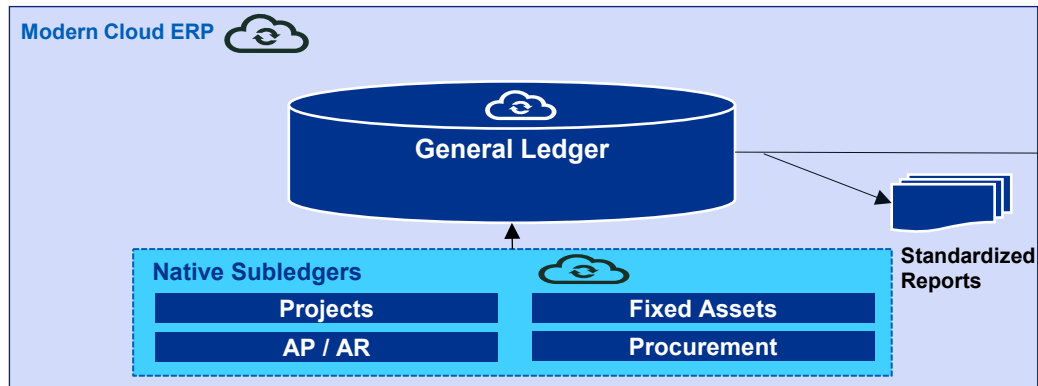
Members in a chart of account have associated properties that provide additional information about that specific member. These can include name, description, aggregation and attributes.

Enterprise Resource Planning (ERP)

All About: Operating the business

Integrated platform that brings together the day-to-day transactional activity across the business.

- Transactional processing
- Sub-ledger cut off and integration
- Pre-close reconciliations
- Journal entries, postings and adjustments



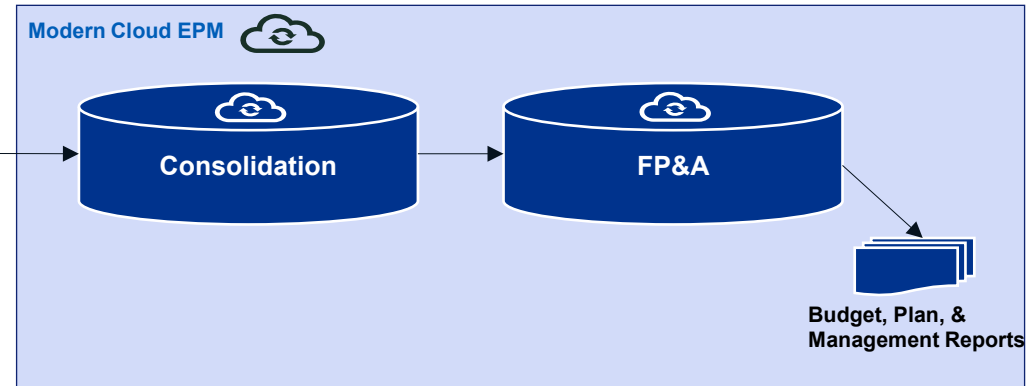
Think: *Running the business.*

Enterprise Performance Management (EPM)

All About: Managing the business

Integrated platform for analyzing, understanding and reporting on the performance across an enterprise.

- Consolidation
- Strategy and planning
- Forecasting
- Reporting and analytics



Think: *Evaluating the business.*

Cloud ERP Concept and Primary Scope

An ERP system integrates key business processes by linking sub-ledgers to the general ledger, emphasizing cloud-based analytics for improved insights. It helps organizations collect, manage, and analyze data on resources and commitments while enabling information flow across functions and with external partners.

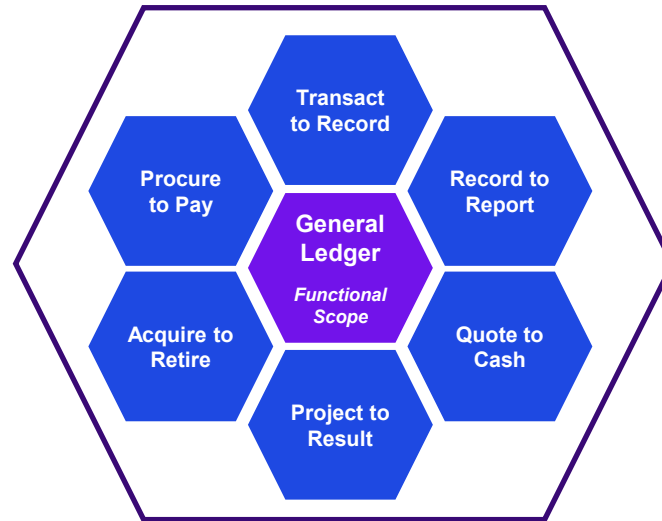
Cloud ERP systems are built for purpose tools that drive automation, accuracy, and efficiency of financial accounting processes and the overall functional organization.

Cloud ERP systems enable streamlined system updates, enhanced integrations, and inherent AI capabilities

An ERP system enables a shift within the finance organization from transactional processing to financial analysis

Process Mindset:

- An ERP integrates operational transactions, financial accounting, and Financial Reporting.
- Enables automation of functional processes, posting to the GL, and analysis and insights of real time data



Improved operational **efficiency** and greater **access to, and accuracy of, data**



Enhanced **reporting and analysis** with **real-time insights** fed by transactional data



Improved operational **management** and **standardization** of data model



Decreased **risk of errors** and material **misstatements**

Technology Mindset:

- Cloud ERP technology links various data, applications, and processes for smooth integration of Transactional & Financial accounting.
- Provides companies with control over data, processes, reports, and KPIs to evaluate future performance.

Concept and scope of EPM defined

EPM is a CEO-level framework that helps business leaders align Finance goals with plans and results, driving actions that improve overall organizational performance and create a competitive edge.

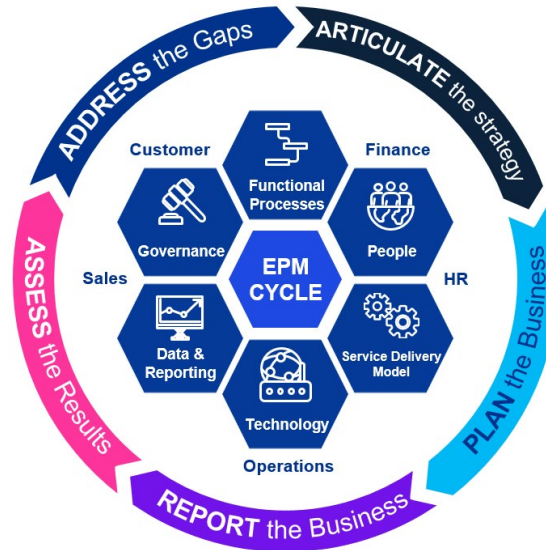
EPM is an organizational discipline and capability to dynamically drive performance improvement of a business and the delivery of its strategy.

EPM is not simply a Finance activity nor just a technology initiative.

It's a cultural shift within an organization that emphasizes continuous improvement through data-driven decision making.

Process Mindset:

- EPM integrates financial and operational planning, reporting, and analysis into one process.
- Enables performance tracking with KPIs and Drivers to identify improvements and refine processes.



Improved business insight and decision making



Dynamic measurement and management of goals and performance



Integrated business and financial Planning across all functions And domains



Aligned behaviors and actions With strategic objectives

Technology Mindset:

- EPM technology links various data, applications, and processes for smooth integration of planning, budgeting, and forecasting.
- Provides companies with control over data, processes, reports, and KPIs to evaluate future performance.

EPM provides line of sight from strategy through execution

By engaging with individuals from across the business, EPM allows organizations to align critical business activities to a broader financial ambition

Financial ambition

The financial aspirations and investment parameters that guide the strategy

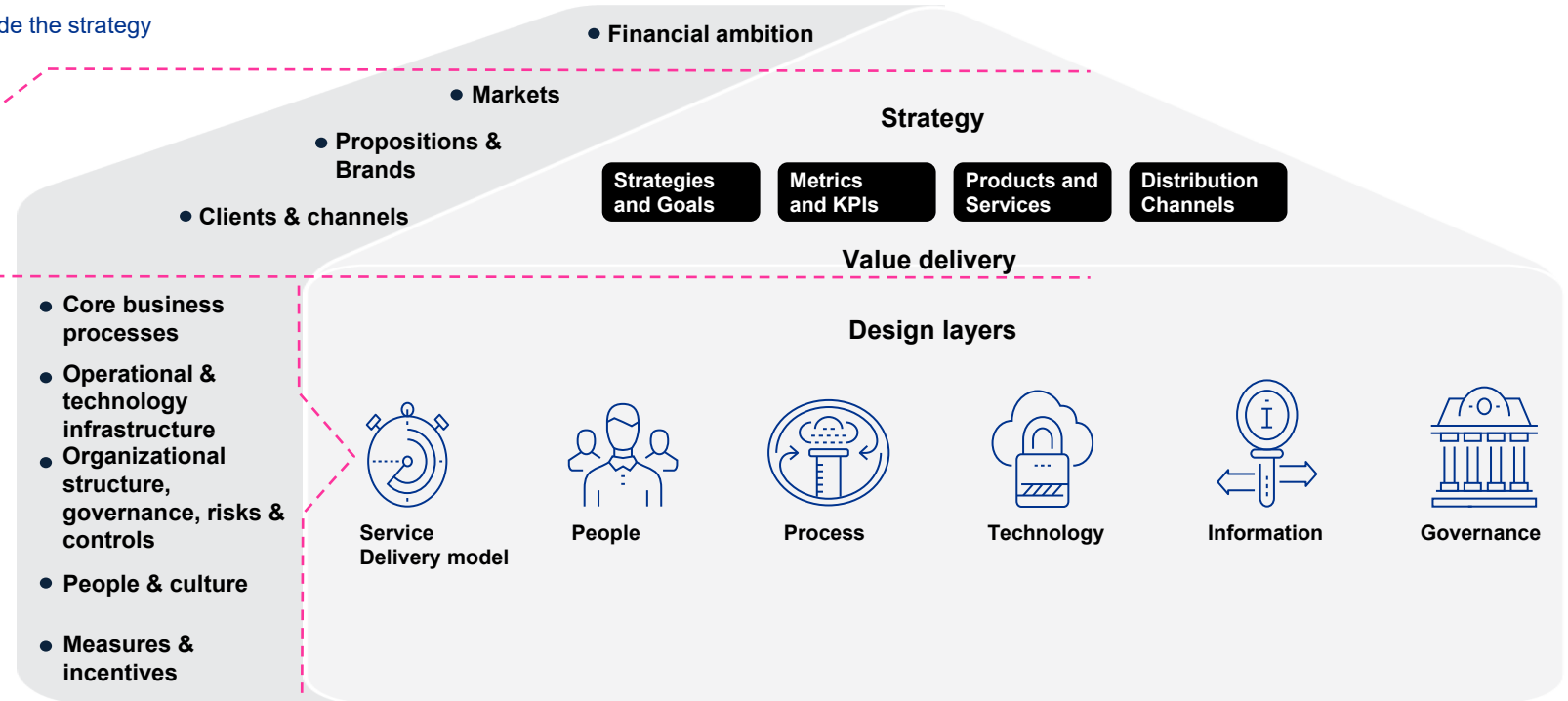
Business model strategy

The core strategy to generate economic value, normally in the form of revenue

Operating model strategy

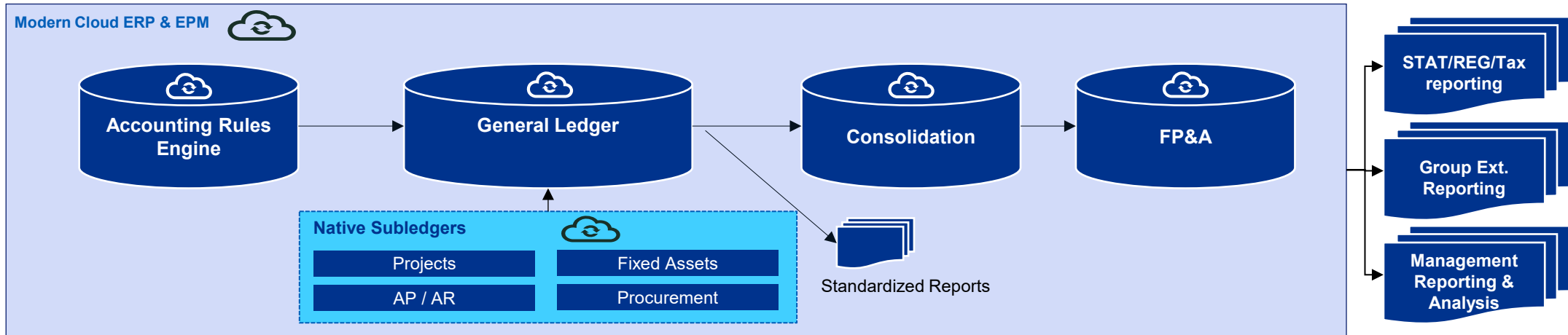
The strategy to organize and manage the business to produce goods or services

An effective strategy separates financial goals, business model, and operating model, with the operating model strategy guiding the design of the model and its processes during transformation.



The Modern Finance Integrated Architecture

An integrated Finance process and systems architecture is a core capability needed to provide finance flexibility enabled by efficient delivery trusted financial data



Data Backbone (including Data Governance, Date Repository, Data Reconciliation & Data Quality)

Security and Workflow

Data Backbone

- Includes Data Governance, Reconciliation, Quality, and essential technology for Finance transformation
- Objective: create a unified, reconciled data source to ensure standardization and consistency

Finance Hub, Rules Engine and Core ERP

- Moving to business event-based finance and accounting that streamlines the process
- The purpose of the general ledger has changed and is not the “heart of finance” anymore
- Finance Hubs / Event subledgers enables dynamic access to granular, reconciled, accounting data

Enterprise Performance Management

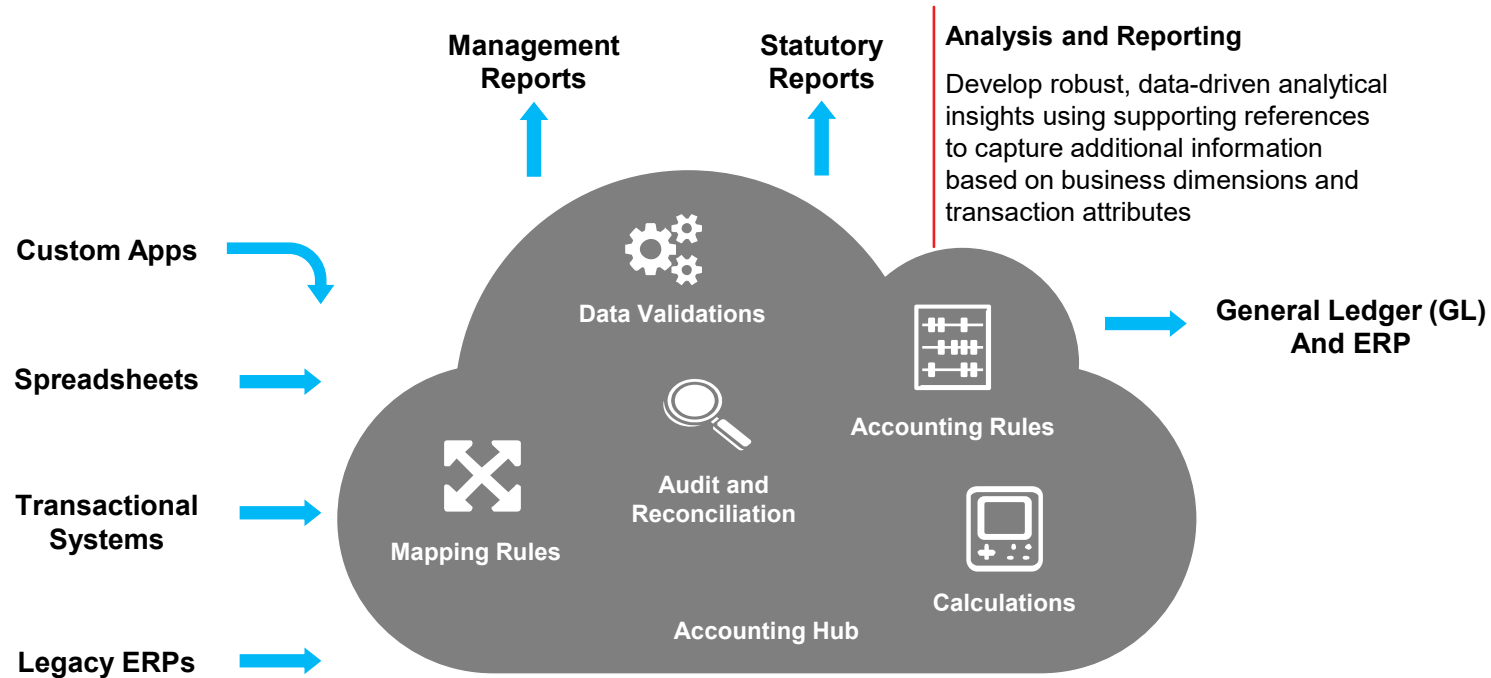
- Focused on enabling insight and intelligence in how Finance support an organization
- Integrated tools to provide dynamic access to information that support forward looking analytics
- Increased flexibility in understanding and projecting future outcomes through “what-if” and scenario analysis

Reporting & Analytics

- Simplified and automated production of standardized reports
- Life-cycle analytics supporting the continuous understanding of financial performance
- Dynamic access to the information you need, when you need it

Accounting Rules Engine Introduction

An accounting rules engine is a powerful tool that centralizes your accounting rules, integrates data from various source systems, and automates the creation of precise, detailed, and auditable journal entries. It supports financial, management, and operational processes and reporting needs effectively.



Source system integration

Transactional, business event, and balance data from disparate source systems

Standardization and validation

Records brought in through source systems are transformed to a common standard and put through rules-driven validation, correction, and exception processes

Accounting rules engine

Transforms validated transactional information to create accurate, detailed, and auditable accounting entries based on preconfigured rules

GL and ERP Integration

Dynamically close the books on a demand basis with ability to leverage supporting references to enable reporting and analysis of balances by dimensions not captured in the chart of accounts

Why use an Accounting Rules Engine ?

An Accounting Rules Engine enhances control and reporting, swiftly adjusts to changes, and leverages financial data for insights. It offers a valuable solution for both short- and long-term integration of general ledgers.

How can it respond to your operational accounting challenges?

01 Functions as a sub-ledger that is focused on creating and processing accounting events at a highly granular level, reducing the risk of accounting for transactions incorrectly

02 Creates accounting events (if needed), journal entries and posting rules in the sub-ledger at an event level, reducing overall reliance on manual journal entries

03 Centralizes and enables accounting calculation rules to support improved efficiency and provide the ability to easily drill through data and analyze what happened and why

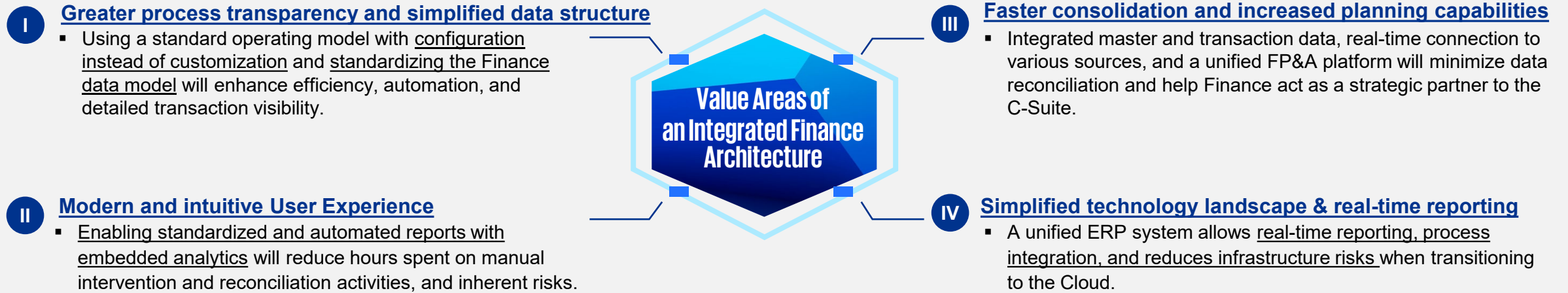
04 Provides a strategic integration platform with rules to create journal entries aligned to the target state general ledger(s)

05 Consistent, standardized management reports and dashboards enabled by automated reporting processes to provide early access to financial results to start formulating the story behind the financial performance

06 Easier implementation and maintenance of new systems, businesses, products and use cases to support changing business models

Why Prioritize Cloud Systems?

An integrated Finance systems architecture drives dramatic improvements to the overall efficiency, cost savings, and value creation of Finance organizations.



25%

Reductions in overall cost of Finance

20%

Reductions in time allocated to transaction processing

35%

Reductions in Planning Cycle time

25%

Reductions in new FTE

50%

Reductions in Close Cycle time

70%

Reduction in manual report generation

AI is emerging as central to the intelligent cloud

Finance leaders now also need to think beyond the multi-cloud architecture to introduce AI efficiencies

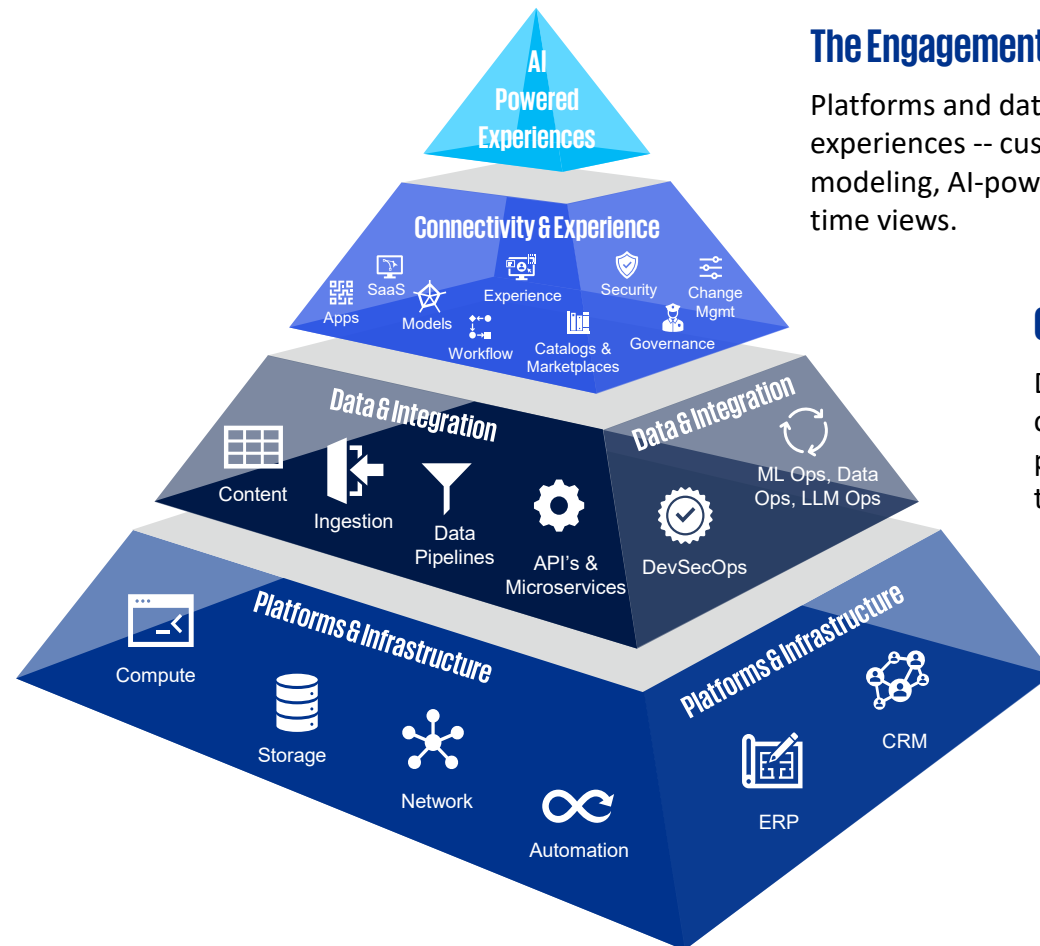
1 AI, multi-cloud platforms and connected data sets are **changing the journey to the cloud**

2 Digital transformations will be **broader, faster,** and result in higher **RoI**

3 Business logic is rapidly migrating to the AI tier, rendering the **traditional SaaS back end obsolete**

4 Data analysis goes from painful chore to **conversations with intelligent agents** as AI becomes the primary UI

5 The system integrator (S.I.) of the past will become a **“service” integrator** with the **emergence of agentic AI**



The Engagement Layer

Platforms and data deliver robust user experiences -- customer-facing apps, predictive modeling, AI-powered dashboards with near real-time views.

Cognitive Intelligence Layer

Data and integration layer house content, APIs, microservices, data pipelines and event-driven technologies.

The Engine Room

Foundational layer comprised of ERPs, CRMs, data storage, with automated data extraction from legacy systems

Intelligent Cloud

2025 is the Year of Agentic AI



organizations are exploring the use of AI agents¹



are piloting AI agents with small groups¹



Estimated market size grow in 10 years (to \$200B)²



have deployed AI agents for widespread use¹



workers say integrating agents into workflows is key to adoption⁴



productivity gains for 17.7 million companies globally³

Agentic AI is exploding. The market size is growing at rates never seen before.

The productivity gains from deploying Agentic Solutions at scale is conservatively estimated over USD 3 Trillions.

However, only a small number of companies have succeeded in deploying AI agents for widespread use.

They run into many roadblocks including inadequate search, data connectors, workflow integration, security, controls, and much more.

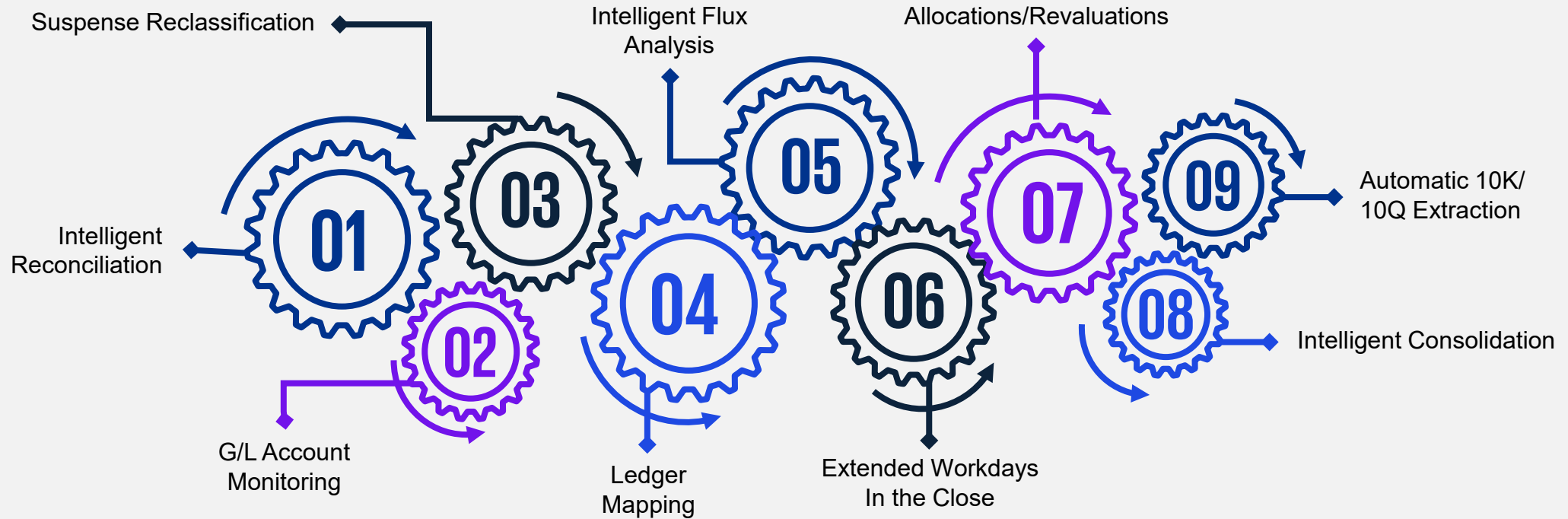
Google's Agentic platform which includes Agentspace is poised to help companies deploy AI Agents with more ease.

KPMG's unique partnership with Google helps boost successful deployment and adoption of Agentic Solutions.

¹ KPMG AI Quarterly Pulse Q3, 2025
² Statista, Market.US

³ KPMG Quantifying the GenAI opportunity, Q3, 2025
⁴ Google research 2025

Streamlining and automating key processes



In what capacity is your organization engaging with AI agents?

51%

Exploring the possibility of using AI agents

37%

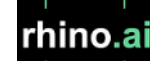
Piloting AI agents

12%

Deploying AI agents

Based on KPMG's AI Q4 2024 Pulse Survey, which captured perspectives from 100 U.S.-based C-suite and business leaders representing organizations with an annual revenue of \$1 billion or more

Sample Solutions



A hand holding a black handheld device, possibly a scanner or a specialized phone, in a modern office setting. The background is blurred, showing office equipment and lights.

02

AI Capabilities in Workday & Financial Close Agent Demo

Where are finance and accounting teams leveraging AI?

| | Predict & Recommend | Analysis & Insights | Detect & Correct | Maintain Compliance | Intelligent Agent |
|---------------------|---|--|---|---|---|
| Summary Description | Automatically generate forecasts leveraging historical data, market trends, external signals and other factor | Automatically generate commentary and insights into commercial, operational and financial variances and trends | Automate the classification and interpretation of data to identify anomalies | Automate scanning, extracting and curating information from select sources for specific obligations | Automatically and interactively respond to questions on policies, procedures, regulations, and other matters |
| | Accelerate generation of insightful analysis on predicted outcomes, identify R&Os, action plans | Streamline generation of insights and materials for recurring, labor intensive knowledge work | Accelerate research and automatically resolve exceptions in systems of record | Eliminate manually intensive processes to identify changes and automatically update materials | Reallocate time spent by resources on more strategic, value add activities |
| Top Areas of Focus | Financial Targets Revenue Forecasts SG&A Forecasts Cash Flow Forecasts Tax Strategies & Plans Deal Synergies (M&A) | Trends & Comparisons Accruals & J/Es Regulatory Changes Transfer pricing Integration Planning & Mgmt (M&A) | Intelligent Reconciliations Research & resolve (e.g., Suspense Accounts) Vendor Invoice coding (error correction) Contract Terms | Policies & Procedures Accounting Workpapers Risks & Controls Statutory Filings Accounting compliance (e.g., ASC 606, 842) ESG Requirements | Content Creation Internal Policy Questions Accounting (G/L, CC, PC) Business Partner Support Operating Procedures Customer Support |

The Future of the Financial Close Process

Organizations struggle with long, manual financial close processes due to fragmented data and poor system integration. Simplifying these tasks reduces the workload on accountants, enabling them to focus on strategic, value-added activities.

To support the future financial close process, reshaping, reskilling and augmenting Finance talent is a business imperative. See how key roles of a Finance Professional may change:



Adopting AI and machine learning



Oversight and Monitoring

Utilize real-time dashboards to ensure timely and accurate financial processes



Forecasting trends with greater accuracy



Error Detection and Exception Processing

Review and validate AI-generated data to correct discrepancies and maintain data reliability



Data-driven strategic decisions



Strategic Storytelling

Focus on interpreting data to explain the impact of business activities and macroeconomic factors



Lead enterprise performance



Advanced Financial Planning

Shift focus to advising on investments, capital allocation, and identifying growth opportunities



Transform business models



Enhanced Decision Support

Provide real-time insights and scenario planning to aid agile decision-making

Journal Insights

Journal Insights is a feature in Workday Financial Management that enhances efficiency and accuracy of accounting processes using machine learning.

Key Features

- Anomaly Detection
 - Identifies unusual journal entries based on Worktags, ensuring early detection of potential errors.
- Feedback Integration
 - Actively incorporates customer feedback to refine design and functionality.
- Configuration Flexibility
 - Users can tailor the feature to meet specific requirements for immediate value realization.

*Anomaly detection can lead to a faster and more accurate close.

The screenshot displays the 'Journal Insights' interface. At the top, it shows summary statistics: Impacted Debit Amount (12,900.00 USD), Impacted Credit Amount (12,900.00 USD), and Anomaly Count (10). Below this is a 'Filters' section with various dropdowns for Reporting Currency (USD), Company (500.1 Global Modern Services, Inc. (USA)), Ledger Account (Corporate: All Accounts), Period (2021 - Jul), and Time Period (Current Period). A 'Priority' dropdown is set to 'All'. A table lists 5 items with columns for Ledger Account, Impacted Debit Amount, Impacted Credit Amount, and Anomaly Count. A purple box highlights the Anomaly Count column. The table data is as follows:

| Ledger Account | Impacted Debit Amount | Impacted Credit Amount | Anomaly Count |
|-----------------------------|-----------------------|------------------------|---------------|
| 1000:Cash | 0.00 | 10,500.00 | |
| 7300:Taxes & Licenses | 5,000.00 | 0.00 | |
| 2000:Accounts Payable | 0.00 | 2,400.00 | |
| 6500:Information Technology | 2,400.00 | 0.00 | |
| 1300:Investments | 5,500.00 | 0.00 | 1 |

Auditoria AP Help Desk

Automated Shared Inbox Management

Auditoria's AP Help Desk increases speed, accuracy, and efficiency in the finance office using AI enabled SmartBots.

Continuous Email Monitoring

SmartBots tag emails in the AP inbox, organizing by type and call to action to reduce clutter and streamline responses.

Inbox Business Intelligence and Reporting

Gather business intelligence on who is sending emails to help mitigate fraud.

Activity and Vendor Console

All activity is captured in the console, eliminating the need to login into the shared email boxes.

Human - In-The -Loop Collaborative Mode

This functionality gives users the power to review and modify SmartBot actions.

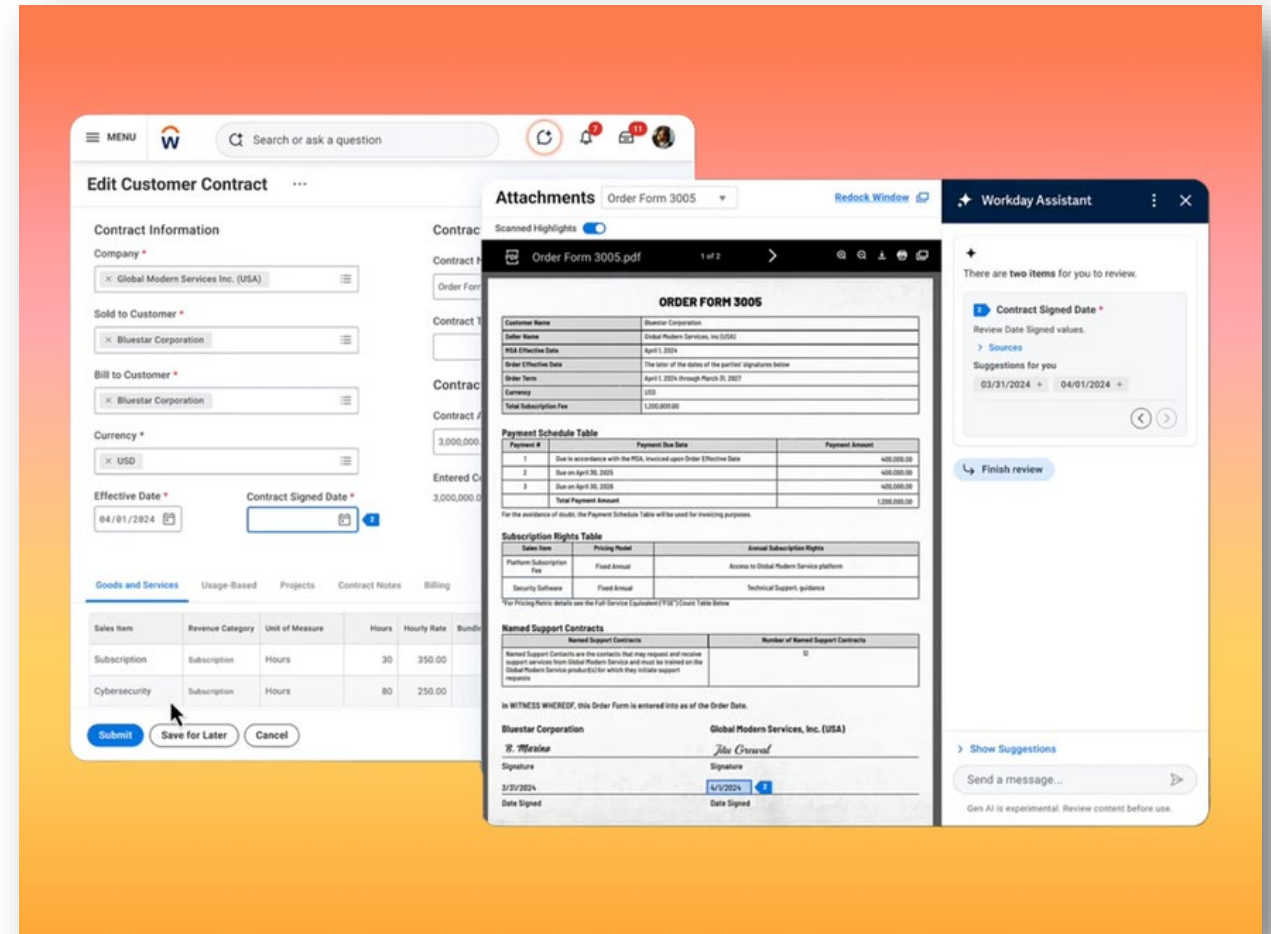
Auditoria SmartBots are discrete, pre-packaged and purpose built for a wide range of critical finance office functions.

How Auditoria Helps:

- Generative Artificial Intelligence
- Security and Peace of Mind
- Rapid Time to Value
- Collaborative Mode Brings Increased Accuracy in Responses.

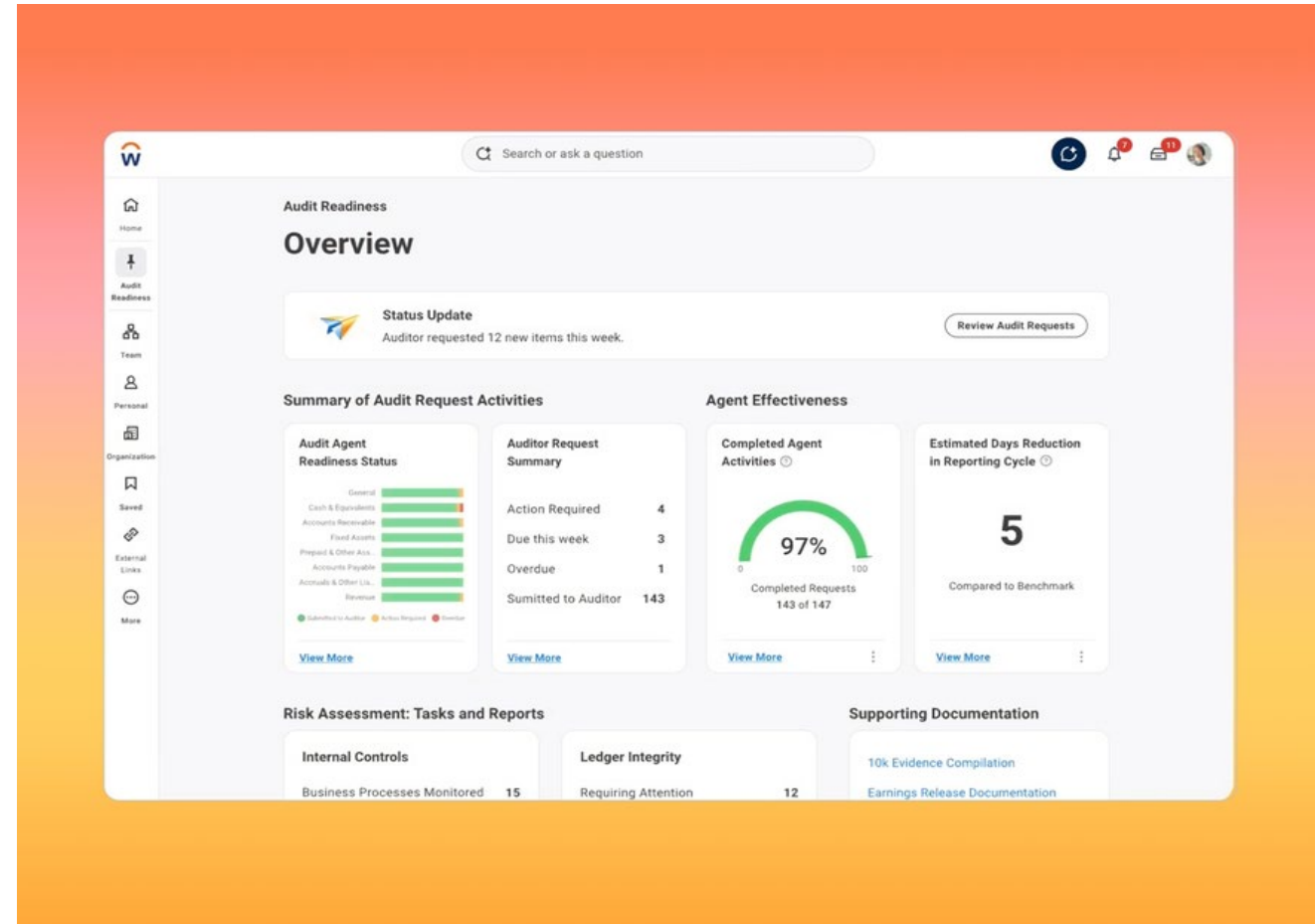
Document Driven Accounting Agent *(coming soon)*

- Accounting process starts with the inception of a document
 - Agents will extract critical insights and automate downstream activities, leading to faster and more accurate accounting.
- Benefits:
 - Every financial transaction is tied to a document that includes legally binding financial commitments.
 - Reduces risk of missing details.
 - Audit trail will be created since all financial statement data will tie back to a document or transaction.



Financial Auditing Agent *(coming soon)*

- Speeds up gathering audit evidence and deliver real-time insight into internal control deficiencies and general ledger integrity
 - Functionality:
 - Can read and extract audit request reports from auditors.
 - Can automate audit evidence collection of reports and documents.
- **Benefits:**
 - Rapid control and process remediation and risk prevention
 - Detect anomalies and ensure accurate, audit ready financial statements



Introducing KPMG's Financial Close Companion

Boost productivity and enhance efficiency with AI

Enhanced Efficiency and Accuracy

The goal of the Close Companion is to **transform the close process**, offering enhanced efficiency and accuracy.

Save Valuable Time for Accountants

The Close Companion will be able to run tasks like Audit Ledger Account Summaries and Fix Operational Journals with Errors. By **automating these repetitive tasks**, the Close Companion frees up valuable time for accountants.

Reduce Errors and Increase Productivity

With the Close Companion by your side, accountants can **enhance their productivity, reduce the potential for errors**, and contribute to a seamless and efficient close process.

KPMG's Financial Close Companion: The Art of the Possible

Month-End Close Checklist

To prepare for month-end, please ensure close activities are completed and signed off on in the Period Close Business Process.

Period Close Business Process Tasks:

- Audit Ledger Account Summaries Complete
- Fix Operational Journals with Errors Complete
- Run Allocations Complete

Action Required (1)

Run Financial Statements Incomplete

Run all financial statements that are required to close the period. Attach financial statements for the controller to review and approve.

Ensure that all **Period Close supporting documents** are attached in the **Period Close Work area** prior to closing the period.

Previous Next

Hi, I'm your KPMG Close Companion

How can I assist you today?

Please run and review the Financial Statements needed for Month-End Close.

Hello Kelly Smith,

- I have successfully run the necessary financial statements in Workday for the end of the month.
- Highlighted in Yellow, I have identified specific areas that require further review for potential discrepancies, variances, or noteworthy trends. Attached [here](#).
- I have downloaded copies of the financial reports and attached them to the **Period Close work area** as supporting document attachments, as well as created copies in the **Workday Drive** with edit access that are ready for the controller's review.

➤

Gen AI is experimental. Review content before use.

Actions

As the **KPMG Close Companion**, I will help complete this request by taking the following actions:

- Generating all the Financial Statements needed for review at month-end close.
- Providing initial analysis.
- Link helpful documents that are related to the Overall Close Process and specific requests.

Helpful Documents:

- Legal Entity Month-End Procedures ✕
- Worksheets Close Task List ✕
- Journal Template Document ✕

[+3 More](#) ▾

Financial Close Agent Demo



A hand holding a black smartphone over a black tray in a server rack. The background is blurred, showing server racks and lights.

03

KPMG

**Insurance Accelerator for
Workday & Demo**

Industry Accelerator Program

Program Overview


- Preconfigured Workday environments
- Industry specific
 - HC / Banking / Insurance / C&R
- Incorporates system and industry leading practices
- Partnership with Workday
- Proven solutions for industry requirements and complexities
- Application ecosystem focused

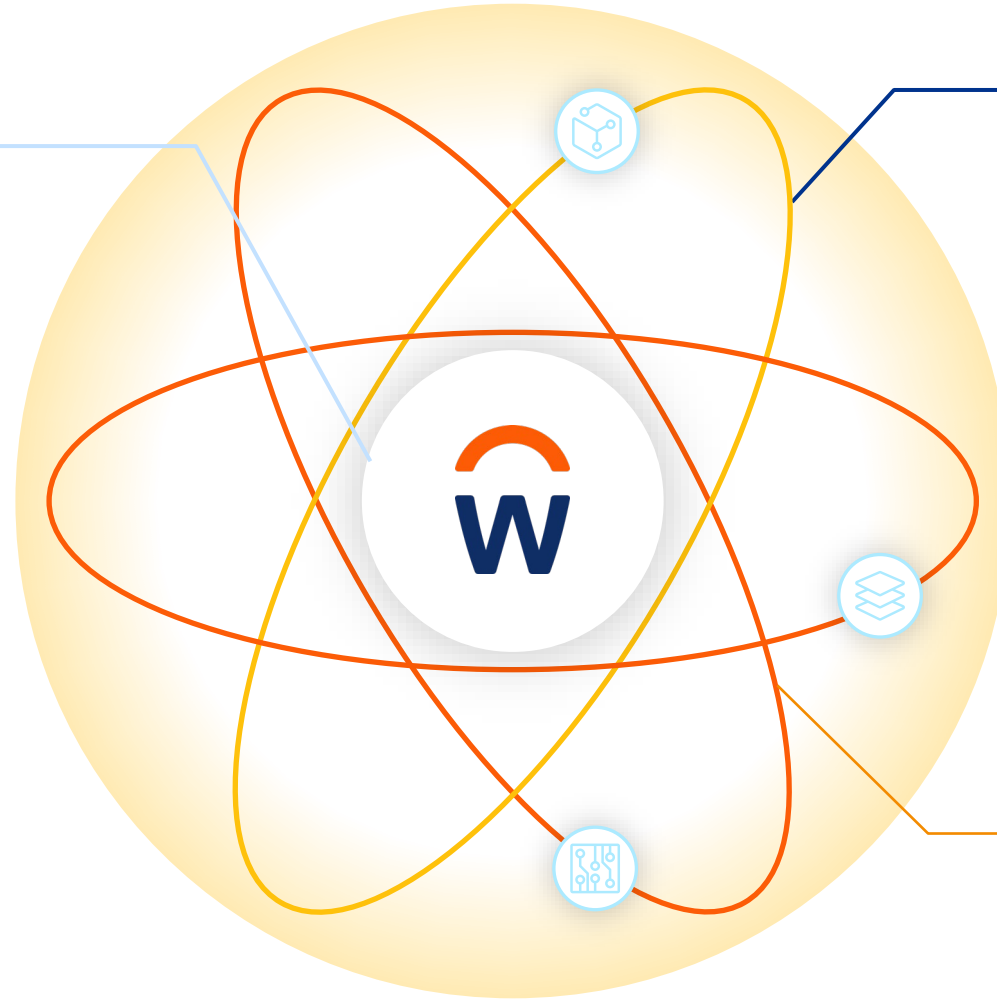
 Built-In Business Process Transformation

 Risk Reduction

 Faster Time to Value

 Compelling Industry Demos

 Deployment Savings



Firm Expertise

- Strong Industry PoV informed through firm's advisory-wide depth of experience
- Proven deployment solution success in industry

Accelerator Program Impacts

- Automation / Labor Cost Reduction
- Cost Avoidance
- Accelerated time to total value / ROI

Pre-Built Industry Tenants

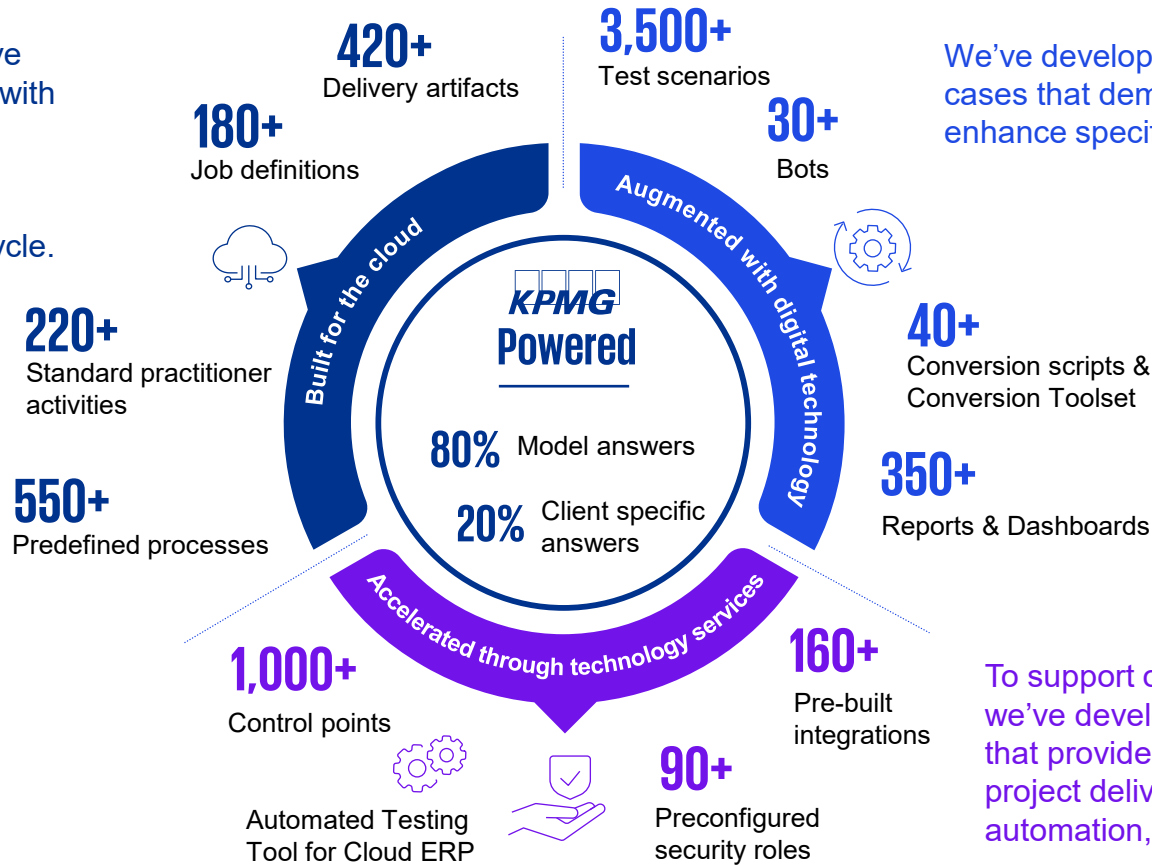
- Proven Data models (inc. seeded data)
- Fully developed subledger functions, workflows, controls reports, integration templates
- Key software partner integrations
- Built to scale efficiently

Pre-Built Assets and Accelerators

Faster time to value with pre-built accelerators and increasing value through leveraging strategic technology partnerships

We help our clients move confidently to the cloud with pre-built Workday accelerators that are consistently updated in an evergreen release cycle.

Industry specific configurations

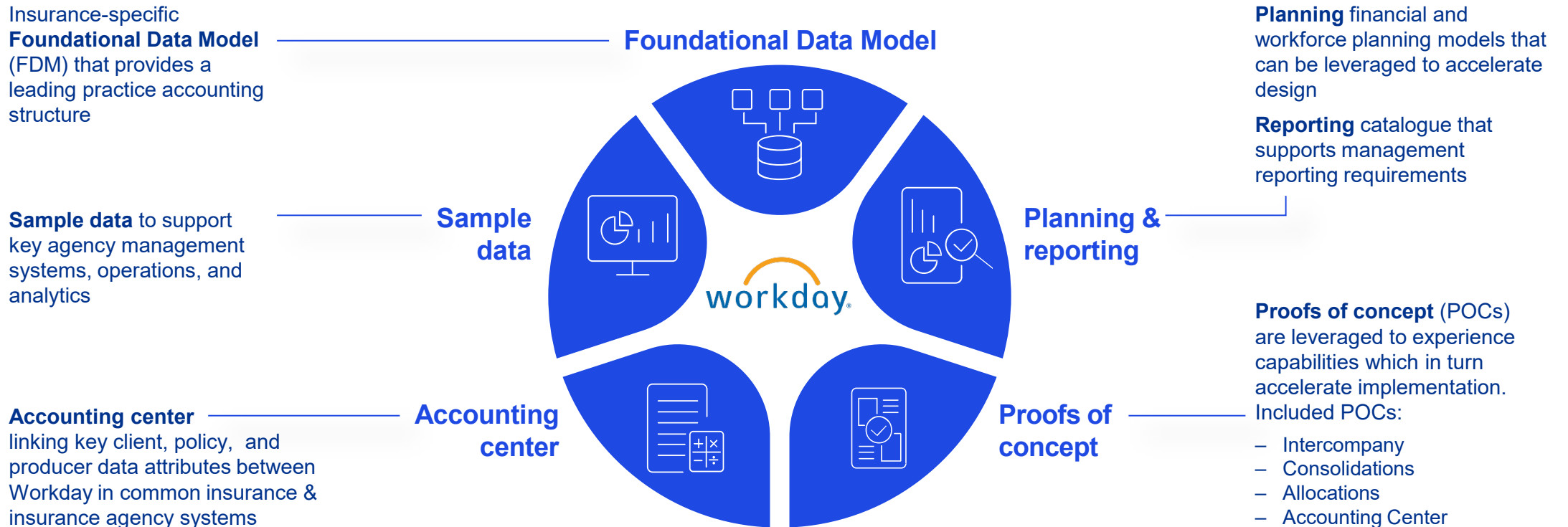


We've developed hundreds of use cases that demonstrate how to enhance specific process areas.

To support our client implementation needs, we've developed a set of technology services that provide enhanced automation and AI for project delivery activities, including test automation, data migration and process mining.

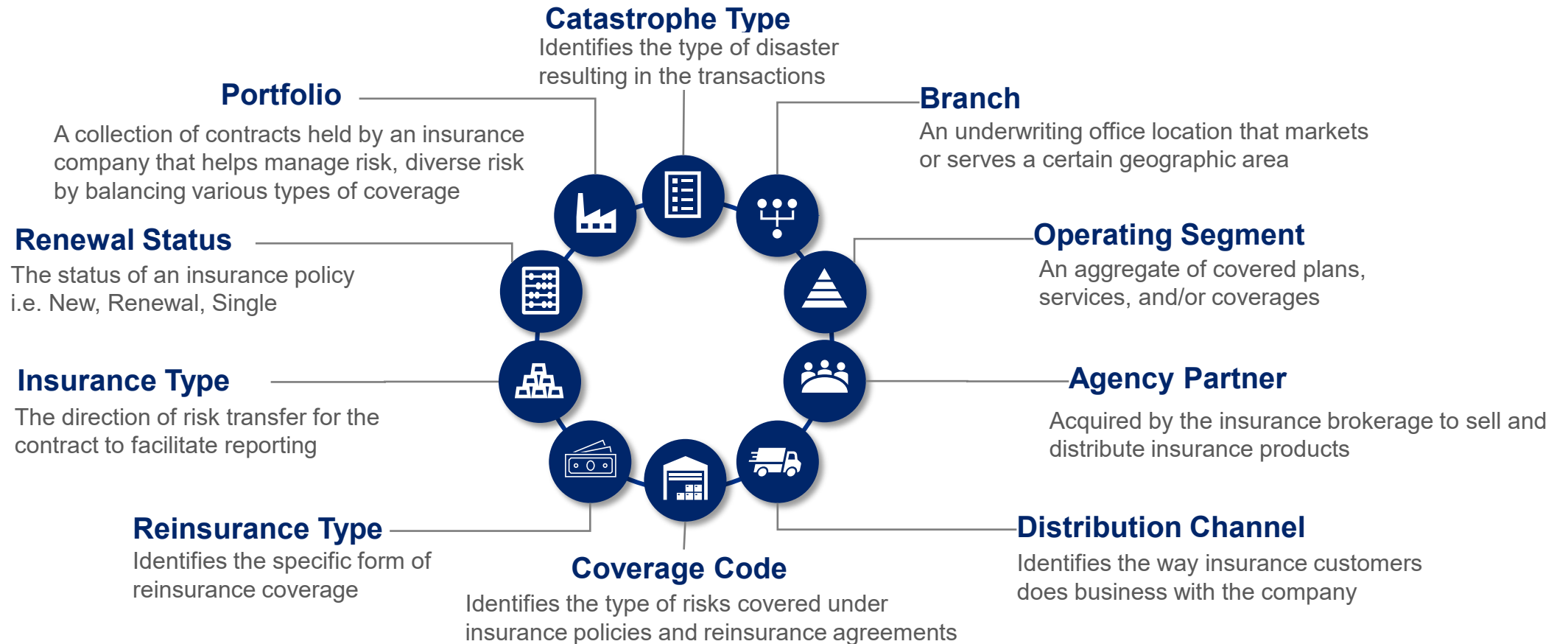
Workday Insurance Accelerator Overview

KPMG’s insurance accelerator provides a leading practice design perspective to streamline decisioning during implementation.



Insurance Custom FDM

Custom dimensionality that Life Insurance, Brokerages and P&C Insurance organizations rely on for their day-to-day operations and financial reporting needs. These pre-built Insurance custom values help reduce implementation risk for our clients.

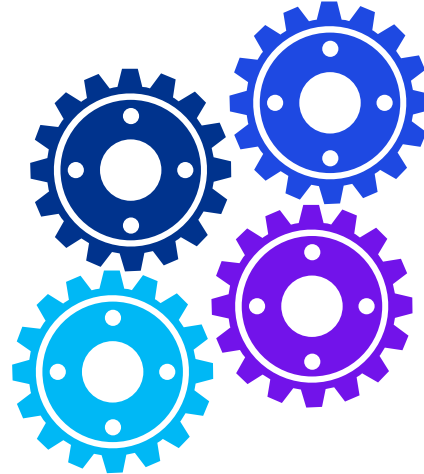


Reporting and Analytics

The most common and impactful regulatory reports required by Insurance organizations are preconfigured. Used in conjunction with KPMG's pre-built FDM, the report listing can be leveraged immediately, providing an accelerated implementation.

01 Blue Book Reports

1. Assets
2. Liabilities & Surplus
3. Summary of Operations
4. Cash Flow
5. Analysis of Operations by LOB
6. Analysis of Increase in Reserves
7. Net Investment Income
8. Exhibit of Capital Gains (losses)
9. Exhibit 1 Part 1
10. Exhibit 1 Part 2
11. Exhibit 2 General Expenses
12. Exhibit 3 Taxes, Licenses and Fees
13. Non-Admitted Assets
14. Schedule T



02 Accounting Center Dashboards

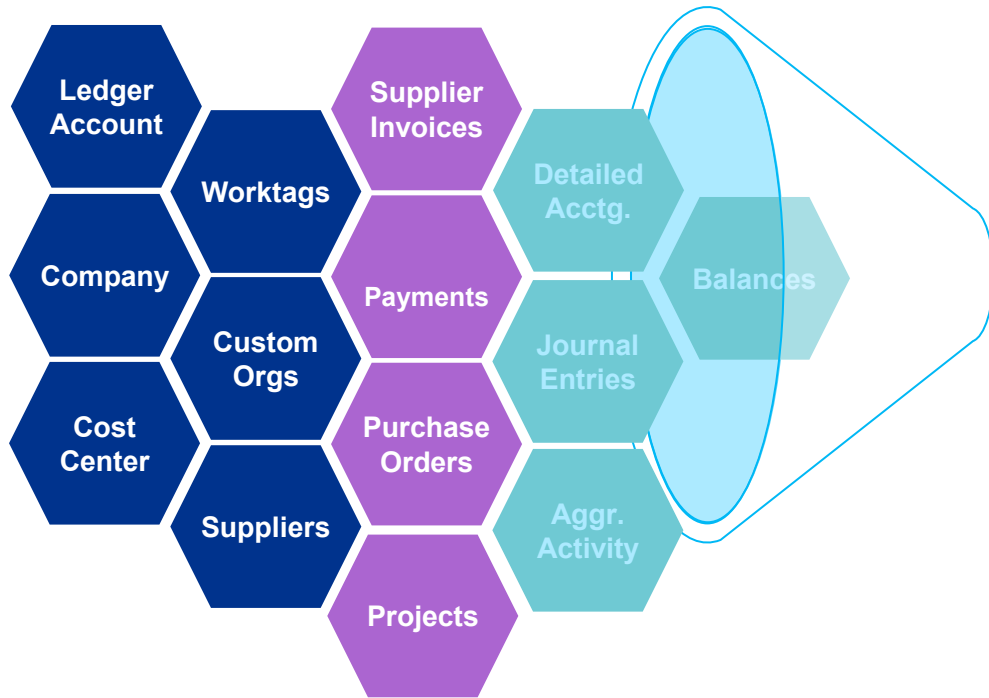
1. Life Premiums Dashboard
2. Brokerage Dashboard - Policy & Producer Data

03 Brokerage Reports

1. Brokerage Income Statement
2. Brokerage Balance Sheet

Data Lake Interface Framework (Snowflake)

Enables clients to successfully interfacing with a data lake is to publish maximum data using minimal code for the broadest audience, making data universally available simultaneously rather than addressing individual use cases separately.



Results

| | |
|---|--|
| SQL accessible data | Access key skills in your organization |
| Single source of truth | Common data platform |
| Drillable Workday data | Controlled data lineage |
| Blend Workday and other systems together | Widened reporting |
| Feed enhanced data to Prism for further reporting | Simplified reconciliation |

Benefits

Data Types & Capabilities

- ◆ Foundational Extracts
- ◆ Operational Transactions
- ◆ Accounting

Both foundational and transactional data can be added on the go at any time to enhance the clients published data product, without the need to re-extract any already published data.

Accelerator Demo





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



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