
AI With Guardrails

Practical accounting workflows

9/29/2026 at 10 a.m. PST



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Today's Session

1

AI and the review process

What AI should do, what code should check, and when is it time to bring a human.

2

Two examples: financial statements and technical memos

- John: Validation gates through financial statements
- Kyle: Templates, skills and HIL review of technical memos.

3

Your first workflow

A repeatable starting point for your team.

AI's Role in Accounting Work

Building on the previous webinar: Capture, Remember, Repeat, Delegate



Working with documents

Extract terms, summarize evidence, and prepare a draft.



Working with systems

Run defined steps with the access and tools you provide.



Working with a reviewer

Surface uncertainty and pause when a decision needs judgment.

Poll #1

How are you using AI in your accounting work today?

A I haven't started yet

B I'm experimenting

C I use it for recurring tasks

D I'm building team workflows

Why a Good Draft Still Needs Controls

Fluent writing can hide a weak work product

Variation in the output

The same task can produce a different structure, interpretation, or amount of detail.

A familiar format can make an error harder to notice.

Repeat work and review cost

Long prompts, repeated drafts, and rework all consume time.

Review of unnecessary “AI slop” in a good-looking memo can take even MORE time and cause more questions.

Guardrails in a Well-Formed Skill

Each control has a different job



Instructions and templates

Define the inputs, required sections, and points where AI must stop.



Validation gate rules

Code checks an exact condition and returns a pass or a failure.



Human in the loop review

An experienced accountant checks the evidence and makes the decision.

Ownership of the Work

A useful boundary for an AI-assisted process

AI & Code

- AI proposes mappings and explanations.
- Code checks the conditions you have specified and blocks output when they fail.

The Accountant

- Reviews source completeness and accounting judgments.
- Resolves exceptions and approves the final deliverable.

The liability stays with the accountant. "The AI got it wrong" is never a defense. You review the output and you sign off on the work.

Financial Statement Validation Gates

A draft package only proceeds after the required checks pass.

Balanced Doesn't Mean Right

The errors that matter pass the checks your software already runs

A new account nobody mapped

Someone adds an account in the GL. It never makes the mapping table. The ledger still balances.

A month with nothing in it

A recurring journal never gets posted. Totals still tie. The month looks complete.

The usual checks miss both

Debits equal credits. The Balance Sheet balances. Neither check sees what is missing.

The Required Checks

Every required gate must pass

1

Source coverage

Required fields present. The period and prior months have entries.

3

Approved mapping

Every populated account maps to one approved line. An AI proposal is not an approval.

5

Expected activity

Recurring accounts show activity within range of the trailing three-month average.

2

Balance

Debits equal credits for each journal and for the full ledger.

4

Statement tie-outs

The Balance Sheet balances and the Cash Flow ties to the change in cash.

6

Workbook structure

Input and output contain exactly the approved tabs.

Live Demo: Mapping Drift

A balanced ledger can still be incomplete

One changed input

- Add a new account: 2350 Customer Deposits, with \$25,000 of activity.
- Nobody adds it to the mapping table.
- Debits still equal credits. Nothing looks wrong.



Expected gate behavior

- The mapping gate checks every account against the approved mapping table.
- 2350 is not on it. The export stops and names the account.
- AI proposes a mapping. You approve it, then the gates rerun and the new mapping is added for future runs.

AI can propose a mapping. Only you can approve one.

Live Demo: A Missing Month

Zero activity is a finding, not a pass

One changed input

Delete the September payroll journals. Every other gate still passes.

Expected gate behavior

Recurring accounts must show activity every month, within a range of the trailing three-month average. Payroll at \$0 stops the export with the account, the amount, and the expected range.

Recurring account	3-mo avg	Sept	Gate
Salaries & Wages	48,200	0	FAIL
Rent	12,500	12,500	PASS
Depreciation	3,150	3,150	PASS
Software Subscriptions	6,900	7,240	PASS
Bank Fees	310	295	PASS

Totals balance with payroll missing. Only the expected-activity gate catches it.

Poll #2

The automated checks pass.
What happens next?

A Send the package to the client

B Route the draft for accountant review

C Skip the remaining review

D Let AI give final approval

REVIEW AND APPROVAL

A Passing Gate Permits a Draft

The accountant still owns the judgment and final approval.

Technical Accounting Evaluation and Memo

A reviewed evaluation becomes the basis for the memo.

The One-Shot Memo Problem

“Read this agreement and write a technical memo”

What looks convincing

- A finished document with professional language and apparent guidance references.
- The format encourages a quick read.

What still needs checking

- Missing or misunderstood contract terms.
- Unsupported conclusions or incorrect references.
- Unnecessary language that obscures the reasoning.

Skill 1: Agreement Evaluation

The first output is an evaluation for review

01

Key terms and evidence

Extract relevant terms and point back to the agreement.



02

Proposed treatment

Explain the proposed accounting approach and open questions, based on saved skill instructions.



03

A required stop

Pause before drafting the memo. An experienced reviewer checks the evaluation.

The Reviewer's Decision

1

Check the source

Do the extracted terms match the agreement? Are there missing questions/documents still needed?

2

Challenge the reasoning

Does the proposed treatment follow the verified guidance and facts? Do the assumptions seem correct?

3

Resolve or return

Approve the evaluated basis, or send specific corrections back for another pass.

Skill 2: Memo Preparation

A reviewed evaluation and a controlled template

01

Approved input

Use the reviewed evaluation as the basis for the draft.



02

Defined memo structure

The template supplies the sections and drafting instructions. The skill gives more instructions.



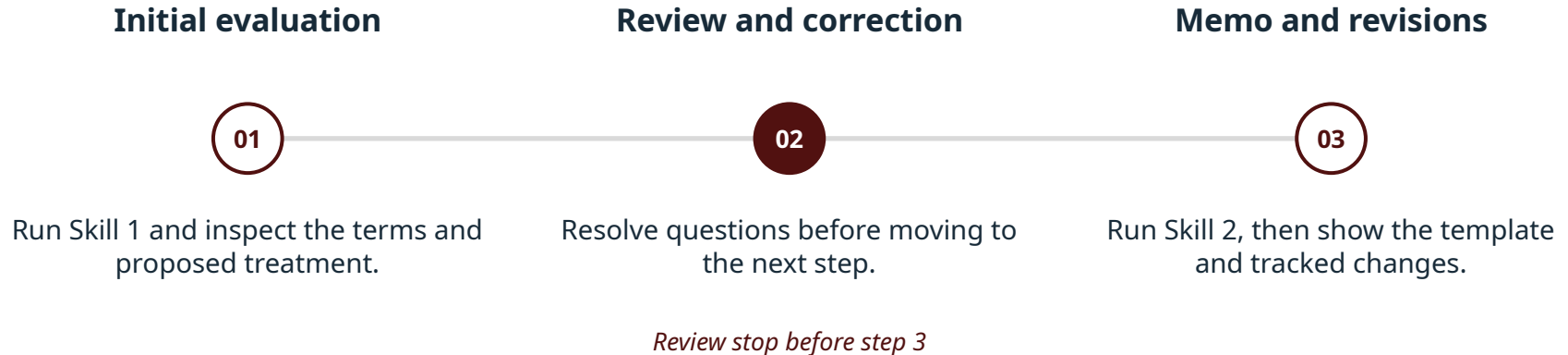
03

Visible revisions

Use tracked changes or redlines so the reviewer can inspect edits.

Live Demo: Evaluation to Memo

Synthetic agreement, with a visible review stop



A Reusable Skill Starts With One Workflow

The process improves as the team finds exceptions

01 A successful example

Work through the task with AI until the output meets your requirements.



02 A saved procedure

Ask AI to package the instructions, inputs, template, and review stops as a skill. "Turn this into a skill."



03 A test and a revision

Try the same case to see if you get the same result. Update the skill when a missing rule or exception appears.

Your First Controlled Workflow

One recurring task is enough to begin

What you define

- An approved source and expected output.
- The checks that can run in code.
- The point where the process must stop.

What you measure

- Time to a reviewed deliverable.
- AI usage and review effort.
- Exceptions, corrections, and rework.

What to Take Back to Your Team

A clear boundary at every step



AI prepares

Use it to extract, propose, and draft within a defined scope.



Code checks

Enforce the mechanical conditions and stop on required failures.



People approve

Keep accounting judgment and final responsibility with the reviewer.

Poll #3

Where would you try a controlled
AI workflow first?

A

Financial statement
preparation

B

Technical accounting
memos

C

Another recurring
accounting task

D

I need more guidance first

Q & A

Continue the Conversation

Watch the Zeroed-In on AI mini-series:

www.zi.consulting/zeroed-in-on-ai

Website: www.zi.consulting