

A 90-DAY PLAYBOOK FOR A NEW CFO IN '26

WHAT TO ASSESS, DECIDE, AND OPERATIONALIZE IN AN AI-DRIVEN FINANCE ORGANIZATION

The modern CFO is no longer responsible for just financial reporting and cost control. They are expected to drive efficiency, unlock growth, and bring real-time visibility to every dollar flowing through the business.

The most effective CFOs don't start by overhauling everything. They focus on building a clear picture of the current state, aligning with key stakeholders, and identifying opportunities to quickly improve spend visibility, control, and decision-making.

This playbook is designed to help you do exactly that.



DAYS 1-30: LISTEN & DIAGNOSE

GOAL: UNDERSTAND HOW MONEY MOVES, NOT JUST HOW IT'S REPORTED

Your first 30 days aren't about proving what you know, they're about uncovering what's actually happening. Finance organizations often look controlled on paper, but the real work happens in spreadsheets, side conversations, manual workarounds, and approvals that live outside the system. If teams are making commitments Finance can't see, it's already a signal that visibility, control, or trust is broken.

This phase is about seeing Finance through the eyes of the business. Until you understand where decisions happen, where money gets committed, and why people work around the process, any attempt to modernize will miss the mark.

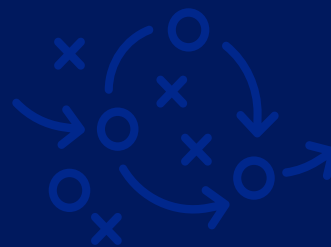
FOCUS

- ◆ Where Finance lacks visibility before spend happens
- ◆ Where teams bypass Finance or approval controls
- ◆ How commitments are tracked outside core systems

INITIATIVES

- ◆ Interview business stakeholders, not just Finance
- ◆ Identify approval, budget, and invoice bottlenecks
- ◆ Map shadow processes, spreadsheets, and offline commitments

OUTCOME CLEAR VIEW OF FINANCIAL EXPOSURE, FRICTION, AND OPPORTUNITY



CHECKLIST OF ACTIONS

- Meet with executive leadership to align on expectations for Finance in 2026
- Ask business leaders directly: "Where does Finance slow you down?"
- Identify where spend is created outside formal budgeting and approval processes
- Map AI-driven tools and platforms generating OpEx across the organization
- Inventory all consumption-based pricing models in use today
- Identify shadow spend, unmanaged suppliers, and decentralized buying behavior
- Review approval thresholds and escalation paths for relevance and speed
- Assess data quality across budgets, contracts, invoices, and usage data
- Identify where forecasts routinely miss – and why
- Review financial close timelines and bottlenecks
- Evaluate current visibility into commitments and long-term obligations
- Assess how well Finance partners with Procurement and IT today
- Separate regulatory requirements from internal habits
- Identify top sources of financial uncertainty and volatility

DAYS 31-60: REDEFINE GUARDRAILS & FINANCIAL LEADERSHIP

GOAL: SHIFT FINANCE FROM SCOREKEEPER TO STRATEGIC OPERATOR

By days 31–60, listening alone isn’t enough. Stakeholders are watching to see whether Finance will remain a function focused on after-the-fact reporting or evolve into a team that helps the business move with clarity and control. This is where many Finance leaders hesitate, trying to balance traditional oversight with the need for greater speed and visibility. That hesitation is costly.

This phase is about clearly redefining what Finance should do in a more dynamic, AI-enabled organization. It’s where you reset the narrative, establish new rules of engagement, and show that Finance can improve speed, strengthen control, and guide better decisions before money is committed.

FOCUS

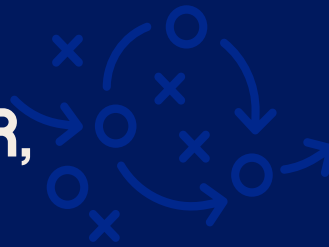
- ◆ Visibility and decision support, not just reporting
- ◆ Align Finance around value not enforcement
- ◆ Guardrails vs. approval dependency

INITIATIVES

- ◆ Reframe Finance’s mission around clarity, control, and enablement
- ◆ Define where AI leads vs. where humans lead
- ◆ Pilot 1–2 AI-enabled Finance workflows

OUTCOME

**FINANCE SEEN AS A STRATEGIC PARTNER,
NOT JUST A CONTROL FUNCTION**



CHECKLIST OF ACTIONS

- Reframe Finance’s role around enablement, not enforcement
- Align with Procurement on managing AI-driven and variable spend
- Redesign approvals based on risk and impact, not static thresholds
- Establish clear guardrails for AI usage, consumption, and supplier commitments
- Define acceptable variability ranges for OpEx
- Pilot rolling forecasts or scenario-based planning in at least one area
- Identify metrics beyond budget variance (speed, responsiveness, visibility)
- Clarify decision rights between Finance, Procurement, and business teams
- Create transparency around how financial decisions are made
- Educate stakeholders on new pricing and consumption models
- Identify early opportunities to reduce friction without increasing risk
- Begin shifting Finance talent toward analysis, insight, and advisory roles

DAYS 61-90: BUILD DURABLE FOUNDATIONS

GOAL: TURN EARLY PROGRESS INTO LASTING ADVANTAGE

The final 30 days are where intentions become durable change. Quick wins matter, but they fade if they aren't anchored to stronger foundations. This is the moment when Finance either solidifies its role as a more strategic, forward-looking function, or slips back into reactive reporting and manual oversight once the spotlight moves on.

This phase is about institutionalizing what works: investing in visibility and orchestration, embedding control directly into workflows, and aligning Finance's operating model with how the business actually makes decisions and manages commitments going forward.

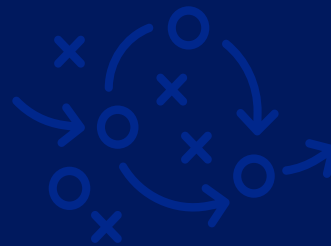
FOCUS

- ◆ Visibility across spend, suppliers, and commitments
- ◆ Orchestration across Source-to-Pay
- ◆ Scalable control and governance

INITIATIVES

- ◆ Invest in foundational platforms, not point tools
- ◆ Align with Procurement on AI-driven OpEx and commitment visibility
- ◆ Embed compliance and control directly into workflows

OUTCOME
FINANCE POSITIONED AS MODERN,
AI-READY, AND STRATEGIC



CHECKLIST OF ACTIONS

- Implement mechanisms for real-time or near-real-time spend visibility
- Embed financial controls directly into workflows and systems
- Align forecasting cadence with business volatility
- Establish alerts for unusual consumption or commitment changes
- Redesign contracts to reflect modern pricing and usage realities
- Improve integration between Finance, Procurement, and operational systems
- Formalize governance for AI-driven decisions and spend
- Document and communicate the new financial operating model
- Establish KPIs tied to clarity, speed, and trust - not just accuracy
- Eliminate at least one manual control or bottleneck permanently
- Share progress and insights with executive leadership and the board
- Build a 12-month roadmap for continued financial modernization

THE 90-DAY NORTH STAR

BY DAY 90, YOU SHOULD BE ABLE TO ANSWER:

"DO WE KNOW WHERE MONEY IS BEING SPENT IN REAL TIME?"

"CAN FINANCE EXPLAIN VARIABILITY WITHOUT DEFAULTING TO RESTRICTION?"

"ARE FINANCIAL GUARDRAILS HELPING THE BUSINESS MOVE FASTER — OR SLOWER?"

Raindrop is an AI-native, modular Source-to-Pay platform built for modern organizations that know Procurement and Finance aren't just about managing costs – they're about managing commitments. Start where you need and scale as you grow. Raindrop gives you the clarity, control, confidence, and ease-of-use experience so you can focus on what really matters. To learn how Raindrop can be one of the tools in your arsenal to help you move forward just raindrop us a line.

