

AI and the future of CAS

How agentic AI is arriving at the perfect moment for CAS practices



Client advisory services (CAS) practices are at a pivotal moment. Firms are handling more data, managing more clients, and confronting more complexity than ever before — all while talent shortages intensify and client expectations rapidly evolve. Teams are trusted to deliver deeper strategic insight, faster turnaround times, and higher accuracy, even if staffing levels remain flat.

For the past decade, automation has helped CAS leaders keep up. Automated expense categorization, invoice routing, data extraction and reconciliation have dramatically reduced manual effort. But these tools still depend on humans to take the next step — investigating anomalies, making decisions and pushing work forward.

Agentic AI changes that equation. This emerging class of AI systems doesn't just analyze data; it acts on it within firm-defined boundaries. For CAS teams already stretched thin, AI agents represent a shift from automation that assists to automation that executes.

From automation to autonomous assistance: How we got here

Accounting firms have long relied on automation as the backbone of modern CAS delivery. Automated data extraction, bank feeds, expense categorization, vendor verification and approval routing have allowed firms to dramatically scale without proportionally increasing headcount. But even with these gains, CAS teams still face the pressures of rising client complexity, tighter timelines and broader advisory expectations.

To understand why agentic AI matters, it's helpful to look at why automation alone is no longer enough.

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Automation's limits are now pain points

While automation has reduced the burden of manual tasks, firms continue to experience:

- **Decision bottlenecks:** Automation stops at the threshold of judgment. Humans must still verify anomalies, investigate exceptions, and initiate corrective workflows.
- **Operational drag:** Many "routine" tasks require multiple steps, each handled by different team members — creating friction and delays.
- **Data overload:** Automation generates more accessible data, but not necessarily more actionable insight.
- **Client expectations accelerating faster than firms' capacity:** CAS clients now expect predictive guidance, not just reconciled books.

Why agentic AI represents the next evolution

Agentic AI isn't simply automation with more horsepower; it's a shift from task execution to goal-oriented, multi-step action. While automation relies on predefined rules, AI agents:

- Contextualize information in real time
- Identify and prioritize next steps
- Navigate multi-step workflows autonomously
- Learn and refine patterns based on firm-defined goals

This evolution moves firms beyond efficiency into true operational intelligence.

What makes agentic AI different

Agentic AI represents a shift from isolated automation to interconnected, adaptive workflows. While traditional automation handles predictable tasks, agentic AI can interpret context, anticipate next steps, and coordinate multi-step processes across systems. This enables firms to automate not just tasks, but entire operational pathways.

Firms can also tailor the level of autonomy based on risk tolerance and service line structure, giving them flexible deployment options that grow as teams mature in their use of AI.

Basic automation

- Follows explicit, predefined rules
- Executes repetitive, predictable tasks
- Requires human initiation or approval for next steps

Generative AI

- Produces narrative insights, summaries, and content
- Supports research and documentation
- Requires human prompts and interpretation

Agentic AI

- Makes decisions based on context, rules, and historical patterns
- Takes actions within approved boundaries
- Coordinates multi-step workflows without manual intervention



Agentic AI doesn't replace human judgment. Instead, it reduces the human surface area required to keep financial operations moving. The end result frees your CAS professionals to focus their expertise on interpretation, strategy and advising.

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How AI agents work: The anatomy of autonomous execution

AI agents operate through a structured workflow, even if the underlying technology is complex. CAS leaders do not need to program these systems; modern platforms offer no-code interfaces and embedded agents ready for customization.

AI agents typically follow these three continuous steps:



1 Understand

Agents ingest structured and unstructured data — invoices, payments, vendor profiles, policy documents, approval logs — and build context around what "normal" behavior looks like.

2 Act

Agents initiate tasks such as:

- Retrieving missing documents
- Correcting coding inconsistencies
- Flagging anomalies in vendor spend
- Approving low-risk expenses
- Initiating bill creation from captured receipts

Human oversight can range from full review to conditional approval to fully autonomous execution for low-risk cases.

3 Learn

Every decision and action is logged — creating a rich audit trail. Agents analyze:

- Whether the action achieved the intended outcome
- How the agent's logic aligned with firm policy
- Where human reviewers intervened and why

This feedback loop makes agents safer, smarter and more reliable over time.

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"How are you thinking about AI agents today?"

The view from the accountant's office

"We rely heavily on the AI-powered invoice data extraction, smart approvals, and automated payment scheduling. It's like having a second set of eyes that never blink. The system learns our vendor behavior, flags exceptions, and even predicts when something doesn't look right. It is control and confidence merged beautifully."

Brittany Malidore,
Co-founder and managing partner,
Ledgerly Consulting

The view from the IT's office

"Honestly, everything about AI is exciting. We're still at the very beginning — barely scratching the surface. Perfecting AI agents so they can handle work independently, accurately, and with minimal oversight is on the horizon. The idea of a living, learning tech ecosystem alongside the human team is no longer sci-fi — it's the next chapter."

Eric Cohen,
CPA, Head of Technology,
Hiline

The view from the SMB

"We engage with over 300 vendors, and handling W-9 collection costs us time and resources — it's a tedious and manual process with all the follow-ups and validations. The BILL W-9 Agent has introduced an innovative way to streamline how we engage with vendors. We see great potential for it to enhance our W-9 collection process for our growing fitness operations and are excited to implement."

Ellie Schad,
Senior Accountant,
Easy Mile Fitness

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Where agentic AI drives immediate, measurable impact

Agentic AI becomes most valuable when applied to high-volume, repetitive workflows that require judgment but not deep expertise. Below are expanded, tangible use cases that CAS teams can confidently explore today.

Vendor enablement and onboarding

Vendor onboarding is deceptively complex — firms must collect tax forms, banking details, contact verification and compliance documentation before the first payment can be made. Agentic AI can:

- Send automated form requests to vendors
- Validate W-9 data against IRS records
- Flag suspicious or duplicate bank accounts
- Pre-populate vendor profiles in accounting systems
- Track approval status and notify CAS staff of exceptions

Value to the firm: Faster onboarding, reduced fraud exposure, streamlined 1099 season and fewer IRS mismatch notices

Intake, bill creation and document processing

Modern CAS practices handle thousands of documents monthly. AI agents:

- Retrieve bills and receipts from client inboxes
- Extract amounts, vendor names, dates and line items
- Match transactions to receipts or PO numbers
- Generate draft bills with coded GL accounts
- Surface anomalies with context on why the agent flagged them

Value to the firm: Eliminates up to 70% of manual bill creation effort and ensures audit readiness year round

Real-time financial operations assistance

Agents can act as an intelligent "financial operations co-pilot," allowing staff to:

- Ask natural-language questions (e.g., "Show me this client's top five vendors this quarter")
- Trigger real-time workflows ("Cancel this payment")
- Retrieve documents, reports, and historical transactions without navigating software menus

Value to the firm: Higher speed, fewer task switches, reduced errors and more empowered CAS staff

Exception management and reconciliation

Not all discrepancies are created equal. AI agents categorize exceptions by severity and likelihood, then:

- Auto-match low-risk transactions
- Provide reasoning for flagged anomalies
- Recommend corrective actions for reconciliation gaps
- Monitor transaction patterns for unusual behavior

Value to the firm: Faster month-end closes, fewer open items and better visibility into client financial health

Strategic insight and proactive client guidance

AI agents aren't limited to operational tasks — they can synthesize information across systems to:

- Identify spending anomalies early
- Highlight risks or cash-flow patterns
- Forecast budget deviations
- Surface client behaviors requiring immediate attention

Value to the firm: Advisors move from reactive reporting to proactive, strategic partnership

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The long-term benefits for CAS practices

Agentic AI not only accelerates day-to-day financial operations, but also strengthens the strategic posture of CAS practices. By reducing manual review cycles and surfacing insights earlier, agents help firms elevate advisory conversations and create more proactive client experiences.

Better yet, firms gain scalability that enables them to take on more clients or expand service offerings without proportionally increasing staff. This blend of efficiency and advisory elevation positions CAS practices to compete more effectively in a rapidly changing marketplace.

The immediate and long-term value ripples across your CAS operations, including:



Stronger client relationships

When CAS professionals shift from transaction processing to strategic collaboration, client perception changes dramatically. Firms become proactive, insightful and consultative. This shift increases client retention and expands advisory opportunities.



Enhanced differentiation in a competitive market

Clients — and potential hires — evaluate firms based on technological maturity. Firms that embrace AI responsibly stand out.



Significant productivity gains and cost savings

AI agents absorb tasks that previously required blended human effort. The value compounds across clients and service lines.



Deeper, faster insights

Agents operate continuously, not monthly. They surface:

- Real-time anomalies
- Spending shifts
- Forecasting risks
- Missing or inconsistent documentation

CAS advisors gain more time to interpret these insights — and guide clients.

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Responsible deployment with governance, controls and ethical application

As firms scale their use of agentic AI, governance becomes an essential foundation. Strong deployment frameworks ensure consistency in how decisions are automated, preserve auditability and maintain client trust.

To that end, effective governance requires:

- Periodic model evaluations
- Alignment with firm-wide security standards
- Consistent documentation practices
- Clear communication with both staff and clients about how AI is being used

These controllership elements help firms maximize the benefits of AI while honoring professional responsibilities and regulatory expectations.

Other key considerations include:

Transparent audit trails
Every decision must be traceable for compliance and review.

Data quality and integration
Agents are only as effective as their inputs.

Role-based permissions and access controls
Agents must operate within the firm's existing governance structures.

Human oversight
Start with pilot then adjust autonomy levels

Policy mapping and model alignment
Agents need clarity on what is normal, an exception, or when a human is needed

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How firms can prepare: A roadmap to agentic AI readiness

Implementing agentic AI doesn't require a complete operational overhaul — but it does require intention, planning and alignment across the firm. Below is an expanded roadmap accounting firms can use to prepare.

1

Identify high-volume, judgment-light workflows

Start where:

- Human value is lowest
- Error rates are historically high
- Cycle times are long
- Internal frustration is well-documented

Strong candidates include intake, vendor onboarding, expense review and reconciliation.

2

Build a cross-functional AI governance council

Include leaders across:

- CAS
- IT
- Risk/Compliance
- Operations
- HR/Training

This council defines guardrails, monitors performance and ensures alignment with firm-wide strategy.

3

Launch limited-scope pilots with defined success metrics

Examples of strong pilot metrics:

- Time saved per workflow
- Reduction in exceptions requiring human review
- Approval accuracy vs. baseline
- Cycle time reductions
- Team satisfaction and adoption

4

Train for both technical skill and strategic understanding

Training should address:

- How to interpret AI agent decisions
- When to escalate issues
- How to document and communicate AI-driven insights to clients
- How to identify opportunities to expand automation

Upskilling builds trust and improves adoption.

5

Partner with responsible, transparent solution providers

Your technology partners should demonstrate:

- Clear explainability of agent decision paths
- Audit logs accessible to your team
- No-code configurability
- Role-based permissioning
- Commitment to ethical AI development

6

Build toward a firm-wide AI strategy, not just tool adoption

Long-term value emerges when AI becomes:

- Part of workflow design
- A component of advisory service delivery
- Integrated into client conversations
- A driver of new offerings and capabilities

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BILL AI agents at work

How BILL AI agents help

BILL AI agents are designed to eliminate manual friction across core financial workflows by operating directly within the systems where accounting firms and their clients already work. Rather than acting as a standalone tool, these agents are embedded into the BILL platform, drawing on deep historical transaction data to improve accuracy, consistency and decision-making at scale.

When integrated with your firm's professionals, AI agents support CAS practices in several high-impact areas:

W-9 collection and verification

AI agents autonomously email vendors to collect and validate W-9s, saving time and taking the stress out of tax season.

Invoice intake, coding and reconciliation

Agents extract and code invoice data, enrich transactions with contextual information, flag duplicates, and assist with reconciliation — helping firms reduce errors and accelerate close cycles.

Expense and spend management

AI-powered categorization and receipt matching reduce incomplete expense reports, improve policy compliance, and streamline approvals.

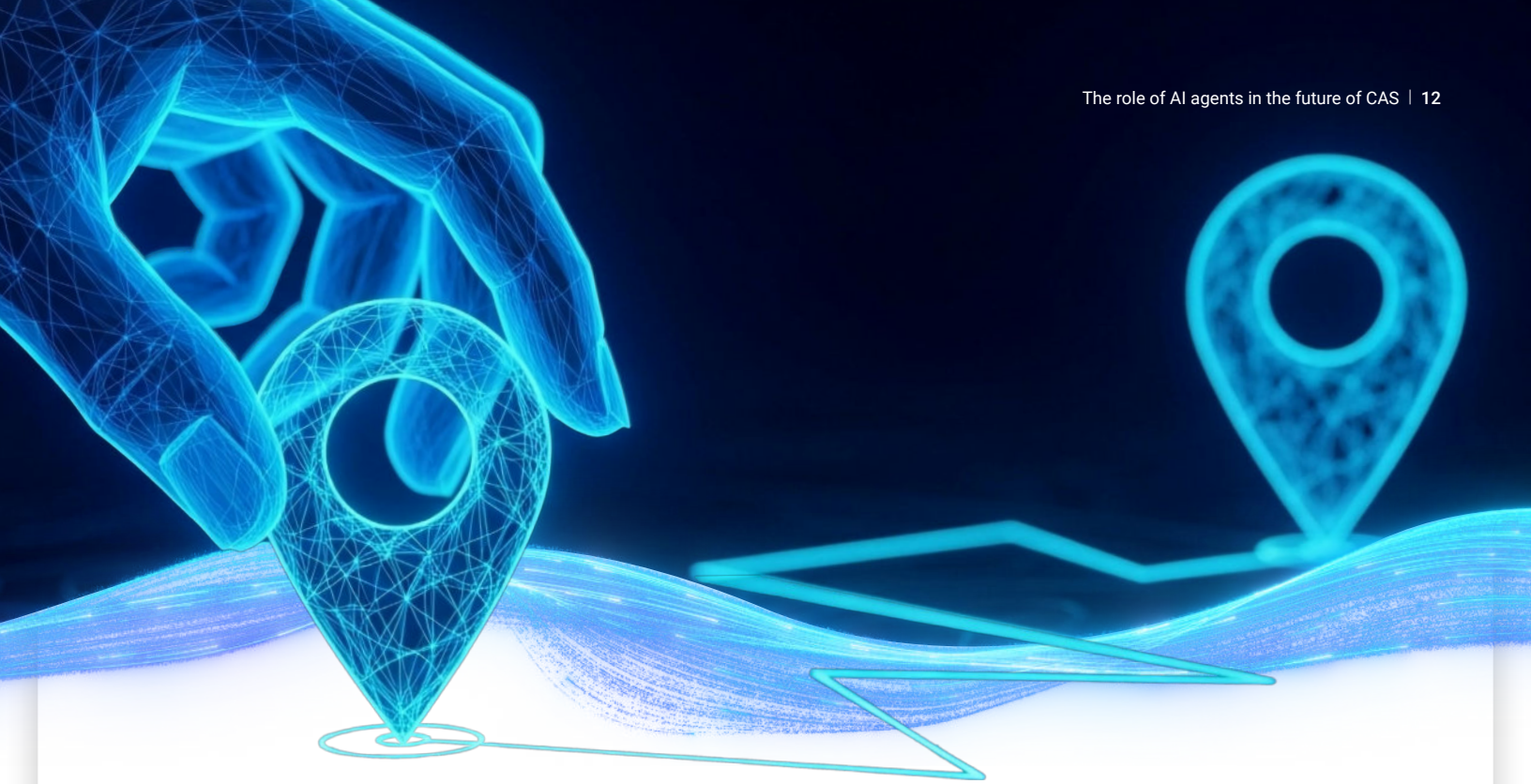
Fraud detection and risk monitoring

Predictive AI continuously monitors transactions to identify unusual activity, helping firms and clients detect potential fraud early while minimizing false positives.

Across all use cases, BILL AI agents operate within firm-defined permissions and escalate exceptions for human review. This approach enables CAS teams to move toward increasingly touchless financial operations without sacrificing accuracy, security or professional oversight.



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Taking the responsible path from automation to agentic AI

The profession is moving toward increasingly autonomous financial operations — where routine tasks happen automatically, insights update continuously, and CAS professionals spend most of their time advising rather than processing.

Agentic AI represents the next phase of firm enablement.

Firms that begin experimenting now will:

- **Reduce operational bottlenecks**
- **Gain a competitive edge**
- **Deepen client relationships**
- **Build the technical foundation for future services**



AI will not replace accountants.
But accountants using agentic AI will outperform those who are not. CAS practices that lead the way will shape the future of advisory.

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The integrated financial operations platform that enables CAS

CPA.com and BILL have spent more than a decade helping firms build profitable, technology-driven practices. The BILL Accountant Partner Program now supports over 9,000 firms with a unified platform that simplifies and automates client financial operations, including accounts payable, accounts receivable, spend management and expense management.

AI agents push that evolution into a new era. With automation that removes friction and eliminates workflows, BILL is enabling truly touchless financial operations — that firms and clients can trust — and improving time to insight, strategy, and higher-value client work.

If you're ready to see what AI agents can unlock for your firm or want to get started with BILL, visit

BILL.com/for-accountants

If you already use BILL, reach out to your account manager to ensure your firm is getting everything AI agents make possible.



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