FROM BUSINESS RULES TO RELIABLE, CONTROLLED WORKFLOW

A CPA-Informed Review Worksheet for Evaluating Whether a Finance Process Is Ready to Automate

Version 1.0 | August 3, 2026

CORE PRINCIPLE

Technology may execute the rule. Responsibility for defining, approving, reviewing, and monitoring the rule remains human.

How to Use This Guide

- Use the five CLEAR stages to document the core business rule before automation.
- Complete the supporting control review for validation, evidence, external connections, testing, and implementation readiness.
- Increase the depth of documentation, approval, and human review as the consequence of error increases.
- Reassess the workflow when the process, data, rule, risk, technology, or organizational requirements change.

Process Profile

Process or rule name	*Name the finance process or business rule being assessed.*
Business owner	*Name the person accountable for the process outcome.*
Reviewer(s)	*Identify finance, technology, risk, privacy, security, or control reviewers.*
Current method	*Describe how the work is performed today.*
Proposed automation	*Describe the technology or workflow being considered.*
Rule version / effective date	*Record the version, effective date, and superseded version when applicable.*

Initial Process Risk

Select	Risk level	General description
☐	Low	Limited internal use, low sensitivity, reversible outcome, and low consequence of error.

☐	Moderate	Recurring financial or operational process that may influence internal action or reporting.
☐	High	Financial reporting, regulatory, external, sensitive-data, or consequential automated process.

Risk rationale	*Explain the consequence of error, volume, data sensitivity, degree of judgment, and ability of the system to take action.*

C — Clarify the Purpose

CLARIFY THE PURPOSE

Define the objective, intended user, decision supported, and consequence of failure.

Review question	*What business objective does this process support?*
Review question	*What decision or outcome is the rule intended to drive?*
Review question	*Who relies on the result and why?*
Review question	*What would happen if the result were incomplete, late, or wrong?*
Review question	*What part of the objective must remain outside automation?*
Evidence / actions	*List documents, approvals, tests, unresolved issues, and required follow-up.*

L — Label the Inputs

LABEL THE INPUTS

Identify and define the information the rule relies upon.

Review question	*What inputs are required?*
Review question	*Where does each input come from and who owns it?*
Review question	*What is each field's business meaning and appropriate data type?*

Review question	*Which fields are required, confidential, nonpublic, or regulated?*
Review question	*How will completeness, validity, and comparability be confirmed?*
Evidence / actions	*List documents, approvals, tests, unresolved issues, and required follow-up.*

E — Express the Rule

EXPRESS THE RULE **State the rule in plain language before translating it into code.**	
Review question	*What conditions, calculations, classifications, thresholds, and sequence apply?*
Review question	*Which rule takes priority when rules conflict?*
Review question	*What output should be produced?*
Review question	*What professional judgment must remain with people?*
Review question	*Can another qualified reviewer explain and test the rule?*
Evidence / actions	*List documents, approvals, tests, unresolved issues, and required follow-up.*

A — Assess Exceptions

ASSESS EXCEPTIONS **Design the path for missing data, boundaries, failures, overrides, and unusual cases.**	
Review question	*What exceptions and edge cases are reasonably foreseeable?*
Review question	*What happens when information is missing, contradictory, or unreasonable?*
Review question	*When should processing stop, continue, or escalate?*
Review question	*Who may override the standard result and what evidence is required?*

Review question	*How should provider, system, or API failure be handled?*
Evidence / actions	*List documents, approvals, tests, unresolved issues, and required follow-up.*

R — Retain Responsibility

RETAIN RESPONSIBILITY

Assign ownership, approval, monitoring, evidence, and accountability.

Review question	*Who owns the rule and the process outcome?*
Review question	*Who reviews outputs and approves changes?*
Review question	*What evidence, logs, and versions must be retained?*
Review question	*How will performance, errors, and overrides be monitored?*
Review question	*When will the process be reassessed?*
Evidence / actions	*List documents, approvals, tests, unresolved issues, and required follow-up.*

Supporting Control Review

Validation and Reconciliation

Review question	*How will the input population be reconciled to its source?*
Review question	*How will duplicates, omissions, invalid formats, and stale information be detected?*
Review question	*How will the output be independently validated before reliance?*

Controls, Evidence, and Segregation of Duties

Review question	*Who prepares, reviews, approves, executes, and monitors the workflow?*

Review question	*Could one person or system control incompatible stages?*
Review question	*What evidence demonstrates that the control operated?*

External Systems, APIs, and Providers

Review question	*What information leaves the approved environment?*
Review question	*What credentials, permissions, retention terms, and provider controls apply?*
Review question	*What happens if the external service is unavailable, changes, or produces an unreasonable response?*

Testing and Change Management

Review question	*Have normal, boundary, missing-data, failure, and override scenarios been tested?*
Review question	*Are expected results documented before testing?*
Review question	*Are changes versioned, approved, tested, and reversible?*

Implementation Decision

Select	Disposition	Meaning
☐	Ready to automate	The purpose, inputs, rule, exceptions, ownership, controls, and testing are sufficiently defined for the intended use.
☐	Revise before automating	Important gaps must be resolved and documented before implementation.
☐	Do not automate in the current form	The process is too ambiguous, judgment-dependent, uncontrolled, or high-risk for the proposed design.

Decision rationale	*Explain the disposition, limitations, required conditions, and remaining human review.*

Approval Record

Business / process owner	*Name, decision, date*
Finance / controllership	*Name, decision, date*
Technology owner	*Name, decision, date*
Risk / controls / privacy / security	*Complete only the approvals relevant to the process risk and organizational requirements.*
Next review date	*Date or triggering condition*

One-Page Readiness Checklist

Purpose

- ☐ Objective and decision are defined
- ☐ Consequence of error is understood

Inputs

- ☐ Sources, owners, meanings, types, and sensitivity are documented
- ☐ Completeness and validation controls are defined

Rule

- ☐ Conditions, calculations, thresholds, sequence, and output are clear
- ☐ Human judgment retained is explicit

Exceptions

- ☐ Boundary cases, missing data, failures, overrides, and escalation are designed

Responsibility

- ☐ Ownership, review, evidence, change approval, and monitoring are assigned

Testing

- ☐ Normal and negative scenarios are tested
- ☐ Final output is independently validated

Learning Note and Limitations

This guide is an original educational resource developed from Valentina DuPont's professional perspective as a CPA and her personal interpretation of professional learning. It is not an accounting, auditing, attestation, tax, legal, investment, compliance, cybersecurity, software-engineering, or professional standard. It does not replace applicable laws, professional guidance, organizational policies, technical review, information-security requirements, or qualified professional advice. The appropriate review must be tailored to the process, risk, data, technology, and organization.