

# Why "Homebrew AI" Breaks Down in Fund Accounting

COSO's 2026 guidance on generative AI and internal controls created two audit requirements that DIY solutions cannot meet. Here's where they fail — and why Maybern is purpose-built to be the agentic harness that delivers 100% deterministic accuracy.

## WHERE HOMEBREW AI BREAKS

### ✗ No Immutable Audit Trail

ChatGPT, Claude, and Copilot store session history that can be cleared, edited, or deleted. Spreadsheet "audit tabs" with pasted outputs are editable by design. There is no mechanism to prove the record wasn't modified before the auditor arrived — which is exactly what PCAOB AS 2201 scrutiny tests for.

### ✗ Silent Model Drift

General-purpose LLMs update constantly. A prompt that produced correct waterfall calculations in January may behave differently in March — and your team gets no notification. The close runs on a different system than the one you validated, destroying reproducibility.

### ✗ Non-Deterministic Outputs

LLMs can return different results for identical inputs. You cannot prove completeness and accuracy on something you cannot reproduce. Every close cycle becomes a full re-validation exercise — a recurring operations burden, not a one-time build cost.

### ✗ No Change Governance

COSO requires organizations to detect when AI changes, validate the change didn't break the control, and document re-validation before the next close. DIY builds have no version-controlled logic, no sandbox testing, and no rollback capability.

### ✗ "Hand It to IT" Doesn't Transfer Risk

IT can own the code, but compliance accountability stays with finance. IT is now maintaining AI logic they didn't write for workflows they don't perform — recreating the key-person dependency problem in a different department.

### ✗ Every Change Reopens Every Question

A new entity, a chart-of-accounts update, or a fund restructuring means regenerating the script from scratch — reopening every auditability, determinism, and validation question. The re-validation cost is permanent and never appears in the original business case.

## HOW MAYBERN SOLVES THIS

### ✓ Locked, Timestamped Audit Trail

Every transaction processed through Maybern produces a read-only record of inputs, logic applied, model version, and reviewer identity. Non-editable, tamper-evident, and tied to the specific approved version — exactly what auditors require under COSO 2026.

### ✓ Deterministic Math Engine

Maybern uses AI to generate validated logic at build time, then executes it as deterministic code every cycle. Same inputs, same outputs, every close — no live LLM calls touching your fund calculations. Waterfall distributions, fee computations, and allocations are provably correct.

### ✓ 100% Accuracy, Zero Hallucination Risk

Fund accounting math is deterministic by nature. Maybern enforces this: complex GP/LP allocations, preferred returns, catch-up provisions, and management fee calculations run through validated rule engines — not probabilistic models that guess.

### ✓ Version-Controlled Logic with Rollback

Every change to fund logic is versioned, sandbox-tested before going live, and documented with full change-management evidence. Prior versions are always accessible. Re-validation is built into the workflow, not bolted on after the fact.

### ✓ Hard-Coded Maker/Checker Workflows

Segregation of duties is enforced at the platform level — not via email chains or Slack approvals. Every output flows through structured review workflows with role-based permissions before posting. Auditors close the test and move on.

### ✓ The Agentic Harness for Fund Operations

As AI agents handle more fund management workflows, Maybern is the governed, auditable harness they run inside. Agents process complex transactions with full traceability — not on a prompt-and-pray basis. Built for the agentic era from day one.

## THE BOTTOM LINE

Audit readiness is an **architecture decision**, not a feature you add before the auditor arrives. DIY AI cannot answer the two questions every auditor will ask: **"Can you prove what the AI saw?"** and **"Can you prove it's the same system that ran last quarter?"** Maybern answers both — every fund, every close, every time.