FOR CIOs, COOs, CFOs AND TRANSFORMATION LEADERS

# The 2027 Enterprise AI Operating Plan

Five decisions to make before you fund the next AI project, with worksheets for your planning meetings.

| 01 | 02 | 03 | 04 | 05 |
|---|---|---|---|---|
| Choose workflows | Choose a route | Budget the full cost | Decide how results are checked | Name owners and set rules |

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# How to use this workbook

Work through the five decisions in order. Each one ends with a worksheet your team can complete in a single meeting. By the end you will have a shortlist of workflows, a route for each, a full budget, a review plan and named owners: the basis of a 2027 AI plan that finance and the board can approve.

### Who should be in the room

- The CIO or CTO
- The business owner of each workflow
- Finance
- Risk, legal or compliance
- The person who will check the results

### What you need before you start

- A list of the AI tools and pilots in use today
- Rough volumes for the tasks you want to improve
- Your 2027 budget cycle dates

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# Executive summary

Most enterprises enter 2027 with many AI experiments and few systems in production. The gap is rarely the model. It is the work around it: data access, checking results, ownership and cost. This plan turns that work into five decisions.

01 **Choose workflows, not tools**

Fund complete tasks that have a named user and a result you can measure.

02 **Choose a route for each workflow**

Price the same task three ways, build, buy or extend, before you commit.

03 **Budget the full cost**

Model usage is often a small share. Review, data and maintenance are not.

04 **Decide how results are checked**

Pick a review pattern for each workflow and the record a reviewer needs.

05 **Name owners and set the rules**

Every workflow needs an owner, limits and a date by which the rules apply.

40%+

of agentic AI projects Gartner expects to be cancelled by the end of 2027

49%

of security leaders could fully reconstruct their agents' actions over 30 days (SecurityHQ, 2026)

2 Dec 2027

EU AI Act high-risk rules apply to Annex III systems

3%

model share of monthly cost in our worked example

WHERE ENTERPRISE AI STANDS

# 2027 in numbers

The next round of AI spending will be judged on production results, and on whether those results can be checked.

## 33%

of enterprise software applications will include agentic AI by 2028, up from less than 1% in 2024.

GARTNER, JUNE 2025

## 40%+

of agentic AI projects will be cancelled by the end of 2027, mainly because of rising costs, unclear value or weak risk controls.

GARTNER, JUNE 2025

## 49%

of 204 security leaders said they could fully reconstruct every action an agent had taken over the previous 30 days.

SECURITYHQ AND DATADOG, 2026

## 45%

had had an AI-related incident where it was unclear who was accountable.

SECURITYHQ AND DATADOG, 2026

## ~30%

of executives in Europe and the Middle East expect to need real-time monitoring and audit trails of agent decisions by 2027.

IBM, OCTOBER 2026

## 93%

of technical and security leaders were concerned about AI-built internal tools running in production.

RETOOL, 2026 (VENDOR SURVEY)

**What this means for your plan**

Plans that fund experiments without owners, review or full costs are the ones most likely to be cancelled. Plans that fund a few complete workflows, with records a reviewer can check, are the ones most likely to reach production.

DECISION 1 OF 5

# Choose workflows, not tools.

A tool licence is easy to approve and hard to measure. A workflow is a complete task with an input, a result and a person who uses it, so you can measure what it saves. Start your 2027 plan with a shortlist of workflows.

### Score each candidate from 1 to 5

| CRITERION | THE QUESTION TO ASK | SCORE 1 WHEN | SCORE 5 WHEN |
|---|---|---|---|
| **Value** | What does the task cost today in time or money? | Small or rare cost | Many hours each week |
| **Frequency** | How often does it run? | A few times a year | Many times a week |
| **Data readiness** | Is the data available, and are you allowed to use it? | Scattered, rights unclear | In known systems, access agreed |
| **Checkability** | Can a person tell whether a result is right? | Hard to judge | A clear right answer or criteria |
| **Risk if wrong** | What happens when a result is wrong? | Harm to customers or a breach of rules | Easy to catch and fix |
| **Ownership** | Is someone willing to own it? | No clear owner | A named owner who wants it |

> Shortlist the three to five workflows with the highest totals. Leave high-risk, hard-to-check workflows until your review process works on simpler ones.

WORKSHEET 1

# Workflow shortlist

List every candidate workflow and score it against the six criteria on the previous page. The first row is an example.

| WORKFLOW | VALUE | FREQUENCY | DATA | CHECKABILITY | RISK | OWNER | TOTAL |
|---|---|---|---|---|---|---|---|
| *Supplier risk review (example)* | *4* | *4* | *3* | *4* | *3* | *5* | *23* |
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Notes for the meeting: which workflows share data sources or systems? Building those together can lower the cost of the second and third.

DECISION 2 OF 5

# Build, buy or extend.

For each shortlisted workflow there are three routes. Building gives full control and the full bill. Buying is quick but fits your process only as far as the product allows. Extending a platform shares the cost of the common parts, so you pay mainly for what is specific to you.

| | BUILD IN-HOUSE | BUY A PRODUCT | EXTEND A PLATFORM |
|---|---|---|---|
| **Time to first result** | Months | Weeks | Weeks to a few months |
| **Fit to your process** | Full | As far as the product allows | Built around your process |
| **What you pay for** | Every part, including data access, records and upkeep | Licences, often per seat | A subscription plus a scoped project |
| **Who maintains it** | Your team | The vendor | The vendor maintains the platform; the extension as agreed |
| **Main risk** | Cost and staff turnover | Lock-in and a poor fit | Choosing the wrong platform |

## How to decide

1. Price the same task all three ways, using Worksheet 2.
2. Check what you would own at the end: code, data, records and the right to leave.
3. Ask who maintains it in year two, and what that costs.
4. Prefer the route that gets one workflow into production soonest without blocking the next.

Disclosure: Whiteboxx sells the third route. We have tried to describe all three fairly.

DECISION 3 OF 5

# Budget the full cost.

AI budgets usually start with the model and the licence. Once a workflow is in production, those are rarely the largest costs.

| COST AREA | WHAT IT COVERS | WHY BUDGETS MISS IT |
|---|---|---|
| **Data access** | Connecting systems and buying or collecting outside data | Each source needs its own connection and refresh |
| **Integration** | Letting the AI query systems and pass results on | Each system has its own access rules and failure cases |
| **Testing** | Checking results against known answers | AI can answer the same input differently |
| **Review** | People checking results before they are used | Rarely costed, and it grows with volume |
| **Running costs** | Model usage, hosting and monitoring | Grows with usage and is hard to forecast early |
| **Maintenance** | Updates when data, models or the process change | Often left out of the first budget |

### Worked example: where the money goes each month



- Human review $10,000 · 82%
- Maintenance $1,333 · 11%
- Hosting, monitoring and data $500 · 4%
- Model usage $384 · 3%

An agent that runs 2,000 times a month, with eight model calls per run on a mid-size model and five minutes of review per result. Monthly cost $12,217, or $6.11 per run. Source: Whiteboxx AI agent cost calculator, November 2026 list prices.

> In this example, halving review time saves more than ten times as much as switching to the cheapest model. That is why decision 4 belongs in the budget discussion.

WORKSHEET 2

# Budget per workflow

Complete one sheet for each shortlisted workflow. Price each line for all three routes, even if one route looks obvious.

| COST LINE | BUILD | BUY | EXTEND | NOTES |
|---|---|---|---|---|
| **ONE-OFF COSTS** | | | | |
| Scoping and design | | | | |
| Build or project fee | | | | |
| Data access and purchases | | | | |
| Integration with your systems | | | | |
| Test cases and testing | | | | |
| Security and compliance review | | | | |
| **MONTHLY COSTS** | | | | |
| Model usage | | | | |
| Hosting and monitoring | | | | |
| Data refreshes and subscriptions | | | | |
| Licences or platform subscription | | | | |
| Human review (runs × minutes × hourly cost) | | | | |
| Support and maintenance | | | | |
| **Three-year total (one-off + 36 × monthly)** | | | | |

Estimate running costs online with the calculator at whiteboxx.ai/resources/ai-agent-cost-calculator.

DECISION 4 OF 5

# Decide how results are checked.

Before a workflow goes live, answer two questions: who checks the results, and what do they need to see to check them?

## Choose a review pattern for each workflow

| PATTERN | HOW IT WORKS | USE IT WHEN |
|---|---|---|
| **Approve before acting** | The AI prepares an action and a person approves it | Actions are costly or hard to undo, such as payments |
| **Review before use** | A person checks each result before it is shared | Results inform decisions, such as research or reports |
| **Review exceptions** | A person sees only cases flagged as uncertain or out of policy | Volume is high and most cases are routine |
| **Sample and audit** | A person checks a random sample of completed runs | Errors are cheap to fix and quality is tracked over time |

## Give the reviewer a record of each run

| RECORD | WHAT IT CONTAINS |
|---|---|
| **Request** | Who asked, when, and the exact instructions |
| **Data** | Each source used, with its version or retrieval date |
| **Steps** | The tools called, queries run and calculations made |
| **Output** | The result as delivered |
| **Approval** | Who checked or approved it, and when |
| **Limits** | The tools, data and budget the AI was allowed to use |

> Without the sources and steps behind a result, review becomes a guess, and the cheaper patterns, such as reviewing exceptions only, are no longer safe.

DECISION 5 OF 5

# Name owners and set the rules.

AI systems without an owner are not patched, not tested when data changes and not retired when they stop being useful. Ownership is the cheapest control you have.

### For every workflow

1. Name one accountable owner and one reviewer.
2. Set the data, tools and monthly budget the AI may use, before release.
3. Decide how long run records are kept.
4. Take stock of shadow AI: AI tools and AI-built apps in use without review. Retire, adopt or rebuild each one.
5. Check which rules apply, and from when.

### EU AI Act dates, as amended

**1 Aug 2024**
The AI Act comes into force

**2 Aug 2025**
Rules for general-purpose AI models apply

**27 Jul 2026**
AI Omnibus amendments come into force

**2 Dec 2026**
Some machine-readable marking duties for AI-generated content

**2 Dec 2027**
**High-risk rules apply to Annex III systems, such as hiring, credit and essential services**

**2 Aug 2028**
High-risk rules apply to AI in regulated products (Annex I)

Dates as amended by Regulation (EU) 2026/1744 (the AI Omnibus). The EU AI Act also requires people to be able to oversee high-risk systems effectively (Article 14). This is not legal advice: confirm what applies to you with counsel.

WORKSHEET 3

# Owners and controls

One row per workflow. If a cell cannot be filled in, the workflow is not ready for release.

| WORKFLOW | OWNER | REVIEWER | REVIEW PATTERN | DATA ALLOWED | ACTIONS ALLOWED | MONTHLY LIMIT | RECORDS KEPT | RULES THAT APPLY |
|---|---|---|---|---|---|---|---|---|
| *Supplier risk review (example)* | *Head of procurement* | *Category manager* | *Review exceptions* | *Supplier master, filings* | *Read only* | *$1,500* | *3 years* | *Internal policy* |
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FROM PLAN TO PRODUCTION

# The 90-day plan

Use the first quarter of 2027 to get one workflow into production and measured. The second and third workflows will be cheaper and faster because of it.

Weeks 1–2

## Agree

Complete Worksheet 1. Name owners. Choose one workflow to start with.

Weeks 3–4

## Scope

Map the data and systems. Write test cases with the people who do the work. Price three routes on Worksheet 2.

Weeks 5–10

## Build

Build the first workflow. Test it against the cases. Set its limits and review pattern on Worksheet 3.

Weeks 11–13

## Prove

Release to a small group. Measure time saved, accuracy and cost. Report to the board and decide on workflow two.

### Why the first 90 days slip, and how to prevent it

| WHAT GOES WRONG | HOW TO PREVENT IT |
|---|---|
| **Access to data takes longer than planned** | Request access in week 1, before the build starts |
| **Nobody has written down what a correct result looks like** | Write test cases during scoping, with the people who do the work |
| **The owner is too busy to review** | Name a deputy and book review time in advance |
| **The scope grows to include a second workflow** | Hold the second workflow for the next quarter |
| **Success is judged on impressions** | Agree the measures on the board scorecard before release |

### What to have on day 90

- One workflow in production, with measured results
- A review process that has been tested on real runs
- A costed plan for the next two workflows

REPORTING

# The board scorecard

Report the same measures every quarter. They show whether AI spending is producing results that can be checked.

| MEASURE | WHAT IT SHOWS |
|---|---|
| **Workflows in production, and in pilot** | Whether experiments are turning into working systems |
| **Hours saved per month, measured** | The value delivered, based on observed use rather than estimates |
| **Accuracy on the test set** | Whether results are still right after changes to models or data |
| **Share of results reviewed, by pattern** | How much checking is done, and where |
| **Cost per run and monthly cost against budget** | Whether running costs are under control |
| **Incidents and how they were resolved** | Where things went wrong and what changed |
| **Workflows with an owner and current records** | Whether accountability keeps pace with growth |
| **Days to the next compliance date** | How much time is left to prepare |

### Five questions a board should ask

1. Which workflows are in production, and what do they save?
2. What does each cost per run, including review?
3. Who owns each one?
4. Could we reconstruct what an AI agent did last month?
5. Which rules apply to us, and from when?

BUYING

# Ten questions for any AI vendor

Use these in demos and in requests for proposals. Good vendors answer them directly. Vague answers are a warning sign, especially for products recently renamed as “agents”.

**01 Show us a live run on our data.**
A demo on prepared data shows little.

**02 What happens when a step fails?**
A real agent retries, tries another approach or asks a person.

**03 Which tools and data can it use, and who sets the limits?**
Look for limits per task, not one setting for everything.

**04 Can we see the full record of a run?**
Steps, tool calls, sources and approvals, not only the answer.

**05 What is fixed, and what does the AI decide?**
Fixed steps are fine, if the vendor says so.

**06 How are results tested?**
Ask for test cases and measured accuracy.

**07 Who maintains it in year two, and at what cost?**
Data, models and processes will change.

**08 What do we own if we leave?**
Code, configuration, data and run records.

**09 Where is our data processed and stored?**
And whether it is used to train models.

**10 How does pricing change with usage?**
Model a busy month, not an average one.

## Score the answers

| VENDOR | Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 | Q10 | TOTAL |
|---|---|---|---|---|---|---|---|---|---|---|---|
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Score each answer 2 for a direct answer with evidence, 1 for a partial answer and 0 for a vague answer or none. Ask every vendor the same questions and keep the written answers with the contract.

ABOUT WHITEBOXX

# Evidence OS, extended for your workflows.

Whiteboxx builds Evidence OS, an enterprise AI platform, and extends it for each customer with forward deployed engineers. You pay a platform subscription and a scoped project fee, so you do not pay to build the common parts again.

**What Evidence OS provides**

- Data from 562 sources, plus your connected systems
- Execution agents that work within set tools and budgets
- Workflows that combine fixed steps with agent assignments
- A record of every run: inputs, sources, steps, calculations and results

**What our engineers build**

- The application your team uses
- Connections to your systems
- Your business rules, tests and review steps

START WITH THE ARCHITECTURE SPRINT

## 30 days · USD 15,000, fixed

We review your AI tools and pilots, help you complete the worksheets in this plan, choose one workflow and deliver a build plan with costs. You can use the plan with us, with your own team or with another partner.

Book a scope call: **whiteboxx.ai/contact** · info@whiteboxx.ai

# Sources and method

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### Method

Statistics are quoted from each publisher’s own summary. Surveys run by vendors are marked as such. The worked cost example uses the Whiteboxx AI agent cost calculator with its default inputs and representative list prices from November 2026; your costs will differ. Regulatory dates reflect the EU AI Act as amended by Regulation (EU) 2026/1744.

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