Start a finance handover well

A practical pack for a US business bringing in a bookkeeper, accountant or outsourced finance partner. Establish usable records, appropriate access and clear responsibilities before the first close.

Your pack contains two files.
finance-onboarding-guide.pdf explains the handover and acceptance checks.
finance-onboarding-workbook.xlsx contains Handover plan, Documents and Access trackers. Save a separate copy for each new engagement or major change of provider.

Agree the work before sharing access

- Name the business entities, accounting basis, reporting currency and last period that was actually reconciled and approved. Identify backlog separately from recurring work.

- Write down the service scope: bookkeeping, payroll support, close, reporting, tax coordination or CFO advice. Name exclusions and who handles them.

- Set document cutoff, report dates, the owner's approval responsibilities and an escalation contact. Confirm how questions and urgent cash issues reach the owner.

- Keep control of company administration, recovery and payment authorization. Grant the provider the role needed for agreed tasks, not unrestricted access by default. [O2, O3, O4]

- Agree where records belong, how the business can export them, and what happens to access at the end of the engagement.

A tracker is an index, not a document vault

Store sensitive records in your approved business repository. The workbook should hold references and acceptance status, not passwords, recovery codes, bank login details, tax identification numbers or payroll records. Control who can open the tracker too: it still contains business information. [O2, O3]

This is an operating handover pack. Employment classification, tax filings, professional independence and contractual duties depend on the actual engagement. The suggested plan is not a promise that a backlog can be cleared in 30 days.

Request the records you can use

In Documents, assign an owner, relevant period, due date and secure reference. Received means a file arrived. Accepted means a reviewer checked that it is the right entity, date range and usable version. Keep missing or disputed items open. [O1]

Request	Acceptance check
Entity and accounting setup	Entity names, basis, fiscal year, chart of accounts and current trial balance agree to the scope.
Prior financials and open issues	Know the last approved period, prior accountant's adjustments and unresolved reconciliation differences.
Bank and card records	Official statements cover every in-scope account and period; prior reconciliations are available.
Customer and vendor balances	Same-date AR/AP aging and ledger totals; disputed invoices, credits and unusual balances identified.
Payroll support	Authorized reviewer can access registers, postings and liability support through restricted storage.
Loans and fixed assets	Statements and schedules identify principal, interest, additions, disposals and depreciation policy.
Sales and processors	Sales records, settlement statements, fees, refunds, reserves and customer deposits are traceable.
Inventory and other balances	Counts/valuation support, owner transactions and intercompany schedules where applicable.
Compliance and delivery calendar	The responsible adviser confirms filing dates, ownership, report recipients and upcoming commitments.

Acceptance example - hypothetical.
A bank PDF arrives for September, but the requested close is October. Mark Received, record the mismatch and request the correct statement. Do not mark Accepted or treat the document count as readiness.

Prior-year returns and supporting records may be useful where the agreed work requires them. Request only necessary information through the approved channel. If an item does not apply, record the reason and reviewer rather than leaving an unexplained blank.

Grant access with clear limits

Use named invitations and review the actual permissions in each product. An 'accountant' or administrator role can be powerful; the label alone does not establish read-only access. [O2, O4]

System	Starting approach to approve	Test before acceptance
Accounting ledger	Use the product's accountant invitation or an appropriate named role; retain owner admin/recovery.	Open the correct entity, run a report and confirm only agreed edit rights.
Banking and cards	Prefer supported read-only statements/feeds for reconciliation. Separately approve any payment rights.	Confirm account coverage and that money movement follows the agreed approval process.
Payroll and bill pay	Limit access to the tasks and data needed. Keep release/approval responsibility explicit.	Verify relevant reports and approval roles without making a live payment as a test.
File repository	Share only the relevant folders with named people; define download and external-sharing permissions.	Verify the provider can access required evidence and unrelated folders remain restricted.
Email and other tools	Use business accounts and authorized delegated access when needed; avoid shared owner credentials.	Confirm notifications, contact details and a recovery owner controlled by the business.

Record verification, not secrets

The Access tracker records who approved a role, when the invitation was accepted, whether MFA is enabled and when the access should be reviewed or revoked. Prefer MFA on accounts that offer it. If a system does not offer MFA, record that limitation and an agreed alternative; do not silently treat N/A as equally protected. Keep backups and test recoverability. [O3]

Protect payment changes.
A new supplier bank account or an urgent email request needs verification through a previously known contact route. Do not rely on the phone number or link supplied in the change request. Keep the independent check and required approval. [O5]

A 30/60/90-day plan with evidence

These are RFS suggested milestones, not researched completion-time benchmarks. Shorten or extend them for record quality, staffing and complexity. Use the workbook's editable calendar-day offsets and a fixed review date.

Window	Suggested result	Acceptance evidence
Before work starts	Scope, owners, access approval and document inventory agreed.	Written scope; secure repository; tested invitations; open request list.
First 30 days	Establish the opening position and assess the backlog. Reconcile the agreed priority accounts.	Baseline reports; account-by-account reconciliation status; named unresolved issues and recovery plan.
Days 31-60	Run the first agreed repeatable close and review it with the owner.	Reviewed statements/support; accepted close checklist; owner decisions; proposed reporting calendar.
Days 61-90	Make the close repeatable and improve one useful planning output.	Next close delivered; useful cash forecast or defined KPIs; agreed ongoing cadence and access review.

Make acceptance specific

Replace 'clean up the books' with a test such as: 'October operating-account statement reconciled to the October 31 ledger; differences explained; reviewer and evidence reference recorded.' Replace 'access granted' with 'named user opened the correct entity and verified the approved tasks without unnecessary permissions.'

Keep readiness honest

A document marked Received, an invitation sent, or an elapsed day count is not accepted work. Review incomplete records and overdue tasks at the agreed cadence. If a milestone slips, update its owner and realistic date while keeping the reason and dependencies visible.

Work requiring judgment, such as revenue recognition, tax positions or historical corrections, should be assigned to the qualified person in the scope. A new provider's access is not permission to change approved periods without the business's agreed review process.

Run the handover meeting

Use this agenda with the owner and finance partner. End with an accepted scope, a prioritized missing-information list and the next review date.

Discuss	Record a concrete answer
Starting position	Which period is trusted? Which accounts remain unreconciled? What prior adjustments or disputes are open?
Near-term cash and commitments	What payroll, supplier, loan or filing dates need attention before the first close? Who validates them?
Approval boundaries	Who can prepare, approve and release payments, alter bank details, post journals and reopen periods?
Communication	Who answers questions, through which channel, and who handles an urgent issue if the owner is unavailable?
First acceptance review	Which deliverables will be reviewed, by whom, and what evidence will show they are usable?

A document request you can adapt

Please upload the agreed period's records to our approved secure folder. For each item, identify the business/entity and period covered. If something is unavailable or does not apply, tell us why so we can record the next action. Please do not email passwords, recovery codes or bank login details. We will review received files and confirm which items are accepted or still need attention.

Example of a useful escalation - hypothetical

'October card statement missing; owner Jamie; requested November 2; needed before card reconciliation; due November 5. Provider will issue provisional reports with the gap disclosed only if the business approves that approach.' This records the dependency and decision instead of declaring the close finished.

The workbook's status checks support these conversations; they do not assess the quality of a provider or certify that the books are correct. Keep acceptance evidence in the controlled repository and retain prior approved versions when dates or scope change.

Keep the business in control

Research checked October 20, 2026. The operational agenda, document acceptance tests and suggested milestone windows are RFS recommendations. Sources support the recordkeeping and access-control principles.

Plan the exit as well as the start

Record who owns the ledger and source records, how the business gets usable exports, and who maintains admin/recovery access. At a provider change, preserve required records, transfer open work and approval history, and have the authorized administrator remove access no longer needed. Review connected applications and shared folders too. Retain records under the applicable schedule; ending an engagement is not a reason to delete them. [O2, O3]

[O1] IRS - What kind of records should I keep?
Supporting evidence for business transactions and orderly recordkeeping.
IRS business records

[O2] FTC - Start with Security: A Guide for Business
Collect only necessary information, limit access and administrative privileges, and secure credentials.
FTC business security guidance

[O3] NIST SP 1300 - CSF 2.0 Small Business Quick-Start Guide
Asset/account inventory, appropriate access, MFA and recoverable backups.
NIST small business quick-start guide

[O4] Intuit - Add and manage users
Named user and accountant access; roles and permissions vary by product/subscription.
Current QuickBooks user guidance

[O5] FBI - Business Email Compromise
Independently verify changes to account numbers or payment procedures.
FBI payment-fraud guidance

Product names and role options can change. Review current permissions when granting access. This pack does not provide legal or tax conclusions for a particular engagement. For help with an ongoing bookkeeping handover, visit remotefinancialservices.com/remote-bookkeeping-services/.