nine twothree

FREE CHECKLIST · 20 CHECKS + 8 VENDOR QUESTIONS

AI readiness checklist for utility contractors

Twenty yes-or-no checks your leadership team can run in an afternoon. Every "no" comes with a plain next step. Score one point per "yes".



WHAT A READY CONTRACTOR GETS

1. **Every job's margin before the month closes** — Checks 9 to 12
2. **The right answer for whoever's asking** — Checks 5 to 8 and 13 to 16
3. **One question across every company** — Checks 1 to 4
4. **Your IT team runs your systems. We bring the AI.** — Checks 17 to 20

Data and systems — Do you know where the answers live?

1	Can you name the system of record for job cost, payroll, billing and PTO balances in each company?	☐ Yes	☐ No	**If no:** List them on one page, with the owner of each.
2	Can the same job be matched across your accounting system, billing and job apps without a spreadsheet?	☐ Yes	☐ No	**If no:** Note which ID each system uses for job, customer and PO. The gaps are where answers go wrong.
3	Do the reports people use agree on fiscal periods versus calendar months?	☐ Yes	☐ No	**If no:** Write down which report uses which, before anyone asks AI about "last month".
4	Do you know which side workbooks and homegrown apps the month-end and payroll depend on?	☐ Yes	☐ No	**If no:** Ask accounting and payroll for a no-blame list this week.

Permissions — Who's allowed to see what?

5	Do your Microsoft Entra groups say which company, role and union each person belongs to?	☐ Yes	☐ No	**If no:** Ask IT which attributes exist today and which live only in HR's files.
6	Can you list everyone who can see pay rates today, and for which companies?	☐ Yes	☐ No	**If no:** Ask IT and payroll for the list. Have HR cross off anyone who shouldn't be on it.
7	Does Power BI row-level security cover every dataset that shows pay, hours or job cost?	☐ Yes	☐ No	**If no:** Ask IT which datasets rely on who has the link instead.
8	Could you remove a departing employee's access to every report and AI tool on their last day?	☐ Yes	☐ No	**If no:** Add reports and AI tools to the offboarding checklist.

Run it as a team

Your head of IT takes checks 1 to 8, the controller 9 to 12, HR and payroll 13 to 16, and the owner 17 to 20. A "no" today is the start of a plan.

Month-end — Can you see a job going sideways before the month closes?

9	Can you see each job's margin, with accruals, before the period closes?	☐ Yes	☐ No	**If no:** Pick five jobs and time how long that answer takes today.
10	Does every accrual carry a category and a note, such as invoices expected or work done but not billed?	☐ Yes	☐ No	**If no:** Require both on every accrual over an amount you set.
11	Can a reviewer see which jobs changed or broke a margin rule since last month?	☐ Yes	☐ No	**If no:** Agree two flag rules, such as negative margin and a margin floor, and check them by hand next close.
12	Do you know the time from cost cut-off to locked period for your last three closes?	☐ Yes	☐ No	**If no:** Ask accounting to rebuild it from calendars and email. That's your baseline.

Employee questions — Can your people get an answer without calling HR?

13	Do you know how many HR and payroll questions a week are balance or policy questions?	☐ Yes	☐ No	**If no:** Have HR tally calls and emails for four weeks. That's your baseline.
14	Are handbooks, benefits guides and union contracts in one place, current and labeled by company and local?	☐ Yes	☐ No	**If no:** Collect them in one SharePoint library and retire old versions.
15	Can a supervisor answer a crew member's time-off question for every local they supervise?	☐ Yes	☐ No	**If no:** Write each local's accrual rule in one paragraph, checked by HR.
16	Do field employees have a way to sign in to company tools?	☐ Yes	☐ No	**If no:** Ask IT which licence and sign-in field staff have today.

AI use and policy — Is the AI in your offices under your rules?

17	Can you list every AI tool used in your companies in the last 30 days, including personal accounts?	☐ Yes	☐ No	**If no:** Ask each department lead for a no-blame list.
18	Is there a written AI policy that names what never goes into an unapproved tool, such as pay, employee records and customer drawings?	☐ Yes	☐ No	**If no:** Write one page with HR, IT and accounting and post it.
19	Is there a written call-back rule before anyone changes a supplier's, subcontractor's or employee's bank details?	☐ Yes	☐ No	**If no:** Hang up, call a number you look up yourself, then act. It applies to the owner's voice too.
20	Is one named person accountable for AI decisions, with an executive sponsor?	☐ Yes	☐ No	**If no:** Name both, in writing.

45%

of construction firms already deploy AI for office and administrative functions.

AGC and Sage 2026 Construction Hiring and Business Outlook, 951 firms

78%

Three in four knowledge workers use AI at work, and 78% of those AI users bring their own AI tools.

Microsoft and LinkedIn 2024 Work Trend Index, 31,000 people

Your score: _____ / 20

16 to 20: you're ready to prove a first workflow. 10 to 15: fix permissions and month-end first. Under 10: start with data and systems.

Eight questions to ask any AI vendor, including us

QUESTION	NINETWOTHREE'S ANSWER
Where does it run, and where does our data go?	In your own Microsoft tenant. Whether any data is copied, and where, is agreed with your IT team before anything connects.
If two people with different access ask the same question, do they get different answers?	Yes. Answers follow your Entra groups and Power BI row-level security.
Does the AI write database queries against our systems?	We build it so the AI asks for named actions through a governed gateway, run as the person asking, with every call logged.
Is our data used to train any model?	No. Models run under business terms that exclude training on your data.
Who owns the code, prompts and rules if we part ways?	You do. They're in your repositories from day one.
What stops working if we stop paying you?	Nothing. There's no licence fee, and you pay model providers directly.
How do we know an answer is right and correctly scoped?	Your HR and accounting leads score it on your own questions, asked as six different people.
Can we change models later?	Yes, without a rebuild.

Use the AI you already pay for

Copilot and your vendors' AI cover the standard work: email, documents and questions about one report. Check what your licences include before you buy anything new. We build the layer for what only your companies know.

Want a second pair of eyes on your answers?

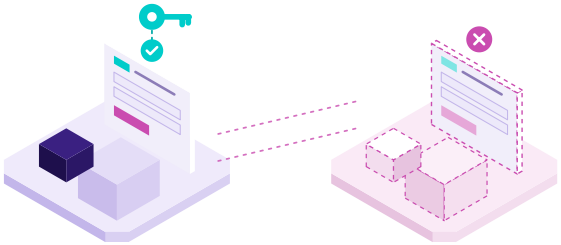
Book a Job Trace at ninetwothree.co. Pick one job, and in 45 minutes we trace it from the field to the owner's question.

Book a Job Trace

CHECK 19, IN MORE DETAIL

AI made it cheap to fake a supplier

Contractors move a lot of money to subcontractors, suppliers and payroll, so payment-change fraud and fake invoices are the sharpest risk.



$3,046,598,558

Businesses and individuals reported $3,046,598,558 in business email compromise losses to the FBI in 2025.

FBI IC3 2025 Internet Crime Report, 24,768 complaints

76%

of U.S. organizations experienced attempted or actual payments fraud in 2025, and 74% were affected by business email compromise.

AFP 2026 Payments Fraud and Control Survey, 465 treasury practitioners

In 2024 an Arup employee sent about US$25 million after a video call where the CFO and colleagues were deepfakes. CNN, May 16, 2024

Three defenses that still work when the copy is perfect

THE ATTACK
A copied sign-in page

1 **Phishing-resistant sign-in**

Passkeys or security keys for email, accounting and remote access, starting with anyone who can approve a payment. They won't sign in to a copied page.

CISA, Implementing Phishing-Resistant MFA, Oct 2022

THE ATTACK
A request that sounds like the owner

2 **A call-back rule**

Before changing bank details or resetting access, call back on a number you look up yourself.

FBI IC3 PSA I-120324-PSA, Dec 3, 2024

THE ATTACK
Ransomware

3 **Tested offline backups**

Encrypted, offline, and restored from in the last 90 days, with one copy ransomware can't reach.

CISA #StopRansomware Guide, Sept 2023

Who owns what

Your IT team or IT partner owns sign-in and backups. We help with the AI side: a written AI policy with the call-back rule, one governed company assistant and permission-scoped answers, with every request logged. We don't sell security monitoring.

General guidance, not legal or security advice. Work with your IT team or IT partner on any change to sign-in, backups or payment processes. Microsoft, Entra, Power BI, SharePoint and Copilot are trademarks of the Microsoft group of companies. Other product names are trademarks of their owners. NineTwoThree is an independent company and is not affiliated with or endorsed by Microsoft or any accounting software vendor. Copyright © 2026 923 Digital, LLC.