NGAME-CM — Independent Books Monitoring for Non-Profits

A test-site partnership from Audithentic.ai · NGAME™ continuous monitoring · October 2026

$0
Software license for test-site partners

~$500+
Dedicated mini PC, plus monitor, keyboard, and mouse

Read-only
QuickBooks access — cannot change your books

No daily click
The box takes the picture; the FRP responds to notices

> We do not wiretap QuickBooks. We take a scheduled picture of the books, compare it to the learned profile, and notify you if that picture looks meaningfully off. We do not see every save, and we do not replace the QuickBooks Audit Log.

> **This is not the earlier "repurpose an office PC" invitation**
>
> NGAME-CM only works if a machine stays on. A laptop that goes home, sleeps, or is shut down on Friday cannot watch the books over a weekend. The organization funds a small dedicated workstation that never sleeps. Audithentic.ai still provides the software, the install, and support for test-site partners at no license fee. The hardware is the one new cash cost, and it is the reason the watch actually runs.

Why a board would spend a few hundred dollars on a box

Governance, risk, and compliance (GRC) is a hard sell in a mission shop. It sounds like

binders, consultants, and a second full-time person. Most boards already have an annual CPA engagement and a trusted bookkeeper. Asking for “more oversight” can feel like accusing someone who has never given you a reason to doubt them.

That is the wrong frame. Occupational fraud is usually committed by long-tenured, trusted people, because those are the people nobody re-checks. The loss grows with the time the scheme runs. An annual audit looks backward at a sample. It cannot sit with the books every night, including the nights nobody is in the office.

NGAME-CM is not a GRC program, not an audit, and not a finding that you are “in compliance.” It is a small, always-on watch: a scheduled picture of the QuickBooks Online ledger, compared to what is normal for *your* organization, with a notice when that picture looks meaningfully unusual. The Financially Responsible Person (FRP) — typically the treasurer, executive director, or a board designee — is not asked to click a button every business day. After the system has learned your pattern, they look when something is off, and they still review the QuickBooks Audit Log in QuickBooks itself.

What $500 is, in board terms

A used-car repair. One catered board dinner. Far less than a single month of a mid-size disbursement scheme, and far less than hiring even a part-time internal auditor. You are buying a machine that does not go home and does not forget.

What you are not buying

A certified audit. A wiretap of every QuickBooks save. A replacement for the Audit Log. A cloud service that uploads your ledger. A daily chore for the treasurer. Software that writes to QuickBooks.

What “monitoring” means here

Notify the FRP of meaningfully anomalous events in the ledger profile. That is all NGAME-CM claims. The FRP decides whether the anomaly is a legitimate change, something to watch, or something to escalate. The board keeps every governance decision.

The workstation you will host

NGAME-CM runs on **one dedicated Windows mini PC** at your site — not on the bookkeeper's computer, and not on the FRP's personal laptop. Audithentic.ai installs and configures it. The FRP uses a browser bookmark on that machine when they want to see the lamp (last run, last result, days in a row, next scheduled time). After a proving period, they may also turn on email or text for MEDIUM/HIGH warnings or a failed night. Quiet nights send nothing.

Item	What to budget	Why it is required
Windows mini PC	About **$500** class (16 GB RAM, disk for a local language model)	Must stay on 24/7. Sleep, travel, and "I'll run it on my laptop" are how overnight and weekend activity used to go unseen.
Dedicated monitor, keyboard, and mouse	A basic office set that **stays with this PC**	The FRP (and the installer) must be able to stand at this box. Do not share the treasurer's home keyboard or borrow a screen from the front desk.
Power and network	Wall power, preferably a small UPS ($50–$150); wired Ethernet if you have it	A power blink kills the open watch. Internet is required for QuickBooks Online. Electricity is on the order of tens of dollars a year, not a generator study.
Software (test-site partners)	**$0 license** for the duration of the test engagement	Audithentic.ai provides NGAME-CM, installation, and technical support. Preferential terms if a commercial product is later offered to participants.
Bookkeeper / staff PCs	Nothing installed	How they use QuickBooks does not change. They need not be told the watch exists unless you choose to tell them.

> **Disk and RAM in plain terms**
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> The NGAME-CM software uses about 1 GB of disk. A local AI component (Ollama) adds roughly 2–5 GB and runs only on this mini PC — your financial data is not sent to a cloud language model. Daily snapshot files stay small, typically under 50 MB. This is a compact office computer, not a server room.

Why this conversation belongs in the board packet

> **Directors already owe a duty to protect assets. A watch that actually runs is one practical way to show you took that duty seriously.**
>
> Non-profits trust their financial staff — and that trust is usually deserved. The fraud literature is still blunt: schemes last longer, and cost more, where oversight is thin, duties are concentrated in one person, and the only independent look is last year's audit. Most organizations your size cannot staff a continuous internal audit function. NGAME-CM was built for that gap: independent observation that does not require a new hire, does not interrupt program staff, and does not wait for the treasurer to remember a daily ritual.

If the books are clean, you gain something boards rarely have: a documented period of independent monitoring, not a feeling. If something unusual appears, you learn it from a notice to the FRP — not from a donor, a bank, or next year's auditor. Either outcome is governance. Neither outcome is an accusation on day one.

The landscape: why non-profits are exposed

Mission-driven organizations are structurally easier to steal from than they like to admit — not because people are worse, but because the controls are thinner:

Trust-first culture

Goodwill is a strength in programs and a weakness in money. Questioning a long-serving bookkeeper can feel like a breach of community. So it often does not happen until a loss is already large.

Thin oversight capacity

No internal auditor. No fraud officer. No budget for a monitoring staff. The annual CPA engagement is a sample of the past. It is not a nightly watch.

One person, many keys

A single bookkeeper or controller often records, pays, and reconciles. Without separation of duties, there is no internal check. NGAME-CM is the outside observer that compensates for that structure — it does not replace your bookkeeper.

Risk factor	Why it matters	How NGAME-CM helps
Long-tenure bookkeepers	Trust accumulates; informal shortcuts stop being questioned	The statistical baseline is objective. It cannot be charmed, tired, or loyal.
Annual audit as the only independent look	A scheme that runs 12–24 months can do six-figure damage before anyone samples it	After training, a scheduled picture is taken every calendar day, including weekends. An unusual population shift is visible on the next snapshot — not “every save,” and not next year’s fieldwork.
Small transaction volumes	Odd records hide more easily when there is little traffic to compare them against	NGAME-CM watches population-level change across transaction types, not only large-dollar outliers.

Risk factor	Why it matters	How NGAME-CM helps
Board packs are curated	Directors see reports, not the underlying churn of vendors, bills, and payments	The FRP has an independent lamp on the dedicated box, outside the normal reporting chain.

What NGAME-CM does — in plain English

NGAME™ is a companion application, not a QuickBooks add-in. NGAME-CM is the always-on form of that companion. It runs on the dedicated mini PC and connects to QuickBooks Online through Intuit's official, **read-only** authorization. At a scheduled hour it downloads a picture of activity across the transaction categories NGAME already knows — vendors, bills, payments, payroll, bank activity, and more — and asks how stable each record population was compared with your own learned profile.

For about 30 business days (Phase I), the clock builds that profile. Saturday and Sunday do not add a training column. No fraud-style grades are issued while the system is still learning. The FRP still reviews the QuickBooks Audit Log on the schedule in the operations guide (in QuickBooks Online, not inside NGAME).

From day 31 onward (Phase II), the same clock takes an anomaly picture every calendar day, weekends included. When a category behaves far from your baseline — a burst of new vendors, a wave of disappeared invoices, payments to accounts that just appeared — the dashboard lamp shows overall risk and plain-language warnings. A local language model on the mini PC helps put statistics into readable English. No financial data is sent to a cloud AI service for that step.

The bookkeeper's work is unchanged. Nothing is installed on their PC. NGAME-CM does not write to QuickBooks.

> **NGAME-CM reports anomalies. It does not make accusations, and it does not perform an audit.**
>
> A statistical anomaly in vendors could be a legitimate onboarding push, a data cleanup, or a

> problem. NGAME-CM cannot tell those apart. The FRP looks at the records, applies judgment, and decides whether to wait, watch, or escalate. The product is an early-warning instrument. The FRP is the decision-maker. The board remains the governing body.

What your organization receives

Unattended snapshot monitoring — Included

A scheduled picture of the books on a machine that stays on. No daily green-button ritual. After training, weekends are included — which is the point of paying for hardware that does not go home.

Professionally run install — Included

Audithentic.ai installs NGAME-CM, completes QuickBooks authorization, sets the never-sleep policy, and leaves the clock running. Your organization hosts the box and names the FRP. The FRP is not asked to use Terminal or PowerShell.

Single-day and multi-day signals — Included

Beyond one unusual night, NGAME's multi-day pattern alert is built for slow, careful change that looks innocent day by day. Credit Card Watch runs with the fraud-period picture.

FRP-controlled reporting — Included

Results live on the dedicated PC. The FRP controls what is said to the board. A designated contact can be named for MEDIUM and HIGH warnings. NGAME-CM does not email your staff, your auditor, or anyone you have not chosen.

Research partnership Included

Test-site partners help validate a monitoring method at the intersection of accounting and computer science. Participation is meant to improve a tool for organizations that will never staff an internal audit shop.

Written close-out Included

At the end of the agreed period, Audithentic.ai provides a written summary of observations and the statistical health profile of the QuickBooks data — a record the FRP can share with the board if the board wants it.

What we ask of your organization

What we need	Details	Effort / cost
A dedicated always-on workstation	Windows mini PC (~$500 class), plus a monitor, keyboard, and mouse that stay with that PC. Place it where it can remain powered and on the network. A small UPS is strongly recommended.	One-time hardware purchase (organization or a designated donor). Not optional for NGAME-CM.
Read-only QuickBooks Online access	OAuth through Intuit's official channel. You authorize; NGAME-CM receives a read-only token. You can revoke it in QuickBooks settings at any time.	One-time, on the order of 10 minutes during install
A named Financially Responsible Person	A person authorized to act for the board on financial oversight. They do not install software. They do not click daily. They review the lamp (and optional notices) and still use the QuickBooks Audit Log in QuickBooks.	Quiet nights: minutes, if they look at all. MEDIUM/HIGH: time to inspect records. Weekly Audit Log review as in the operations guide.
A 30-business-	The clock builds the baseline. The	No daily click. The box must

What we need	Details	Effort / cost
day learning period	bookkeeper works normally. No anomaly grades during this build. The FRP's Audit Log habit still matters.	stay on.
Discretion during the test	We ask that the engagement not be advertised to the bookkeeper or finance staff unless the board chooses otherwise. Need-to-know is a fraud-monitoring norm, not a slight.	Judgment, not a legal gag

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Legal and privacy protections

These are the questions counsel and a careful treasurer will ask before anyone connects QuickBooks to another application.

What the API access means legally

QuickBooks Online uses OAuth 2.0 — the same family of authorization used by banking and payroll apps. The token granted to NGAME-CM is scoped to read operations. Intuit's API rejects create, change, and delete with a read-only token. That is a platform constraint, not only a promise from us.

Your QuickBooks settings list connected apps and their permissions. You can revoke NGAME-CM without calling us. Revocation takes effect immediately.

What data leaves your premises

NGAME-CM processes the download on the dedicated mini PC. Those files are not uploaded to an Audithentic.ai cloud, and they are not sent to a cloud language model for the warning text. The FRP views results on that PC.

The research exception is an independent mirror: Ron Turner may connect with the same read-only token and run the same analysis on his own machine. No ledger files are copied between the two installations.

Personnel privacy

NGAME-CM analyzes transaction-type populations — how many records of each type exist and how stable that population is. It does not harvest Social Security numbers or salaries as a personnel file. Where payroll records are a transaction type, they are counted as a population unless the FRP drills into QuickBooks itself.

Confidentiality of findings

Anomaly output and engagement notes are between Audithentic.ai and the FRP. If a picture looks serious, whether to involve counsel, an auditor, or anyone else is entirely your organization's decision.

Not an employment or audit engagement

This is a research partnership, not a commercial audit. Audithentic.ai is not your employee, contractor-auditor, or fiduciary agent. We do not provide legal, accounting, or investigative services. A written Memorandum of Understanding (MOU) will say so before the token is issued.

Concern	Answer
Can NGAME-CM change our QuickBooks records?	No. Read-only OAuth is enforced by Intuit. Write operations are rejected.
Does our ledger leave our control?	Processing is local on the dedicated PC. The developer's optional mirror is a second local copy with the same token — not a cloud database of your books.
Can we stop at any time?	Yes. Revoke the QuickBooks connection. No notice is required, though a conversation is appreciated.
What happens to files at the end?	Audithentic.ai deletes local copies of your ontology files on the developer installation. The mini PC and its files remain yours.

Concern	Answer
Who is liable if a legitimate change is flagged?	NGAME-CM flags statistical anomalies, not fraud. The FRP interprets. The MOU will state that Audithentic.ai is not liable for actions your organization takes in response.
Does this satisfy grant, insurance, or GRC checklists?	No. It is not a certified audit, GAGAS examination, or internal-control attestation. Some donors and insurers look favorably on documented monitoring. Do not list NGAME-CM as proof that you "passed GRC."

What gets watched — in non-profit terms

NGAME-CM watches the record population of each QuickBooks transaction category at once. For a typical non-profit, the categories that tend to matter operationally include:

Category	What NGAME-CM is sensitive to	Fraud pattern it can surface
Vendors	Sudden batches of new vendors; add-and-delete in the same week	Shell vendors created to support false disbursements
Bills	Spikes in new bills; bills from vendors that just appeared	Bills for goods or services that were never provided
Bill payments	Payment runs to recently added vendors; payments out of line with the bill population	Money leaving without a legitimate underlying obligation
Expenses	Unusual mix of charges; personal-looking payee names at a high add rate	Personal spending parked in program or office categories
Employee payroll	New employee records off-cycle; pay-rate churn	Ghost employees
Chart of Accounts	New accounts without an operational story; reclassifications	Hiding disbursements off the usual review path

Category	What NGAME-CM is sensitive to	Fraud pattern it can surface
Recurring transactions	New auto-pays; amounts changed on existing schedules	Quiet scheduled payments to an account the fraudster controls
Bank transactions	Unusual deletion or alteration; transfer spikes	Concealment after an unauthorized movement of funds
Contractors	New contractor records lining up with payment runs	Ghost contractors on the 1099 path

A picture can miss a post-and-erase that happens entirely between two scheduled snapshots. That is a limit of snapshot monitoring, not a footnote we hide. The QuickBooks Audit Log remains the FRP's place to inspect event history in the QuickBooks interface.

When a warning appears

After a Phase II picture, the lamp shows overall risk, management warnings, and the elevated categories. Three levels:

Statistically extreme HIGH

More than 3 standard deviations from the trained baseline for that category. Under ordinary variation, a random day this unusual is rare (on the order of once in hundreds of days). The FRP should look at the underlying QuickBooks records promptly.

Noteworthy MEDIUM

More than 2 standard deviations from baseline. Unusual, not extreme. Roughly 1 in 20 ordinary days can land here. Review the category; escalate only if the records do not make sense.

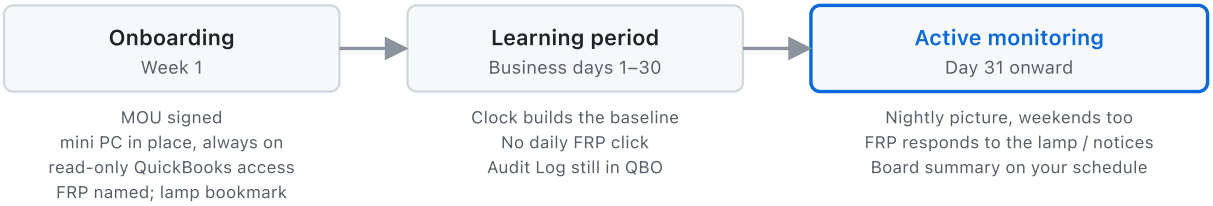
Within range
Inside the organization's learned day-to-day variation. The lamp confirms the picture ran. No action required unless you are doing a scheduled Audit Log review.

The FRP's three choices

FRP decision	When it fits	NGAME-CM's role after that
No action — known business reason	A vendor batch, a migration, or another event the FRP already authorized	The event is logged; monitoring continues
Watch — look again tomorrow	Notable, not explained, not yet alarming	Later pictures and the multi-day signal show whether the shift persists
Escalate to leadership or counsel	The records in QuickBooks cannot be explained by normal operations	NGAME-CM's job ends. Response is yours — counsel, external review, or law enforcement as you decide

> **NGAME-CM never contacts your staff, your auditors, or law enforcement.**
>
> Information flows from QuickBooks to NGAME-CM to the FRP (and, if you enable it after the proving period, to the FRP's chosen mail or text). Nothing is auto-sent to anyone else. Everything after a warning is your decision.

Engagement timeline



Phase	Duration	What happens	Who is active
Onboarding	Week 1	MOU signed; mini PC, monitor, keyboard, and mouse in place and set never to sleep; read-only QuickBooks authorization; FRP briefed; NGAME-CM installed; lamp bookmark created	Audithentic.ai + FRP + board signatory
Learning (Phase I)	Business days 1–30	The clock adds one training column each business day; bookkeeper works normally; no anomaly grades; FRP reviews QuickBooks Audit Log on the agreed cadence	The box + FRP (oversight, not a daily click)
Active monitoring (Phase II)	Day 31 through the agreed end date	Scheduled picture every calendar day; FRP uses the lamp and, after the proving period, may enable mail or text for MEDIUM, HIGH, or a failed night; board hears from the FRP on whatever schedule the board wants	The box + FRP (exception response) + board (periodic)
Close	Agreed end date	Written summary; developer copies of your files deleted; debrief; optional conversation about later research publication (no identifying data without consent)	Audithentic.ai + FRP + board

Roles

Role	Party	Responsibilities
Financially Responsible Person	Named by your organization	Owns the watch from the board's side; reads the lamp; acts on MEDIUM/HIGH; keeps the Audit Log habit in QuickBooks; maintains confidentiality; reports to the board on the agreed schedule. Does not click to take the nightly picture.
Board signatory	Chair, treasurer, or executive director	Signs the MOU; funds or authorizes the workstation; receives FRP summaries; decides if a warning becomes a governance matter
NGAME technical contact	Ron Turner / Audithentic.ai (or a designated consultant)	Installs the box, OAuth, scheduler, and never-sleep policy; optional independent mirror; confidentiality; close-out summary
Designated contact	Named by your organization	Available when the FRP wants a second set of eyes on a MEDIUM or HIGH warning
Bookkeeper / finance staff	Your organization	No NGAME role. Their ordinary QuickBooks work is what the pictures describe.
Counsel	Yours (optional at start)	May review the MOU; becomes central only if the FRP escalates a serious unexplained anomaly

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Questions boards actually ask

Question	Answer
Why isn't this free like the earlier test-site page?	The software still is, for partners in this program. Continuous monitoring is not free of physics. A computer that sleeps cannot take the 2 a.m. or Sunday picture. The mini PC, monitor, keyboard, and mouse are the honest cost of a watch that stays on duty.
Can we use a spare laptop we already	Only if it can live at the site, stay powered, never sleep, and not be someone's travel machine. In practice, a cheap dedicated mini PC fails

Question	Answer
own?	less often than a “spare” that still has another job. If a true spare can meet the always-on rule, talk with us before you buy.
Will the bookkeeper know?	Not unless you tell them. Nothing is installed on their PC. Many monitoring programs stay need-to-know because publicity changes behavior — including the behavior you are trying to observe.
What if our bookkeeper is completely trustworthy?	Then NGAME-CM should spend the engagement confirming a quiet profile. A clean period is evidence, not an insult. The board gets a file. The bookkeeper, if you later choose to say so, gets implicit validation.
What if something looks serious?	You get an anomaly report, not a fraud verdict. The FRP reads the QuickBooks records, calls counsel if needed, and the board decides. Audithentic.ai has no duty to phone a regulator or the police.
What qualifies someone to be FRP?	Board trust and authority over financial oversight. Not a CPA, not a programmer, not a fraud examiner. Judgment, discretion, and access to the dedicated PC.
How much FRP time, really?	Not a daily click. Quiet periods can be a glance at the lamp when they are on site, plus the Audit Log cadence in the operations guide. A MEDIUM or HIGH warning takes as long as it takes to understand the records — that is the job, and it should be rare if the books are ordinary.
Is this “GRC”?	It is a monitoring appliance that supports governance. It is not a GRC platform, a policy binder, or a certification. If a grant form asks whether you have continuous auditing, the honest answer is still no. If it asks whether the board has an independent, scheduled look at ledger-profile change, this is that look.
Can we pause or stop?	Yes. Revoke QuickBooks access. Unplug the box if you must (the watch then stops — which is why we ask you not to, until you mean to end the engagement).
Is this the commercial product?	No. This is a research deployment to validate the method on live books. No license fee for test-site partners. No obligation beyond the MOU. Participants will be offered preferential terms if a commercial offering follows.

Starting the conversation

The next step is not a purchase order for software. It is a board-level decision to host a small always-on workstation and to name an FRP. Hardware can be bought after that conversation, with Audithentic.ai's spec in hand so you do not over-buy.

To begin

Item	Who
Board approval and MOU signature	Chair, treasurer, or executive director
Authority to purchase (or accept donation of) the mini PC kit	Board or a named donor
FRP named	Board
QuickBooks Online read-only authorization	FRP or QBO administrator, at install
On-site (or hybrid) install visit	FRP + Audithentic.ai technical contact

What Audithentic.ai provides

Item	Who
Draft Memorandum of Understanding	Audithentic.ai
Hardware spec (mini PC class, RAM, disk, peripherals)	Technical contact
NGAME-CM installation, OAuth, scheduler, never-sleep setup	Technical contact
FRP operations guide and lamp bookmark	Technical contact
Support for the test period	Technical contact
Written close-out summary	Audithentic.ai

> ### A briefing is not a commitment
>
> We invite the board chair, treasurer, executive director, and/or counsel to a 60-minute briefing. We will walk through what the box does and does not do, put the hardware cost on the table without apology, and leave a draft MOU. There is no fee to listen, and no pressure to host a machine you do not want. We would rather a board decline with clear eyes than approve a “free tool” that cannot watch the books on Sunday.

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