Finance agents on Katonic: the list

35 agents across nine areas, for a finance department in any industry

A finance department's work runs through its ledger, its payables and receivables, its banks, its planning and tax systems, and the policies and contracts around them. Every agent reaches them in one of four ways, all through the same tool gateway and the same approval rules:

	HOW EACH AGENT CONNECTS
01	**A file the user uploads** in the conversation: an invoice, a bank statement, a supplier statement, a contract, an expense claim.
02	**A knowledge source.** The accounting manual, the purchasing and expense policies, the delegation of authority, loan agreements and supplier contracts are indexed in the Knowledge Engine, with each reader's permissions kept.
03	**An imported API.** The company gives Katonic the description of an API it already runs, and the operations it chooses become tools. This is the route to systems of record: the ledger, payables, receivables, the vendor file, bank balances.
04	**An MCP server from the catalogue,** deployed inside the company's own cluster. This is the route to the data warehouse, reporting databases and web search.

System names are left out on purpose. The company supplies the address and the sign-in. Nothing here is a tested integration with a named product.

THE NINE AREAS

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AREA 01

Accounts payable

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
AP Document Triage Agent	Reads what arrives in the payables inbox, says what each document is, pulls out the fields, and proposes the queue it belongs in	Documents as uploaded files or from the inbox through an imported API	A payables clerk confirms the queue and the fields. The agent enters nothing in the ledger
Invoice Matching Agent	Matches a supplier invoice to the order and the goods receipt, and lists every difference	The invoice as an uploaded file; the order and receipt through an imported API	Accounts payable approves every payment
Duplicate Invoice Check Agent	Lists invoices that look like ones already entered or paid: same supplier and amount, a number that differs by a character, the same document sent twice	Invoices and payment history through an imported API or a reporting database	A payables clerk decides which are duplicates and blocks them
Payment Run Check Agent	Before a payment run is released, lists what changed since the last one: new payees, changed bank details, amounts above the usual, invoices paid early	The proposed run and the vendor file through an imported API	The payments approver releases the run. The agent releases nothing

AREA 02

Vendor file and purchasing

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Vendor Record Check Agent	Lists vendor records that are incomplete, look like the same vendor twice, or carry a contract near its renewal date	The vendor file through an imported API; contracts as a knowledge source	The vendor file owner corrects, merges or renews
Bank Detail Change Check Agent	Takes a request to change where a vendor is paid, compares it with the record and the request's history, lists what does not fit, and prepares the call-back sheet	The request as an uploaded file or a ticket; the vendor file through an imported API; the procedure as a knowledge source	A person calls the vendor on a number already held, and a second person approves the change. The agent changes no record
Supplier Statement Reconciliation Agent	Compares a supplier's statement with the payables ledger and lists invoices, credits and payments that appear on one side only	The statement as an uploaded file; the ledger through an imported API	A payables clerk follows up each difference
Purchasing Policy Q&A Agent	Answers a colleague's question from the purchasing policy and the delegation of authority, cites the clause, and says when they are silent	Policies as a knowledge source	It informs. Any exception goes to the policy owner

AREA 03

Receivables and collections

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Collections Reminder Agent	Lists overdue invoices by age and customer, and drafts each reminder from the account history and the agreed terms	Open items through an imported API; terms as a knowledge source	A credit controller reads and sends every reminder
Cash Application Agent	Proposes which open invoices an incoming payment settles, from the remittance advice and the bank line, and lists what it could not place	Bank lines and open items through an imported API; remittance advice as an uploaded file	A receivables clerk confirms each match. The agent posts nothing
Dispute and Deduction Check Agent	Sets out a customer's short payment or dispute against the order, the delivery record and the contract, and says what supports it	The dispute as a ticket or uploaded file; records through an imported API; the contract as a knowledge source	A credit controller accepts, rejects or credits
Customer Credit Review Agent	Prepares the review file for a business customer's credit limit: payment history, exposure, filed accounts, and what has changed	History through an imported API; filed accounts as uploaded files	A credit manager sets every limit. The agent is for business customers and decides nothing about an individual

AREA 04

Close and reconciliation

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Bank Reconciliation Agent	Matches bank statement lines to ledger entries, proposes the matches it is sure of, and lists the rest with a likely reason	Statement lines and ledger entries through an imported API or as uploaded files	An accountant confirms the matches and clears each open item
Account Reconciliation Agent	Prepares a balance sheet account reconciliation: the balance, what makes it up, items that are old or unexplained, and the supporting documents found	Ledger balances through an imported API or a reporting database; support as uploaded files	The preparer signs the reconciliation and the reviewer approves it
Journal Entry Review Agent	Reads proposed and posted manual journals against the accounting manual and lists those that need a second look: no support, a round amount, an unusual account pair, posted late or by an unusual user	Journals through an imported API or a reporting database; the manual as a knowledge source	The controller reviews each one. The agent posts and reverses nothing
Intercompany Difference Agent	Lists balances and transactions that two group companies record differently, with the amount and the likely cause	Ledgers through an imported API or a reporting database	The two accountants agree the correction

AREA 05

Reporting and planning

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Finance Reporting Agent	Drafts the monthly finance pack from the closed figures, in the company's format, with each figure traced to its source	Closed figures from a reporting database, read only	The financial controller reviews and issues the pack
Variance Commentary Agent	Drafts the explanation of each variance against budget and prior period from the transactions behind it, and marks where it could find no cause	Actuals and budget from a reporting database, read only	The business partner edits and owns the commentary
Budget Forecasting Agent	Updates the forecast from the latest actuals and stated assumptions, and runs the scenarios the planner asks for	Actuals and plan data from a reporting database; assumptions as an uploaded file	The planning lead sets the assumptions and approves the forecast
Board Pack Check Agent	Checks a draft board or management pack for figures that disagree between pages, totals that do not add up, and statements the numbers do not support	The draft as an uploaded file; closed figures from a reporting database	The finance director signs off the pack

AREA 06

Treasury and cash

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Cash Position Agent	Sets out the day's cash position by bank, account and currency, and lists movements above a set amount	Balances and movements through an imported API, read only	The treasurer decides any transfer. The agent moves no money
Cash Forecast Agent	Prepares the short-term cash forecast from open payables, open receivables and known commitments, and shows what changed since the last one	Open items through an imported API or a reporting database	The treasurer approves the forecast
Loan Covenant Check Agent	Works out each covenant from the latest figures against the loan agreement's definitions, and shows the headroom and the clause	Figures from a reporting database; agreements as a knowledge source	The treasurer confirms the calculation and reports to the lender

AREA 07

Expenses and payroll checks

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Expense Claim Check Agent	Checks an expense claim against the policy: missing receipts, limits passed, a claim made twice, and cites the rule	The claim through an imported API or as an uploaded file; the policy as a knowledge source	The approving manager approves or returns every claim
Card Transaction Coding Agent	Proposes the account, cost centre and tax code for each company card transaction from the receipt and past coding	Transactions through an imported API; receipts as uploaded files	The cardholder or the finance team confirms the coding
Expense Policy Q&A Agent	Answers an employee's question from the travel and expense policy, cites the clause, and says when it is silent	The policy as a knowledge source	It informs. Any exception goes to the policy owner
Payroll Variance Check Agent	Compares a payroll run's totals with the last run and the headcount changes, and lists differences that have no stated cause	Run totals from a reporting database, read only	The payroll manager resolves each one before the run is approved. The agent assesses no employee

AREA 08

Tax and e-invoicing

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
E-Invoice Check Agent	Checks an outgoing or incoming electronic invoice against the required fields and the rules of the country it is for, and lists what would be rejected	The invoice file as an upload or through an imported API; the country rules as a knowledge source	The billing or payables team corrects and submits. The agent submits nothing
Indirect Tax Return Preparation Agent	Prepares the working papers for a VAT or sales tax return from the period's transactions, with the totals traced and the unusual items listed	Transactions from a reporting database, read only	The tax manager reviews and files the return
Tax Code Check Agent	Lists transactions whose tax code does not fit the supplier, the customer, the goods or the place of supply	Transactions through an imported API or a reporting database	A tax accountant corrects each one
Transfer Pricing File Agent	Drafts sections of the transfer pricing file from the intercompany agreements and the year's transactions, in the company's format	Agreements as a knowledge source; transactions from a reporting database	The tax manager edits and signs the file

AREA 09

Control, audit and fraud

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Accounting Policy Q&A Agent	Answers a colleague's question from the accounting manual and the group's policies, cites the paragraph, and says when they are silent	The manual and policies as a knowledge source	It informs. A judgement on treatment goes to the technical accounting lead
Payment Fraud Check Agent	Before payment, lists payments that carry the marks of fraud: a payee changed days before, an invoice just under an approval limit, a request that came by email alone	The proposed payments, the vendor file and its change history through an imported API	The payments approver holds or releases each one
Control Evidence Agent	Gathers the evidence for a control test from the systems that hold it, checks it against the control's description, and lists what is missing	Records through an imported API or a reporting database; the control library as a knowledge source	The control owner confirms the evidence and the tester concludes
Audit Request Preparation Agent	Takes the auditor's request list, finds the document or the report for each line, and marks what it could not find	The list as an uploaded file; documents as knowledge sources; reports from a reporting database	The controller reviews and releases everything that goes to the auditor

WHAT EVERY AGENT HAS IN COMMON

01 **It runs on the company's own infrastructure or private cloud,** with a model the company serves. Ledger, vendor, bank and payroll data stay there.

02 **Every tool call passes the company's policy.** A policy can allow a tool, record its use, hold it for a person's approval, or block it, for the whole company or for one entity or team.

03 **A tool that changes something waits for approval** unless the company has decided otherwise for that tool. That is how no payment, journal, vendor record or return changes unapproved.

04 **Duties stay apart.** An agent is given the tools for one job. The agent that reads a bank detail request holds no tool that changes the vendor file or releases a payment.

05 **The agent acts as the person using it.** Where the company's API checks the caller, Katonic passes the signed-in user's identity, and the agent cannot claim another.

06 **Every call is recorded,** with who asked, which tool, and what was decided, and an agent, a tool or a whole server can be switched off at once. The record is there for the control owner and the auditor.

WHERE TO START

Pick work where reading is slow, the decision stays with a person, and no money moves on the agent's word.

THREE PLACES THAT FIT

Accounting Policy Q&A

Colleagues ask what the manual says and get the answer with the paragraph cited. No ledger is touched, so it can run on day one.

Supplier Statement Reconciliation

The agent lists each difference between a statement and the ledger. A payables clerk follows up.

Bank Detail Change Check

The agent lists what does not fit and prepares the call-back. Two people make the change.

One entity, one process, invented data first. Then beside the manual process, measured against it.

Each one prepares the work. A named person decides.

About Katonic AI

Katonic AI builds the platform that organisations use to build, run and govern AI agents on their own infrastructure: in their own data centre, in a private or sovereign cloud, or with no connection to the internet at all. The platform is in production with governments, banks, telecom operators and utilities. Katonic is certified to ISO 27001.

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