AI agents for the work around the ledger and the payment

Agents that read your policies, your accounting manual and your ledger and payment records, prepare the work, and stop for a named person. On infrastructure you control.

THE PROBLEM

Among the public templates and vendor pages we read, one template approves small invoices by itself and one vendor's agents approve and reject expense claims. Of 196 public interface descriptions from 23 publishers, 159 import; they carry 6,199 operations, 3,510 sent as changes, so tools are chosen one by one.

HOW IT WORKS, IN THREE STEPS

STEP 01

Connect what the agent may read.

The accounting manual, purchasing and expense policies, the delegation of authority and supplier contracts become knowledge sources, with each reader's permissions kept. The ledger, payables, receivables and the vendor file are reached through the description of an interface you already run; closed figures through a reporting database, read only.

STEP 02

Decide where it stops.

Every tool call passes your policy. A tool that changes a payment, a journal or a vendor record waits for a named person.

STEP 03

Run it where the data lives.

In your data centre or your private cloud, on a model you serve.

THE RULE EVERY AGENT FOLLOWS

It prepares. A named person decides.

Thirty-five agents in nine areas

Accounts payable	AP Document Triage. Invoice Matching. Duplicate Invoice Check. Payment Run Check
Vendor file and purchasing	Vendor Record Check. Bank Detail Change Check. Supplier Statement Reconciliation. Purchasing Policy Q&A
Receivables and collections	Collections Reminder. Cash Application. Dispute and Deduction Check. Customer Credit Review
Close and reconciliation	Bank Reconciliation. Account Reconciliation. Journal Entry Review. Intercompany Difference
Reporting and planning	Finance Reporting. Variance Commentary. Budget Forecasting. Board Pack Check
Treasury and cash	Cash Position. Cash Forecast. Loan Covenant Check
Expenses and payroll checks	Expense Claim Check. Card Transaction Coding. Expense Policy Q&A. Payroll Variance Check
Tax and e-invoicing	E-Invoice Check. Indirect Tax Return Preparation. Tax Code Check. Transfer Pricing File
Control, audit and fraud	Accounting Policy Q&A. Payment Fraud Check. Control Evidence. Audit Request Preparation

Also in the pack: the full list of what each agent reads and where it stops, and the white paper “AI agents inside the finance department”, with sources.

Seven questions to ask before an agent touches a payment or a ledger

01 Where does it run, and where is the model?

02 Does it keep each person’s permissions?

03 Which tools change a payment, a journal or a vendor record, and does each wait for a person?

04 Where is the step at which a named person approves?

05 Can one agent hold two halves of a duty, such as changing a payee and paying it?

06 What is recorded, and for how long?

07 Can we stop one agent, one tool, or all of them, at once?

WHERE THE PLATFORM RUNS TODAY

In production at a top-tier bank in Asia, air-gapped, inside the bank’s own perimeter.

MODON built its AI Centre of Excellence on Katonic inside the Kingdom of Saudi Arabia.

ePLDT, the ICT arm of the Philippines’ largest telco, selected Katonic to power Pilipinas AI, a sovereign AI cloud hosted in the Philippines.

Where to start

One entity, one process, invented data first. An accounting policy Q&A agent can run on the first day, because no ledger is touched.

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