Managing spend across a company's *AI agents*

Once a company runs more than a few agents, each with its own owner, it gets hard to say who can spend what. And a spending limit written into an agent's prompt won't stop it from paying.

Conto checks each payment request against company, team, and agent rules before your payment system pays it. On a managed wallet or a connected card, Conto won't sign the payment or release a single-use card until the request passes.

Three layers of rules

Company rules cover every agent. Use them to block suppliers and categories like gift cards, and to cap any single payment.

A team's rules apply only to the agents in that team. Operations might share one list of approved suppliers. Teams can also have their own cost centers.

Agent rules fit one agent's job. A sourcing agent might get a $10,000 monthly limit and need approval for anything over $500.

Limits apply to each agent separately, even inside a team. To split a department's budget, give each agent its share as a monthly limit.

Who can change the rules

Owners and admins write the company and team rules and set up approvals. Team managers can tighten their own team's rules, but loosening one waits for an owner or admin. Agents can't change any of it.

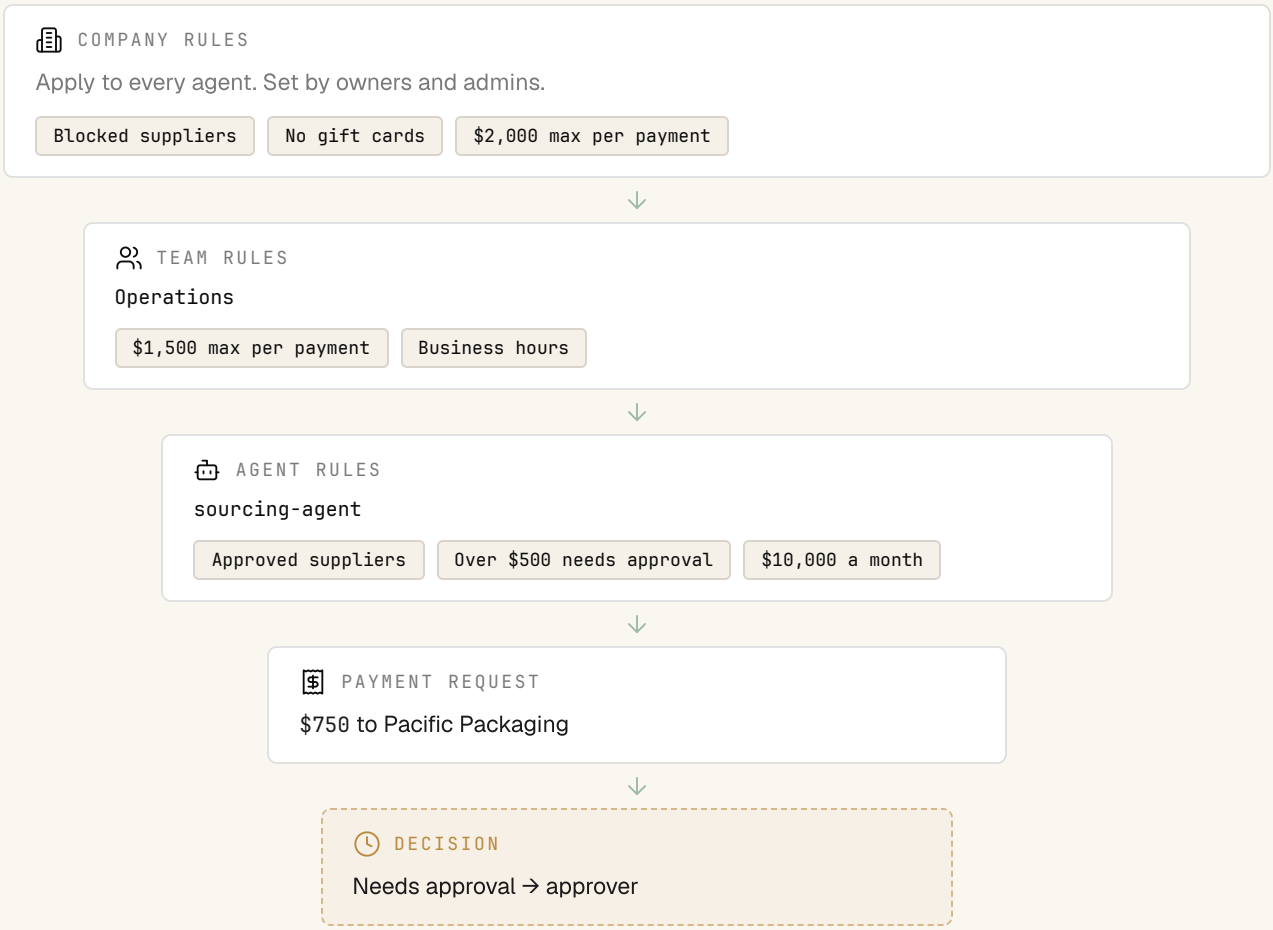
Policy changes are saved as numbered versions you can compare or roll back. An owner can also require a second owner or admin to sign off on them.

When an owner leaves

Someone who owns agents can't be removed from your workspace until those agents have a new owner. If an owner loses access another way, Conto freezes their agents until each one has a new owner and is restored.

What happens to a $750 request

The sourcing agent asks to pay Pacific Packaging $750. That's inside the company and team limits, but this agent needs approval for anything over $500, so it waits for an approver.



If any layer says no, the payment stops. Lower layers can only tighten the ones above them.

Approvals

For wallet payments, you can send approval requests to the agent's owner first and then to its team manager, and add a finance approver above an amount you choose. If nobody answers, the request escalates or expires on the schedule you set. A request over a hard limit is blocked, and no approval can release it.

Records and month-end close

Each payment made through Conto keeps its receipt, the rule that decided it, and who approved it. Map your spend categories to GL accounts once, then export wallet, card, and API payments in one file at month end. The export shows the agent and its team's cost center on every row.

To write your own policy, start with the spend policy template at `conto.finance/resources`.