POLICY ENGINE · RUNTIME CONTROLS

Set the rules once. Conto checks *every payment* before it settles

Define how your agents are allowed to spend. Conto evaluates every payment request the moment an agent tries to move money and returns one clear decision: **approve, deny, or route to a human.** The decision point is before settlement, not after.

THE PROBLEM

Spend rules usually live in prompts and API keys, with nothing enforcing them when a payment actually fires. The control belongs in the transaction path, where every request is checked the same way.

AMOUNT | VELOCITY | COUNTERPARTY | CATEGORY | TRUST | TIME | GEOGRAPHY | APPROVAL

POLICY CONTROLS

01

Spend limits

Per-transaction, daily, weekly, monthly, and scoped limits by agent, wallet, merchant, category, or project.

02

Counterparty rules

Require trusted recipients, block risky addresses, and route unknown counterparties to review.

03

Velocity controls

Catch broken loops, retry storms, and unexpected payment bursts before a wallet is drained.

04

Approval thresholds

Let routine payments clear while higher-risk requests pause for human review with full policy context.

HOW A DECISION IS MADE

STEP 01

Configure rules

Create policies for the agent, wallet, payment rail, category, counterparty, or approval path.

STEP 02

Evaluate every request

Conto checks the request against all active policies the moment the agent tries to pay.

STEP 03

Return a clear decision

Approved payments continue, denied requests stop, and exceptions route into approval workflows.

Policies combine with AND logic. A payment clears only when every assigned policy passes. Priorities and catch-all rules let you layer broad defaults under specific exceptions, and finance and security can always see which rule fired and why.

APPROVALS · HUMAN REVIEW

Only the payments that need *judgment* reach a human

Routine spend clears automatically. When a request crosses a threshold, Conto packages the full context and routes it to a reviewer, with the triggering policy, recipient, amount, and agent already attached.

REVIEW TOOLS

01

Threshold routing

Hold high-value or unusual requests while letting low-risk payments continue automatically.

02

Policy explanations

Show reviewers the exact rule that paused the payment so decisions do not depend on guesswork.

03

Timeout handling

Keep pending requests visible and bounded so stale approvals do not linger unnoticed.

04

Decision audit

Record who approved or denied the request, when it happened, and what payment state followed.

DECIDE FROM WHEREVER YOU ALREADY WORK

Slack	Email	Telegram	WhatsApp	Webhook
token	token	token	token	token

Requests dispatch to every configured channel in parallel. **Every link carries a signed, single-use action token (SHA-256).** The token is validated and consumed atomically, the first valid response wins, and the rest expire, so no decision ever lands twice.

HOW AN EXCEPTION CLEARS

STEP 01

Payment requires review

The request crosses a configured amount, trust, category, or workflow threshold.

STEP 02

Reviewer gets context

Conto presents the payment, policy result, counterparty, and agent in one decision surface.

STEP 03

Decision updates the flow

Approved requests execute. Denied requests stay blocked, with the reason preserved.

EXCEPTION TO DECISION FLOW

One exception, every channel, one decision. A policy exception becomes an approval request, **fans out to every configured channel in parallel**, and resolves on the first signed action token to come back.

EXCEPTION

A payment trips a policy. `$8,500` to `unknown-vendor.xyz` is over the monthly cap.

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APPROVAL REQUEST

Conto packages the full context and creates one request.

AGENT `procurement` · AMOUNT `$8,500` · RULE `monthly cap`

Slack	Email	Telegram	WhatsApp	Webhook
token	token	token	token	token

Dispatched in parallel. Every link carries a signed, single-use action token (SHA-256).

ONE-CLICK DECISION

The reviewer decides right from the message.

Approve · Deny

The token is validated and consumed atomically. First valid response wins. The rest expire, so no decision lands twice.

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RESOLVED

Approved, the payment executes. Denied, it stays blocked. Either way it is logged with who decided, when, and through which channel.

Routine spend never stops. Only exceptions ask a human, on whatever channel they already use.