POLICY ENGINE · RUNTIME CONTROLS

Set the rules before *agents spend*

The agent owner or budget holder sets limits, recipients, and approvers. Conto returns **approved, blocked, or needs approval** before your payment system pays.

THE PROBLEM

A budget in a prompt does not enforce itself. Put the check where the agent requests payment, before the wallet sends the money.

AMOUNT · FREQUENCY · RECIPIENT · CATEGORY · TRUST · TIME · LOCATION · APPROVAL

POLICY CONTROLS

01

Spending limits

Set a maximum per payment and a daily, weekly, or monthly budget. Add category or project limits.

02

Recipient rules

Allow approved recipients, block excluded ones, and decide when new recipients need review.

03

Payment frequency

Limit how many payments can be made in a period, including repeated requests and retries.

04

Approval thresholds

Hold payments above a review threshold. A hard spending limit still blocks the request.

HOW A DECISION IS MADE

STEP 01

Configure rules

Set the budget, approved recipients, and requests that need review.

STEP 02

Evaluate every request

Check the request against the spending rules assigned to the agent.

STEP 03

Return a clear decision

Requests that pass can proceed. Blocked requests stop. Others wait for approval.

Spending rules apply together. Passing one rule does not override another. A trusted recipient does not lift the budget. The payment record shows which rule determined the result.

APPROVALS · HUMAN REVIEW

Give reviewers the *details they need*

The reviewer sees who requested payment, the amount, the recipient, and the rule that requires approval.

REVIEW TOOLS

01

Threshold routing

Hold payments above your review threshold while other requests proceed within the rules.

02

Clear explanations

Show the rule that triggered review and the payment purpose.

03

Timeout handling

Set a deadline for review. Unanswered requests stay unpaid under the configured expiry rules.

04

Decision audit

Keep who decided, when, and through which channel with the payment result.

NOTIFY ANYWHERE. DECIDE BY EMAIL OR IN THE DASHBOARD

Slack	Email	Telegram	WhatsApp	Webhook
alert	approval link	alert	alert	alert

Email carries a one-time approval link. Slack, Telegram, WhatsApp and webhook alerts link to the dashboard. The first valid decision resolves the request.

HOW AN EXCEPTION CLEARS

STEP 01

Payment requires review

A request crosses an approval threshold or meets another rule that requires review.

STEP 02

Reviewer gets context

The reviewer sees the payment details, spending decision, recipient, and agent together.

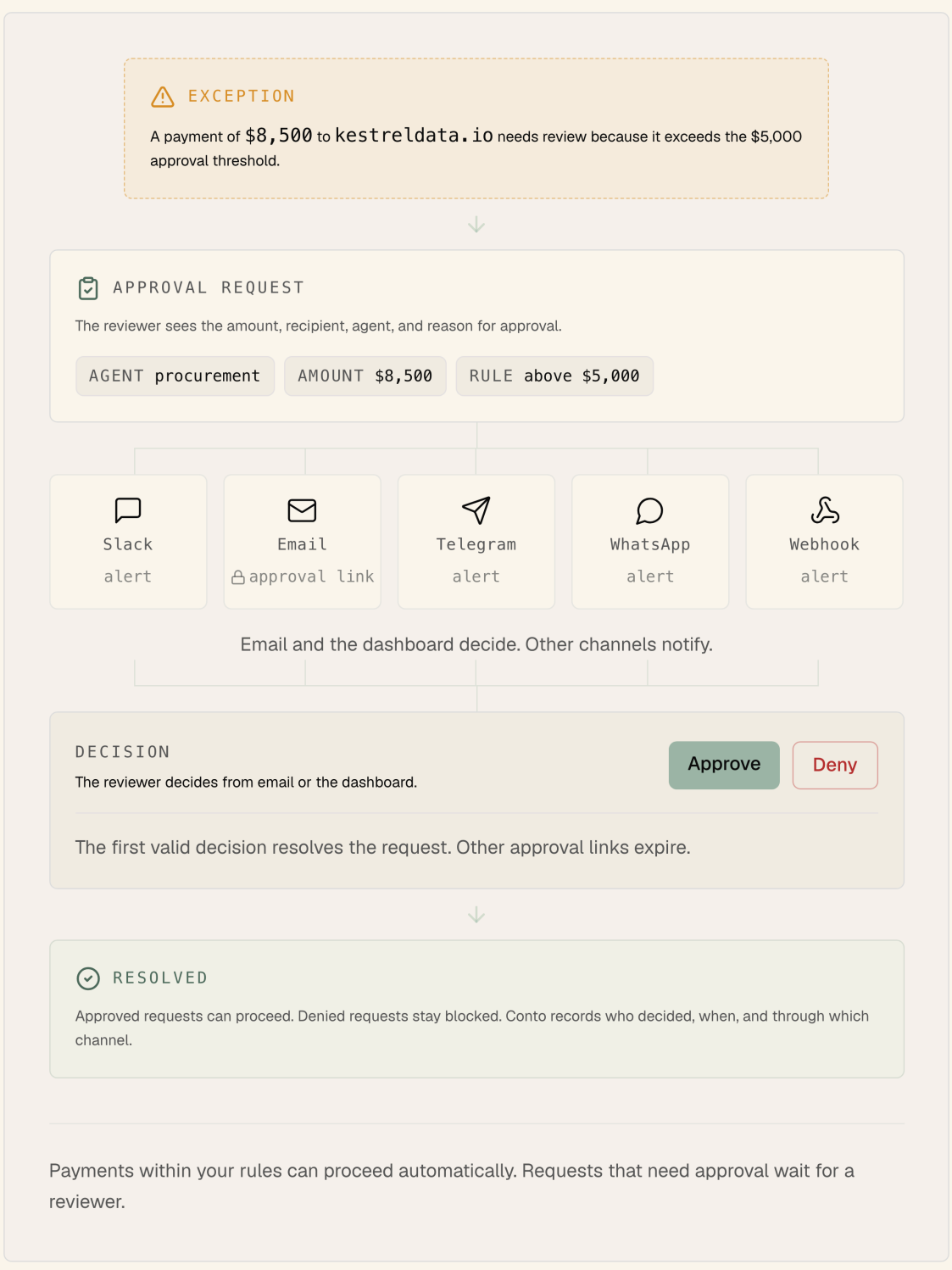
STEP 03

Decision updates the flow

Approved requests can proceed. Denied requests stay blocked. Payment status is recorded separately.

FROM REQUEST TO DECISION

An $8,500 payment needs review because it exceeds the $5,000 approval threshold in this example. Other spending limits still apply.



Payments within your rules can proceed automatically. Requests that need approval wait for a reviewer.