

AI Agents Got Credit Cards. Nobody Built the Fraud Stack.

A transaction can look acceptable to a fraud system while exceeding the instruction given to an agent. Make delegated spending authority explicit and enforceable.

HINTS, TIPS & TRICKS

- Connect each agent to a principal and accountable owner.
- Check delegation limits separately from fraud scoring.
- Route exceptions to someone who can investigate and act.

OPERATOR CHECKLIST

1. Inventory agents with payment access
2. Record limits and permitted purposes
3. Identify the enforcing mechanism
4. Set escalation and stop conditions
5. Retain decisions for review

COPY-READY PROMPT

Map [agent payment workflow]: principal, purpose, delegated limits, enforcement point, fraud checks and human review trigger. Test a request within fraud rules but outside delegation. Explain the expected denial and retained evidence.

SOURCE & PROVENANCE

Article claims: The edition distinguishes agent authorization scope from conventional identity, behavior and recourse assumptions.

Guidance: Derived design guidance, not a claim that all fraud products lack agent controls or a determination of dispute rights.

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