

AI Payments Reached Machine Speed. The Exception Desk Did Not.

Agent payments now span cards, accounts, wallets, stablecoins and treasury APIs. Fast authorisation still leaves finance with a human-speed problem when business context is stale or a technically valid payment is wrong.

HINTS, TIPS & TRICKS

- Design the exception ledger before the happy path goes live.
- Route by consequence and recovery deadline, rather than only by rail or error code.
- Keep mandate, risk checks and settlement state in one replayable packet.

OPERATOR CHECKLIST

- Capture mandate and human owner.
- Record rail and credential scope.
- Attach evidence and policy version.
- Log risk, approval and settlement states.
- Name dispute, kill-switch and recovery owners.

COPY-READY PROMPT

Build an exception-ledger record for a failed or disputed [payment workflow]. Include mandate, initiator, rail, credential scope, evidence, policy version, risk checks, approval state, settlement state, severity, owner, deadline, kill switch, dispute route and recovery proof.

SOURCE & PROVENANCE

Article claims: The issue reports agent-payment infrastructure spreading across multiple rails and highlights the resulting cross-system exception problem.

Operational guidance: The exception packet, routing approach and rollback drill are practical guidance based on the issue's Money Move.

Canonical package: 2026-06-26 · payload, final article, source digest, signal scan and section audit.