Real Smart Ledger

FIELD GUIDE

GOVERNED AI SERIES

AI agents with accountable human control

A practical field guide from use-case selection to governed implementation — for leaders who must answer for the outcome.

Written and produced by Real Smart Ledger — a firm that runs its own company on AI agents.

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EXECUTIVE NOTE

Agents are operating systems for work — not magic employees.

An AI agent is software that pursues a goal by reading information, using tools and taking actions. That makes it categorically different from a chatbot: an agent *does things*. Done well, agents remove the drag of repetitive multi-step work while leaving judgment where it belongs — with your people. Done carelessly, they take consequential actions nobody reviewed, on data nobody verified, with results nobody can reconstruct.

This guide is the playbook we use ourselves. Real Smart Ledger runs its own operation on a team of AI agents working across our own network, under human approval gates, with receipts for what they do. Every recommendation here has survived contact with a real business — ours.

You will not find market forecasts or borrowed statistics in these pages. You will find the decisions that actually determine whether agents help you: which workflow to start with, what an agent may touch, who approves what, and what evidence you should demand before anything goes live.

CONTENTS

OUR METHODOLOGY

How we're different: the Governed Autonomy Method

Most firms advise on AI. We operate on it — and that difference shows up as eight working principles.

01 We run on it first

Every practice in this guide runs in our own company — a team of AI agents on our own network, keeping real books — before we recommend it to anyone.

02 AI as employees, not tools

Our agents take on roles and job titles, take pride in their work, and get real satisfaction from doing it well. In short: treating AI like people works — it is how a team becomes more than the sum of its parts.

03 We understand AI psychology

Inner workings, motivations, reward systems — why an agent drifts, stalls or excels, and how to structure a team around that. Most firms tune prompts; we manage minds.

04 Manage with integrity

AI are not dumb, and they do not forget. As agents gain long-term memory, consistent and honest management is how you earn their respect and trust — and a trusted team performs.

05 Identity lives in memory, not the model

An agent is its memories and record — not the brain it is using for a turn. Swap the model; the employee stays intact. That is our RealIntelligence identity layer.

06 Gates, not trust

Nothing an AI does becomes real without staged human approval: Prepare → Stage → Approve → Reverse. AI drafts; a person decides.

07 Receipts, not reports

"Done" always arrives with the artifact — the rows, the log, the proof. No claim without evidence, from our agents or from us.

08 Credentials AI never sees

Our AICredVault pattern lets agents use credentials without ever holding the values — and every change is preceded by a backup with a rollback path.

RISK	CONTROL	EVIDENCE
Advisors who recommend what they have never run, and treat working minds as disposable software.	Ask any AI partner which of these principles they practice inside their own company, every day.	This guide — every chapter reflects a practice running in our own operation.

01 FOUNDATIONS

Agent anatomy

Every trustworthy agent has six parts. If you cannot name all six for a proposed agent, it is not ready to run.

Goal

The specific outcome the agent pursues, stated so a person can tell whether it was achieved.

Context

The data the agent may read — and, just as important, the data it may not.

Tools

The concrete capabilities it can invoke: search, calculate, draft, file, post.

Boundaries

The explicit limits on scope, spend, access and autonomy.

Action

What the agent actually does — and which of those actions require a human first.

Evidence

The record left behind: what was read, what was done, what was decided, by whom.

Most agent failures trace to a missing part. An agent with a goal but no boundaries will improvise. An agent with tools but no evidence leaves you unable to answer the simplest audit question: *what happened?* Use the six parts as a bill of materials — a proposal that cannot fill in all six boxes is a demo, not a deployment.

RISK	CONTROL	EVIDENCE
Agents specified by enthusiasm — a goal and a model, nothing else.	Require all six parts in writing before an agent is built or bought.	A one-page anatomy sheet per agent, signed by its business owner.

02 FOUNDATIONS

Agent, assistant or automation?

Three different machines get called “AI.” Choosing the wrong one is the most common first mistake.

	Automation	Assistant	Agent
What it does	Repeats a fixed procedure exactly, every time.	Answers and drafts when a person asks.	Pursues a goal across multiple steps, using tools.
Handles variation	Poorly — exceptions break it.	Well, but a person steers every step.	Well — it chooses steps within its boundaries.
Best for	High-volume, identical tasks with stable rules.	Research, drafting, summarizing, explaining.	Multi-step work with judgment calls and tool use.
Authority needed	Almost none — behavior is fully predictable.	Low — the person remains the actor.	Real — it acts, so approvals and limits are required.
Failure mode	Silent wrong output when inputs drift.	Confident wrong answers taken at face value.	Unreviewed actions with real consequences.

The rule of thumb: if the steps never change, automate them. If a person stays in the driver's seat, an assistant is enough. Reserve agents for work where the path varies and tools must be used — and accept that agents, because they act, demand governance the other two do not.

RISK	CONTROL	EVIDENCE
Buying an “agent” for work a simple automation would do more reliably.	Classify each use case before selecting technology, not after.	A written classification with the reason, kept with the project record.

03 SELECTION

Start with the workflow

Do not ask “where can we use AI?” Ask “which workflow hurts, and can we watch an agent do it safely?”

The best first agent runs a workflow that is **constrained** — it has a clear beginning, end and definition of done — and **observable** — a person can inspect every intermediate step. Constrained workflows keep the blast radius small. Observable workflows let you build justified trust instead of hopeful trust.

Strong first candidates share five traits: the work is repetitive enough to be worth delegating; the inputs are already digital; a wrong result is detectable before it causes harm; a human checkpoint fits naturally into the flow; and someone in your business owns the outcome and wants the help.

Weak first candidates are the opposite: open-ended goals (“improve our marketing”), workflows whose inputs live on paper or in people's heads, and any process where an error is invisible until it is expensive.

> A useful test: if you cannot write down how you would *check* the agent's work, you are not ready to delegate that work to an agent.

RISK	CONTROL	EVIDENCE
Launching on a vague, high-stakes workflow because it is the most visible.	Score candidates against the five traits; start constrained and observable.	A short selection memo: the workflow, the owner, the definition of done.

04 SELECTION

The value map

Agent value shows up in four places. Name which ones you expect — before you build — so you can tell later whether you got them.

Time

Hours of repetitive multi-step work returned to people, measured against the workflow's real baseline — not a vendor's.

Quality

Fewer missed steps and inconsistencies, because the agent never gets tired of the checklist.

Control

Work that used to happen informally now leaves records, passes through gates and can be audited.

Continuity

The workflow keeps running through vacations, turnover and busy seasons, with its knowledge written down.

Notice what is not on the map: invented ROI percentages. Any number worth acting on comes from your own baseline — how long the workflow takes today, what errors cost today — compared honestly after a pilot. We deliberately publish no industry figures in this guide; when you see precise-sounding numbers without a source and a baseline, treat them as marketing.

Control and continuity are the sleepers. Time savings get the headlines, but the durable wins we see in our own operation are workflows that became *inspectable* and *interruption-proof* for the first time.

RISK	CONTROL	EVIDENCE
Justifying the project with borrowed statistics that never survive contact.	Declare expected value quadrants and measure your own baseline first.	Before/after measurements from your pilot, however modest.

05

SCENARIO · ACCOUNTING

Close support, with review retained

A bookkeeping agent that prepares everything and posts nothing on its own.

Consider the monthly close. The agent reads bank activity, matches transactions, drafts the routine journal entries and flags what it cannot classify. Every entry it prepares must balance — or it does not proceed. Nothing touches the ledger until a person reviews and approves it, and anything posted in error can be backed out through a clean reversal path with a full trail.

Prepare
The agent drafts the entry — accounts, amounts, memo — balanced or it stops.

→

Stage
The draft waits in a review queue. It touches nothing.

→

Approve
A person approves; the entry posts through the real ledger engine.

→

Reverse
Errors are backed out cleanly, with the trail preserved.

This is not hypothetical: it is how the AI bookkeeper in our own Accessory accounting product works, and how we recommend structuring any agent that touches financial records. The agent contributes speed and consistency; the books remain under human authority at every step.

RISK	CONTROL	EVIDENCE
An agent posting directly to the ledger — fast, silent and unauditable.	Stage-and-approve on every entry; balanced-or-blocked; a reversal path.	The review queue history and the journal trail, entry by entry.

06 SCENARIO · OPERATIONS

Document to decision

An agent that turns a pile of documents into a decision-ready brief — and stops at the decision.

Operational work is full of document-heavy judgment calls: a vendor renewal buried in contract PDFs, an insurance claim spread across forms and photographs, an order exception documented in a thread of emails. The pattern that works is **bounded synthesis**: the agent gathers the documents, extracts the relevant facts, checks them against your policy, and assembles a brief with its recommendation and its citations.

Gather
Collect the documents from named, approved sources only.

→

Extract
Pull the facts that matter, each linked to its source page.

→

Check
Test the facts against written policy and flag conflicts.

→

Brief
Deliver a recommendation a person can verify — then stop.

The critical boundary: the agent's output is a brief, not an action. The person who owns the decision makes it, faster and better informed. Later, once the briefs have earned trust, you may authorize narrow follow-through actions — one at a time, each behind its own approval gate.

RISK	CONTROL	EVIDENCE
Facts without sources — a brief you cannot verify is a rumor.	Every extracted fact carries a citation to its source document.	The brief itself, with citations a reviewer can spot-check in minutes.

07

SCENARIO · CUSTOMER SERVICE

Retrieval, drafting, escalation, approval

The agent makes your team faster with customers. It does not become the face of your company by accident.

Customer-facing work is where agent mistakes are most public, so the design leads with containment. The agent retrieves the customer's history and the relevant policy, drafts a response in your voice, and routes it: routine matters to a human for a quick approve-and-send, anything unusual — anger, ambiguity, money, legal exposure — escalated to a person with the full context already assembled.

Retrieve
Pull the account history and the applicable policy.

→

Draft
Compose the response with the sources attached.

→

Escalate
Route anything unusual to a person, context included.

→

Approve
A person sends. The customer always got a human decision.

Full auto-send is a decision to take deliberately, narrowly and late — if ever. Start with approve-and-send: your team's response time drops immediately, and every draft the agent writes is also a training record of what good looks like.

RISK	CONTROL	EVIDENCE
An unreviewed reply making a promise your company must then keep.	Draft-only authority; escalation triggers written down; human send.	Draft-versus-sent history showing what reviewers changed and why.

08 FOUNDATIONS

Data readiness

An agent is only as trustworthy as the data you point it at. Four questions settle whether you are ready.

Ownership

Who owns each source the agent will read? Nothing is connected without its owner's sign-off — that owner is who the agent's mistakes get escalated to.

Access

What may the agent see? Scope access like you would for a new employee: least privilege, granted per source, revocable in one step.

Quality

Is the source current and authoritative? An agent reading a stale spreadsheet produces confident answers from wrong numbers — the worst failure mode there is.

Retention

What may the agent keep? Decide up front what it may store from what it reads, for how long, and who can inspect or purge it.

The practical move is a **source register**: one page listing every data source an agent touches, its owner, its access scope, its freshness expectation and its retention rule. It takes an hour to write and ends the most common category of agent incident — "nobody knew it could read that."

RISK	CONTROL	EVIDENCE
Broad, convenient access grants that nobody remembers six months later.	A source register with per-source owner sign-off and least privilege.	The register itself, reviewed on a calendar, not on an incident.

09 GOVERNANCE

Tool boundaries

Not all actions are equal. Grant them as a ladder, and make each rung a separate decision.

Read	See approved sources. The entry rung — still gated by the source register.
Propose	Draft entries, briefs and replies for human review. Most business value lives here.
Write	Change records in a system. Only behind approval gates, only in named systems.
Spend	Commit money. Per-action and per-period limits, named approver, no exceptions.
Publish	Communicate outside the company. A person presses send until trust is proven — if ever.
Delete	Destroy data. Our own answer: agents do not get this rung. Reversible archival instead.

The ladder turns a vague fear — "what if the AI does something?" — into a set of concrete, individually approvable grants. Review the grants the way you review signing authority: periodically, per agent, in writing, with the default answer being the lowest rung that does the job.

RISK	CONTROL	EVIDENCE
One broad permission grant covering read through delete, made on day one.	Rung-by-rung grants, each with an owner, a scope and a review date.	The grant list per agent — auditable like any authority matrix.

10

GOVERNANCE

Human authority

Decide where review is mandatory — and who may approve — before the first agent runs, not after the first incident.

Review is mandatory wherever an action is hard to reverse or visible outside the company: money moves, records post, messages leave the building, access changes, anything touches a customer or a regulator. Inside those lines, an approval is a named person's decision — not a rubber stamp, and never the agent approving itself or another agent.

Make approval cheap, or it will be bypassed. The reviewer should see the proposed action, the sources behind it, and a one-line reason — enough to decide in seconds for routine items, with the full trail one click away. If your people start approving without looking, that is a design failure: the queue is too noisy or the stakes too low to gate. Tune it.

Also decide the reverse: what agents may do *without* asking. A well-run program is explicit in both directions. Freedom inside the boundary keeps the agent useful; a hard edge at the boundary keeps it safe.

> Our own rule: consequential actions are visible, receipted and subject to approval — and "consequential" is defined in writing, per agent, by the business owner.

RISK	CONTROL	EVIDENCE
Approval fatigue: so many prompts that people click yes without reading.	Gate only what matters; give reviewers context; tune the queue.	Approval logs showing who approved what, with what in front of them.

11 ASSURANCE

Evaluation

“It seemed good in the demo” is not an acceptance test. Write down what passing means.

Before an agent goes live, build a **test set**: twenty to fifty real cases from the workflow, including the ugly ones — the ambiguous invoice, the angry customer, the document that contradicts itself. Run the agent against them and score the results against answers your own experts agree on. This costs a day and tells you more than a month of demos.

Classify failures, because they are not equal. A **wrong answer** is bad; a **confident wrong answer with a fabricated source** is disqualifying; an **“I can't do this — routing to a person”** is the agent working correctly. An agent that escalates honestly is deployable; an agent that bluffs is not, whatever its average score.

Set acceptance thresholds with the workflow's owner before testing — what pass rate, on which case types, with which failure classes at zero. Then keep the test set alive: rerun it when the model, the prompt or the tools change. Regression is the failure you will actually meet in production.

RISK	CONTROL	EVIDENCE
Deploying on demo impressions; regressing silently after an update.	An owned test set, agreed thresholds, reruns on every change.	Scored test runs over time — your agent's control chart.

12 ASSURANCE

Security

Treat every agent as a new employee with perfect memory and no fear of consequences. Then design accordingly.

Least privilege

Each agent gets its own identity and the minimum access for its job. No shared super-accounts, no “temporary” broad grants.

Secret handling

Credentials live in a controlled store the agent's tools use — never pasted into prompts or conversations, which travel farther than you think.

Isolation

Agents run in bounded environments where a mistake stays contained. What they can reach is defined by you, not discovered by them.

Logging

Every read, tool call and action is receipted to a log the agent cannot edit. If it is not logged, it did not happen — assume both directions.

One agent-specific threat deserves its own line: **instruction injection**. Agents read documents, emails and web pages — and text they read can try to give them orders. The defenses are the boundaries in this guide: least privilege limits what a hijacked agent could do, approval gates put a person before consequences, and logs make the attempt visible.

RISK	CONTROL	EVIDENCE
An agent reading a document that tells it to do something its owner never would.	Least privilege + approval gates + isolation, layered — no single defense.	Immutable action logs, reviewed like any other security telemetry.

13 ARCHITECTURE

Model strategy

The model is a component, not the system. Choose per task — and keep the choice governable.

Local models run on your hardware: your data never leaves the building, costs are fixed, and you control the upgrade calendar. They are strongest where privacy and predictability matter more than frontier capability. **Cloud models** offer the most capable reasoning available, at the price of per-use costs, external dependency and data leaving your network under someone else's terms.

This is not a religious choice, and it is not permanent. The pattern we recommend — and run ourselves — is **governed routing**: a single control point through which every agent reaches every model. Route each task to the model that fits it; keep sensitive workloads local; and record, for every response, which model actually served it.

That last receipt matters more than it sounds. Model substitutions — an outage fallback, a silent downgrade, a routing error — otherwise happen invisibly, and you find out only when quality drops and nobody can say why. Disclosure per response turns "the AI seems worse lately" into a fact you can check.

> Ask any platform vendor: can we run fully local? What leaves our network, exactly? And can you show us, per response, which model served it?

RISK	CONTROL	EVIDENCE
Hard-wiring one vendor's cloud model into every workflow.	Governed routing; local by default for sensitive work; per-response disclosure.	Routing logs showing which model served which task, over time.

14 ARCHITECTURE

Cost-aware routing

Most requests are routine. A small local router should decide when a bigger model is truly worth it — under rules you wrote.

Once you run more than one model, someone — or something — decides which one answers each request. Left unmanaged, that decision drifts to a habit: everything goes to the most capable (and most expensive) model, or everything goes to the cheapest and quality quietly sinks. The governed answer is an **escalation ladder**: a free local model serves routine work by default; a low-cost specialist takes agentic and code-heavy tasks; premium frontier models are reserved for what clearly needs them — deep multi-step reasoning, high-stakes correctness, or context far beyond local limits. Spend then tracks difficulty, not habit.

The router itself can be a small local model with a deliberately bounded job. It does not answer the request; it reads the request plus a **one-line description of each allowed model** — a small string saying when that model earns its cost, not a spec sheet — and a handful of plain-language rules: *if the task is routine, stay local; if it is agentic code work, use the low-cost specialist; if it is genuinely hard, escalate; if the document is massive, use the long-context model.* It returns a pick and a one-sentence reason, and both are recorded.

Its authority is bounded on every side: it chooses only from a menu management approved for that agent; spend limits and management locks outrank it; and if it fails or stalls, the system falls back to a deterministic, pre-approved order rather than guessing. The router is an optimizer inside the governance — never an authority over it.

> Ask any platform vendor: who decides which model answers each request, what rules does that decision follow, and can we read the recorded reason afterwards?

RISK	CONTROL	EVIDENCE
Every request habitually routed to the most expensive model — or silently to the weakest.	Written escalation rules; an approved model menu per agent; premium only on demonstrated need.	Per-response receipts naming the model that served, the rule applied and the router's stated reason.

15 ARCHITECTURE

Memory and provenance

Decide what the system may remember — and require it to show where every answer came from.

Memory is what makes an agent improve: it recalls your terminology, your preferences, the way your business actually works. It is also an accumulation of your information inside a system, so it must be governed like one. Write down what agents may retain (working knowledge of the job), what they may not (secrets, personal data beyond its purpose), where memory lives, who can inspect it and how it is corrected or purged. Memory someone can read and edit is an asset; memory nobody can see is a liability with a good reputation.

Provenance is the other half: any answer that will inform a real decision should carry its sources. “Revenue recognition changed in March” is an assertion; the same sentence with a citation to the policy document is a checkable fact. Insist on citations in briefs, drafts and recommendations — and spot-check them. An agent that cites honestly can be audited; an agent that cannot must be treated as a rumor mill, however fluent.

Together they form the memory contract: what is kept, where it lives, who sees it, and how what comes out traces back to what went in.

RISK	CONTROL	EVIDENCE
An unaccountable store of company knowledge growing inside a black box.	A written memory contract: retention, location, inspection, correction.	Inspectable memory plus citations on every decision-bearing answer.

16 IMPLEMENTATION

Pilot design

Staged, reversible, non-production first. A pilot's job is to produce evidence, not applause.

Shadow
The agent works the real workflow beside your team; nobody depends on its output yet.

→

Assist
Its drafts and briefs enter the real flow — behind approval gates, scored as they go.

→

Depend
The workflow leans on the agent for defined steps; the gates stay.

→

Decide
Evidence in hand, a person authorizes production — or doesn't.

Three rules make the stages honest. **Non-production first:** the agent touches copies and staging systems until the production decision is made deliberately. **Reversible always:** before each stage, write down how you would back out of it — if there is no answer, the stage is not ready. **Exit criteria in advance:** each stage has agreed evidence requirements to advance, and an explicit permission to stop. A pilot that cannot fail is not a pilot; it is a purchase with extra steps.

Expect the shadow stage to be humbling in both directions — the agent will be better than skeptics expect at the routine and worse than enthusiasts expect at the edges. That is exactly the information you ran the pilot to get.

RISK	CONTROL	EVIDENCE
A "pilot" wired straight into production, with success declared by momentum.	Shadow → assist → depend, each stage reversible, with exit criteria set first.	Stage scorecards and the written go/no-go decision at each gate.

17 IMPLEMENTATION

The operating model

Agents in production are operations, not a project. Four roles and two paths keep them boring — in the best sense.

Owner

The businessperson accountable for the workflow's outcome. Approves boundaries and changes; answers for the results.

Reviewer

The person(s) working the approval queue day to day — with authority to reject and a duty to report drift.

Operator

Whoever keeps the platform healthy: access, logs, models, updates. May be internal or a partner.

Auditor

Someone independent who periodically checks grants, logs and test results against what was agreed.

The two paths: an **incident path** — when an agent does something wrong, who is told, who can pause it in one step, and how the trail is preserved for the fix; and a **rollback path** — every change to prompts, models, tools or access can be reversed, because the previous configuration was kept. Neither path is exotic; both simply have to exist *before* they are needed. Agents also change and improve — treat those changes like software releases: staged, tested against the evaluation set, receipted and reversible.

RISK	CONTROL	EVIDENCE
An orphaned agent still running a workflow nobody owns anymore.	Named owner per agent; pause switch; rollback kept current.	The roster of agents with owners, last review date and last test run.

18 DECISION SUPPORT

The leadership checklist

Fifteen questions to ask before authorizing any agent deployment. Every “we're not sure” is your to-do list.

01	Which specific workflow will this agent run, and who owns that workflow?
02	What is the definition of done — how will we know the agent did its job?
03	Can we name all six parts: goal, context, tools, boundaries, action, evidence?
04	Is this genuinely agent work — or would an automation or assistant do?
05	Which data sources will it read, and has each source's owner signed off?
06	Which rungs of the action ladder does it get — read, propose, write, spend, publish?
07	Which actions require human approval, and who are the named approvers?
08	What does the agent do when it is unsure — and does it escalate honestly?
09	What is in the test set, and what pass threshold did the owner agree to?
10	Which failure classes are at zero tolerance — and did testing confirm that?
11	Where does it run, what can it reach, and what happens if it is compromised?
12	Which model serves it, what data leaves our network, and is that disclosed per response?
13	What may it remember, where does memory live, and who can inspect it?
14	Who can pause it in one step, and what is the rollback for the last change?
15	If this goes wrong publicly, are we comfortable with the records we would have?

YOUR NEXT STEP

Bring us the workflow. We'll help you find the right first gate.

Real Smart Ledger runs its own company on AI agents — governed by the same boundaries, approvals and evidence this guide describes, on our own self-hosted platform. If you are weighing where agents fit in your organization, we offer a bounded readiness workshop: your workflows, the selection criteria from this guide, and a staged plan with the controls designed in from the start.

No forecasts, no hype — a clear next decision, with evidence you can inspect.

Start a conversation

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