# Before Giving an AI Agent an Account, Give It a Framework for *“Trust and Stewardship”*

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# AI agents change the regulatory question

## From analyzing and advising to acting with human-delegated authority

**2020-**

### Analyze and advise

- Credit assessment
- Fraud detection
- Explainability, data quality, bias

**Today**

### Act for a customer

- Compare products
- Prepare identity checks
- Hedge FX and make payments

***What should we regulate: the model, the transaction, or authority?***

***>>> “Authority”***



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# International policy is catching up with AI

**The question is shifting from whether to use AI to how to use it safely**

| Machine learning | Generative AI | *AI agents* |
|---|---|---|
| Explainability | Cyber risk | Plan and call tools |
| Data quality and bias | Third parties and model risk | Execute transactions |

**FSB, IMF, BCBS and OECD: *resilience and accountable human oversight***
*— Financial systems must remain operational even when AI fails.*

| EU | UK | US |
|---|---|---|
| AI-specific, risk-based framework | Principles and outcomes | Sector-specific oversight<br>Federal and state initiatives |

**75% using AI**
UK survey, 2024: 118 respondent firms

***Japan FSA:* *AI Discussion Paper***
*updated in March 2026*

Sources: BoE/FCA 2024; Japan FSA 2026; FSB; OECD.



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# New protocols bring agents into financial transactions

**Onchain provides a foundational layer for integrating programmable execution and settlement—but does not, by itself, establish trust or governance.**

| Agentic Commerce Protocol (ACP) | Mastercard Agent Pay | Coinbase x402 |
|---|---|---|
| **Stripe + OpenAI** | **Verified agents** | **HTTP 402** |
| Agent–merchant commerce | Tokenized payments | Stablecoin micropayments |

## Agentic Wallets add controls

session / transaction limits, isolated keys and transaction screening

**AI**
Decisions

**+**

**Onchain**
**Programmable authority,**
settlement, audit trail

> ***"A ledger records a transaction, not the validity of the judgment."***

Sources: Stripe ACP; Mastercard Agent Pay; Coinbase x402 / Agentic Wallets.



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# Authority makes trust and stewardship concrete

**Trust is visible and verifiable. Responsibility remains with people.**

## Identity

## Mandate

## Settlement

## Evidence & Exit

***“stewardship-driven governance”***

**placing human involvement firmly at the ex-ante stage of authority design and system architecture**

**Before giving an AI agent an account, give it a framework for:**

***“trust and stewardship.”***



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