MERAKY CONSULTING · FREE CHECKLIST

Agent spend controls: the 10-point checklist

For finance leads at companies whose AI agents can pay for things: API calls, data, cloud, software or stablecoin payments. Tick what's true today. Every box you can't tick is a way an agent can cost you money nobody notices.

☐ **1. Every agent that can spend has a named owner.**

If nobody answers for an agent's spend, nobody will notice when it goes wrong. Keep a register: agent, owner, purpose, payment method.

☐ **2. Limits are set at the provider, not in the prompt.**

An agent can't be trusted to enforce its own limits. Set per-transaction, daily and monthly caps at the card issuer, API provider or wallet.

☐ **3. Each agent has its own card, key or wallet.**

Shared credentials make spend untraceable and impossible to stop one agent at a time.

☐ **4. Auto top-up is off, or capped at the monthly limit.**

Prepaid credits with unlimited auto top-up behave like an open credit line.

☐ **5. Agents can only pay approved vendors.**

Payments to a new vendor or address need a person's approval first. This also blocks payment instructions injected through content the agent reads.

☐ **6. Every payment can be explained.**

For each payment you can show which agent made it, for which task, to whom, and under which approval. If you can't, your auditor will ask.

☐ **7. Spend reconciles every month.**

Match agent payment records to card statements, provider invoices and wallet transactions. Chase every unexplained line.

☐ **8. Alerts fire at 50%, 80% and 100% of budget, and on spikes.**

Add a velocity alert (spend far above the normal hourly rate) and a new-payee alert. Month-end is too late to find a loop.

☐ **9. You can stop any agent in 15 minutes, and you've tested it.**

Pause the agent, freeze its card, revoke its keys, move its wallet balance. Write the steps down and rehearse them quarterly.

☐ **10. Keys never appear in prompts, logs or code.**

Payment credentials live in a secret manager, scoped to one agent, rotated regularly.

Score: ____ / 10

8–10: you're ahead of most teams. 5–7: fix the gaps before you raise budgets. Under 5: an agent can spend money today without anyone knowing why.

> **Want the full set of templates?** The Agent Spend Controls Kit (€49) gives you a ready-to-adapt spend policy, approval and limit matrix, a map of 16 controls to the evidence auditors ask for, a monthly review checklist, a runaway-agent runbook and a companion workbook. Get it at the link where you downloaded this checklist.

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