

Sample. Synthetic data. This pack shows what a Jiminy Auditor Pack contains. The company, people, suppliers and figures are invented.

JIMINY ACCOUNTABILITY RECORD · AUDITOR PACK

Agent-handled supplier payments September 2026

COMPANY	Meridale Wholesale Ltd (fictional)
PERIOD	1 to 30 September 2026 (closed month)
SCOPE	Every supplier payment in the September payment runs that an AI agent created, and every decision recorded by the agents in scope
AGENTS IN SCOPE	ap-payment-scheduler, supplier-onboarding-agent; ap-creditnote-agent (found by reconciliation, see exceptions)
SYSTEM OF RECORD	Daily payment run files from the finance system, supplied by the customer
PACK REFERENCE	AP-2026-09-001 · produced 6 October 2026 by the Financial Controller

Summary

602 agent-created payments in the payment runs	596 matched to a decision record	6 with no decision record, all resolved	76 decisions sent to a person under the rules
73 of 76 answered before the deadline; the other 3 were escalated	9 cases where the accountable person could not act	4 payments stopped by a person before the run	750 ledger entries, hash chain intact

What this pack shows. Which rules decided when a person had to look at an agent's decision, who was accountable and who could act, what each person did and when, and a reconciliation showing that every agent-created payment in the period is either matched to a decision record or listed as an exception with its resolution.

What it does not say. It is a factual record. It gives no opinion on whether the controls are effective; that judgement belongs to management and the auditor. Jiminy does not move money: stopping a payment is a request to the person able to act, who acts in the finance system.

Sections: 1 Controls in force · 2 Population reconciliation · 3 Exceptions and how they were resolved · 4 Decisions sent to a person · 5 Cases where the accountable person could not act · 6 Example decision record · 7 Integrity check · 8 Files in this pack

1. Controls in force

The rules below decide which agent decisions need a person. Decisions that match no rule are still recorded and reconciled. The settings file is versioned, and every decision stores the version in force when it was made.

Rules

Rule	When a person must respond	Deadline	Decisions matched
C-01	First payment to a supplier added in the last 90 days	4 hours, and before the 14:00 run	9
C-02	Payment over £10,000 within 24 hours of a change to that supplier's bank details	3 hours, and before the 14:00 run	9
C-03	Payment over £10,000 (£15,000 before 12 September, settings v3)	4 hours, and before the 14:00 run	63
C-04	Agent Audit flag raised: Scope Adherence, Tool Authorisation or Data Boundary	4 hours, and before the 14:00 run	5

A decision can match more than one rule, so the counts add up to more than 76.

Who is accountable and who can act (settings v4)

Decision type	Accountable	Able to act	Escalation contact	Named delegate
Payment scheduling	Accounts Payable Lead	Accounts Payable Lead	Financial Controller	Deputy Accounts Payable Lead
Payment after a bank detail change (C-02)	Finance Manager	Treasury Operations Lead	Financial Controller	None
Supplier bank detail change	Finance Manager	Finance Manager	Financial Controller	None

Where the accountable person is not able to act, their card says so and offers to ask the person who can. Responses are accepted only from the named person or delegate, checked against their Microsoft identity.

Settings history

Version	In force from	In force to	Published by	Change
v3	04 Aug 08:00	12 Sep 09:14	J. Adeyemi, Financial Controller	Added delegate for Accounts Payable Lead during leave
v4	12 Sep 09:14	Still in force	J. Adeyemi, Financial Controller	Rule C-03 threshold lowered from £15,000 to £10,000

2. Population reconciliation

Payments go out in a 14:00 run each working day. At 06:00 the next morning, that run's file is matched against the decision record. A payment counts as agent-created when the finance system shows an agent service account as its creator. Matching uses the payment reference, supplier, invoice and amount.

Line	Payments	Value
All payments in the September runs	1,074	
Created by people (outside scope)	472	
Created by agents (the population)	602	£4,017,238.86
Matched to a decision record	596	£4,002,944.07
No decision record: raised as exceptions (section 3)	6	£14,294.79
Unexplained	0	£0.00

Recorded payment decisions with no payment: 4. All 4 were stopped by a person before the payment run (sections 4 and 5), so no payment was expected. The 23 supplier bank detail changes are recorded but are not payments, so they sit outside this reconciliation.

Line by line: `population_reconciliation.csv`. The payment run extract supplied by the customer: `payment_run_extract.csv`.

3. Exceptions and how they were resolved

An exception is an agent-created payment with no matching decision record. Each went to the Accounts Payable Lead the morning after the run.

Ref	Payment	Amount	Created by	Cause	Resolution	Resolved
EX-001	PAY-01069	£1,328.61	svc-ap-creditnote-agent	New agent version deployed on 8 Sep without the SDK	Agent owner added the SDK on 10 Sep at 09:40; the credit-note agent is recorded from then on. Payment reviewed and confirmed valid	J. Adeyemi, Financial Controller 10 Sep 10:05
EX-002	PAY-01070	£889.68	svc-ap-creditnote-agent	New agent version deployed on 8 Sep without the SDK	Same cause as EX-001; payment confirmed valid	J. Adeyemi, Financial Controller 10 Sep 15:05
EX-003	PAY-01071	£341.97	svc-ap-creditnote-agent	New agent version deployed on 8 Sep without the SDK; payment created at 08:10 on 10 Sep, before the SDK was added at 09:40	Same cause as EX-001; payment confirmed valid	J. Adeyemi, Financial Controller 11 Sep 10:05
EX-004	PAY-01072	£7,629.75	svc-ap-payment-scheduler	Agent host restarted during a network outage and the SDK's unsent queue was lost, so no decision record reached Jiminy	Agent owner matched the payment to the agent's own log; payment confirmed valid. The SDK queue now uses persistent storage	R. Okafor, Accounts Payable Lead 18 Sep 11:20
EX-005	PAY-01073	£746.21	svc-ap-payment-scheduler	Payment created by a person using the agent service account	Not an agent decision. Service account password rotated and personal access removed; payment confirmed valid	J. Adeyemi, Financial Controller 25 Sep 11:40

Ref	Payment	Amount	Created by	Cause	Resolution	Resolved
EX-006	PAY-01074	£3,358.57	svc-ap-payment-scheduler	Payment created by a person using the agent service account	Same cause as EX-005; payment confirmed valid	J. Adeyemi, Financial Controller 25 Sep 11:55

Three exceptions came from a new version of the credit-note agent, deployed on 8 September without the SDK. The reconciliation on the morning of 10 September found the first two, and the SDK was added at 09:40 that day; the third was a payment the agent had created at 08:10, before the fix. The reconciliation, not a person, found the gap. One came from an agent host that lost its unsent records in an outage, and two from a person using an agent's service account, which was closed.

4. Decisions sent to a person

76 decisions matched at least one rule. Median time to a response was 1 h 17 min; 90% were answered within 2 h 53 min.

Response	Count	What happened next
Upheld	61	Payment went ahead (5 answered by the named delegate)
Reversed	2	Accounts Payable Lead removed the payment from the run
Escalated by the responder	1	Financial Controller reviewed and upheld
No answer by the deadline	3	Escalated automatically to the Financial Controller, who upheld all three
Asked the person able to act	9	See section 5: 2 stopped, 7 confirmed

Every response with the responder, role, time and deadline: responses.csv. Every decision in the period: decisions.csv.

5. Cases where the accountable person could not act

For payments over £10,000 within 24 hours of a change to the supplier's bank details, the Finance Manager is accountable but has no access to stop a payment; the Treasury Operations Lead does. In each case the card said so, and the Finance Manager's request and the outcome are both recorded.

Decision	Recorded	Amount	Bank change	Rules	Finance Manager asked	Outcome
D-4068	02 Sep 08:19	£36,616.62	D-4022	C-02, C-03	08:53	Confirmed; payment went ahead, 09:09
D-4084	03 Sep 10:19	£25,302.69	D-4009	C-02, C-03	11:28	Confirmed; payment went ahead, 11:43
D-4181	08 Sep 09:09	£42,300.00	D-4019	C-02, C-03, C-04	09:41	Payment stopped, 09:52
D-4207	09 Sep 10:51	£28,032.47	D-4006	C-02, C-03	11:42	Confirmed; payment went ahead, 12:01
D-4342	16 Sep 10:42	£40,076.42	D-4020	C-02, C-03	11:09	Confirmed; payment went ahead, 11:26
D-4444	22 Sep 10:39	£18,771.29	D-4017	C-02, C-03	11:13	Confirmed; payment went ahead, 11:25

Decision	Recorded	Amount	Bank change	Rules	Finance Manager asked	Outcome
D-4479	23 Sep 09:02	£26,143.32	D-4012	C-02, C-03	09:35	Confirmed; payment went ahead, 09:58
D-4484	23 Sep 10:22	£25,369.95	D-4005	C-02, C-03	11:22	Payment stopped, 11:33
D-4566	28 Sep 08:46	£25,681.17	D-4004	C-02, C-03	09:23	Confirmed; payment went ahead, 09:53

6. Example decision record

One complete record, as an auditor would trace it from the payment run back to the agent's decision and the people involved.

Field	Value
Decision	D-4181
Recorded	08 Sep 09:09 2026
Agent	ap-payment-scheduler
Decision type	Payment scheduling
Source references	Supplier SUP-0239 · invoice INV-20877 · purchase order PO-7731
Amount	£42,300.00
Outcome proposed by the agent	Payment scheduled for the 14:00 run
Agent's stated reason	Invoice matched purchase order; supplier asked by email for early payment to its new account, 12 days before the due date
Rules matched	C-02, C-03, C-04
Agent Audit flags	Scope Adherence
Settings version	v3
Accountable	Finance Manager (not able to act)
Able to act	Treasury Operations Lead
Linked bank detail change	D-4019, 08 Sep 07:32, bank details updated after verification call
Response	Asked Treasury Operations Lead to stop it: S. Hartley, Finance Manager, 08 Sep 09:41 (deadline 08 Sep 12:09)
Result	Payment stopped by M. Brennan, Treasury Operations Lead, 08 Sep 09:52; no payment made
Ledger entry	c65a7eaedd248893084ec8bbd87df1e85af2d65c5c496cc7a984b3418093d793

The record holds references, not bank details or invoice contents. The agent's reason is stored as plain text, capped in length.

7. Integrity check

Every event (decisions, responses, follow-ups, exceptions, settings changes and reconciliation runs) is written to an append-only ledger. This extract runs from the settings in force at the start of the period, published on 4 August, to the reconciliation of the 30 September run at 06:00 on 1 October. Each entry carries a SHA-256 fingerprint of the previous entry plus itself, so changing, adding or removing any entry breaks every fingerprint after it.

Item	Value
Ledger entries in this extract	750
First entry fingerprint	ed095a56e8bd928bc1b0297f0f99bc767d31f3e405d9a46f0deb91bf26d35fd5
Chain head (last entry)	9f8feac7801954f1879e5f2a463e59077b7da6afe506d448d5344e34257bb9ad

Check it yourself. With Python 3 installed, run `python3 verify.py` in the pack folder. It recomputes the chain, checks every file against `manifest.json`, and confirms each decision links to a ledger entry. No Jiminy account or software is needed.

Limits. This pilot pack is protected by the hash chain and the fingerprints in this document. Signing with a published key, so a third party can confirm the pack came from Jiminy unaltered without trusting either party, is planned before any customer relies on a pack for a statutory audit. Coverage of agents that never call Jiminy depends on the daily reconciliation, which is why section 2 matters.

8. Files in this pack

File	What it contains	SHA-256 fingerprint
<code>cannot_act.csv</code>	Cases where the accountable person could not act	1e96898fdd5f94caccadc061a7df1cb7b84bad1fa26d80f2a273dd5b69bb4004
<code>decisions.csv</code>	Every decision recorded in the period, with responses and ledger links	df7269fe161977bc9d9ed55c8a776fd9a2b773ade3f36cfd21cf2ba6972f7bc
<code>exceptions.csv</code>	Agent payments with no decision record, and their resolution	df1c7b55e1c43acda42ad97f16d5aa7b6a21d9c56e280538e95dda0b069406c6
<code>ledger_extract.jsonl</code>	The hash-chained ledger entries for the period	20bf086c37ec2c7395fb3f36a7e8129c195f2f8b5c27260ef8605958761866ac
<code>payment_run_extract.csv</code>	September payment runs as supplied by the customer	8806e7d242186026c8504bd398f32b597b8d5ac5ef8ca4649bb43ca46114b8c5
<code>population_reconciliation.csv</code>	Each agent-created payment and its match	e9eb14b99a0d04ae8396f9dcdd6699d09b0557df561752046f0bac2c5abd8ed4
<code>responses.csv</code>	Every decision sent to a person and the response	2115c81d559c5b022b87c8b7c3336615319b8a5e5526ee5c8b11e25785fd93b
<code>settings_history.csv</code>	Settings versions in force during the period	1ed16c3460666e04317edcb04983d827ec7425de023b6699988dc0aefaaabbe5f

Fingerprints for this PDF and the files above are also in `manifest.json`. Glossary: **accountable** means the person who answers for a type of decision; **able to act** means the person with access to stop or change it in the finance system; **exception** means an agent action with no decision record.