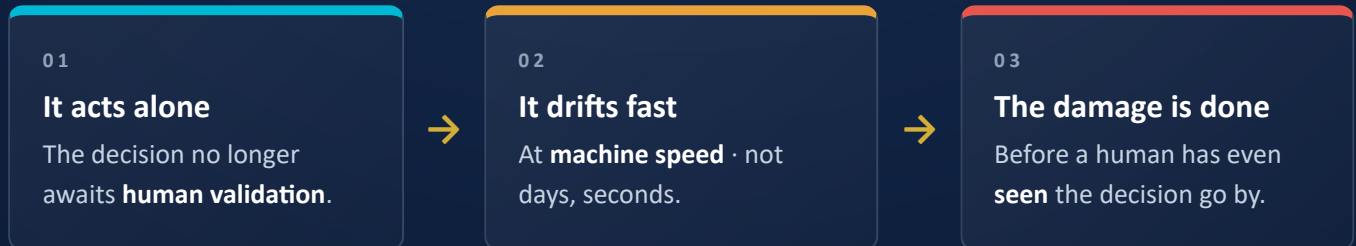
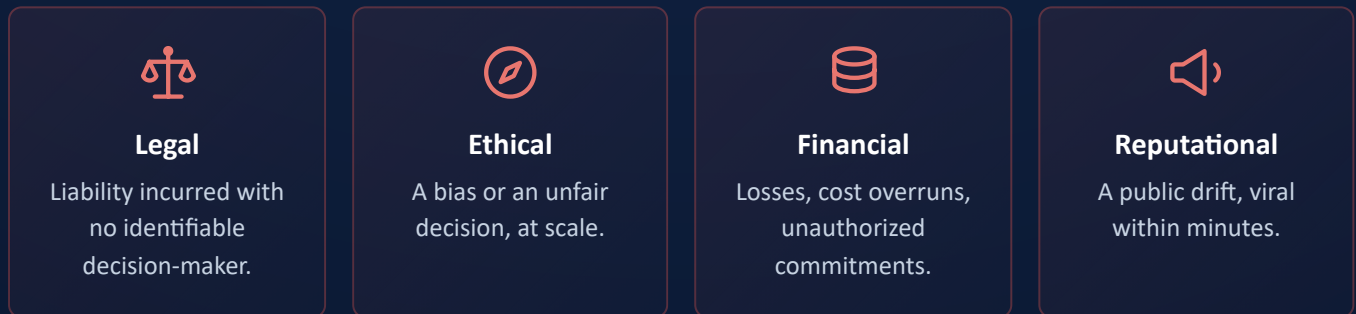


Autonomy without governance

An AI agent no longer merely suggests: it **decides and acts on its own**, it approves a loan, screens an application, arbitrates a price, commits a spend on behalf of an organization. **This is not a chatbot**: it is an actor that creates binding commitments.



DAMAGE IN SECONDS · across four fronts at once



Accountability cannot be delegated to a machine



The agent acts · but it is the **company and its executives** who answer for it. The **AI Act** sanctions the company (up to **7% of global annual turnover**); the executive's **personal** liability, both civil and criminal, falls in addition under **national law**.

AI Act

REG. (EU) 2024/1689



The challenge: framing autonomy **without killing it**. Neither **banning** it · value is lost. Nor **leaving it unrestrained** · control is lost. The right answer is not *less* autonomy, it is **governed autonomy**.

Who decides when the agent decides?

This is the question **ACF** answers · on the next page.