

What is ACF?

The **Agentic Commerce Framework**® is the first governance framework dedicated to **agentic commerce** : the moment when AI agents stop suggesting and start **acting** on behalf of an organization: approving a loan, screening an application, arbitrating a price, committing a spend. This “commerce” does not mean e-commerce: it is **any decision delegated to an agent** , from finance to industry, from human resources to public administration.

Who answers when an agent gets it wrong?

The law exists · the **AI Act** mandates human oversight · but no **operational playbook** linked the machine's decision to the accountability of a named human. ACF fills that gap.

THE DEFINITION

A framework that lets you **delegate decisions to AI agents** without losing control, compliance, or accountability.

THE 4 FOUNDING PRINCIPLES

FOUNDATION

Decisional sovereignty

You retain **command** over your decisions, your data, your dependencies.

ACF-01

DESIGN

Governance by design

Rules **before** deployment: mandates, thresholds, scopes.

ACF-02 · 03 · 04 · 13

CONTROL

Ultimate human control

The helm is never relinquished: **oversee, take over, stop**. AI Act Art. 14.

ACF-06 · 07 · 12

EVIDENCE

Traceable accountability

Every decision remains **attributable to a named human**, the DDAO (Delegated Decision Agent Officer).

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No **autonomy** without supervision · no supervision without governance · no governance without **sovereignty**.

A third way · neither deregulation nor state control: **sovereignty**.

For **executives, compliance teams, the DDAO, educators** and their **students**.