



RUNNING EXAMPLE

In July 2026 Lendari measures what six months of agents have changed in its decision paths.

1 THE RULE · WHAT ACTUALLY MOVES

THE POWER TO CHALLENGE

Rarely the decision itself, almost always the power to challenge it. The person who used to decide keeps the title and loses the grip, while the person who configures the agent never received a mandate to decide and decides all the same.

A SETTING IS AN ACT

Setting a threshold decides thousands of cases in advance. Configuration is therefore a governance act and falls under the same rules as the decision it replaces.

2 WORKED EXAMPLE · LENDARI · SIX MONTHS AFTER MARGAUX

DECISION	WHO DECIDED BEFORE	WHO ACTUALLY DECIDES	WHAT MUST BE RE-ESTABLISHED
Granting a refund under €100	Support adviser, case by case	The agent, within the cap	Signed mandate (ACF-13), cap revisited at every validity review
Setting the €100 cap	Nobody, the figure came with the tool	The integrator who configured it	Decision raised to the DDAO and entered in the register (ACF-09)
Escalating a dispute	Support adviser	The model's confidence threshold	Threshold documented, revisited at every model version
Refusing a goodwill gesture	Support manager	The agent, by silence, when it offers nothing	The implicit refusal becomes a recorded refusal
Stopping the agent	Not applicable	The DDAO alone	Power confirmed, deputy named in writing

3 CHECK WHEN RE-READING

THE MIDDLE COLUMN

It is the only one that counts. If “who actually decides” holds neither a human nor a written rule, the organisation has delegated without knowing it.

WHAT THE CARD TRIGGERS

Every line where power moved with no written act ends in a mandate (ACF-13), a recorded exception (ACF-O8) or a reversal.

Power does not vanish when a decision is automated, it changes hands and stops being discussed.