

20 questions about ACF

The most frequent questions about the framework : its scope, how it differs from regulation, and how to use it. **Framework & positioning, then "when and for whom".**

01 Does ACF replace the AI Act?

No. The AI Act sets **legal obligations**; ACF is the operational framework that helps implement them across agents. It makes you AI-Act-ready - it does not substitute for it.

02 Is ACF an official standard?

No. It is a private framework, **compatible** with NIST AI RMF, ISO 42001 and ISO 23894 : which it translates into concrete practices for agentic commerce.

03 Can ACF be used without AI?

Yes. ACF governs the **delegation of decisions**, whether to an AI agent, a script or a human. The criticality / autonomy grid applies to any delegated decision.

04 Is ACF reserved for e-commerce?

No. "Commerce" refers to any **exchange of value** that commits the organization: financial, HR, legal and operational decisions.

05 Is ACF a paid framework?

The framework and the 45 cards are **free** for teaching and non-profit use. The enterprise ecosystem (platform, support) is contractual.

06 How many agents before you start governing?

From the very first one. Risk does not come from the number of agents but from the **criticality of delegated decisions**. A single agent handling an irreversible decision is enough.

07 Do you need to be a large company?

No. ACF is **scalable**: a small business covers the bare essentials (ACF-01, 03, 13), while a large organization deploys the full cycle.

08 Who should own ACF internally?

A named executive - the **DDAO** (Delegated Decision Agent Officer) : backed by senior management. Decision sovereignty is a governance issue, not just an IT one.

09 How long does it take to get started?

A diagnostic (ACF-01) and a first mapping (ACF-02/03) fit into **half a day**. The first governed agent (ACF-08) takes a few weeks.

10 Does ACF slow down innovation?

No: it **secures deployment**. Framing things upfront prevents the kind of incident that would freeze projects for the long run.