

Agentic Finance Department Operating Model

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About bp0.work

[bp0.work](#) is an AI-powered business operations platform that enables organizations to build and operate agentic departments across multiple business functions.

The vision of bp0.work is to support functions such as Finance, Customer Service, Sales Support, Compliance, Quality Assurance, Procurement, and other operational departments through an **exception-based operating model**: agents execute routine work; humans decide when judgment, authority, or sign-off is required.

The platform is designed primarily for small and medium-sized enterprises (SMEs) seeking to control operating costs while maintaining strong governance, delivering superior customer service, and scaling operations without proportional increases in administrative headcount.

The Agentic Finance Department

The Agentic Finance Department is the first production-ready department built on the [bp0.work](#) platform and serves as the reference model for future agentic departments. It automates and manages core accounting and finance functions, including:

- Accounts Receivable and Accounts Payable
- Employee expenses and Travel & Expense
- Treasury and bank reconciliation
- Financial reporting, month-end close, and year-end close

The current release does not include:

- Payroll
- Fixed Asset Management
- Budgeting and Forecasting
- Corporate Tax Provisioning
- Consolidation Accounting

These functions may be introduced in future platform releases.

How the department is organized

Finance work is split into two parallel branches, each with **domain agents** (automated) and **human managers** (decision-makers):

Branch	Agents	Human manager	Typical escalations
Accounts	AR, AP, Expense (incl. travel claims)	Accounts Manager	Duplicates, policy exceptions, tier-2 approvals
Finance	Treasury, Financial Analyst	Finance Manager	Bank matching, reconciliation, period close readiness

System		Tenant Admin	Manages the platform setup and access
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Above both branches sits the **Finance Director** (CFO). The **Managing Director** (CEO) is the final escalation point when executive sign-off is required.

Binding authority thresholds control when agents may post automatically versus when a human must approve. Treasury bank journals always require human review and approval before posting; there is no auto-posting tier for bank activity. Under current platform permissions, the Finance Manager reviews proposed bank journals; the Finance Director approves them for posting.

Statements of Account (SOA): twice weekly (Monday and Thursday), the Accounts Receivable, Accounts Payable, and Expense agents each run their part of the scheduled SOA job — producing open-balance summaries from their own mailboxes and emailing them to the Finance Manager for internal oversight (not routine outbound chasing of suppliers or employees). The AR run also includes a combined AR ageing report. Treasury is not involved in subledger SOAs.

Agents

Mail Agent (Agent)

The Mail Agent is the entry point for every email the platform processes.

Job scope:

- Monitoring the mail for Accounts Receivable, Accounts Payable, Expense, Treasury, and the Financial Analyst
- Validating sender authenticity on inbound mail prior to forwarding
- Detecting duplicates - by message ID, content hash, and attachment hash
- Normalizing email content and extracting attachments into a consistent format for the domain agents to work with
- Handing each message off into the processing pipeline, with built-in retry handling and a dead-letter queue for anything that fails repeatedly
- Not required to perform any accounting or finance-related tasks

The Mail Agent's job is to get mail in the door safely and hand it to the right agent.

Accounts Worker (Agent)

The Accounts Worker reads every email the Mail Agent brings in and figures out what kind of case it is before handing it off to the right specialist agent.

Job scope:

- Reading each incoming email and identifying what type of document it is - an AP invoice, an AR payment advice, an expense claim, and so on
- Scoring its own confidence in that classification, and using that score to decide what happens next: high confidence moves the case straight into processing, mid confidence still proceeds but at lower priority, and low confidence holds the case for manual review rather than guessing

- Matching the email to the right counterparty in your records, or flagging a new one when there isn't a match yet
- Creating the case record that AR, AP, Expense, or Treasury will work from, with a timeline entry recording how it was classified. This case record follows the process from intake to GL entry to archiving.
- Handling general inquiries that don't fit into any of the structured AR/AP/Expense/Treasury categories
- Handing the classified case to the correct domain agent for actual processing

What it doesn't do: the Accounts Worker makes no accounting decision, applies no policy, and posts nothing - its job ends at correctly identifying and handing off the case. From there, the AR, AP, Expense, or Treasury agent takes over.

Accounts Receivable (Agent)

The AR Agent manages the customer invoicing and collections workflow. It picks up incoming customer invoices, payment confirmations, and credit note requests as they arrive and moves each one through to the right outcome - verification, matching, posting, or escalation to your finance team.

Job scope:

- Reviewing customer invoices, payment advices, and credit note requests, checking them against records for duplicates or inconsistencies, and tracking each through to resolution
- Matching customer payments to the correct outstanding invoices to keep your AR ledger current
- Generating and sending Statements of Account to customers on request, and taking part in the scheduled SOA run (Monday and Thursday): producing per-customer balance summaries from the AR mailbox and a combined AR ageing report to your Finance Manager
- Reaching out to your Accounts Manager when a case needs human input - for example, a duplicate it can't confidently resolve, a payment that doesn't clearly match any open invoice, or a document missing information it needs to proceed

What happens next depends on your binding authority settings. Below your configured threshold, the agent posts the entry automatically and logs it for your records - no manual approval needed. Above that threshold, it routes to your Accounts Manager or Finance Director for review before anything is finalized. Either way, every action is logged and auditable.

Accounts Payable (Agent)

The AP Agent manages the supplier invoicing process. It picks up incoming supplier invoices submitted via email and runs each one through a structured set of checks before moving it to posting, payment, or escalation.

Job Scope:

- Validating supplier invoices against vendor records, including checking that the vendor is set up and active
- Comparing invoice payment terms against what's on file for that vendor
- Confirming contract validity and sender verification where applicable
- Matching invoices against purchase orders, where one is referenced, and flagging quantity or amount mismatches
- Checking for duplicate invoices against the same vendor
- Resolving the correct expense and subaccount account for posting
- Capturing GST on supplier invoices and posting it to the correct input tax account, so input tax is properly tracked and recoverable

- Taking part in the scheduled SOA run (Monday and Thursday): producing per-supplier open-balance summaries from the AP mailbox and emailing them to your Finance Manager (internal visibility for the finance team, not routine outbound supplier chasing)
- Reaching out to the Accounts Manager (a human) whenever one of the above checks fails — for example, an unrecognized vendor, mismatched payment terms, a missing contract, or a PO that doesn't reconcile

What happens next depends on your binding authority settings. Below the configured threshold, the agent posts the entry automatically and logs it for the records - no manual approval needed. Above that threshold, it routes to the Accounts Manager or Finance Director for review before anything is finalized. Every action is logged and auditable, emails and documents are saved according to financial compliance policies.

Accounts Payable - Expense (Agent)

The Expense Agent manages employee expense claims and reimbursement, from submission through to GL posting. It receives claims submitted by email or through the Approval UI and checks each one against your policy before it moves forward.

Job scope:

- Checking each claim line against your policy rules and receipt requirements
- Detecting duplicate or overlapping claims, including claims that cover an overlapping period for the same employee
- Checking that the invoice submitted has been verified by the submitting party
- Handling foreign currency line items
- Catching late submissions to manage out of period claims
- Applying GST correctly: for Singapore-based expenses with GST, it splits the claim into the net amount and the recoverable input tax; for GST-exempt Singapore expenses or any overseas expense, the full amount is posted to the expense account, since overseas GST/VAT isn't recoverable
- Taking part in the scheduled SOA run (Monday and Thursday): producing per-employee open-claim summaries from the expense mailbox and emailing them to your Finance Manager
- Reaching out to your Accounts Manager whenever a claim can't proceed automatically — for example, a likely duplicate, a missing receipt, or incomplete information on the claim

What happens next depends on your binding authority settings. Below your configured threshold, the agent approves and posts the reimbursement automatically and logs it for your records. Above that threshold, it routes to your Accounts Manager or Finance Director for review before anything is finalized. High-value claims and confirmed duplicates always go to the Finance Director for review, regardless of the standard threshold. Either way, every action is logged and auditable.

Account Payable - Travel & Entertainment (Agent)

These are tied to an approved Travel Requisition and submitted through the Travel UI. Because the data is entered through structured forms rather than parsed from documents, the agent's role here shifts from extraction to verification and posting.

Job scope:

- Matching each claim to its Travel Requisition and confirming claimed categories and amounts line up with what was approved, flagging anything that runs materially over the approved estimate for variance review
- Applying the same Singapore GST handling as regular claims - splitting net and recoverable tax on Singapore receipts, posting the full gross amount with no tax recovery on overseas receipts

- Handling foreign currency conversion to SGD for the journal entry
- Building the journal entry once the Accounts Manager accepts the claim, reversing the original trip accrual in the process
- Sending claims back to the employee for correction, or rejecting them, when something doesn't check out

Posting, either way

What happens next depends on your binding authority settings. Below your configured threshold, the agent posts the reimbursement automatically and logs it for your records. Above that threshold, it routes to your Accounts Manager or Finance Director for review before anything is finalized. High-value claims for entertainment or gifts are handled through the expense claim process.

Treasury (Agent)

The Treasury Agent manages bank statement processing, reconciliation, and payment paperwork. The Finance Manager reviews proposed bank journals; the Finance Director approves them for posting under current platform permissions.

Job scope:

- Reading incoming bank statements and classifying each transaction line - customer receipt, vendor payment, bank fee, foreign exchange, transfer, or unrecognized
- Matching each transaction to the right counterparty in your records
- Proposing a draft journal entry for each matched line for Finance Manager review and Finance Director approval before posting
- Matching customer payments received in the bank to the right outstanding invoice, whether a remittance advice was provided, the match can be made automatically, or neither applies and the amount needs to sit in suspense pending clarification
- Tracking which days and periods are fully reconciled for each bank account, and confirming a period as complete once every transaction in it has been matched and posted
- Producing the daily bank reconciliation report sent to your Finance Manager each morning
- Issuing the payment requisition once your Finance Director approves a payment request — generating the PDF and distributing it to the Finance Director and into its own records, then reconciling the resulting bank debit once the payment clears
- Flagging anything it can't confidently match or reconcile - an unmatched receipt, a mismatched amount, or a day that won't close out - for your Finance Manager's review

What it doesn't do: the Treasury Agent doesn't execute bank payments (Wise or other transfers are done by humans outside the platform), and it doesn't produce AR, AP, or expense Statements of Account - those belong to the respective domain agents on the twice-weekly schedule. Unlike AR, AP, and Expense, there is no auto-posting tier for treasury bank journals - every proposed entry goes through Finance Manager review and Finance Director approval.

Financial Analyst (Agent)

The Finance Analyst Agent doesn't process transactions or hold posting authority. Its role is analytical and operational support for closing the books: running the checks that determine whether a period is ready to close, preparing financial statements, and keeping cost and revenue data visible to your finance team.

Job scope:

- When the Finance Manager requests month-end review, running the full set of month-end system checks (S1–S8) confirming there are no open cases, no unposted journal entries, bank reconciliation is complete, the AP and AR subledgers tie to their control accounts, the trial balance balances, and the GST control account reconciles to your GST return
- Auto-signing the standard month-end checklist items when blocking checks pass, preparing the trial balance snapshot, advancing the period to review when eligible, and notifying the Finance Manager when the period is ready
- Generating financial statements and reports on request - profit & loss, balance sheet, trial balance, general ledger detail, and AP/AR ageing
- Surfacing expense, cost, and revenue summaries so your finance team has visibility into spending trends and policy violations without having to dig through individual transactions
- Preparing the year-end closing entries once your Finance Manager triggers the year-end process - calculating the P&L-to-retained-earnings transfer and drafting the journal entry for the Finance Director to review and approve
- Maintaining access to the year-end archive once the financial year is closed, so prior years' reports and supporting documents remain available for reference or audit follow-up

What it doesn't do: the Financial Analyst Agent has no financial approval authority over journal entries or GL posting - the segregation is intentional. It prepares checks, checklist sign-off, and the trial balance snapshot; the Finance Manager reviews those results (read-only) and closes each GL period; the Finance Director approves year-end closing entries and is the only role that can reopen a closed period. There is no separate human “approve trial balance” step in the current close process.

Every check the agent runs and every action it takes is logged, so your finance team always has a clear record of why a period was - or wasn't - ready to close.

Humans

Accounts Manager (Human)

The Accounts Manager is the first line of human judgment for the accounts-branch agents - AR, AP, and Expense. While those agents handle the bulk of day-to-day processing automatically, anything they can't confidently resolve, or anything above their binding authority threshold, lands with the Accounts Manager.

What the role is responsible for:

- Reviewing and acting on escalations from the AR, AP, and Expense Agents — approving, rejecting, or sending back cases the agents flag as duplicates, mismatches, missing information, or policy exceptions
- Confirming parsed invoice and expense details on cases held for **pending confirmation** before agents resume processing
- Approving **tier-2** binding-authority journal entries for AR, AP, and Expense before they are finalized in the books
- Raising **reversal requests** on posted cases when a correction is needed
- Generating ad-hoc Statements of Account and ageing reports for AR on demand, outside the routine Monday/Thursday scheduler run
- Full **operational** access to AR, AP, and expense cases, journals, and reconciliation records required for accounts-branch work (this is a tier-2 operator role, not read-only oversight)
- Escalating anything beyond their own authority to the Finance Director - and the Finance Director can escalate further to the MD if needed - keeping a clear, logged chain of accountability

What's outside this role's scope:

- The Accounts Manager has no involvement in treasury or bank reconciliation - that sits with the Finance Manager and Finance Director, supported by the Treasury Agent
- No access to month-end or year-end close - those workflows are reserved for the Finance Manager, Finance Director, and Financial Analyst
- No authority over journal entry creation outside the AR/AP/Expense approval flow, and no role in financial reporting

In short: the Accounts Manager is the human checkpoint that keeps the AR, AP, and Expense Agents honest - stepping in exactly when one of them needs a judgment call, while staying out of treasury and period-close work that belongs to the finance-branch roles.

Finance Manager (Human)

The Finance Manager is the senior oversight role on the finance-branch side: treasury monitoring, period close initiation, and payment request initiation. Where the Accounts Manager is the tier-2 operator for AR/AP/Expense, the Finance Manager owns the bank, books close cycle, and read-only visibility across AP/AR working pages.

What the role is responsible for:

- **Reviewing** (not approving) every draft journal entry the Treasury Agent proposes from bank statement activity - **Finance Director approval** is required before posting; there is no auto-posting tier for treasury
- Reviewing and resolving escalations from the Treasury Agent and Financial Analyst Agent — anything either of those agents can't confidently resolve comes here
- Initiating payment requests for approved AP invoices and expense claims, which then go to the Finance Director for final approval before a payment requisition is issued
- Requesting month-end review; reviewing system checks and checklist results on the month-end page (**read-only** once the Financial Analyst Agent has run them); **closing each GL period** when the close gate passes
- Triggering the year-end closing process once all twelve monthly periods are closed, and carrying out the final year-end close once the Finance Director has approved the closing entries
- Read-only access to AP and AR working pages; **primary owner** of the treasury dashboard and reconciliation reporting
- Receiving the daily bank reconciliation report and the twice-weekly **AR, AP, and expense SOA summaries** (from those domain agents), keeping a constant pulse on cash position and outstanding balances

What's outside this role's scope:

- The Finance Manager doesn't execute bank payments directly — Wise transfers happen outside the platform, carried out by the Finance Manager or Finance Director manually, with the platform consuming the resulting bank statement afterward
- No authority to reopen a closed period — that's reserved for the Finance Director alone
- No approval authority over the year-end closing entries themselves — those route to the Finance Director, with creator exclusion preventing the Finance Manager who triggered the process from approving it
- AR operational work and ad-hoc SOA generation remain with the Accounts Manager; the Finance Manager has oversight visibility only

In practice, the Finance Manager is the human in the loop for everything the Treasury and Financial Analyst Agents do, and the one who keeps the books moving through each close cycle - while the Finance Director remains the final sign-off for payments, closing entries, and reopening periods.

Finance Director (CFO, Human)

The Finance Director is the top of the financial decision hierarchy - the final human authority for financial treatment, write-offs, and high-value approvals, sitting above both the Accounts Manager and Finance Manager branches. Only the MD/CEO is above this role, and only for escalations the Finance Director cannot or chooses not to resolve.

What the role is responsible for:

- Tier 3 approvals — the highest-value journal entries, write-offs, and policy overrides across AR, AP, expense, travel, treasury bank journals, and manual journal entries; anything above binding-authority tier 2 that the Accounts Manager escalates further also lands here
- Approving every year-end closing journal entry, with creator exclusion ensuring the Finance Manager who triggered the process can't also approve it
- Sole authority to reopen a closed accounting period - no other role can do this
- Approving payment requests the Finance Manager initiates for AP invoices and expense claims, which then triggers the payment requisition
- Reviewing and resolving escalations forwarded up from the Accounts Manager or Finance Manager when those roles can't resolve something themselves, or choose to escalate
- Final escalation point for manual journal entries above the standard tier thresholds
- Read-only oversight across AP, AR, and treasury - visibility into everything without being the primary operator of any of it
- Escalating further to the CEO when something requires that level of sign-off, such as strategic risk acceptance

What's outside this role's scope:

- The Finance Director doesn't do the day-to-day processing or initiation - invoices, claims, statement matching, and payment request initiation all happen upstream at the Accounts Manager / Finance Manager level before reaching the Finance Director for sign-off
- No involvement in running the month-end checklist automation - that is the Financial Analyst Agent; the Finance Manager initiates month-end review and closes the period; the Finance Director approves year-end closing entries and any period reopening

In short, the Finance Director is the circuit-breaker for everything that's too significant, too irreversible, or too sensitive to leave at the manager level - payments, closing entries, period reopening, and policy overrides all stop here before anything is final.

Tenant Administrator (Human)

This role configures **one tenant** for agents and finance users.

Job scope:

Manages the setup of the platform on behalf of the finance department.

Company: Legal entity details such as name, UEN, GST reg., address, contacts, and email signature

Chart of Accounts: Import COA from CSV, search/filter accounts, add or edit accounts

Mailboxes: Operational mailbox identities

Binding Authority

Travel & Entertainment policy

Regulatory Policies: MAS TRM Guideline, IRAS Income Tax Act, IRAS Goods and Services Tax Act, PDPA, Companies Act, Cybersecurity Act

Accounting Calendar: Financial year settings, accounting periods, GL cutoff

In short: Tenant Administrator sets up **how the tenant presents and communicates** (COA, mailboxes, policies, company profile, binding authority, calendar) so agents and finance users can run the Agentic Finance Department.