PATENT 8 · TECHNOLOGY BRIEF

Agentic Action Settlement Governor

Risk-proportional deferred finalization and cross-agent aggregate-harm circuit breaking for autonomous AI agent actions.

Status: Patent Pending — U.S. Provisional Patent Application (2026). Application No. 64/084,045

The problem

AI agents now take real actions at machine speed — moving money, changing databases, deleting records, sending messages. Two dangers dominate. First, many actions are irreversible: by the time a person or an audit notices a mistake, the money is already gone. Second, harm is often emergent — each individual action passes its own check and stays within its own limit, yet the combined effect across many agents crosses a catastrophic threshold, producing the runaway cascades operators fear most.

The invention

The Agentic Action Settlement Governor inserts a reversible holding stage between an agent action and its irreversible effect. Each action is scored for irreversibility and potential harm, and held reversibly for a risk-proportional dwell time before it is allowed to finalize. While actions are held, a monitor tracks aggregate exposure across all in-flight actions from all agents — using a superadditive measure that rises faster than a simple sum when actions are correlated. If that aggregate crosses a trip threshold during the dwell, a circuit breaker automatically reverses the pending actions before they become permanent and emits a tamper-evident settlement proof.

What it does

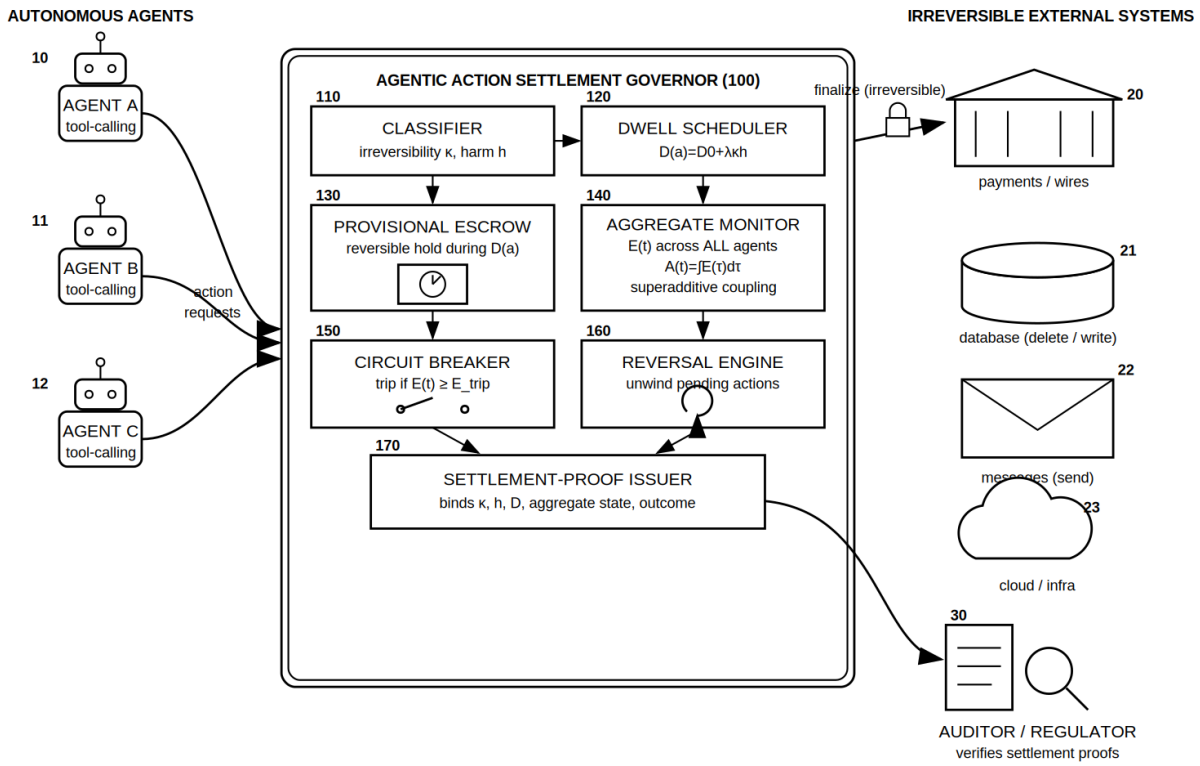
- Holds risky actions in a reversible state instead of allowing or blocking them outright.
- Sets the holding time in proportion to how irreversible and how harmful an action is.
- Detects emergent, multi-agent harm that per-agent limits and identity controls miss.
- Automatically unwinds in-flight actions when combined risk trips a circuit breaker.
- Produces independently verifiable settlement proofs for auditors and counterparties.

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Figure 1 — System overview

Autonomous agents route their actions through the Governor, which classifies, holds, monitors aggregate risk, and either finalizes to the external system or reverses — issuing a settlement proof to an auditor.

FIG. 1



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