WATCHBILL

FROM BLUE JACKET

BRIEFING NOTE
9 NOVEMBER 2026

SUPERVISED AUTONOMY · ON THE RECORD

Suggestion is not execution.

PNC's chief executive drew the line for AI agents in banking this month. Watchbill™ is built on the same line: agents may propose; a named person commits.

WHAT BILL DEMCHAK SAID

"The notion of agentic execution versus agentic suggestion, I think, is a very different thing."

BancAnalysts Association of Boston, 6 Nov 2026

Agent control over transactions is "years away," "because the liability framework is not set up for that."

BancAnalysts Association of Boston, 6 Nov 2026

"Not going to happen on my watch that something can come in here and transact on your behalf without you knowing it."

PNC third-quarter earnings call, 15 Oct 2026

THE SAME LINE, BUILT IN

THE PRINCIPLE	HOW WATCHBILL™ HOLDS IT
Suggestion, not execution	Agents propose. A named person commits every irreversible act. Nothing irreversible is on the agent's own menu.
The person authenticates and agrees	Each commit takes a typed read-back of exactly what is being committed, then a hardware security key with user verification. Per act, not per session.
A framework for liability	Liability follows authority. Every act traces to a written order and a named person, so responsibility is assignable before anything moves.
"On my watch"	The watch model itself. Every agent stands a watch under a named human, and the watch is kept on an append-only record someone else can check.

SCOPE, STATED PLAINLY

Watchbill governs a firm's own AI agents at the operator's workstation, through MCP. It is not a customer-facing agent gateway and not an identity system. It applies wherever an internal agent can reach a client record, a payment instruction or a ledger. Status: demonstrated in clean-environment rehearsals by the founder.

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