andrei@cojan:~$ cat ~/field-notes/ai-bookkeeping.md

One Month of Bookkeeping, Done by an AI Agent

A small company, money on many paths, an agent working through the browser, and a human who only approved. What it did, what it found, and where it stopped.

by Andrei Cojan · cojan.ro/blog

andrei@cojan:~$ ls ./contents/

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Anonymized case study. No company or partner names, no amounts, no dates, no software brands.

andrei@cojan:~$ cat summary.txt

The agent did the work. A human approved it.

[autonomy]

Worked on its own, directly in the web interfaces of the accounting software and the billing platform. No API, no integration. It read the screen, clicked, typed and saved.

[coverage]

Sales, purchases, banks, payment processors, foreign currency and pre-filing checks. A full month, reconciled day by day, system against system.

[findings]

Errors from earlier months that had slipped past everyone, the owner and the accountant included. Fixed without touching periods already filed.

[control]

Every change was approved before it was saved. Tax decisions stayed with the human.

andrei@cojan:~$ cat 01-context.md

A small company, with money on many paths

A small digital services company with clients in several countries. Money comes in by card through a payment processor, through an e-wallet, and occasionally in cryptocurrency. Supplier bills arrive in several currencies and are paid from several accounts at more than one bank.

Every transaction has to be matched across the billing platform, the payment processor, the bank and the accounting software. Every balance has to agree with a statement.

None of it is hard. All of it together is tedious, and tedious is where mistakes live.

> //
> The question: can an AI agent do this work on its own, end to end, at a professional level?

andrei@cojan:~$ cat 02-method.md

The loop

Every document, every account and every day went through the same five steps.

[01] **read**
Statements, PDF invoices, the billing platform and the books. Straight from the source.

[02] **compare**
System against system, line against line, day by day. Every balance must match the statement.

[03] **propose**
Which entry, which account, which date, which exchange rate, and why.

[04] **execute**
After approval, in the software's own web interface, like an operator.

[05] **verify**
Reload both systems and compare again. Nothing is “done” without proof.

> One rule above all: nothing changes without approval. The agent could read anything and propose anything. It could not save anything that had not been confirmed.

andrei@cojan:~$ cat rules.conf

The boring rules

```
1  + No change without approval.
2  + No notifications to clients. Ever.
3  + No edits to periods already filed.
4  + No invented documents. A lost receipt waits in a suspense account.
5  + Company and personal spending kept strictly apart.
6  + When unsure, say so and ask. Tax decisions stay with a human.
```

andrei@cojan:~$ ls ./scope/

What it handled, practically end to end

./sales-invoices

Exchange rates aligned with the billing platform, documents finalized, payments booked on the channel they actually came through, fees included.

./chargeback

The full cycle: invoice, payment, credit note and funds reversal, in both systems. Not a single email sent to the client.

./purchase-invoices

Read from PDF. VAT treatment taken from the wording on each document. Entered following each supplier's historical pattern.

./banks

Journals for the card processor, the e-wallet, a digital bank and the local and foreign currency accounts. Internal transfers through a clearing account that nets to zero.

./fx

Month-end revaluation of foreign currency accounts. Real exchange gains separated from the loss hidden in the conversion spread.

./edge-cases

A crypto payment received outside the company's accounts. A lost receipt. Spending that had to be separated. All handled in the open.

./compliance

Filing frequency and deadlines checked. EU partners' VAT numbers validated in the European register and filled in where missing.

./runbook

It documented its own procedure: accounts, payment-channel mapping, every error met and its fix. A runbook for next month.

andrei@cojan:~$ grep -r 'inherited' ./books/

Inherited errors nobody had caught

Matching the books against the statements day by day surfaced problems from earlier months. They had slipped past everyone, the owner and the accountant included.

problem	effect	what the agent did
[01] **A bank payment booked twice**	The bank balance in the books had not matched the bank for months	Found the duplicate line, explained how it most likely got there and removed it, with approval.
[02] **Currency revaluation never run in the current year**	Losses from the bank's exchange rate sat hidden inside a balance	Rebuilt the effect month by month and booked it in the open.
[03] **Dollar payments booked in a euro account**	A wrong balance, papered over with exchange-rate income that never existed	Corrected the currency with no effect in local currency and reversed the fictitious income.
[04] **A full month missing at the digital bank**	The book balance differed from the bank's	Rebuilt the transactions from the statements and booked them as a correction, with the real date in the description.
[05] **Supplier prepayments never offset**	Payables and prepayments growing side by side	Identified the mechanism and proposed the offset.
[06] **A supplier invoice never booked or paid**	Risk of suspension of a service the company relies on	Found it in the supplier's own console and flagged it.
[07] **Missing VAT numbers for EU clients**	The EU sales listing would have been incomplete	Validated the numbers in the European register and filled them in.

> //
> Periods already filed stayed untouched. Every correction went into the current month.

// it was not flawless

It once read a setting before the page had finished loading and reported it wrong. It once claimed a small difference would clear itself at month-end; challenged, it checked and admitted it would not. Both were caught the same way: by asking it to show where it read that.

andrei@cojan:~$ cat takeaways.md

My take

> The human role moves up

From typing to approving. The agent executes; the human decides.

> Full reconciliation becomes normal

Day by day, system against system. No longer a luxury nobody has time for.

> Old errors come to light

An agent that checks every balance sees what a busy person skips.

> Responsibility stays human

No professional liability, no signature, no tax decisions. Those are still ours.

Accounting isn't going away.
The typing is.

For information only. Not tax or accounting advice. Agent: a frontier-level AI agent, working through a web browser.

$ end of file