

# Define the action. Keep the evidence.

Define one servicing workflow before testing it: what an agent may propose, which checks must pass, who decides next and what proves the outcome.

## 01. Trigger and scope

Name the event, account reference and intended outcome. Define what this workflow cannot change.

## 02. Source facts

List approved records, retrieval times and missing or conflicting information. Keep borrower data in approved systems.

## 03. Permitted proposal

Describe the exact proposed action and inputs. Give it an ID and retain the applicable policy version.

## 04. Checks before execution

Define pass, fail and unknown for identity, eligibility, prior effects, policy and authority. Unknown does not pass.

## 05. Authority and permissions

Name the actor, allowed systems and actions, approval rule, limits and stop condition.

## 06. Rejection and handover

Retain the rejected proposal and reason. Name the next owner, action, dependency and next review time.

## 07. Execution verification

Verify what happened, including no action. Record journal or instruction evidence and any unresolved external outcome.

## 08. Evidence and next decision

Retain sources, proposal, policy, check result, actor, timestamps, execution result and linked follow-up. Separate proposal closure from case closure.

Start in the Blank workflow tab. Use WF-001 as a reference, then test the boundary with your own approved records and policy.

Completing this worksheet does not authorise execution. Retain the reviewer's decision and reference separately. Missing evidence or a human sign-off cannot turn an unresolved mandatory check into a pass.

# A posting retry that must wait.

Synthetic workflow-design example. All identities, records, roles, policy choices and times are fictional. This is not a product demonstration, integration or customer result.

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**09:00      Borrower reports a missing payment**

The case concerns one reported INR 10,000 receipt. No new collection instruction is requested.

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**09:05      Evidence is assembled**

Bank acknowledgement and account mapping are available. The earlier posting attempt has no confirmed final result.

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**09:06      Posting retry is rejected**

The proposal fails the prior-execution check. An unknown result cannot be treated as a failed posting.

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**09:07      No new instruction is verified**

The example's control record shows zero instructions issued for this rejected proposal. The earlier attempt remains unresolved.

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**09:10      Operations receives the handover**

Operations A and Finance B reconcile the prior attempt. The next review is 10:00 IST; this is an illustrative time, not a service-level promise.

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**Decision: rejected proposal; case remains open.**

Keep PROP-DEMO-WF01 rejected. Human approval cannot resolve the earlier execution state. First establish the prior result; any later correction is a new linked proposal after fresh checks.

Retain the source references, policy version, failed check, rejection reason, actor, timestamps, zero-instruction evidence and next owner. Zero instructions from this proposal does not establish what happened to the earlier attempt.

# Choose the authority explicitly.

## Observe

Read approved records and flag uncertainty. No financial change or outbound instruction.

## Recommend

Prepare a proposal or handover. This is the level used in WF-001.

## Act with approval

Execute only after all mandatory checks and the required human decision are satisfied. Verify the outcome.

## Bounded autonomous action

Use only where the lender explicitly permits the exact action and limits. Require checks, verification and a stop/escalation path. Not used in WF-001.

## Review one workflow with its owners

Have operations, finance and the relevant risk or technology owner review the eight steps. Name the sign-off reference, unresolved gaps and next review time. Preserve the first result when you retest.

If a pilot total looks strong, still check every mandatory control and owner sign-off. A weighted score cannot compensate for missing evidence or authority.

## Continue with the companion resources

[AI agents in loan servicing](#)

[AI loan servicing pilot scorecard](#)

[Loan reconciliation guide](#)

This worksheet supports a lender's workflow design and review. It does not demonstrate a working integration or replace the lender's policies and accountability.