Keep compromised approvals blocked. Rebuild altered payment instructions.

The problem

AI payment helpers can be fooled by fake emails, tampered invoices or attachments, hidden instructions in documents (prompt injection), swapped bank details (invoice fraud / business email compromise), or poisoned data.

Which approvals remain valid when supporting evidence is later flagged?

FBI Internet Crime Report 2025 (ic3.gov): about US$3.05 billion in reported US business email compromise losses. *Context only; it is not a savings claim.*

Two patent applications

Two separate controls; each can be tested alone.

Approval Lock (Application 2)

A cancelled approval stays cancelled.

It ties each approval to the evidence it relied on. When a document is flagged, only the approvals that used it are blocked, and they stay blocked after a restore. Unaffected approvals remain usable while their other checks remain valid.

Everyday example. Two colleagues approve one invoice; only the approval that used a later-flagged attachment is blocked.

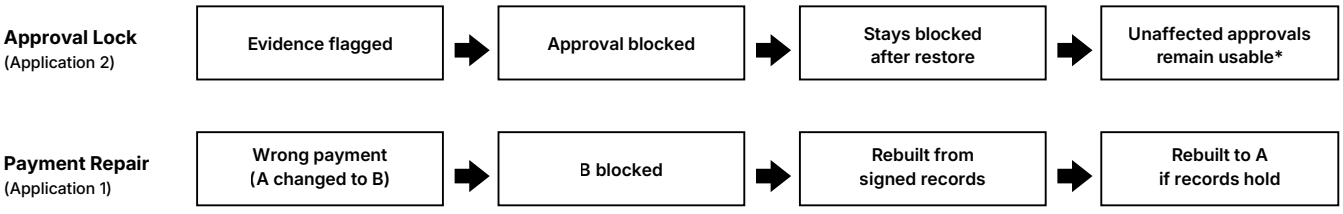
Payment Repair (Application 1)

Fix the payment, keep the good work.

It blocks a payment that was changed from what was authorized and rebuilds it from signed records, using an independent recovery program with no AI inside. If the signed evidence is missing or unclear, the payment stays blocked. Designed to pay only once.

Everyday example. A fake email changes an authorized payment from account A to account B; the payment is rebuilt to A.

How it works



*Simplified test flow. *Unaffected approvals remain usable while their other checks remain valid.*

Reported results

Approval Lock

A 10,000-trial simulation of the design rules (inventor-reported). By design, affected approvals stayed blocked after a restore and unaffected approvals were not redone. This models the intended behaviour; it is not a measurement of a running system. Independent reproduction is pending.

Payment Repair

60 automated tests passed in a local rerun using a mock payment provider (inventor-reported). Independent reproduction is pending.

Staff-time illustration

HYPOTHETICAL ILLUSTRATION

600 approvals × 5 minutes = 50 staff hours to re-check everything

If only 60 need repeating: 5 staff hours, about 45 hours potentially avoided, provided other checks remain valid.

The sandbox test

A 20-minute technical call, then one test of an invoice approval workflow. This is a prototype for evaluation, not a finished product.

– Synthetic payments only. No real money. No customer data.

– Pass criteria agreed up front: affected approvals stay blocked after a restore; unaffected approvals remain usable while their other checks remain valid; no duplicate payment; time to recover is noted.

– Licensing is discussed only if the test works.

Test one invoice approval workflow.

Seeking a payments product or security team willing to run this test using synthetic data.

20-minute technical call

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