THE FAILSAFE DISPATCH

Practical Business Automation & AI Insights for SME Leaders

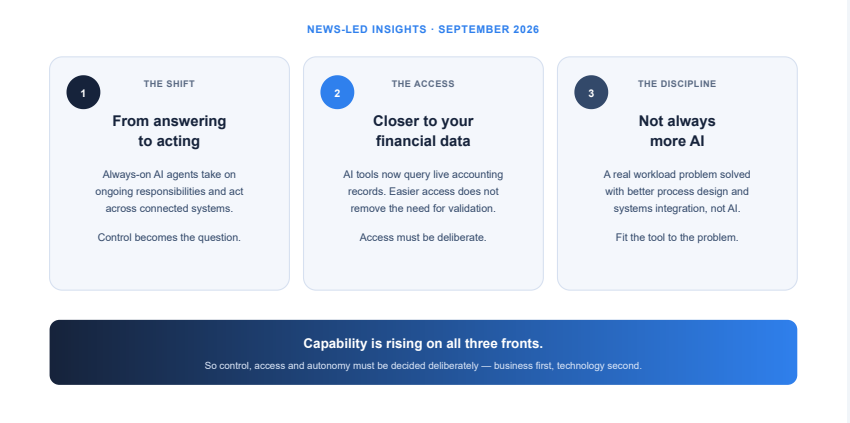
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ISSUE #04 · AI CAPABILITY & CONTROLS

AI can do more than ever. Are your controls keeping up?

September was a busy month for AI in business. New agent platforms take on ongoing responsibilities and act across applications. AI tools gained live access to accounting data. And a major accounting software provider solved a real operational problem without AI at all.

Together they show AI becoming more able to act, not just generate information. That is genuine opportunity, but it changes the questions a business should ask about control, access and autonomy.



Three September 2026 developments, one discipline: control, access and autonomy must be decided deliberately.

1 · AI IS MOVING FROM ANSWERING TO ACTING

On 29 September 2026, OpenAI announced "Dots" at its annual DevDay conference: always-on AI agents that take on ongoing responsibilities, connect to over 4,000 applications and work towards goals around the clock. Dots have their own cloud computer and can act across connected systems; the Agents API now lets developers build agents that interact directly with software.

Until now, AI produced an output and a person decided what to do with it. Agents carry out multi-step tasks without direct supervision, shifting the control question from "is the answer accurate?" to: what can it access? What can it do? Which actions need approval?

This is a business-process design question, not only an IT one. OpenAI has built approval controls and permission settings into Dots, but deciding how much autonomy each process warrants sits with the business.

> **KEY TAKEAWAY**
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> AI becoming more capable does not mean businesses should become more cautious about using it. It means they need to become more deliberate about how they use it.

The Failsafe order · Business → Operations → Technology → AI

As AI gains greater access to business systems and data, the questions change. What can it see? What can it do? Where does a person remain accountable? And, before any of that, is AI actually the best answer to the problem?

The goal is not maximum AI. It is the right technology, with the right level of autonomy and control, for the job.

2. AI is getting closer to your financial data

On 16 September 2026, Xero announced that its ChatGPT plugin is live and expanded its Anthropic integration through "Claude for Small Business," supporting workflows such as overdue invoice chasing, cash flow snapshots and month-end preparation, all using live Xero data. Separately, on 7 September, the ICAEW published guidance on validating AI-generated content, advising accountants to "treat AI as a starting point for research, not the final authority."

AI tools can now query live profit and loss data, balance sheets, invoices and bills directly from accounting software, which could reduce administrative work. But easier access does not remove the need for validation. The ICAEW is direct: AI-generated content "can also produce inaccurate, outdated or entirely fabricated information, often presented with complete confidence." Xero's integrations are read-only and data sharing is off by default. The professional question remains: which outputs can be used directly, and which require a qualified person to verify them?

FAILSAFE PERSPECTIVE

"As AI becomes more capable of acting inside your business, are your controls evolving at the same speed?"

3. Sometimes the right answer is not more AI

On 15 September 2026, Sage announced Period Review: a tool that brings client transaction data from Sage Sole Trader and supported banking apps into one review workflow, so accountants can search, sort and correct transactions, apply bulk actions and submit updates without moving between tools. HMRC-commissioned research found that 86% of tax agents anticipated additional tasks to support client compliance with Making Tax Digital.

This is deliberately the counterbalance. Period Review addresses the growing MTD workload through better process design and systems integration, not AI.

The question is not "where can we apply AI?" but "what is the most effective way to solve this problem?" Sometimes the right answer is not more AI.

QUESTIONS WE'D ASK

- What could AI currently access or change in our business, and do we have a clear picture of that?
- Which decisions or actions should always require human approval before they proceed?
- If an AI agent made the wrong decision, would we know what happened and be able to stop or reverse it?
- What financial information genuinely needs to be accessible to AI, and what does not?
- Which AI-generated outputs can be used directly, and which require professional validation before they inform advice?
- Could this integration remove administrative work without weakening the financial controls the practice depends on?
- Where are people in our practice repeatedly moving information between systems or tools?
- Could functionality we already have, or a workflow improvement, remove that friction?
- When we consider AI for a problem, are we choosing it because it is the best solution, or because AI is where the attention currently is?

Sources
OpenAI (Introducing Dots; DevDay 2026) · Xero (ChatGPT plugin; Claude for Small Business) · ICAEW (Using AI with confidence, 7 Sept 2026) · Sage (Period Review, 15 Sept 2026) · HMRC Research Report 850

Failsafe commentary is independent and vendor-neutral.