

Let the agent do the watching. Keep the paying.

Bills are the ideal first job for a personal agent: repetitive, time-boxed, and expensive to get wrong. The pair that pays off immediately is ingestion plus a weekly digest — not payment authority.

45_M US consumers charged late fees each year, per the CFPB — a large share of them avoidable.	\$8 Cap on the typical credit-card late fee for large issuers since May 2024, down from \$32.	\$14_B Paid in credit-card late fees in 2022 alone, according to the CFPB.
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Autopay versus an agent

	AUTOPAY	AI AGENT
Removes the deadline	Yes, it fires on schedule	Yes, if you allow payment
Warns you the amount changed	No	Yes — that is the point
Behaves when your balance is low	Can trigger overdraft or NSF fees	Can warn you first if it tracks the balance
Handles a wrong or disputed bill	Pays it anyway	Can flag it before money moves
Catches duplicate or zombie charges	No	Yes, if asked to compare line items

Autopay is a trigger. An agent is a watchdog. The CFPB's own warning about overdraft fees is precisely the gap autopay leaves open.

The five-step loop

- 1 Ingestion**
Give it its own address; forward bills and statements there.
- 2 Extraction**
One row per bill: provider, amount, due date, change from last month.
- 3 Weekly digest**
What is due in 7 days, what is due in 30, what jumped in price.
- 4 Outliers**
Flag any increase over 20%, and any new provider that appears.
- 5 Payment last**
Only after a full billing cycle of being right.

KEEP IN YOUR HANDS

- The final payment decision, until it has earned it.
- Disputes and negotiations.
- Anything regulated or irreversible — tax payments, loan payoffs, a cancellation that loses a promotional rate.
- The credential. It stays revocable, and you know which agent holds it.

Sources: Consumer Financial Protection Bureau, "How do automatic payments from a bank account work?"; Experian, "What to Know About the CFPB's Cap on Credit Card Late Fees," citing CFPB figures. Full guide at wolffi.sh/blog/ai-agent-pay-bills-utilities