Segregation of duties when agents prepare

For the controller and the accounting manager: the preparer rule applied to agents and people alike, built into a matrix your auditor can test.

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Your auditor's fieldwork sample includes the first payment to your packaging supplier after it moved its bank account in March. The case is illustrative. The auditor wants four names for that payment: the identity that flagged the change, the person who called the supplier to confirm it, the person who keyed the new account into the vendor master and the approver who authorised the payment. Then comes the question you prepared for: did one identity hold two of those roles?

Before Rever, you answered from your user list and a phone log. On Rever the first name is Sentinel, an agent, and your auditor wants to see where an agent sits in your controls. Bring your accounting manager into that answer, as an approver on your path and the owner of the review rows below.

The matrix, by identity

A segregation of duties matrix lists your duties down the side and the identities who touch them across the top, and marks the pairs one identity must not hold, such as preparing an entry and approving it. Your auditor tests against it, and you use it to show that no single login can start a transaction and finish it. Once agents prepare, you add each one to the matrix as an identity, beside your staff accountants.

Rever fixes some cells before you draw a line. The operating floors in Rever's terms of service and acceptable-use policy hold in every plan: no payment hold is placed, and nothing leaves Rever or the company, without a recorded approval from an authorised approver; the identity that prepares an action cannot approve it; material amounts need dual approval; and every action is recorded with its inputs, source records and approver, and can be replayed. The terms name the preparer rule separation of duties, and the acceptable-use policy applies it to every person and agent.

You set the rest. Each entity and user carries its own materiality and approval paths in Settings, and you fill the approval column from what you set there.

DUTY	PREPARES	APPROVES OR ACTS	ON REVER'S RECORD
Journal entry, accrual or reversal	Journal, or a staff accountant	A recorded approval from an authorised approver; the identity that prepares it cannot approve it	Its inputs, source records and approver, and a replay of the action

DUTY	PREPARES	APPROVES OR ACTS	ON REVER'S RECORD
The same entry at a material amount	Journal, or a staff accountant	Dual approval; the identity that prepares it cannot approve it	Both approvals, each with its inputs, source records and approver
Payment hold	Spend Guard requests it	A recorded approval from an authorised approver in the Inbox, before the hold takes effect	The approval and the hold; Rever tells your team on Slack and email, and your team applies it in the payment run
Vendor bank-detail change: the callback	Sentinel flags it and prepares a callback to a contact your company trusted before the change	A person on your team makes the call; a person authorises any payment	Sentinel's finding and the decisions in the Inbox
Vendor bank-detail change: the edit	A person on your team keys the new details into the vendor master after the callback	A second person approves the edit; neither of them approves the first payment to the new account	Sentinel's flag on the change; the edit itself sits in your ERP
Bills split below an approval threshold	Sentinel flags bills from one vendor that sit under your threshold apart and over it together	A person reviews the pair against the threshold for the combined amount; Auditor tests for approval-floor bypass	Sentinel's finding and Auditor's test report
Change to an SOP	Eve proposes it	A person on your team approves; Eve publishes after approval	Each version, reproducible for the runs it governed
Testing the agents	Auditor reperforms selected calculations and matches	Your finance team or an independent reviewer, over Auditor's coverage	Test reports and the untested coverage statement
System health	Steward finds stale data, failed syncs and stalled tasks	Steward verifies the affected work resumes after repair	A linked system finding, with no monetary recovery attached
Loading the import file	Journal hands back the approved entry as an import file	A person on your team with import rights in your ERP loads it; you decide whether an approver may load it too	Journal's confirmation at the next sync, and its workbook of entries awaiting load

Reading the rows

The first two rows hold the preparer rule for entries. Journal drafts and cannot approve its own entry, invoice or policy choice. A staff accountant who prepares an entry meets the same bar. Investigator cannot approve the resolution it proposes, and Eve, your agentic finance manager, cannot approve her own proposals. Rever applies the rule to the identity, so an agent and a person face it the same way.

The payment rows cover custody. Rever pays no vendors, and no agent moves money. A hold Spend Guard requests needs an approver's yes in the Inbox before it takes effect. For a bank-detail change, Sentinel prepares the callback using known-good details, a person on your team places it, and a person authorises the payment. A pass from Sentinel does not replace that person. The person who keyed the new details into the vendor master does not approve the first payment to that account, so give that pair its own cell.

The loader row is the one the floors leave to you, because Rever never writes to your systems and a person on your team records each approved entry in your ERP. Write the loader's name into the matrix and give it to your auditor.

Testing the separation

Your auditor will test the matrix, and Rever runs its own tests on the same separation. Sentinel tests for conflicting preparer and approver roles and looks for amounts split to stay under an approval threshold. Auditor keeps explicit tests for self-approval and for approval-floor bypass, and lists each approved procedure without a test in its untested coverage statement, so a procedure with no test reads as untested, never as passed.

Rever leaves the review of Auditor's coverage with your finance team or an independent reviewer. Give it to your accounting manager, who reads the untested coverage statement and decides which gaps need a test before the next close. Steward watches the data the reconciliations run on and raises a stale bank feed as a health finding, so you do not sign a reconciliation built on that feed as clean.

Back to the auditor's question

You answer from the records. Sentinel's finding shows the flag on the change and the callback it prepared on the contact your records held before the change, with the decisions on it in the Inbox. Your AP lead made the call on that contact. Your ERP holds the vendor master edit, with the person who keyed it and the second person who approved it. Your accounting manager authorised the first payment under your approval matrix, and the person who keyed the change appears nowhere on that approval. Auditor's test reports cover self-approval and approval-floor bypass, and its untested coverage statement lists any procedure that went without a test.

Your auditor can read Rever's part of that record in Rever. Rever's terms of service let you designate authorised users with an auditor role, and Rever prices on scope, not seats. If an outsourced accounting firm prepares your books, you add the firm's staff to the matrix as identities, under the same rule.

Before fieldwork

Take your current matrix and add a column for each agent that prepares inside your scope. Mark the approval cells from your Settings, add the loader row, and give the testing row an owner on your team. Bring the draft to the first call, and run the zero-day scan on a limited period of your data in a free

Proof of Value, so you test the matrix against your own records before your auditor reads it. The controller's case for keeping the pen lists the decisions that stay with you.

Questions

How do you test segregation of duties?

Pull a period's approvals and compare each preparer with each approver, then list the users who hold both rights in the system. On Rever, Sentinel tests for conflicting preparer and approver roles, Auditor keeps explicit tests for self-approval and approval-floor bypass, and Rever records both identities on each action for your auditor to replay.
