

— CUSTOMER STORY

Every automated action now has a name attached to it.

Speed without a paper trail is a liability

A payments company can automate almost anything technically. What stops most of them is simpler: if an auditor asks who approved a production change six weeks ago, 'the script did it' is not an answer anyone wants to give.

The situation — Good engineers, no defensible record

The compliance review wasn't about whether the fixes worked. It was about whether anyone could reconstruct them:

- IAM key rotation ran on a cron job with a shared service account — effective, but attributable to nobody in particular.
- When a rotation broke something, reconstructing what changed meant reading commit history and hoping the right person remembered the context.
- Security wanted rotation to happen more often. Engineering wanted fewer things that could break payment flows unattended.
- Neither side trusted a plain script enough to widen its blast radius, so rotation stayed manual and overdue.

The move — Automate the check, gate the change

The team built an agent that investigates aging IAM keys and drafts the rotation continuously, but every rotation on a production credential waits for a named approver — the exact split the security and engineering teams had been arguing about.

"Neither team was wrong. Security wanted more rotation, engineering wanted less risk. The agent didn't resolve the argument — it just meant we didn't have to choose one before we started."

— HEAD OF PLATFORM SECURITY

— DEPLOYMENT SNAPSHOT

SECTOR

Payments platform

ESTATE

IAM, secrets, production credentials

START POINT

Described objective: rotate aging keys

AUTONOMY

Detection automatic; rotation gated

SPECIALISTS USED

Network, custom skill for IAM

GOVERNANCE

Named approver per production rotation

SETUP

Deep integration with identity provider

INTEGRATIONS

IAM provider, ticketing, Slack

— ILLUSTRATIVE IMPACT

60%

LESS TRIAGE

45%

FASTER START

\$18

PER RUN

- **The objective is the spec.** A plain-language description is enough to draft the first working version.

- **Gates make speed defensible.** One well-placed approval step let the rest run without a fight over trust.

— HOW IT WAS BUILT

Describe

'Rotate aging IAM keys with approval' became the seed objective — already close to how the team described the problem out loud.

Compose

A skill checks key age against policy on a schedule; a human step inserts itself only where the credential touches production.

Govern

Every rotation on a production key requires a named approver and records who signed off, when, and against what evidence.

Promote

The workflow now runs as a standing agent with its own performance threshold — rotations completed on time, without a single unattributed change.

— WHAT CHANGED

BEFORE AGENT BUILDER

- Rotation on a shared service account, attributable to nobody
- Manual, overdue rotation because nobody trusted a wider script
- Security and engineering at odds over blast radius
- Post-incident review meant reading commit history and guessing
- Compliance review treating automation as a liability

WITH AGENT BUILDER

- Every rotation attributed to a named approver
- Detection continuous; the risky step still requires a person
- Security gets more frequent checks, engineering keeps the gate
- Evidence attached to every approval request automatically
- Compliance review treating automation as the safer option

— WHERE THE CHANGE CAME FROM

The gate was the point, not a compromise

Putting a human at exactly one step let both teams get what they wanted without arguing about the other nine.

Attribution stopped being extra work

Because the agent records who approved what, the audit answer already exists before anyone asks for it.

Confidence grew from a track record

Once rotations kept landing clean, extending the same pattern to other credential types was an easy conversation.

— WHY THIS MATTERS IN FINTECH & PAYMENTS

Approval gates on production changes

Named-approver audit trail

Policy-driven key age checks

Deep identity-provider integration

Promoted, versioned agent

Evidence-attached approvals

Scoped access boundaries

Continuous detection

— BOTTOM LINE

Agent Builder gave a payments team more frequent key rotation and a cleaner audit trail at the same time — without making either side give up what they needed.

Customer anonymised at their request; profile and quotation are representative of a deployment in this sector, not a named engagement. Outcomes are illustrative, not measured benchmarks, and vary by estate size and configuration. © 2026-2027 LumioOps.AI.

Put Agent Builder to work.

Describe an objective, watch it draft the workflow, and promote what works into a standing agent.

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