D3: Agentic Workflow – SmartPay AP

■ **Goal**: Automate invoice reconciliation with human oversight

Key Components:

1. Matcher Agent → Calls trained ML model (from D2)
2. Decision Node → Checks mismatch or low-confidence
3. Explainer Agent → Generates reasons + draft email
4. Human-in-Loop → Stops for AP officer approval

Workflow Branches:

• **Auto-Approve**: High-confidence match → invoice cleared instantly
• **Human Review**: Mismatch or low confidence → explanation + draft email → pause for approval

■ Workflow Diagram available separately in **D3_Workflow_Branch_Diagram.pdf**