

Meta Muse: The Personal AI Agent That Sends Emails and Executes Payments

MANAGEMENT SUMMARY & CORE TAKEAWAY

In September 2026, Meta launched Muse, a personal AI agent that sends emails, executes payments, books travel and manages calendars – with a permission-based workflow and full audit trail. For mid-market businesses, this marks the shift from reactive chatbots to acting agents: the question is no longer if, but when and how.

CONTEXT & EXECUTIVE RELEVANCE

In September 2026, Meta launched Muse, a personal AI agent that goes a decisive step further than anything you have known as a 'chatbot'. Muse does not just answer questions – it acts. It sends emails, executes payments, books travel and manages calendars. That is the difference between an assistant that tells you what should be done and an agent that actually does it.

To prevent this from becoming a loss of control, Muse runs inside a secure virtual machine with its own browser. Before every action, the agent explicitly asks for permission, and every step is logged in an audit trail. It is precisely this combination of capability and traceability that makes Muse relevant for businesses – not automation for its own sake, but the ability to deploy it under control.

CORE ACTION ITEMS

01 Independently drafting and sending emails

02 Executing payments and invoices

03 Booking travel and appointments

04 Actively managing calendars and resolving conflicts

SWISS COMPLIANCE & ARCHITECTURE GUIDELINES

- ☑ Full compliance with revised Swiss Data Protection Act (revDSG).
- ☑ Zero vendor lock-in on closed proprietary models.
- ☑ Seamless integration into Abacus, Bexio and M365 ecosystems.

Non-Binding Process Analysis

Let us review in 20 minutes where AI agents create immediate measurable efficiency in your workflows.

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