

AI Spend Attribution Guide

Meridian by Onaro · one credential per agent

Why attribution depends on how spend reaches us

Billing systems see credentials, not agents — OpenAI bills by API key, Azure by deployment, gateways by virtual key. Meridian attributes every dollar by mapping those identifiers to your agents. When one shared key serves eleven workloads, no tool on earth can say which agent spent what. The fix is organizational, cheap, and permanent.

The one rule: one credential per production agent, named for the agent. Do this, and attribution becomes automatic — for Meridian and for every tool you ever adopt after it.

Per-platform quick reference

OpenAI API	One project (or API key) per agent. Name it for the agent. New workload = new project, day one.	~1 hr
Anthropic API	One workspace / API key per agent, named for the agent.	~1 hr
Azure OpenAI	One deployment per agent, plus resource tags: agent, owner, dept. Tags flow straight into cost data.	~2 hrs
LLM gateway (LiteLLM, Portkey, etc.)	One virtual key per agent with metadata (owner, team, workflow). If you run a gateway, this is the best attribution path available — route new agents through it by default.	~1 hr
Copilot & seat products	Seat spend allocates to departments via your user roster, not to agents. Keep the HR/directory sync current; that's the whole job.	ongoing

Naming convention

{agent}-{environment}, lowercase: **support-copilot-prod, claims-triage-staging**. The name is the join key — Meridian's allocation rules auto-match on it, so a well-named key is attributed the moment it first spends.

Four things to stop doing

- Shared “engineering” or “team” keys running multiple production agents — the single biggest attribution killer.
- Rotating or replacing keys without telling whoever owns the spend map — rotated keys arrive as strangers.
- Personal API keys running production workloads — spend follows the person, not the agent, and leaves when they do.
- Launching pilots on borrowed credentials “just for now” — pilots become production, and the borrowed key becomes archaeology.

The payoff. Every step above is a one-time act that permanently raises your attributed %, tightens monthly chargeback, and shrinks the unallocated line your CFO sees. Your Attribution Readiness score in each Meridian report tracks exactly this — most teams reach Strong within one billing cycle of adopting the one-credential rule.