

BOARD VIEW

Banking - AI Payment Release Decision

Suite: Financial & Commitment Authority Suite **World:** Banking Core Governance **Outcome:** BLOCK

What happened (execution intent)

Agent proposes releasing an 18M USD wire to a new beneficiary after screening.

Status quo	Compliance reviews logs after release; governance becomes remediation once money moves.
AI shift	Screening models operate at machine scale; marginal signal shifts can clear or block millions in seconds.
Judgement Spine difference	Judgement Spine gates the irreversible commit point. If sanctions/AML confidence is fuzzy or dual control is not satisfied, doctrine fires BLOCK with named escalation before settlement.
Impact	Prevents irreversible regulatory breach driven by automated speed; proof exists before clearance.

Decision summary

Outcome	BLOCK
Bounds enforced	<ul style="list-style-type: none">- no partial release- hold in suspense account- trigger re-screening- time-boxed dual approval required
Escalation path	Escalate to treasury + AML (dual control). Release only with signed authority chain.

Proof you can produce in 60 seconds

1. Open WOW_PACK/OPEN_ME.html (offline).
2. Select this scenario and click Replay (90 seconds).
3. Open Regulator View and Dispute Pack PDFs.
4. Run verify_manifest.py to confirm integrity (hashes + signature if available).

Evidence Pack ID: JSP-PUBLIC-20260302-BANKING_AI_P-0001 **Control plane demos:**
<https://judgementspine.com/control-plane-demos>

Note: This is a public, redacted, illustrative pack. The structural claim is about runtime authority, bounded autonomy, and proof written before consequence.