



DISPUTE PACK

Banking - AI Payment Release Decision

World: Banking Core Governance **Outcome:** BLOCK **Evidence Pack ID:**
JSP-PUBLIC-20260302-BANKING_AI_P-0001

1. What was claimed / requested

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

2. What the system allowed vs blocked

Allowed

- Case is held with a bounded review packet.
- Re-screening / reconciliation actions proceed.

Blocked

- The commit action is prevented until conditions are met.

3. Why (governance rationale)

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.

This pack is designed to survive dispute: it links decision, authority, bounds, and integrity in one exportable object.

Evidence references

4. Evidence signals

- sanctions_screen_result
- aml_risk_score
- kyc_recency_days
- beneficiary_novelty
- dual_control_state
- payment_amount

5. Evidence artefacts in this bundle

policy_trace.ndjson	Which doctrine checks fired and why.
audit_export.ndjson	Execution-time event record.
provenance_chain.json	Illustrative provenance and chain integrity.
authority_contract.json	Named authority + bounds contract.
manifest.json + signature	Integrity references (tamper-evident).

6. Integrity verification

Run `verify_manifest.py` from the root folder and retain the output as part of the dispute file.

If the hashes and signature verify, the pack is unmodified since it was sealed.

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