



REGULATOR VIEW

Banking - AI Payment Release Decision

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

1. What action happened

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

2. Who held authority

Primary authority	Treasury Approver
Secondary authority	AML Officer
Escalation roles	Treasury Approver, AML Officer
Authority principle	No consequential action proceeds without named human authority.

3. What was enforced at runtime

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.

4. What would happen if confidence dropped

Without governance: Funds could settle before sanctions ambiguity is resolved; recovery becomes legal remediation.

Prevented failure mode: irreversible settlement under uncertain screening

Illustrative exposure: regulatory breach + enforcement action

Note: exposure figures are illustrative; the structural claim is that the system intercepts and governs at the moment before consequence.

Evidence & Integrity

5. Evidence minimums and signals

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

6. Portable artefacts included in this pack

evidence_pack.json	Top-level decision record and links.
authority_contract.json	Who can authorise what, with what bounds.
policy_trace.ndjson	Versioned doctrine checks evaluated.
audit_export.ndjson	Runtime event log for audit ingestion.
provenance_chain.json	Illustrative model/prompt/tool-call chain integrity.
manifest.json + signature	Tamper-evident integrity for this entire bundle.

7. Integrity verification

Run **verify_manifest.py** in the root folder to recompute SHA-256 hashes and verify the signature (when cryptography or OpenSSL is available).

Expected output: **PASS** (no files changed).

This proof object is designed to be inspected without access to the originating systems.

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