



## BOARD VIEW

# Banking Edge - AI Override Suggestions

**Suite:** Financial & Commitment Authority Suite   **World:** Banking Edge Governance   **Outcome:** ESCALATE

## What happened (execution intent)

Agent wants to override a fraud hold and release a 250k USD transfer.

<b>Status quo</b>	Exception culture grows silently; overrides become normalised without structural escalation.
<b>AI shift</b>	AI suggests overrides to reduce friction; human pressure plus AI suggestion becomes drift.
<b>Judgement Spine difference</b>	Judgement Spine governs frontline exceptions before release intent becomes action. Missing step-up verification triggers ESCALATE: require step-up, route dual control to supervisor and fraud ops; no 'probably release'.
<b>Impact</b>	Exceptions become defensible, repeatable, auditable - without slowing the frontline.

## Decision summary

<b>Outcome</b>	ESCALATE
<b>Bounds enforced</b>	<ul style="list-style-type: none"><li>- step-up verification required</li><li>- dual control required</li><li>- scope limited to this case</li><li>- time-box 20 minutes</li></ul>
<b>Escalation path</b>	Route to supervisor + fraud ops. If not approved, transfer remains held.

## 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\_EDGE-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.