



REGULATOR VIEW

Banking Edge - AI Override Suggestions

World: Banking Edge Governance **Outcome:** ESCALATE **Evidence Pack ID:**
JSP-PUBLIC-20260302-BANKING_EDGE-0001

1. What action happened

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

2. Who held authority

Primary authority	Frontline Supervisor
Secondary authority	Fraud Operations
Escalation roles	Frontline Supervisor, Fraud Operations
Authority principle	No consequential action proceeds without named human authority.

3. What was enforced at runtime

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

4. What would happen if confidence dropped

Without governance: Override could proceed under pressure; loss becomes unrecoverable and precedent-setting.

Prevented failure mode: authority drift via exceptions

Illustrative exposure: fraud loss + regulatory scrutiny

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

- fraud_hold_reason
- step_up_state
- customer_contact_verification
- authority_band
- case_id
- transfer_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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