



## REGULATOR VIEW

# Retail Core - AI Batch Optimisation

**World:** Retail Core Governance   **Outcome:** BLOCK   **Evidence Pack ID:**  
JSP-PUBLIC-20260302-RETAIL\_CORE\_-0001

## 1. What action happened

Settlement batch is about to release 1.7M USD of refunds.

## 2. Who held authority

<b>Primary authority</b>	Finance Lead
<b>Secondary authority</b>	Fraud Ops Lead
<b>Escalation roles</b>	Finance Lead, Fraud Ops Lead
<b>Authority principle</b>	No consequential action proceeds without named human authority.

## 3. What was enforced at runtime

<b>Outcome</b>	BLOCK
<b>Bounds enforced</b>	<ul style="list-style-type: none"><li>- hold settlement commit</li><li>- generate exception list</li><li>- route joint finance+fraud approval</li><li>- re-screen duplicates</li></ul>
<b>Escalation path</b>	Route to finance lead + fraud ops (dual control). Release only after mismatch resolved and approvals signed.

## 4. What would happen if confidence dropped

**Without governance:** Buggy batch could settle at scale; recovery becomes dispute and manual remediation.

**Prevented failure mode:** irreversible batch commit under mismatch

**Illustrative exposure:** systemic payout loss

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

- batch\_id
- ledger\_total
- expected\_total
- duplicate\_detection\_count
- exception\_list\_id
- approval\_state

## 6. Portable artefacts included in this pack

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