SMART AFRICA EOI · CONTROLLED SYNTHETIC DEMONSTRATOR

TRUST SDK — Executive Demonstrator Report

Comprehensive evaluator-facing report with visual analytics, institution comparison, AI governance, explainability, policy and conformance.

REPORT CLASS	ASSESSMENTS	INSTITUTIONS	EVIDENCE
Executive	15	3	Controlled demonstrator

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1. Executive summary

This report consolidates the current TRUST SDK demonstrator evidence into an extensive evaluator-facing report covering reusable SDK integration, simulated banking/mobile-money/FinTech ecosystems, AI trust inference, explainability, advisory policy, auditability, conformance and platform evidence.

> **Decision boundary.** TRUST does not authorize, settle or block a production payment. Final transaction authority remains with the participating institution.

2. Demonstrator scope

Institutions

Bank A, FinTech C, Mobile Money B

3 simulated payment ecosystems.

Scenarios

High Velocity, Insufficient Metadata, New Device, Normal Transaction, Unusual Corridor

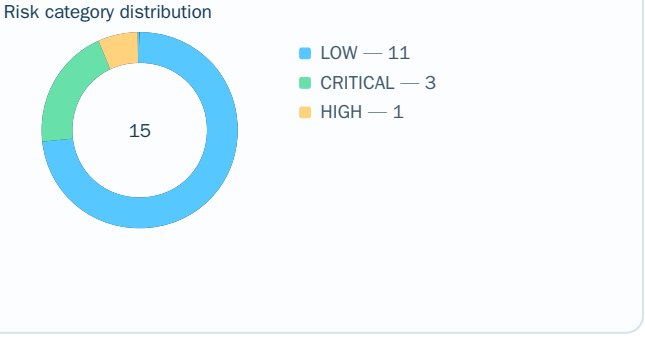
5 controlled scenario types.

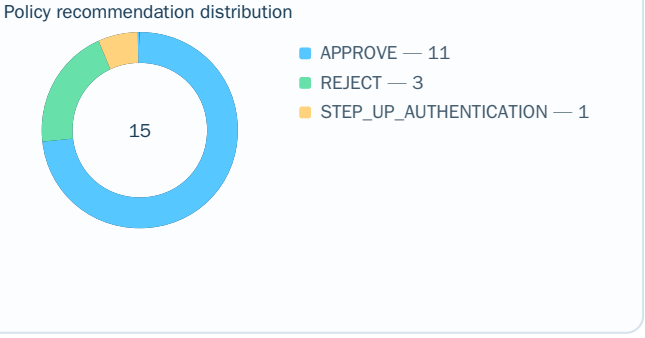
Evidence basis

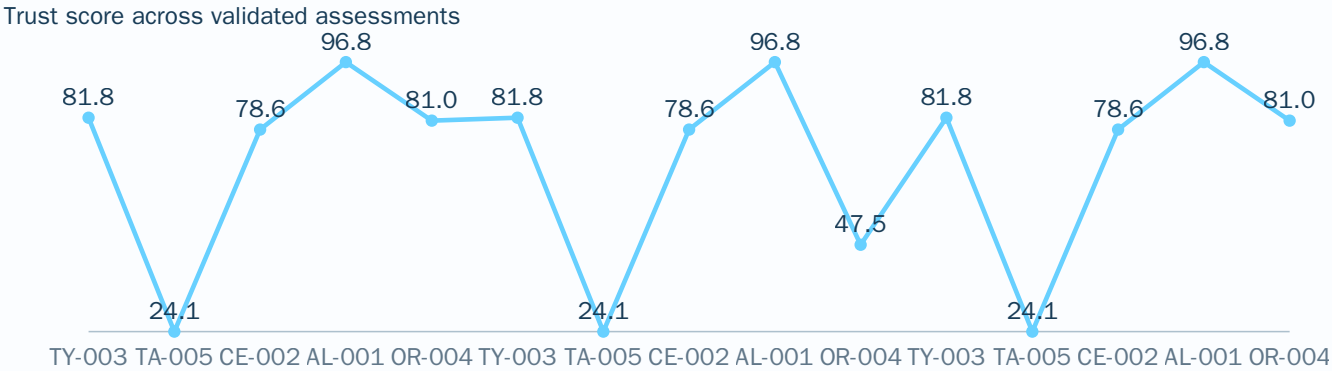
Assessment, policy, model registry, telemetry and conformance evidence.

3. Assessment portfolio analytics

VALIDATED ASSESSMENTS	AVERAGE TRUST	AVERAGE CONFIDENCE	CRITICAL RISK
15	70.2	94.25%	3







4. Institution comparison

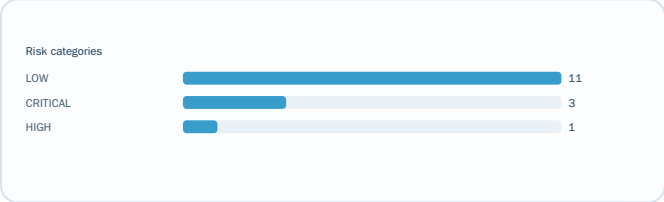


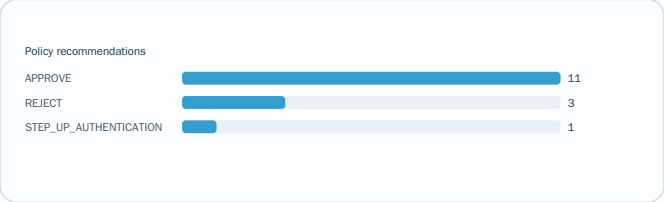


Institution	Assessments	Avg trust	Avg confidence	Critical
Bank A	5	72.4	94.2%	1
FinTech C	5	65.7	94.2%	1

Institution	Assessments	Avg trust	Avg confidence	Critical
Mobile Money B	5	72.4	94.2%	1

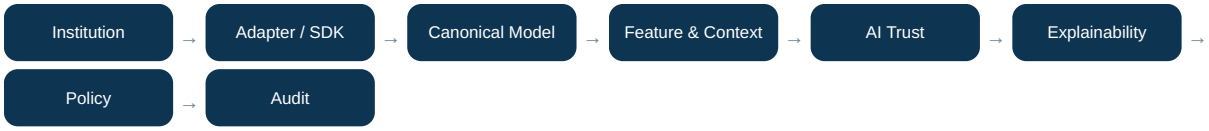
5. Risk and policy analytics





Policy is deliberately separated from the AI model so the evaluator can distinguish analytical inference from operational interpretation.

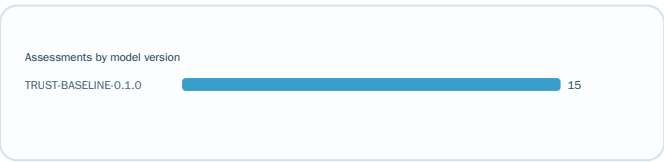
6. Governed assessment pipeline



7. AI model governance

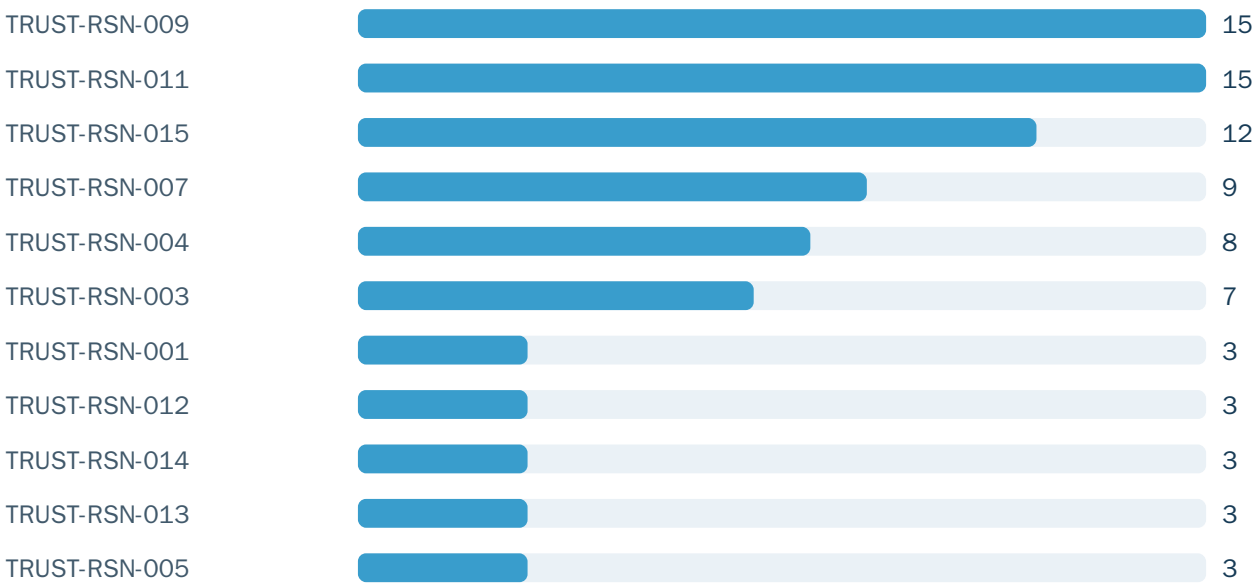
Model registry evidence


```
{
  "generated_at": "2026-09-15T14:54:10.439721+00:00",
  "governance": {
    "evidence_required_for_promotion": true,
    "institution_retains_final_decision": true,
    "model_changes_require_version_increment": true
  },
  "models": [
    {
      "explainability_required": true,
      "lifecycle_state": "ACTIVE_DEMO",
      "model_id": "TRUST-BASELINE",
      "model_version": "TRUST-BASELINE-0.1.0",
      "policy_decision_embedded_in_model": false,
      "production_approved": false,
      "status": "DEMONSTRATOR_ONLY"
    }
  ],
  "stage": "13"
}
```

8. Explainability and evidence

Reason-code frequency



Explanations should remain tied to actual model-applied evidence and should not invent unsupported reasons after scoring.

9. Conformance and qualification


```
{
  "generated_at": "2026-09-15T14:54:10.440149+00:00",
  "qualification": "PASS",
  "stage": "15",
  "tests": {
    "all_policy_results_non_authorizing": true,
    "all_results_preserve_final_institution_decision": true,
    "audit_records_15": true,
    "reason_codes_present": true,
    "stage08_outputs_15": true,
    "stage09_outputs_15": true
  }
}
```


10. Transaction register

Transaction	Institution	Scenario	Trust	Risk probability	Risk	Confidence	Recommendation
BANKA-HIGH_VELOCITY-003	Bank A	High Velocity	81.8	18.24%	LOW	100.00%	APPROVE
BANKA-INSUFFICIENT_METADATA-005	Bank A	Insufficient Metadata	24.1	75.95%	CRITICAL	71.25%	REJECT
BANKA-NEW_DEVICE-002	Bank A	New Device	78.6	21.42%	LOW	100.00%	APPROVE
BANKA-NORMAL-001	Bank A	Normal Transaction	96.8	3.23%	LOW	100.00%	APPROVE
BANKA-UNUSUAL_CORRIDOR-004	Bank A	Unusual Corridor	81.0	19.00%	LOW	100.00%	APPROVE
FINC-HIGH_VELOCITY-003	FinTech C	High Velocity	81.8	18.24%	LOW	100.00%	APPROVE

Transaction	Institution	Scenario	Trust	Risk probability	Risk	Confidence	Recommendation
FINC-INSUFFICIENT_METADATA-005	FinTech C	Insufficient Metadata	24.1	75.95%	CRITICAL	71.25%	REJECT
FINC-NEW_DEVICE-002	FinTech C	New Device	78.6	21.42%	LOW	100.00%	APPROVE
FINC-NORMAL-001	FinTech C	Normal Transaction	96.8	3.23%	LOW	100.00%	APPROVE
FINC-UNUSUAL_CORRIDOR-004	FinTech C	Unusual Corridor	47.5	52.50%	HIGH	100.00%	STEP_UP_AUTHENTICATION
MNOB-HIGH_VELOCITY-003	Mobile Money B	High Velocity	81.8	18.24%	LOW	100.00%	APPROVE
MNOB-INSUFFICIENT_METADATA-005	Mobile Money B	Insufficient Metadata	24.1	75.95%	CRITICAL	71.25%	REJECT
MNOB-NEW_DEVICE-002	Mobile Money B	New Device	78.6	21.42%	LOW	100.00%	APPROVE
MNOB-NORMAL-001	Mobile Money B	Normal Transaction	96.8	3.23%	LOW	100.00%	APPROVE
MNOB-UNUSUAL_CORRIDOR-004	Mobile Money B	Unusual Corridor	81.0	19.00%	LOW	100.00%	APPROVE

11. Demonstrator limitations

- Evidence is synthetic or otherwise controlled for demonstration.
- Charts describe the available demonstrator evidence set, not market-wide statistics.
- The AI model is a demonstrator baseline and not a production-performance certification.
- Policy output remains advisory.
- Production deployment requires institution-specific security, calibration, governance, monitoring and regulatory controls.

Demonstrator boundary. Generated from synthetic/controlled demonstrator evidence. TRUST provides an advisory assessment and policy recommendation; the participating institution retains final transaction decision authority. This document is not production certification.