SMART AFRICA EOI · CONTROLLED SYNTHETIC DEMONSTRATOR

Transaction Assessment — BANKA-UNUSUAL_CORRIDOR-004

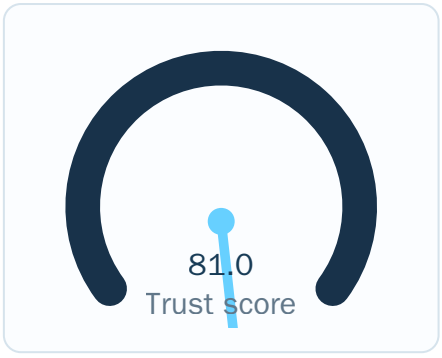
Detailed governed assessment report for Bank A / Unusual Corridor.

TRANSACTION	INSTITUTION	RISK	RECOMMENDATION
BANKA-UNUSUAL_CORRIDOR-004	Bank A	LOW	APPROVE

1. Assessment identity

TRANSACTION	INSTITUTION	SCENARIO	RECOMMENDATION
BANKA-UNUSUAL_CORRIDOR-004	Bank A	Unusual Corridor	APPROVE

2. AI trust assessment







Risk category	LOW	**Model version**	TRUST-BASELINE-0.1.0
SDK version	EOI-DEMO-1.0	**Policy version**	1.0.0-DEMO
Latency	— ms	**Audit reference**	AUDIT-BANKA-UNUSUAL-CORRIDOR-004

3. Feature & context evidence

{}

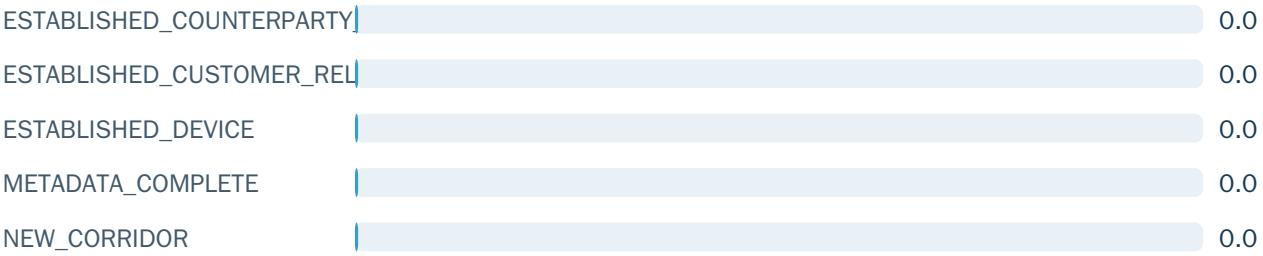
4. Explainability evidence

Reason codes

TRUST-RSN-004 | TRUST-RSN-005 | TRUST-RSN-009 | TRUST-RSN-011 | TRUST-RSN-015

Feature contributions

Relative feature contribution magnitude



Human-readable explanation

The model produced risk category LOW, trust score 81.0, and confidence score 1.0. The principal model factors increasing modeled risk were: New payment corridor. The principal model factors reducing modeled risk were: Established device relationship, Established customer relationship, Established counterparty relationship. This explanation describes model evidence only and does not constitute an institutional transaction decision.

5. Policy interpretation

Advisory recommendation: APPROVE
Policy is reported separately from AI inference.

6. Reconstructable evidence chain

Feature & Context → AI Trust → Explainability → Policy → Audit

7. Raw controlled assessment evidence


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{
  "amount": null,
  "audit_reference": "AUDIT-BANKA-UNUSUAL-CORRIDOR-004",
  "confidence_score": 1.0,
  "currency": null,
  "explanation": "The model produced risk category LOW, trust score 81.0, and confidence score 1.0. The principal model factors
increasing modeled risk were: New payment corridor. The principal model factors reducing modeled risk were: Established device
relationship, Established customer relationship, Established counterparty relationship. This explanation describes model evidence only
and does not constitute an institutional transaction decision.",
  "feature_contributions": [
    {
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    {
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      "feature": "ESTABLISHED_CUSTOMER_RELATIONSHIP"
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    {
      "coefficient": -0.45,
      "feature": "ESTABLISHED_DEVICE"
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```
    {
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      "feature": "METADATA_COMPLETE"
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      "feature": "NEW_CORRIDOR"
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  ],
  "indicators": [],
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  "institution_retains_final_decision": true,
  "model_version": "TRUST-BASELINE-0.1.0",
  "policy_reason": "RISK_WITHIN_APPROVE_THRESHOLD",
  "policy_version": "1.0.0-DEMO",
  "reason_codes": [
    "TRUST-RSN-004",
    "TRUST-RSN-005",
    "TRUST-RSN-009",
    "TRUST-RSN-011",
    "TRUST-RSN-015"
  ],
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      "reason_code": "TRUST-RSN-004"
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      "contribution": 1.05,
      "direction": "RISK_INCREASING",
      "explanation": "The transaction corridor has little or no observed history.",
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      "reason_code": "TRUST-RSN-005"
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      "contribution": -0.25,
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      "reason_code": "TRUST-RSN-009"
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      "contribution": -0.2,
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  "risk_reducing_factors": [],
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  "sdk_version": "EOI-DEMO-1.0",
  "source_file": "bank-a-unusual_corridor.json",
  "transaction_authorization": false,
  "transaction_id": "BANKA-UNUSUAL_CORRIDOR-004",
  "trust_score": 81.0
}
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8. Interpretation and limitations

- Controlled synthetic demonstrator assessment.
- Recommendation is advisory only.
- Final transaction authority remains with the participating institution.

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.