SMART AFRICA EOI · CONTROLLED SYNTHETIC DEMONSTRATOR

Transaction Assessment — FINC-NORMAL-001

Detailed governed assessment report for FinTech C / Normal Transaction.

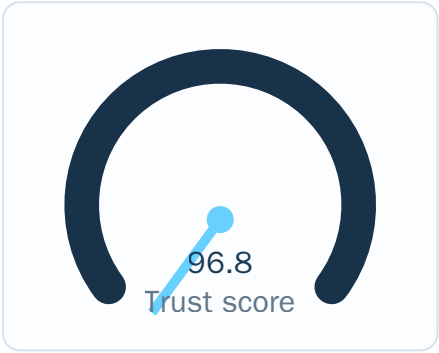
TRANSACTION	INSTITUTION	RISK	RECOMMENDATION
FINC-NORMAL-001	FinTech C	LOW	APPROVE

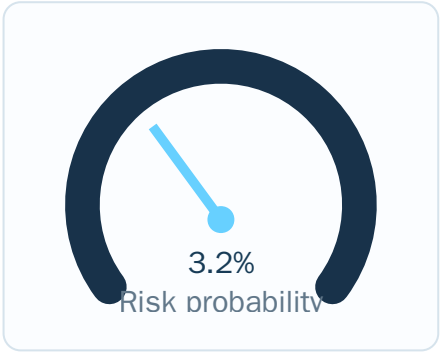
1. Assessment identity

TRANSACTION	INSTITUTION	SCENARIO
FINC-NORMAL-001	**FinTech C**	**Normal Transaction**

RECOMMENDATION
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-FINC-NORMAL-001

3. Feature & context evidence

{}

4. Explainability evidence

Reason codes

TRUST-RSN-004 | TRUST-RSN-007 | TRUST-RSN-009 | TRUST-RSN-011 | TRUST-RSN-013 | TRUST-RSN-015

Feature contributions

Relative feature contribution magnitude



Human-readable explanation

The model produced risk category LOW, trust score 96.77, and confidence score 1.0. The principal model factors reducing modeled risk were: Strong authentication, Established device relationship, Established payment corridor. 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-FINC-NORMAL-001",
  "confidence_score": 1.0,
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reducing modeled risk were: Strong authentication, Established device relationship, Established payment corridor. This explanation
describes model evidence only and does not constitute an institutional transaction decision.",
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    {
      "coefficient": -0.25,
      "feature": "ESTABLISHED_CUSTOMER_RELATIONSHIP"
```

```
    },
    {
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      "feature": "ESTABLISHED_DEVICE"
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  "policy_reason": "RISK_WITHIN_APPROVE_THRESHOLD",
  "policy_version": "1.0.0-DEMO",
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    "TRUST-RSN-015"
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      "contribution": -0.45,
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      "contribution": -0.35,
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      "label": "Established payment corridor",
      "reason_code": "TRUST-RSN-007"
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      "reason_code": "TRUST-RSN-009"
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      "contribution": -0.2,
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      "reason_code": "TRUST-RSN-015"
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  "source_file": "fintech-c-normal.json",
  "transaction_authorization": false,
  "transaction_id": "FINC-NORMAL-001",
  "trust_score": 96.77
}
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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.