SMART AFRICA EOI · CONTROLLED SYNTHETIC DEMONSTRATOR

Transaction Assessment — MNOB-INSUFFICIENT_METADATA-005

Detailed governed assessment report for Mobile Money B / Insufficient Metadata.

TRANSACTION	INSTITUTION	RISK	RECOMMENDATION
MNOB-INSUFFICIENT_METADATA-005	Mobile Money B	CRITICAL	REJECT

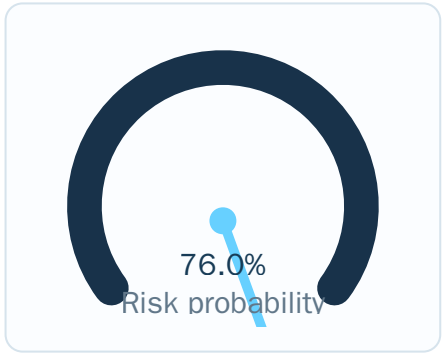
1. Assessment identity

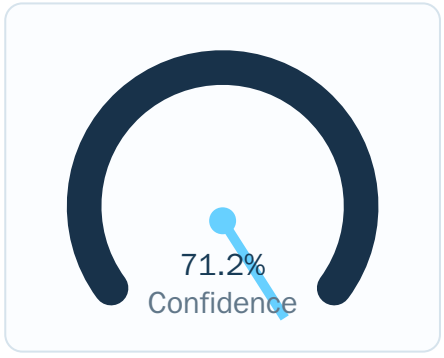
TRANSACTION	INSTITUTION	SCENARIO
MNOB-INSUFFICIENT_METADATA-005	**Mobile Money B**	**Insufficient Metadata**

RECOMMENDATION
REJECT

2. AI trust assessment







Risk category	CRITICAL	**Model version**	TRUST-BASELINE-0.1.0
SDK version	EOI-DEMO-1.0	**Policy version**	1.0.0-DEMO
Latency	— ms	**Audit reference**	AUDIT-MNOB-INSUFFICIENT-METADATA-005

3. Feature & context evidence

{}

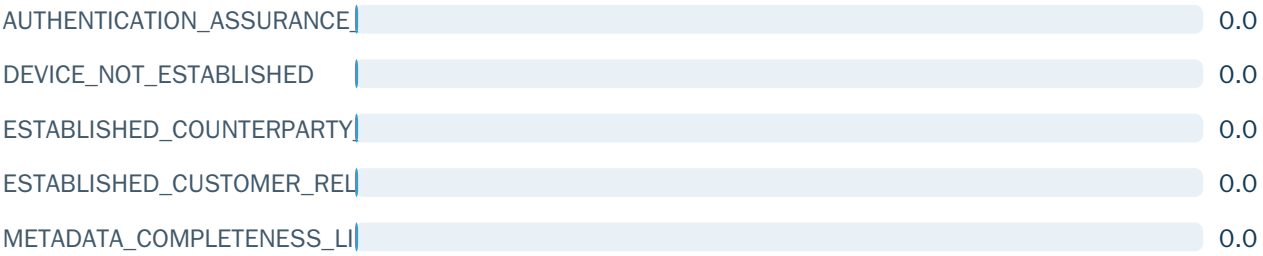
4. Explainability evidence

Reason codes

TRUST-RSN-003 | TRUST-RSN-009 | TRUST-RSN-011 | TRUST-RSN-012 | TRUST-RSN-014

Feature contributions

Relative feature contribution magnitude



Human-readable explanation

The model produced risk category CRITICAL, trust score 24.05, and confidence score 0.7125. The principal model factors increasing modeled risk were: Limited authentication assurance, Device relationship not established, Limited metadata completeness. The principal model factors reducing modeled risk were: 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: REJECT
Policy is reported separately from AI inference.

6. Reconstructable evidence chain

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

7. Raw controlled assessment evidence


```
{
  "amount": null,
  "audit_reference": "AUDIT-MNOB-INSUFFICIENT-METADATA-005",
  "confidence_score": 0.7125,
  "currency": null,
  "explanation": "The model produced risk category CRITICAL, trust score 24.05, and confidence score 0.7125. The principal model factors
increasing modeled risk were: Limited authentication assurance, Device relationship not established, Limited metadata completeness. The
principal model factors reducing modeled risk were: Established customer relationship, Established counterparty relationship. This
explanation describes model evidence only and does not constitute an institutional transaction decision.",
  "feature_contributions": [
    {
      "coefficient": 1.2,
      "feature": "AUTHENTICATION_ASSURANCE_LIMITED"
    },
    {
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      "feature": "DEVICE_NOT_ESTABLISHED"
    },
    {
      "coefficient": -0.2,
      "feature": "ESTABLISHED_COUNTERPARTY_RELATIONSHIP"
```

```
    },
    {
      "coefficient": -0.25,
      "feature": "ESTABLISHED_CUSTOMER_RELATIONSHIP"
    },
    {
      "coefficient": 0.7,
      "feature": "METADATA_COMPLETENESS_LIMITED"
    }
  ],
  "indicators": [],
  "institution": "Mobile Money B",
  "institution_retains_final_decision": true,
  "model_version": "TRUST-BASELINE-0.1.0",
  "policy_reason": "RISK_ABOVE_REJECT_THRESHOLD",
  "policy_version": "1.0.0-DEMO",
  "reason_codes": [
    "TRUST-RSN-003",
    "TRUST-RSN-009",
    "TRUST-RSN-011",
    "TRUST-RSN-012",
    "TRUST-RSN-014"
  ],
  "reasons": [
    {
      "coefficient": 1.1,
      "contribution": 1.1,
      "direction": "RISK_INCREASING",
      "explanation": "The supplied context does not establish the device as previously known.",
      "feature": "DEVICE_NOT_ESTABLISHED",
      "label": "Device relationship not established",
      "reason_code": "TRUST-RSN-003"
    },
    {
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      "contribution": -0.25,
      "direction": "RISK_REDUCING",
      "explanation": "The customer relationship is established.",
      "feature": "ESTABLISHED_CUSTOMER_RELATIONSHIP",
      "label": "Established customer relationship",
      "reason_code": "TRUST-RSN-009"
    },
    {
      "coefficient": -0.2,
      "contribution": -0.2,
      "direction": "RISK_REDUCING",
      "explanation": "The counterparty relationship is established.",
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      "label": "Established counterparty relationship",
      "reason_code": "TRUST-RSN-011"
    },
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      "feature": "AUTHENTICATION_ASSURANCE_LIMITED",
      "label": "Limited authentication assurance",
      "reason_code": "TRUST-RSN-012"
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      "explanation": "The transaction contains incomplete or limited contextual metadata.",
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      "label": "Limited metadata completeness",
      "reason_code": "TRUST-RSN-014"
    }
  ],
  "recommendation": "REJECT",
  "risk_category": "CRITICAL",
  "risk_increasing_factors": [],
  "risk_probability": 0.759511,
  "risk_reducing_factors": [],
  "scenario": "Insufficient Metadata",
  "sdk_version": "EOI-DEMO-1.0",
  "source_file": "mno-b-insufficient_metadata.json",
  "transaction_authorization": false,
  "transaction_id": "MNOB-INSUFFICIENT_METADATA-005",
  "trust_score": 24.05
}
```

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.