SMART AFRICA EOI · CONTROLLED SYNTHETIC DEMONSTRATOR

Transaction Assessment — MNOB-NEW_DEVICE-002

Detailed governed assessment report for Mobile Money B / New Device.

TRANSACTION	INSTITUTION	RISK	RECOMMENDATION
MNOB-NEW_DEVICE-002	Mobile Money B	LOW	APPROVE

1. Assessment identity

TRANSACTION	INSTITUTION	SCENARIO	RECOMMENDATION
MNOB-NEW_DEVICE-002	Mobile Money B	New Device	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-MNOB-NEW-DEVICE-002

3. Feature & context evidence

{}

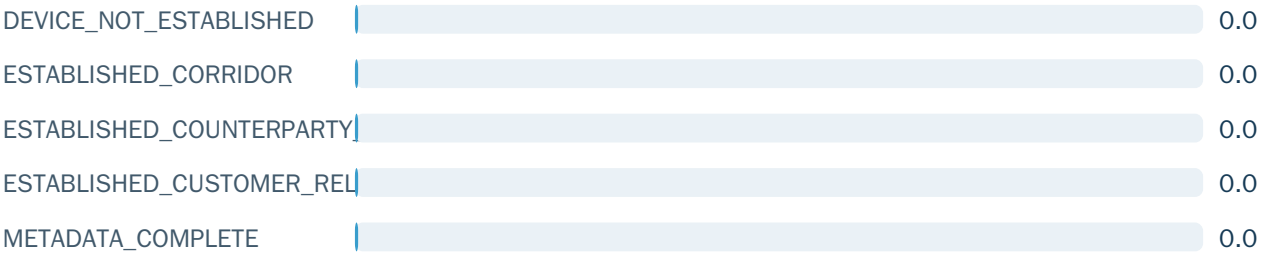
4. Explainability evidence

Reason codes

TRUST-RSN-003 TRUST-RSN-007 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 78.58, and confidence score 1.0. The principal model factors increasing modeled risk were: Device relationship not established. The principal model factors reducing modeled risk were: Established payment corridor, 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


```
{
  "amount": null,
  "audit_reference": "AUDIT-MNOB-NEW-DEVICE-002",
  "confidence_score": 1.0,
  "currency": null,
  "explanation": "The model produced risk category LOW, trust score 78.58, and confidence score 1.0. The principal model factors
increasing modeled risk were: Device relationship not established. The principal model factors reducing modeled risk were: Established
payment corridor, Established customer relationship, Established counterparty relationship. This explanation describes model evidence
only and does not constitute an institutional transaction decision.",
  "feature_contributions": [
    {
      "coefficient": 1.1,
      "feature": "DEVICE_NOT_ESTABLISHED"
    },
    {
      "coefficient": -0.35,
      "feature": "ESTABLISHED_CORRIDOR"
    },
    {
      "coefficient": -0.2,
      "feature": "ESTABLISHED_COUNTERPARTY_RELATIONSHIP"
    },
```

```
    {
      "coefficient": -0.25,
      "feature": "ESTABLISHED_CUSTOMER_RELATIONSHIP"
    },
    {
      "coefficient": -0.2,
      "feature": "METADATA_COMPLETE"
    }
  ],
  "indicators": [],
  "institution": "Mobile Money B",
  "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-003",
    "TRUST-RSN-007",
    "TRUST-RSN-009",
    "TRUST-RSN-011",
    "TRUST-RSN-015"
  ],
  "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"
    },
    {
      "coefficient": -0.35,
      "contribution": -0.35,
      "direction": "RISK_REDUCING",
      "explanation": "The transaction corridor has established observed history.",
      "feature": "ESTABLISHED_CORRIDOR",
      "label": "Established payment corridor",
      "reason_code": "TRUST-RSN-007"
    },
    {
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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.",
      "feature": "ESTABLISHED_COUNTERPARTY_RELATIONSHIP",
      "label": "Established counterparty relationship",
      "reason_code": "TRUST-RSN-011"
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      "contribution": -0.2,
      "direction": "RISK_REDUCING",
      "explanation": "The transaction contains a high level of contextual metadata completeness.",
      "feature": "METADATA_COMPLETE",
      "label": "Complete metadata",
      "reason_code": "TRUST-RSN-015"
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  ],
  "recommendation": "APPROVE",
  "risk_category": "LOW",
  "risk_increasing_factors": [],
  "risk_probability": 0.214165,
  "risk_reducing_factors": [],
  "scenario": "New Device",
  "sdk_version": "EOI-DEMO-1.0",
  "source_file": "mno-b-new_device.json",
  "transaction_authorization": false,
  "transaction_id": "MNOB-NEW_DEVICE-002",
  "trust_score": 78.58
}
```

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.