Dweve
Weaving Intelligence

ENGLISH EDITION · JULY 2026

MARKETING BROCHURE · 20 PAGES

Dweve for Banking

A standalone visual briefing for banking leaders, practitioners, technology teams, and reviewers.

VISUAL BRIEFING

BANKING LEADERS, DOMAIN OWNERS, OPERATIONS, TECHNOLOGY, RISK, AND ASSURANCE TEAMS

ENGLISH

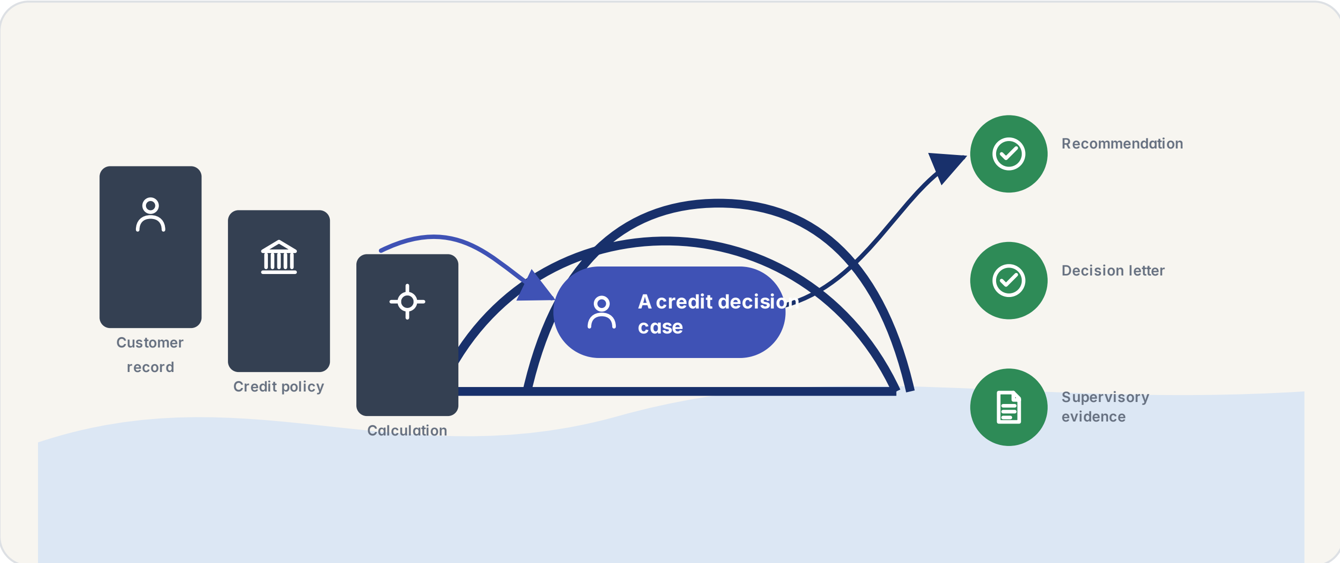
Scope and prove one accountable banking workflow.

SC01

THE PROPOSITION

One banking decision people can answer for

A supervisory letter lands on Monday. By Friday your head of model risk has to show, for one declined credit decision, the rule that fired, the policy version in force, and the customer factor behind it. Today that evidence is scattered across the credit engine, the policy wiki, the case notes, and an email thread. This is the week that work stops scattering.



How to read this visual: follow a credit decision case through the proposition.

CONTEXT

Read the promise against the operating reality

A supervisory letter lands on Monday. By Friday your head of model risk has to show, for one declined credit decision, the rule that fired, the policy version in force, and the customer factor behind it. Today that evidence is scattered across the credit engine, the policy wiki, the case notes, and an email thread. This is the week that work stops scattering.

You are the engineer behind the audit week. When the supervisor names a decision, you are the one who has to make it come back bit-identical, with the rule, the policy version, and the customer factor, on hardware the bank controls. The work is attaching a trace to a decision and routing it through the stack you already run.

- Purpose
- Source
- Rule
- Decision

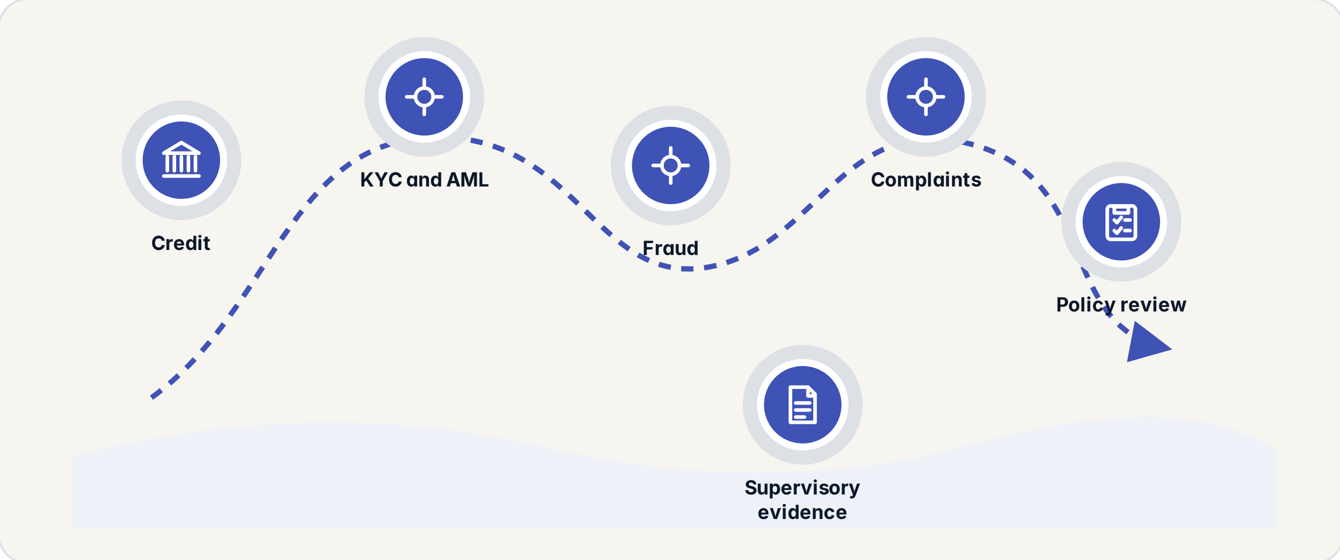
QUESTION TO CARRY

Which part of this proposition changes the outcome people receive today?

WHERE TO BEGIN

Six sector conversations worth having

A sector brochure must stand on its own. These are practical starting points, not a promise that every workflow should use AI.



How to read this visual: follow a credit decision case through where to begin.

BOUNDARY

Choose a starting point with a real consequence

The witness is built incrementally as the decision is made. On a clean case it is empty and the wire path is unchanged. When the supervisor asks, the slice is extracted from the chain and replayed, with the rule, the version, and the customer factor intact.

Your card was blocked, or your loan was declined, and all you got was a number. When your bank uses AI for a decision about you, European law gives you the right to a plain reason and a path to a human. This is the same week, seen from your side: the moment your bank can actually answer the question, why.

- Credit
- KYC and AML
- Fraud
- Complaints

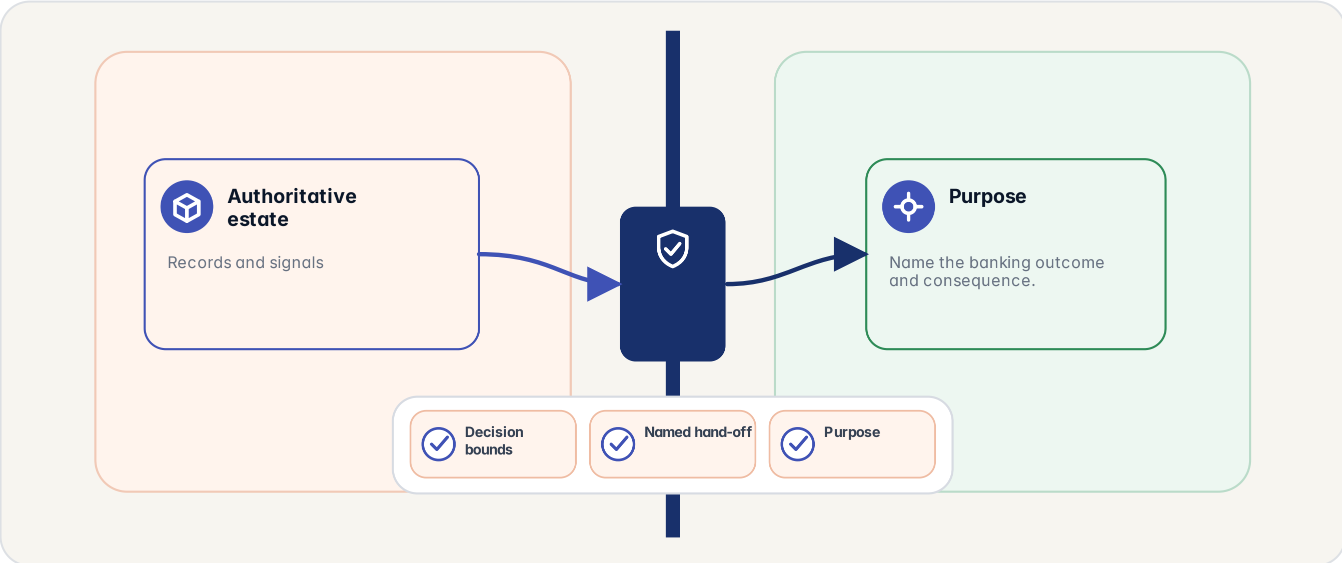
QUESTION TO CARRY

Which bounded workflow has a real owner and a consequence worth improving?

THE CURRENT ESTATE

Keep the systems that already hold operational truth

The accountable layer connects to systems of record and control without pretending to replace every specialist system.



How to read this visual: follow a credit decision case through the current estate.

CONTEXT

Keep existing operational truth in the picture

Two questions decide the integration: where it runs, and how the trace travels. It runs managed through Fabric on the public Dweve Mesh, on your own servers, or air-gapped, with no re-platforming between tiers. The trace rides the event bus you already maintain, so the same artefact lands in audit storage and your warehouse without a double write.

The platform runs EU-pinned or on the bank's own hardware. Decisions and traces ride the event bus the bank already maintains. No customer record crosses an unapproved border.

- Authoritative estate
- Bounded decision layer
- Human and system hand-off
- Purpose

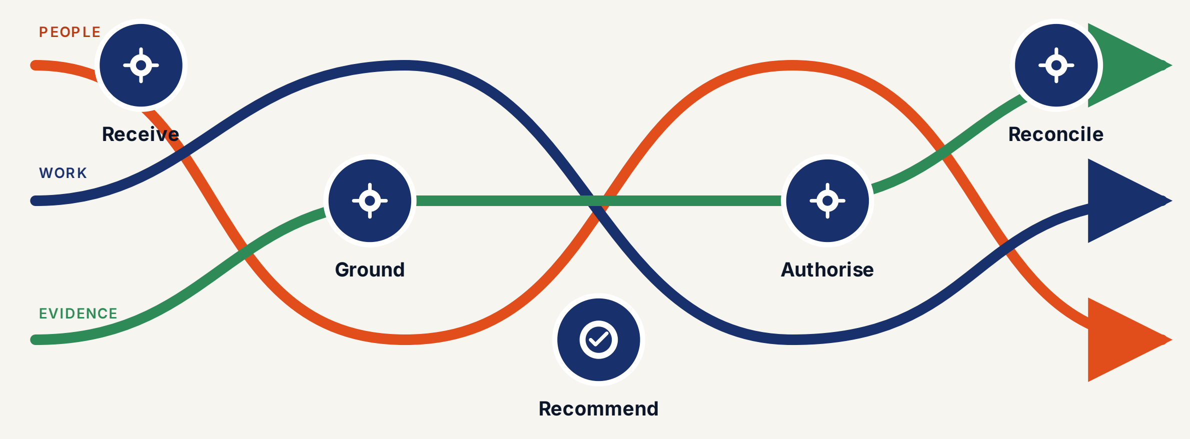
QUESTION TO CARRY

Which systems remain authoritative, and what may the new layer change?

REPRESENTATIVE WORKFLOW

A sector decision moves through one visible chain

The exact systems and roles change by organisation. The responsibility pattern remains inspectable.



How to read this visual: follow a credit decision case through representative workflow.

BOUNDARY

Follow one decision without skipping a boundary

Pick one workflow, credit, KYC, AML, fraud, trade surveillance, or complaint resolution. Run it with your own sources and watch the review packet assemble as the work moves. Managed through Fabric on the public Dweve Mesh, on your own hardware, or air-gapped. No re-platforming between tiers.

The review packet is created as the decision is made, not rebuilt the week the letter arrives. Source, rule, owner, and replay are attached while the work happens, so the supervisory request is a retrieval, not a reconstruction.

- Receive
- Ground
- Recommend
- Authorise

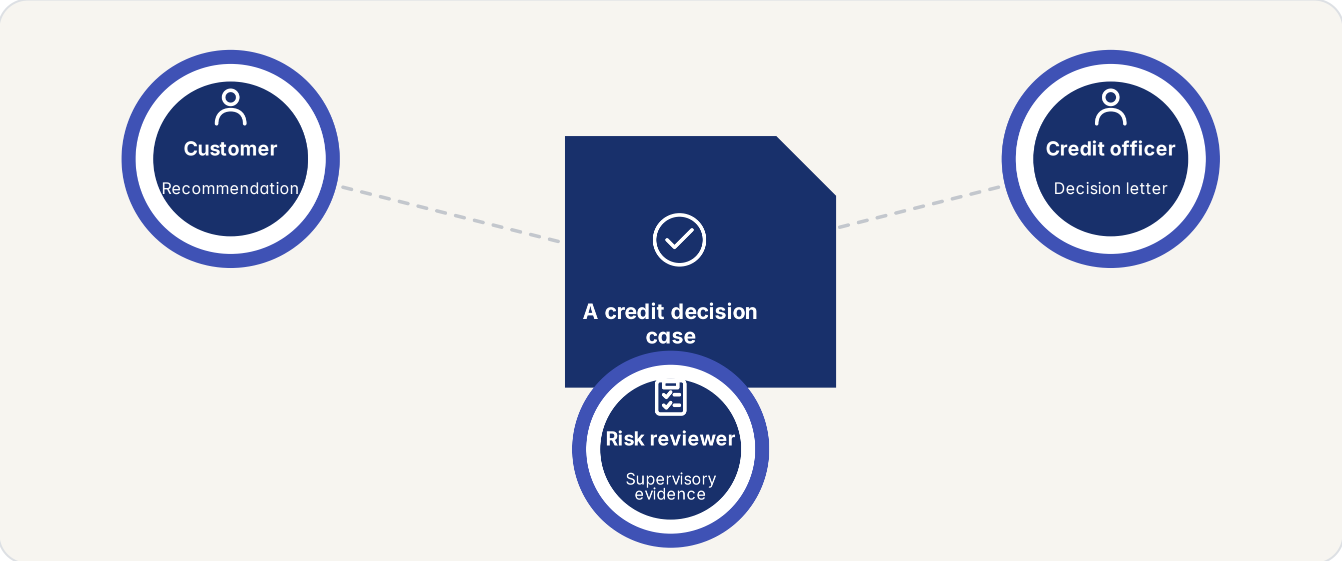
QUESTION TO CARRY

Where do source, rule, computation, review, and action join?

SECTOR ASSURANCE

Different people need different proof from the same event

A single technical log rarely answers every question. Design the record around the people who will actually use it.



How to read this visual: follow a credit decision case through sector assurance.

CONTEXT

Give each reader the proof they actually need

You tried pasting the case into a chat tab. It gave you a confident paragraph and nothing you could hand to an inspector. A chat box answers the question. Dweve finishes the audit week with the record attached.

Every automated decision carries a path to a person that does not depend on a phone tree. The reviewer sees what the system saw, in the order it saw it, and can confirm or overturn it with the same transparency. The appeal travels with the original decision.

- A reason and a route to challenge
- State, authority, and next action
- A resolvable evidence packet
- Purpose

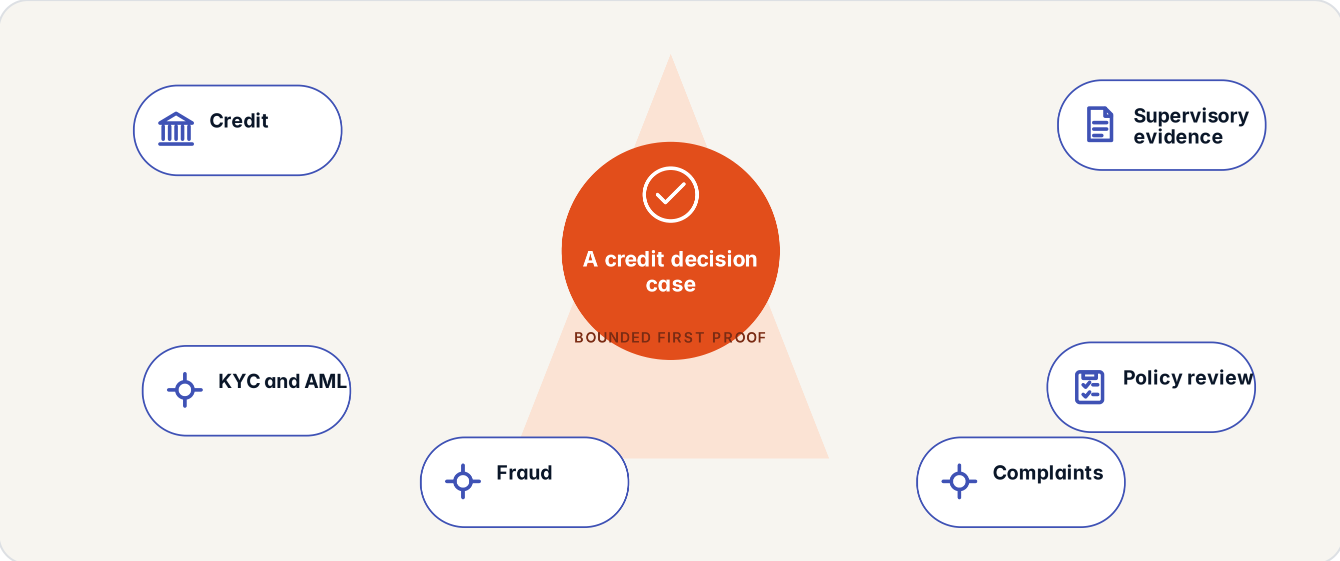
QUESTION TO CARRY

Can the person, operator, and reviewer each obtain the proof they need?

USE AND FIT

Where banking work can earn its place

Start with responsibilities that have a real owner, useful sources, and a consequence worth improving.



How to read this visual: follow a credit decision case through use and fit.

BOUNDARY

Separate useful scope from attractive distraction

The same week, with the platform in place. The auditor names the decision, and the head of model risk pulls it up in one workspace where the answer, the policy it came from, and the reviewer who signed it already sit together.

The review packet is created as the decision is made, not rebuilt later. Every item carries the source it came from, the rule applied, the owner who signed off, and a replay path for the inspector.

- Credit
- KYC and AML
- Fraud
- Complaints

QUESTION TO CARRY

Where does this earn a place, and where should it deliberately not be used?

THE PATH

How banking work moves from question to decision

A focused engagement should make the next decision easier, not create a larger promise.

How to read this visual: follow a credit decision case through the path.

WHY THIS SHAPE WORKS

The workflow, operating boundary, evidence, and decision criteria are considered together from the start.

CONTEXT

Make every stage earn the next one

A mixture of experts routes each decision through a small, named set of banking experts. The inference records which experts and which constraints fired, so the decision path is explicit rather than implicit.

You are the engineer who has to make Monday's supervisory letter answerable by Friday. The same decision the auditor asks about has to come back bit-identical, with the rule, the policy version, and the customer factor, on hardware your bank controls. Here is how the trace attaches to a decision and travels through the stack you already run.

- Purpose
- Rule
- Authority
- Evidence

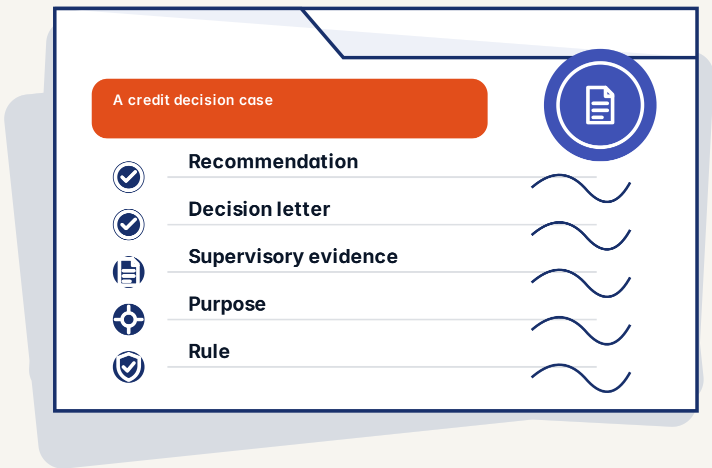
QUESTION TO CARRY

What evidence must exist before the scope is allowed to grow?

THE VALUE PICTURE

banking work seen from three responsibilities

Good AI work must make sense to the person using it, the team operating it, and the people reviewing it.



How to read this visual: follow a credit decision case through the value picture.

PRIMARY READER

Banking leaders, domain owners, operations, technology, risk, and assurance teams

The first conversation.

DECISION SUPPORTED

Scope and prove one accountable banking workflow.

The next useful step.

BOUNDARY

Read the same outcome from several responsibilities

Consumer credit policy version 6.2, rule 3.2, applied because the debt-to-income ratio was above the policy threshold on the date of the application. The reviewing officer confirmed the decline and noted a lower limit as available. The same decision replays bit-identical, with the rule, the version, and the customer factor on one screen.

You are not the auditor. You are the person whose decision is under review. The same week that makes your bank dig for evidence is the week you finally get a straight answer about your own card, your own loan, your own transfer.

- Purpose
- Rule
- Authority
- Source

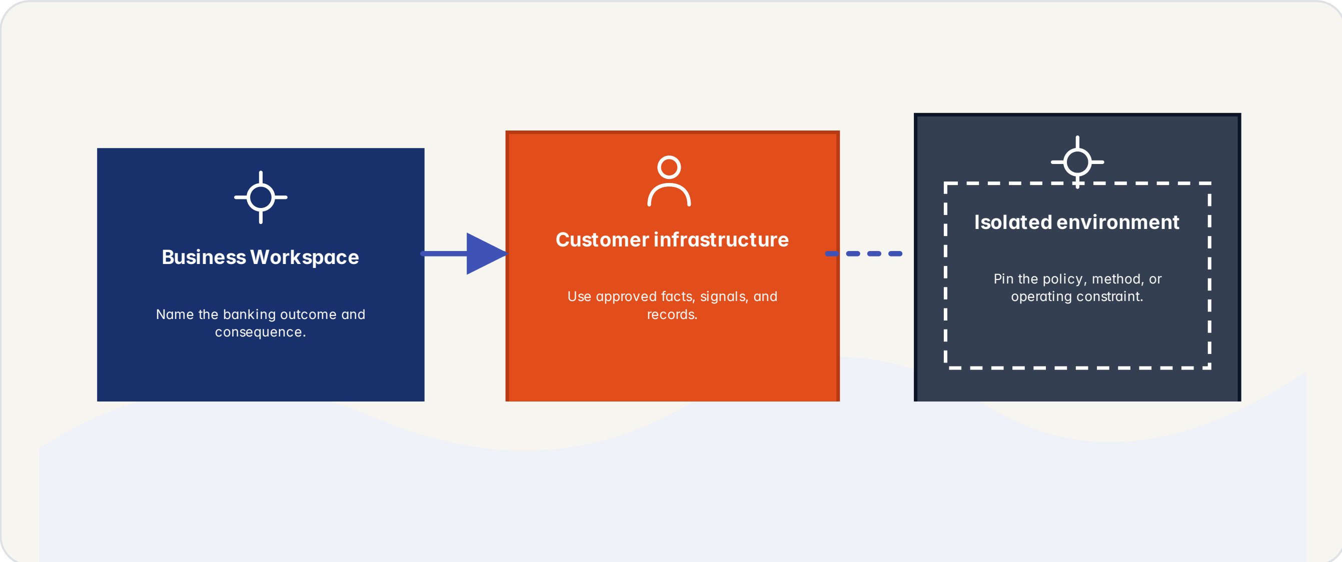
QUESTION TO CARRY

Can the same result satisfy its user, operator, and reviewer?

THE OPERATING MODEL

The control model around banking work

A credible proposition connects the visible result to the less visible responsibilities underneath it.



How to read this visual: follow a credit decision case through the operating model.

CONTEXT

Name the controls behind the simple interface

The loan-origination system sends one versioned request. Applicant snapshot, policy version, model digest, and decision time enter together, so no downstream service has to reconstruct context from four stores.

Consumer credit policy version 6.2, rule 3.2, fired because the debt-to-income ratio was above the policy threshold on the application date. The witness replays bit-identical, the chain segment verifies offline, and the reviewing officer and decision state are recorded alongside the system reasoning.

- Purpose
- Source
- Rule
- Decision

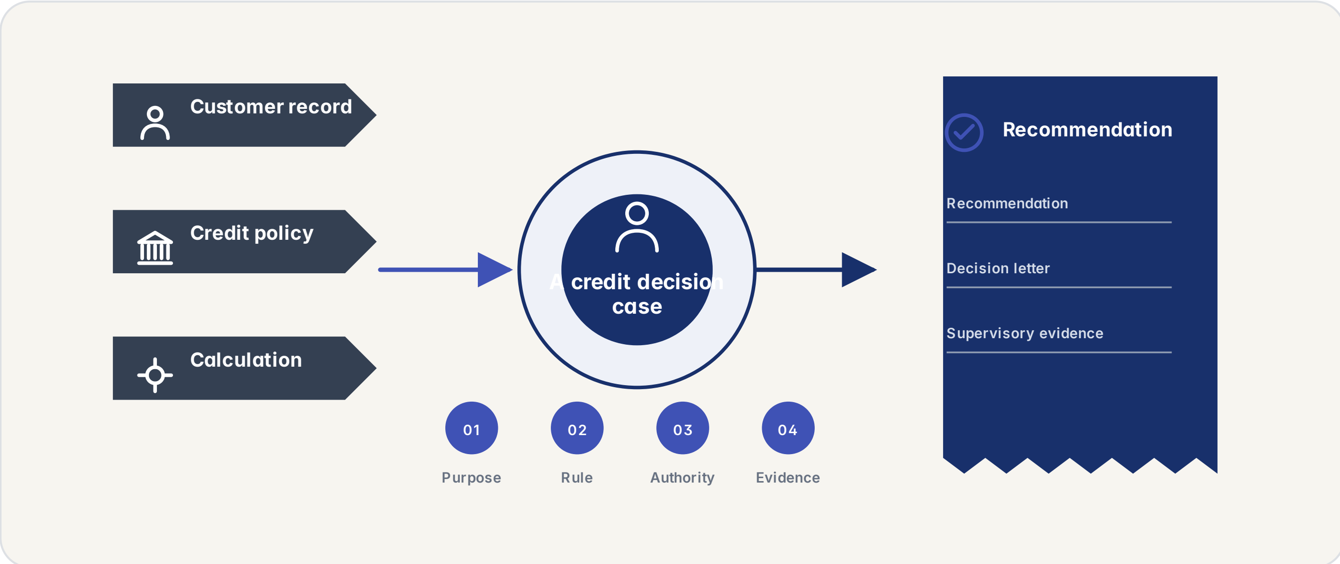
QUESTION TO CARRY

Who owns each control when the interface appears simple?

THE RESPONSIBILITY FLOW

People, banking work, and evidence move together

The work becomes easier to govern when each stage leaves a clear hand-off.



How to read this visual: follow a credit decision case through the responsibility flow.

BOUNDARY

Keep every hand-off attached to an owner

Most people open managed Fabric in a browser and start without an infrastructure project. Organisations that need direct product operation inside their own perimeter move to a licensed deployment. Workflow and evidence contracts remain portable, while product access, keys, patches, logs, and operating responsibility change.

A head of model risk does not buy a platform. She survives a week. The supervisor wants one declined credit decision explained, end to end, and right now the answer lives in four places that were never meant to agree with each other.

- Purpose
- Rule
- Authority
- Evidence

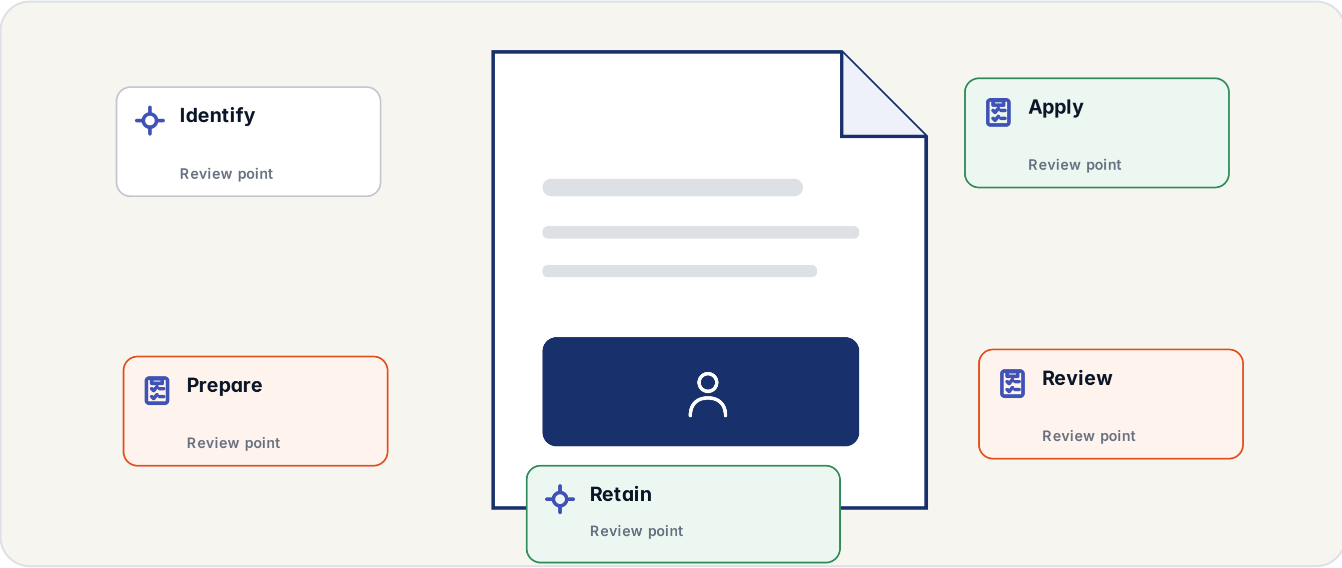
QUESTION TO CARRY

Is every hand-off visible, bounded, and assigned to an owner?

SOURCE TO RESULT

banking work: from authoritative source to result

The work stays explainable when source identity, transformation, decision, and hand-off remain visible between systems.



How to read this visual: follow a credit decision case through source to result.

CONTEXT

Keep the basis visible as the work changes form

If your data-protection authority later asks how the decision was made, the bank shows the same reasoning you saw, with the same data, against the same policy version. The record is preserved cryptographically and reads the same way years later.

Behind every decision is a simple, repeatable process. The bank writes its policies, the system checks your situation against them, and it records every step so the answer can be replayed if you ask.

- Identify
- Prepare
- Apply
- Review

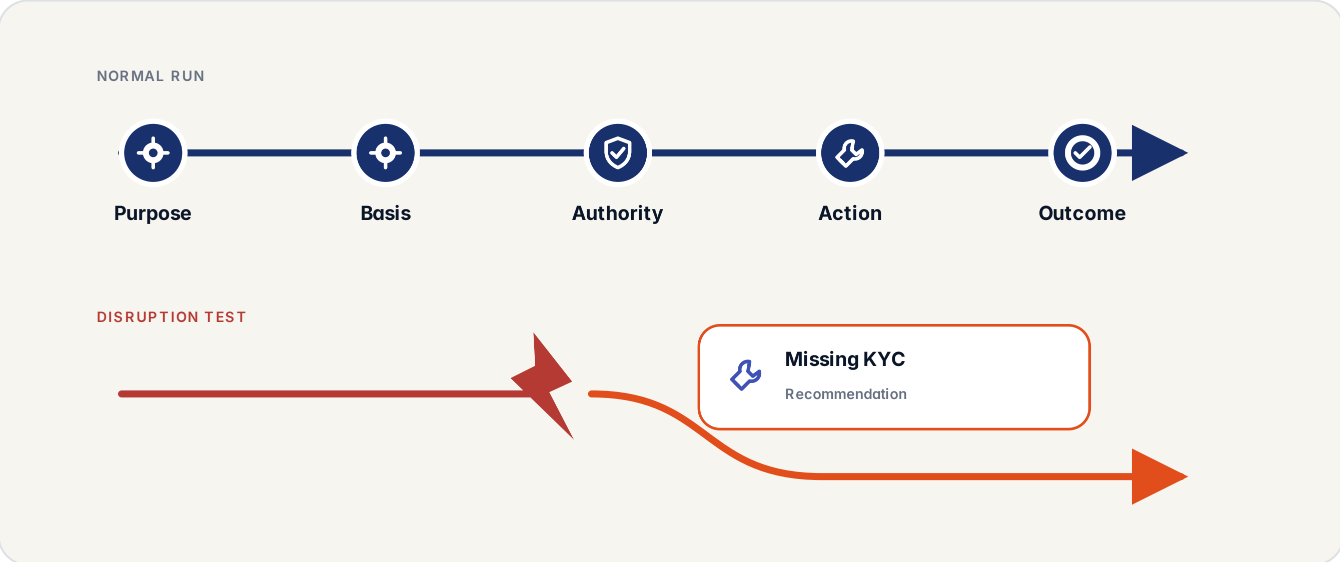
QUESTION TO CARRY

Can the result still be connected to the exact basis that shaped it?

EVIDENCE PACKET

The evidence banking work leaves with the work

Capture enough to explain the result, inspect authority, investigate failure, and make the next decision without rebuilding the story from memory.



How to read this visual: follow a credit decision case through evidence packet.

BOUNDARY

Preserve the record needed by the next question

The replay bundle carries the applicant snapshot, policy, score trace, and signed receipt. Run it behind the bank's wire and every digest resolves to the same decision.

A rule only means something with the policy version and effective date attached. The decision packet pins both before execution, and every later review reads the same clauses the kernel read.

- Purpose
- Basis
- Authority
- Action

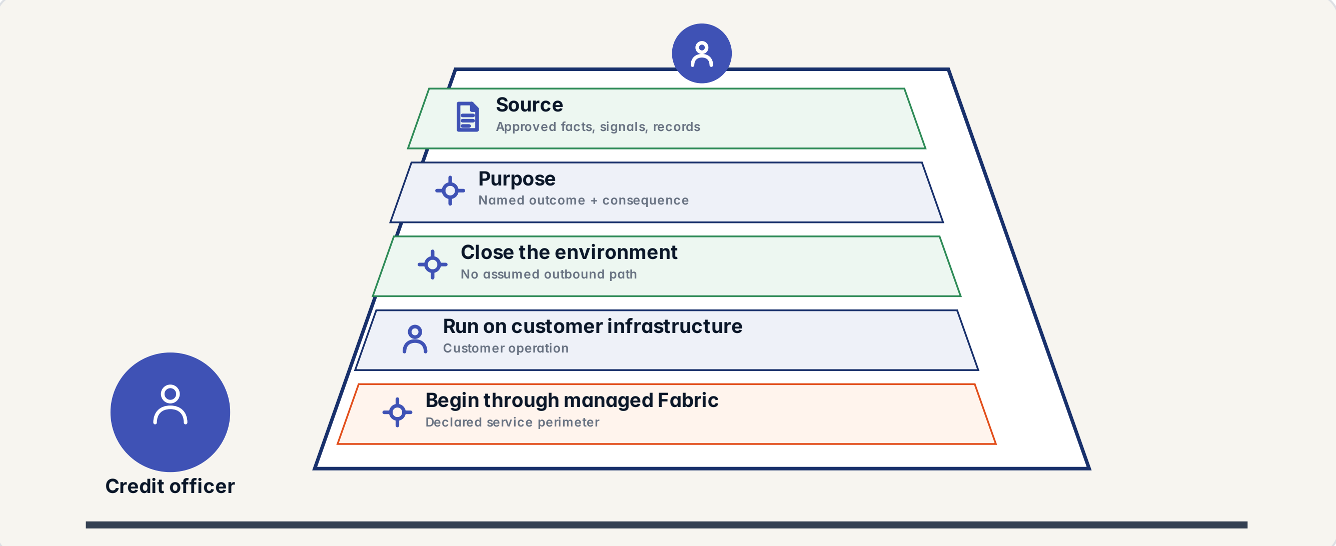
QUESTION TO CARRY

Does the retained record answer the next difficult question without reconstruction?

DEPLOYMENT CHOICE

Choose the operating posture for banking work

Location is only one dimension. Decide who operates, who holds keys, which dependencies exist, how updates arrive, and what continuity requires.



How to read this visual: follow a credit decision case through deployment choice.

CONTEXT

Compare operating responsibility, not location alone

Two questions decide procurement: where does it run, and which rules does it satisfy. It runs managed through Fabric on the public Dweve Mesh, on your own hardware, or fully air-gapped, with no re-platforming between tiers. GDPR, the EU AI Act, DORA, and NIS2 are design constraints the platform satisfies by construction, not posture added after the questions get harder.

When the system flags your transaction, declines your loan, or holds your transfer, you get a written reason. It names the rule, the threshold, and the specific factor that fired. Not a probability score. Not a confidence number. The actual reasoning, in language a customer can read.

- Begin through managed Fabric
- Run on customer infrastructure
- Close the environment
- Purpose

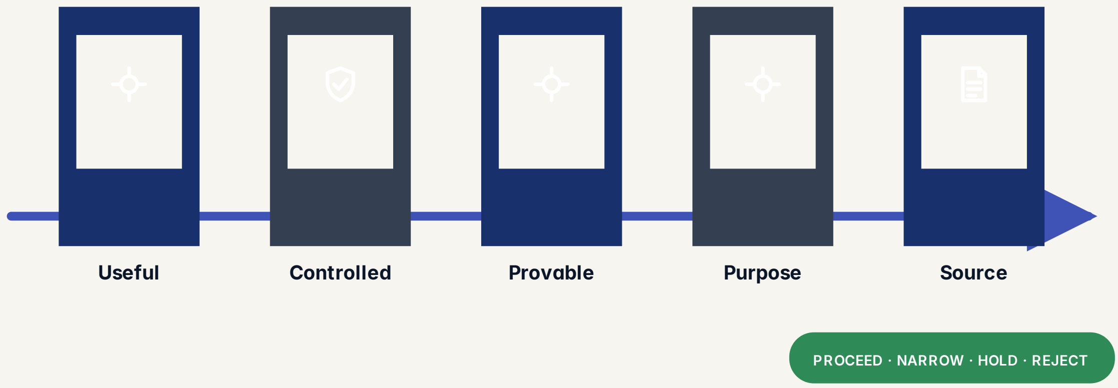
QUESTION TO CARRY

Who holds infrastructure, keys, updates, logs, recovery, and the exit path?

WHAT TO LOOK FOR

Signals that banking work is earning trust

Progress is a useful outcome under understood control, supported by reviewable evidence.



How to read this visual: follow a credit decision case through what to look for.

BOUNDARY

Use signals that can change the next decision

Your statements, transactions, and identity documents are processed on hardware inside the European Economic Area. No transatlantic transfer. No US-hosted endpoint. No third party trains a foreign model on your finances.

One artefact, two destinations. The same trace lands in audit storage and the analytic warehouse at once, signed locally and verifiable offline, with no double write to keep in sync.

- Useful
- Controlled
- Provable
- Purpose

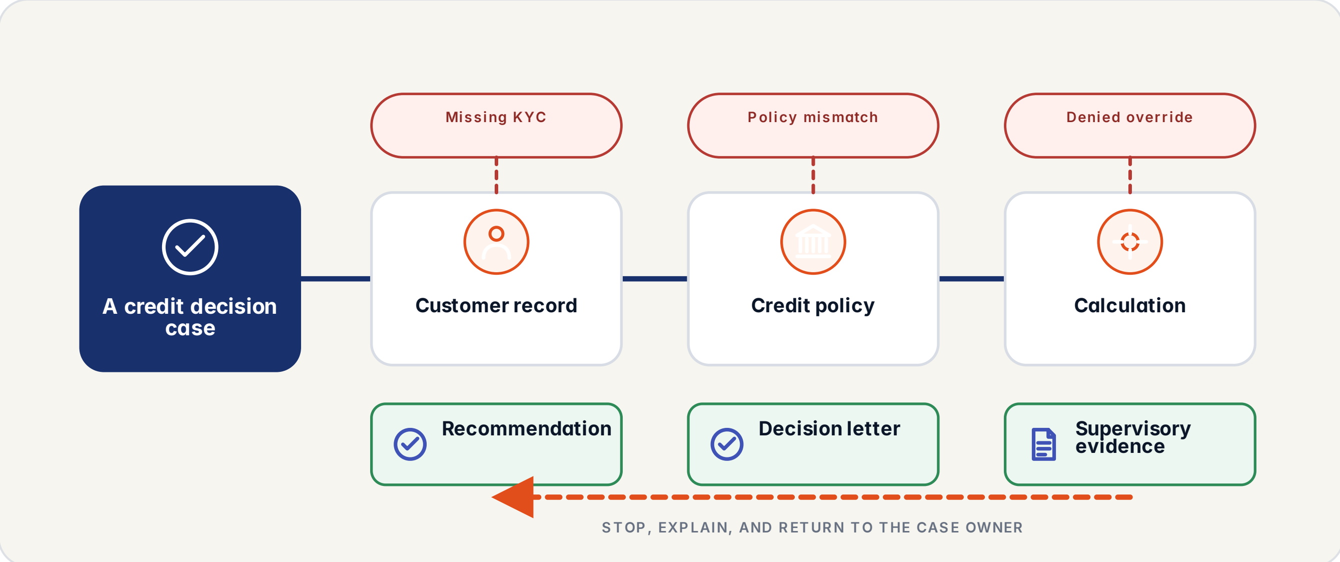
QUESTION TO CARRY

Which signals would change the next decision rather than merely impress the room?

HONEST LIMITS

Test how banking work fails before the first success demo

Visible failure is more useful than a polished result whose limits remain unknown.



How to read this visual: follow a credit decision case through honest limits.

CONTEXT

Design the failure before presenting the success

The decision names the rule, the limit, and the one thing that set it off, in words you can read.

Policy and regulation are stored as versioned, provenanced nodes. A decision at a given date sees the rule version in force on that date, not the one current today.

- Missing KYC
- Policy mismatch
- Denied override

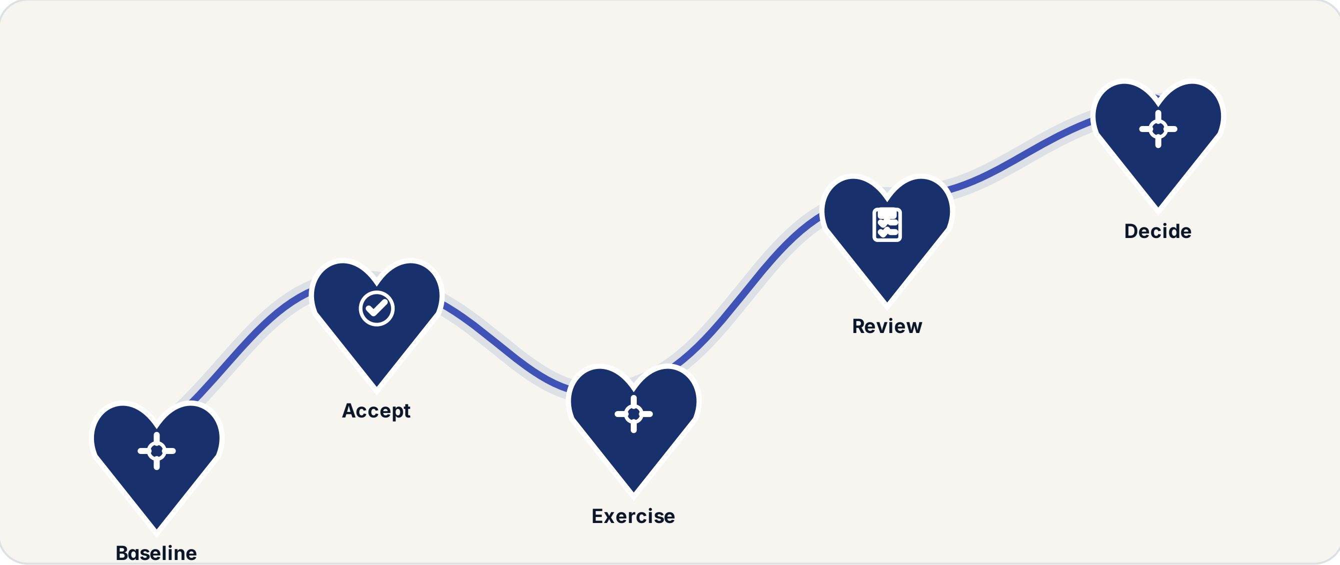
QUESTION TO CARRY

What happens when a source, permission, target, model, or supplier is unavailable?

ACCEPTANCE PATH

Close the banking work proof with a decision

Agree the decision path before the demonstration so a strong or weak result can change what happens next.



How to read this visual: follow a credit decision case through acceptance path.

BOUNDARY

Close the proof with an owned decision

Golden applicant cases run against an independent high-precision oracle in CI. A changed compiler, dependency, or target CPU cannot ship when it changes the decision path.

The decision has to come back the way it went out, with the rule, the version, and the customer factor in front of the inspector.

- Baseline
- Accept
- Exercise
- Review

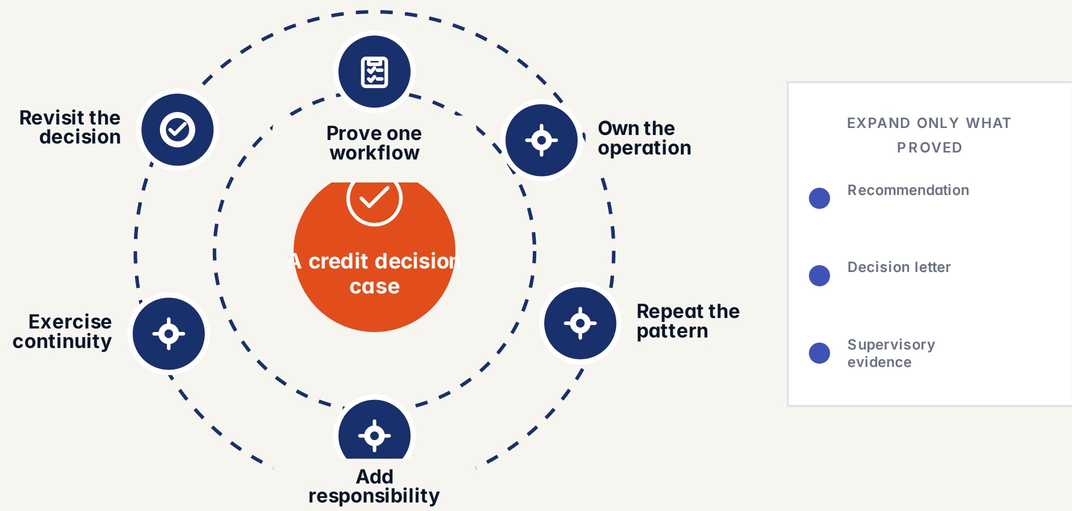
QUESTION TO CARRY

Are success, counter-metrics, failure cases, and stop conditions agreed first?

ADOPTION

Adopt banking work through owned choices

Move from one bounded result to a repeatable operating capability without making the scope vague.



How to read this visual: follow a credit decision case through adoption.

CONTEXT

Expand only what proved reusable

Managed Fabric on the public Mesh, operated from the Netherlands under its declared European processing boundary. No customer infrastructure project to start.

Sovereign AI is not about buying European servers. It is about the platform being legible when something goes wrong, on your timelines, in your jurisdiction, against your policy.

- Prove one workflow
- Own the operation
- Repeat the pattern
- Add responsibility

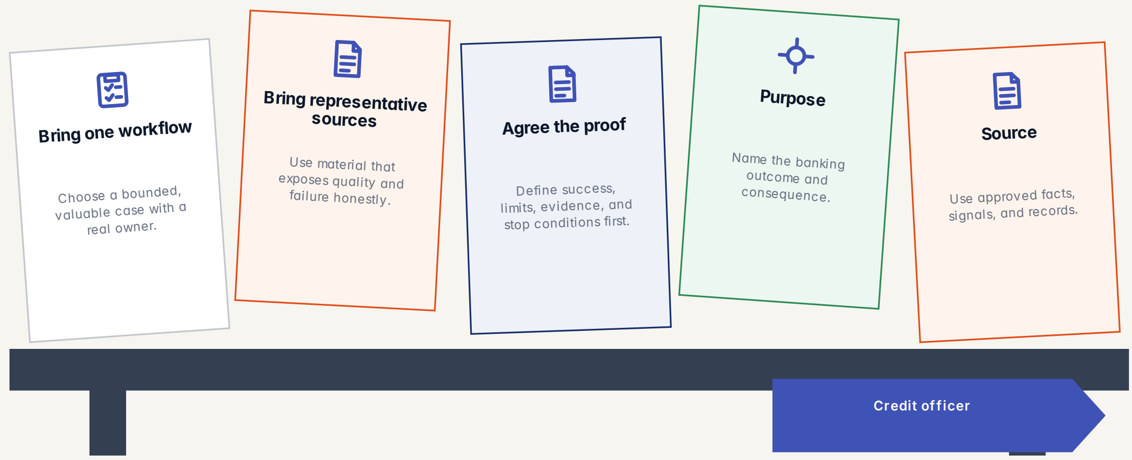
QUESTION TO CARRY

What can be reused safely, and what requires a new decision and proof?

WHAT TO PREPARE

What to bring to the banking working session

A small amount of real context produces a better conversation than a broad catalogue of hypothetical features.



How to read this visual: follow a credit decision case through what to prepare.

KEEP IT BOUNDED

Sensitive production data is not required for the first conversation. Bring representative material and the rules that define a useful result.

BOUNDARY

Bring enough reality to make the session useful

The score lives in the credit engine, the rule in the policy wiki, the override in case notes, the context in an email thread.

A risk score is not an explanation. The right-to-explanation question cannot be answered by a confidence number after the fact.

- Bring one workflow
- Bring representative sources
- Agree the proof
- Purpose

QUESTION TO CARRY

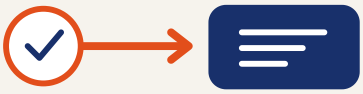
Which real sources, rules, owners, and examples will make the first session honest?

THE INVITATION

Continue the banking work conversation

Scope a briefing, demonstration, or proof around the workflow and decision that matter to your organisation.

dweve.com/contact



ONE MAINTAINED PUBLIC ROUTE

Current contact choices stay on the website

CONTINUE ONLINE

dweve.com/contact

Current route and contact choices

START A CONVERSATION

Continue through the current contact page

Scope a workflow or ask a technical question, then use the contact page to begin.

START	**dweve.com/contact**	Use the maintained public contact route
BRING	**One bounded question**	Workflow, audience, decision, and desired evidence
CHOOSE	**Briefing · demonstration · PoV**	Select the smallest useful next step
VERIFY	**Current scope and terms**	Confirm availability, pricing, and responsibilities before commitment

CONTEXT

Turn the brochure into one bounded next step

Each decision emits a witness sealed into a hash chain. The witness replays bit-identical for any past decision and can be verified offline.

A team rebuilds the decision and hopes the policy version they found is the one that was actually in force that day.

- Start: dweve.com/contact
- Bring: One bounded question
- Choose: Briefing · demonstration · PoV
- Verify: Current scope and terms

QUESTION TO CARRY

What is the smallest useful next conversation Dweve should prepare?