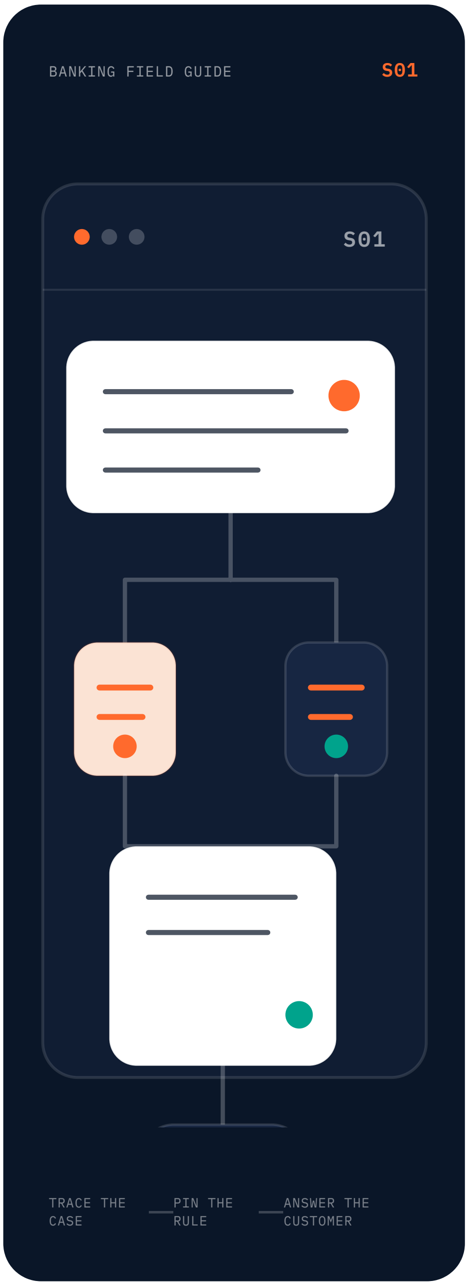
BANKING FIELD GUIDE · S01

The banking decision field guide

One declined revolving-credit decision, followed from the application snapshot to the customer answer and the Friday replay.

CREDIT DECISIONS · MODEL RISK · CUSTOMER REASONS · REPLAY



Not a generic AI catalogue. A worked banking case with the source, rule, calculation, officer, notice, and replay kept together.

S01

CONTENTS

The banking decision, from evidence to answer

This field guide stays with one declined revolving-credit limit increase. The banking details are the organising principle, not a skin applied to a general platform chapter.

PRIMARY READERS	READING DEPTH	DECISION THIS SUPPORTS
banking decision field guide domain, operations and assurance teams	Sector specialist	A banking-specific working book for model risk, credit operations, compliance, engineering, internal audit, and supervisory response.

HOW TO USE IT

Replace the fictional values with one bank-owned case. Keep the record shape, but do not treat this book as a policy, a credit model, or a regulatory conclusion.

SOURCE DISCIPLINE

Dweve-specific facts are taken directly from the English website text audited 2026-07-20; web-navigation wording is humanised for print. Evaluation guidance is editorial, and scenarios and derived visuals are illustrative. Unsupported synthesis is replaced by canonical copy or omitted.

THE FIVE-DAY CLOCK

Friday is not a retrieval problem

The supervisor did not ask for a score. The request is for the decision that produced the score, the reason given to the customer, and the evidence the bank can stand behind.

On Monday morning, model risk receives a request concerning case 4f9e, a declined revolving-credit limit increase. By Friday, the bank must explain what was known, which rule applied, what the model contributed, who could disagree, what the customer was told, and whether the historical state can be checked without trusting today's configuration.

The answer is assembled during the work

The credit engine remains the decision engine. Fabric is not a replacement core-banking system. The useful boundary is the evidence surface around the decision: case identity, admitted sources, policy state, calculation witness, review state, notice, target receipt, and verifier.

BANKING TEST

If the Friday answer requires a developer to reconstruct a message from four logs and a current policy file, the bank has an audit search process, not a replayable decision record.

MON	TUE	WED	THU	FRI
Name the case	**Pin the state**	**Challenge it**	**Seal the packet**	**Replay the answer**
Supervisor selects the declined limit increase.	Model risk fixes the date, product lane, and policy revision.	Credit and compliance separate factor, rule, and judgement.	Notice, officer state, receipts, and verifier travel together.	The reviewer checks the retained case, not a reconstructed story.

The week has a deadline. The record has to be created before the deadline arrives.

THE DIFFERENCE BETWEEN A SCORE AND A DECISION

What the supervisor actually needs

A model output is one artefact in a banking workflow. It is not the whole account of why the bank acted.

ENGINE OUTPUT

The score

Useful, but incomplete

- numeric result
- model identifier
- threshold comparison
- no customer ownership

DECISION RECORD

The answer

A bank can defend

- facts and source dates
- policy clause and effective version
- calculation and model path
- officer, notice, receipt, replay

The score belongs inside the decision record, not in place of it.

For case 4f9e, “declined” is only the final state. The supervisory answer needs the applicant snapshot, product and jurisdiction lane, policy effective on the application date, model and feature manifest, debt-to-income calculation, exception route, officer action, notice sent, and final state written back to the bank system.

Keep three questions separate

- What did the bank know and admit as evidence?
- What rule, model, or exact calculation transformed that evidence?
- Who had authority to turn the result into a customer-facing decision?

DO NOT OVERCLAIM

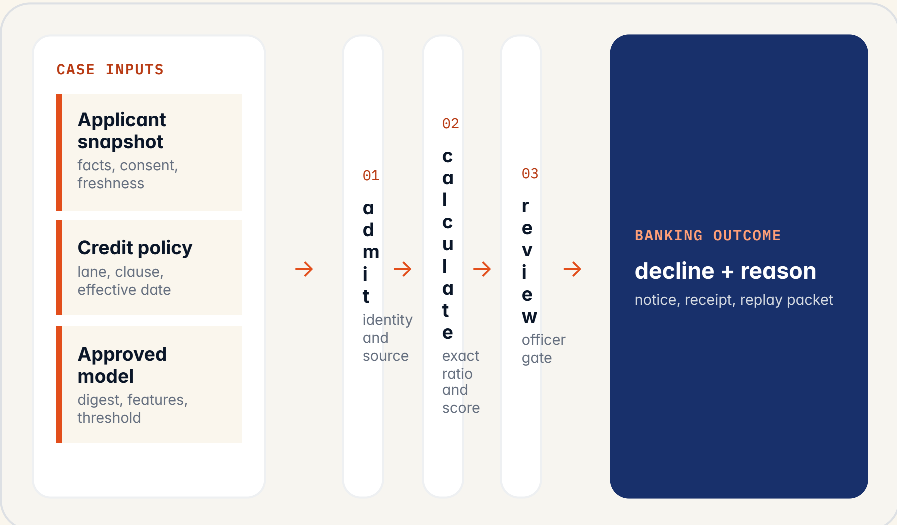
A complete packet proves what was used and what occurred under the declared scope. It does not prove that the policy was fair, that the model was suitable, or that the bank met every applicable obligation.

01

CASE FILE 4F9E

Reconstruct the decision without rewriting the story

The worked case is intentionally ordinary. Its value is that the parts banks routinely scatter are made explicit and testable.



A bounded credit decision has a beginning, a responsible transformation, and a target state.

THE APPLICANT SNAPSHOT

Case 4f9e has one identity

The first banking control is knowing exactly which request, facts, product lane, and decision time the bank is explaining.

Case 4f9e is a declined revolving-credit limit increase. The record uses a pseudonymous case identity in this edition. A real implementation must bind it to the bank's customer and case systems without copying more personal data into the evidence surface than authorised reviewers need.

Freeze what was knowable then

A current customer profile is not a historical applicant snapshot. Keep the values, provenance, collection time, verification state, transformation, and correction history needed to distinguish what the decision saw from what the bank learned later.

- Request identity, product, jurisdiction, purpose, and decision timestamp
- Source reference and freshness for each material applicant factor
- Consent, access, correction, and retention state without broad telemetry
- Stable correlation to the credit-engine request and final writeback

`case.identity` BOUND

Case

4f9e · revolving-credit limit increase

`decision.as_of` PINNED

Decision time

Application date and timezone used by the policy lane

`subject.snapshot` COMMITTED

Applicant

Minimum verified facts, committed at the decision boundary

`product.lane` DECLARED

Product lane

Consumer credit · jurisdiction and affordability profile

`target.correlation` RECONCILED

Writeback

Credit-engine decision id plus idempotency key

PRIVACY BOUNDARY

Point to protected bank records wherever a reference is enough. A trace is not permission to create a second customer data warehouse.

EFFECTIVE DATE, LANE, AND EXCEPTION

The policy clause is part of the result

A policy title is too broad for replay. The record must identify the precise version, applicability path, clause, threshold, and exception state that governed the request.

POLICY OBJECT

Consumer credit policy 6.2

The version effective when case 4f9e was decided

01
Product lane
Revolving credit, limit increase, consumer

02
Jurisdiction
Country, currency, affordability profile

03
Applicabili
Effective date and selected policy branch

04
Clause 3.2
Debt-to-income threshold and permitted reason

05
Exception state
Available, denied, or escalated with authority

Version, applicability, clause, and exception are different fields with different owners.

Policy text becomes a governed runtime input only after the bank approves its interpretation, test corpus, owner, effective state, and rollback path. Bindery can structure source documents; Spindle can keep admitted atoms and lineage; Charter can represent the policy and decision boundary. None replaces the bank's policy owner.

The historical rule must survive publication

When policy 6.3 replaces 6.2, the new version may govern tomorrow's decisions. It must not overwrite the source needed to explain yesterday's decline. Replay should resolve the historical branch directly, not infer it from today's rules.

BANK-OWNED QUESTION

Can a credit-policy owner point from the customer notice to the exact approved clause, its effective state, and the exception route without opening the policy repository and guessing?

SEPARATE EXACT ARITHMETIC FROM JUDGEMENT

Affordability is not prose

The debt-to-income ratio in the customer explanation may be simple. The evidence required to trust it is not.

Case 4f9e is declined because the debt-to-income ratio crosses the applicable threshold in policy clause 3.2. That sentence has four responsibilities: admit income and debt inputs, apply the numeric method, evaluate the policy predicate, and decide what the customer can be told.

Illustrative calculation witness

```
income.monthly_net = source://applicant/income@decision-time\ndebt.monthly_obligations = source://liabilities/verified@decision-time\nratio = debt.monthly_obligations / income.monthly_net\npolicy.threshold = policy://consumer-credit/6.2#3.2\ncomparison = ratio > policy.threshold\nresult = decline_reason: affordability_threshold\nmethod = declared numeric profile + bank-approved rounding
```

The values are illustrative. The bank owns the method, inputs, tolerance, and approval.

NUMERUS BOUNDARY

Exact work

- units and precision
- input commitments
- rounding profile
- intermediate result
- independent fixture

LOOM / OFFICER BOUNDARY

Interpretation

- which factors matter
- what the policy means
- whether evidence conflicts
- whether an exception is allowed
- what reason is safe to send

A language model may explain a calculation. It should not silently become the calculator.

REFUSAL CONDITION

If income is stale, units do not reconcile, the threshold is unavailable, or the numeric method is outside scope, the case must wait, refuse, or escalate instead of producing a confident decline.

NO SHADOW CREDIT ENGINE

The bank estate stays in charge

The integration surface is narrow. Dweve records and coordinates the decision path; the bank retains authoritative customer, credit, policy, notification, and archive systems.

The integration is a set of explicit boundaries, not an invitation to duplicate the bank estate.

A first proof should sit beside one existing credit workflow. The bank chooses the event bus, APIs, identity provider, archive, and notification service. The proof records what crosses each boundary, who may call it, which payloads remain references, and how a retry avoids a duplicate notice or limit update.

Keep the write path boring

- one stable case identity across credit, trace, review, and archive
- idempotency key on every external effect
- receipt that distinguishes accepted, applied, rejected, and unknown
- reconciliation for the gap between request and observed target state

INTEGRATION ACCEPTANCE

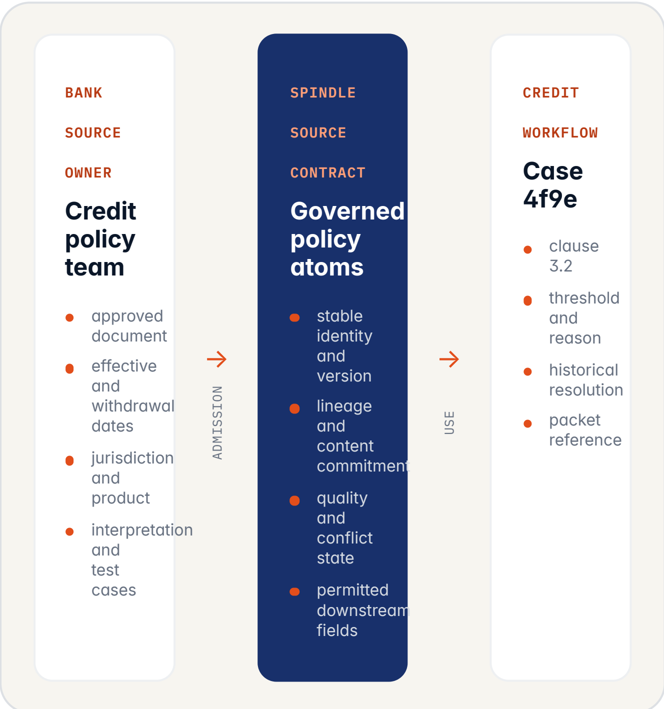
A packet is incomplete when it says Dweve asked the bank to act. It is complete when the bank can say what its authoritative target did.

SPINDLE, BINDERY, AND SOURCE LINEAGE

Admit the documents before asking them questions

Bank policy is not a bag of extracted paragraphs. It has owners, effective dates, permitted uses, conflicts, and a relationship to the decision fields it governs.

Bindery is useful at the intake edge: parse the policy pack, preserve structure, and expose tables or formulas as inspectable material. Spindle begins when the bank decides which atoms are admitted, how they are related, how quality is recorded, and which decision fields they may support.



The source contract prevents a plausible paragraph from becoming an unaccountable banking rule.

Admission questions

- Who owns this clause and approved its machine-readable interpretation?
- What product, jurisdiction, population, and effective dates does it cover?
- What happens when policy documents disagree or a table cannot be parsed safely?
- Can an examiner retrieve the original document and structured atom used by case 4f9e?

The register should also carry rights, classification, retention, correction, withdrawal, and downstream-use restrictions. A source can be authentic and still be unusable for a specific decision.

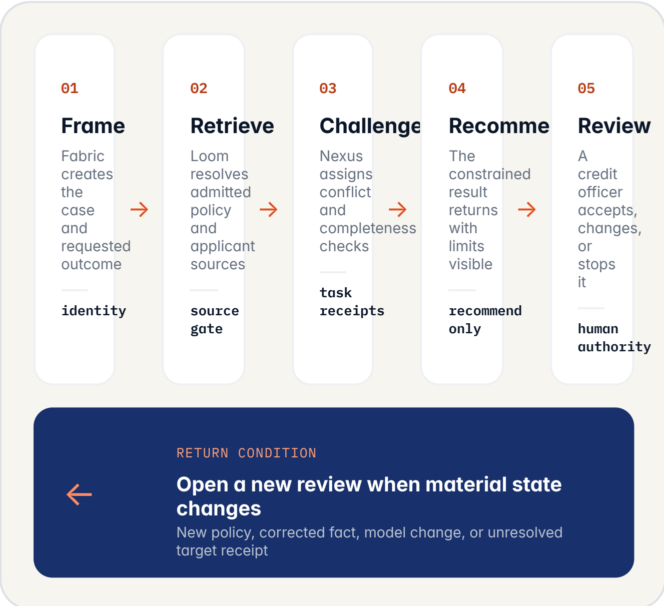
THE IMPORTANT BOUNDARY

Retrieval relevance is not policy authority. The selected passage has to be admitted for this banking purpose before it can influence the case.

LOOM AND NEXUS INSIDE A CREDIT CASE

Reasoning needs a challenge path

One agent or model should not silently decide which policy, feature, exception, and customer reason survive into the final answer.



The workflow loops on changed material state. It does not hide a second decision inside a retry.

Loom supplies a bounded reasoning path and the selection of specialist work. Nexus gives that work organisational shape: owner, inputs, expected artefact, permitted tools, challenge task, policy gate, state, escalation, and receipt. The bank decides which tasks may be automated and which remain recommendations for an authorised officer.

Useful disagreement

A case-fact checker can say income evidence is stale. A policy specialist can say clause 3.2 applies to another product lane. A communication task can say a fraud signal must not appear in the notice. Those are typed objections that remain visible until resolved.

NO INVISIBLE PERSONA SYSTEM

The record should name the task, input, evidence, owner, authority, and output. Calling a model “the compliance agent” does not grant it compliance authority.

HUMAN AUTHORITY AND CUSTOMER CONSEQUENCE

The officer is a gate, not a decoration

A human review control is credible only when the reviewer can inspect the material facts, challenge the recommendation, change the outcome, and leave a reason that survives the system boundary.

A reviewer must have meaningful choices, not merely an approve button beside a finished answer.

What the officer must be able to inspect

- the customer factors that materially affected the proposed outcome
- the exact policy branch and excluded or conflicting evidence
- the model, solver, threshold, and limitations shaping the recommendation
- the notice language, available alternative, and appeal route
- the consequences of accepting, changing, or refusing

The officer's action needs timestamp, identity, role, authority, reason, and relationship to the recommendation. "Reviewed" is not enough. Distinguish accepted, changed, escalated, returned for evidence, and refused.

FROM INTERNAL STATE TO PLAIN REASON

The customer notice is an evidence artefact

A notice is not the last paragraph produced by a model. It is a controlled output with its own source, disclosure, approval, delivery, and correction path.

For case 4f9e, the material reason can be expressed as the debt-to-income ratio exceeding the threshold in consumer credit policy 6.2, clause 3.2, on the application date. The notice team must decide whether that wording is accurate, understandable, complete enough for the recipient, and safe to disclose. It must not leak protected fraud intelligence or confidential model details.

MATERIAL FACTOR

Affordability ratio exceeded the applicable policy threshold

Use the factor the bank is permitted to disclose

POLICY BASIS

Consumer credit policy 6.2, clause 3.2

Resolved against the decision date

DECISION OWNER

Named credit officer and role authority

Not an anonymous system decision

ALTERNATIVE

Lower limit or another available route, where applicable

Only promise what the bank actually offers

CORRECTION PATH

Customer service, appeal, and human reconsideration

A route that can change the outcome

The notice must travel with the case

Store the approved notice version, inputs that made it accurate, officer approval, delivery channel, external receipt, and any later correction. If the bank edits its template, the historical notice remains the one actually sent.

CUSTOMER TEST

Can the bank answer “why did you say no?” in plain language without inventing a new explanation after the complaint arrives?

The reason is not a marketing layer above the trace. It is one of the trace’s outputs, with its own governance.

02

BUILD THE WITNESS

Make the Friday answer portable and checkable

The witness is smaller than the bank estate and stronger than a screenshot. It binds the material evidence and state transitions needed to verify the selected decision.

CASE 4F9E · WITNESS	From application to supervisory packet		
01	APPLICANT SNAPSHOT **what the decision knew**	customer / data owner	committed
02	POLICY 6.2 + CLAUSE 3.2 **which rule governed**	credit policy	effective
03	CALCULATION WITNESS **how the threshold was evaluated**	method owner	verified
04	OFFICER ACTION **who accepted or changed it**	credit operations	signed
05	NOTICE + RECEIPT **what the customer received**	communications	delivered
06	CERTIFICATE + VERIFIER **the packet was not silently altered**	independent reviewer	checkable

Each link answers a different question. No single hash makes the whole banking decision true.

CERTIFICATE, CHAIN, AND INDEPENDENT CHECK

AION is useful at the edge of trust

The banking packet needs more than an event log. It needs a way for a reviewer to check the decision premises and relationship between the artefacts.

AION's portable decision-certificate concept gives the selected case a proof surface that can travel outside the producing service. The certificate can commit to relevant premises, evaluated clauses, result or refusal, and verifier material. It does not certify the bank's policy, model, or legal position. It makes the declared reasoning and decision material checkable under the supported format.

EVIDENCE CHAIN

From event to review

01	SOURCE COMMITMENTS **admitted inputs and policy objects are identified**	source owners	hash + version
02	EVALUATED CLAUSES **the selected rule path is explicit**	policy runtime	recorded
03	NUMERIC RESULT **the calculation used the declared profile**	method owner	re-run
04	HUMAN RECEIPT **the officer saw and acted on the result**	credit officer	signed
05	TARGET RECEIPT **the bank system accepted the final state**	credit engine	correlated

The independent check lets the bank separate the proof from the service that produced it.

What the certificate does not do

- It does not turn a bad source into a good source.
- It does not decide whether an applicant was treated fairly.
- It does not replace model validation, policy approval, audit, or complaint handling.
- It does not prove a notice was understandable merely because it was delivered.

INDEPENDENT REVIEWER QUESTION

Can a reviewer verify the selected case with the retained packet and verifier, without giving the verifier permission to alter the bank system?

MANAGED, LICENSED, OR ISOLATED

Deployment is a banking control decision

The same banking workflow can be evaluated in different postures, but data paths, keys, updates, support boundaries, and exit evidence are not the same.

MANAGED FABRIC	LICENSED	ISOLATED
Fastest evaluation	**Bank-controlled boundary**	**No outbound dependency**
Use minimised or synthetic cases first	Run selected components on bank hardware	For the most constrained environments
• EU-pinned path to verify • supplier operations in scope • contract, support, and export evidence • no production customer data by assumption	• bank identity and keys • local observability and backup • integration and patch ownership • same case contracts to prove	• signed update media • offline verifier and recovery • local source and model package • supplier exit and support procedure

A deployment label is a hypothesis until the bank observes the actual dependency and recovery path.

The first proof should not ask a bank to move its entire credit estate. Select one workflow, product lane, population, and consequence boundary. Start with replay or synthetic cases. Expand only when source admission, officer review, target reconciliation, retrieval, security, and restore behave as agreed.

Posture-specific evidence

- Managed: provider access, data location, subprocessors, retention, incident path, export, and continuity.
- Licensed: administrator boundary, local keys, updates, support, capacity, backup, and patch responsibility.
- Isolated: signed media, offline dependencies, local time, verifier distribution, recovery, and no-egress test.

NO RE-PLATFORMING CLAIM

If the same workflow is promised across postures, prove the semantic contract, evidence shape, and customer responsibility remain intact. Do not assume identical operational risk.

THE ACCEPTANCE CORPUS

Run the proof against bank cases, not a demo path

A convincing first proof includes decisions that are easy to explain, cases that cross boundaries, and cases that should refuse.

CORPUS SLICE	INCLUDE	EXPECTED OBSERVATION
Normal credit	clean snapshot, policy 6.2, ordinary decline	packet closes and notice is approved
Policy boundary	6.2 to 6.3 effective-date transition	historical clause remains resolvable
Evidence defect	stale income or conflicting liability source	hold or refusal names missing material
Human exception	officer override within mandate	authority and rationale are visible
Abuse	cross-customer access, poisoned document, duplicate retry	denied or safely deduplicated
Resilience	source outage, target timeout, restore, offline replay	state is explicit and recovery repeats
Customer path	reason request, correction, appeal, changed outcome	notice and review stay linked

The corpus is part of the decision. A green path alone is not acceptance.

Measure what a Friday reviewer can verify

- source and policy resolution at the original decision date
- exact arithmetic result and declared tolerance
- recommendation, officer state, override, and reason alignment
- writeback and delivery reconciliation, including unknown state
- packet completeness, integrity check, retrieval time, and offline verification
- access denial, incident record, restore outcome, and exit export

Do not lead with a synthetic explainability score. Record raw cases, expected artefacts, failed assertions, exceptions, and reviewer conclusions. A bank needs evidence a successor can inspect, not a percentage detached from the case.

GO, NARROW, HOLD, OR STOP

The production decision belongs to the bank

A proof ends with a recorded banking decision, not with the last successful demo.

The accountable group decides whether the selected credit workflow can proceed, under what population and consequence boundary, with which sources, policy versions, model and numeric methods, human gates, integrations, retention, support, and exit conditions. Model risk, credit policy, compliance, privacy, security, operations, engineering, complaints, procurement, and affected-person representatives may each own a different condition.

BANKING PRODUCTION RECORD	Case 4f9e proof decision	
WORKFLOW	**Declined revolving-credit limit increase**	BOUNDED
POPULATION	**Named product, jurisdiction, and test cohort**	SCOPED
EVIDENCE	**Sources + policy + calculation + officer + target**	LINKED
CONTROLS	**Privacy + security + authority + failure states**	REVIEWED
OPERATION	**SLO, monitoring, restore, incident, support**	OWNED
EXIT	**Export, verifier, transition, and rollback condition**	DATED
DECISION	**Go / narrow / hold / stop**	SIGNED

The signed record should remain understandable after the sales team, implementation team, and original reviewers have moved on.

The smallest credible next step

Run case 4f9e and a deliberately chosen boundary set through the existing bank estate. Make the policy owner, model-risk owner, credit officer, security owner, and archive owner review the same packet. If it cannot answer their different questions without manual reconstruction, narrow the proof until it can.

PRIMARY ACCEPTANCE CRITERION

The bank can identify the exact facts, policy/version, model path, calculation, officer decision, customer reason, final system state, and replay result for every selected case.

That is a useful beginning. It is not permission to generalise from one credit workflow to every banking decision, customer population, model, or regulatory duty.

FIND A SUBJECT

Subject index

Page references point to the substantive explanation, worked example, control, boundary, or decision record, not merely to a passing label.

SUBJECT INDEX CONTINUED

Subject index · M–W

Terms are grouped alphabetically. Consecutive page references are collapsed into ranges.

CLOSING RECORD

Start with the decision you most dread explaining

Choose one banking workflow, name its owner, and make the answer retrievable before the supervisor asks for it.

Write the request identity, product lane, customer and case boundary, admitted sources, policy and effective state, calculation witness, model/tool manifest, challenge tasks, officer authority, notice, target action, receipts, packet, verifier, deployment posture, recovery, retention, export, and stop conditions.

Then choose the hardest honest test. It may be an effective-date boundary, corrected customer fact, permitted override, denied capability, duplicate retry, complaint, or unavailable source. A field guide is useful when it makes the difficult case concrete enough to run.

CASE

One bounded banking decision

Do not begin with the entire credit estate

OWNER

Named bank decision and evidence owners

Authority must be real

QUESTION

Can Friday's answer be retrieved and checked?

Not merely narrated

EVIDENCE

Source, rule, calculation, officer, target, customer

Each with its own state

DECISION

Go, narrow, hold, or stop

Signed with conditions and review triggers

THE BANKING STANDARD

A score can be recalculated. A defensible decision has to be reconstructed from the state that actually existed when the bank acted.