

AGENTIC BANKING / ACCOUNTABLE OPERATIONS

From intent to evidence. Every step accountable.

Follow John Connor, a fictional client,
from first sign-in to payment review
and an accountable decision.

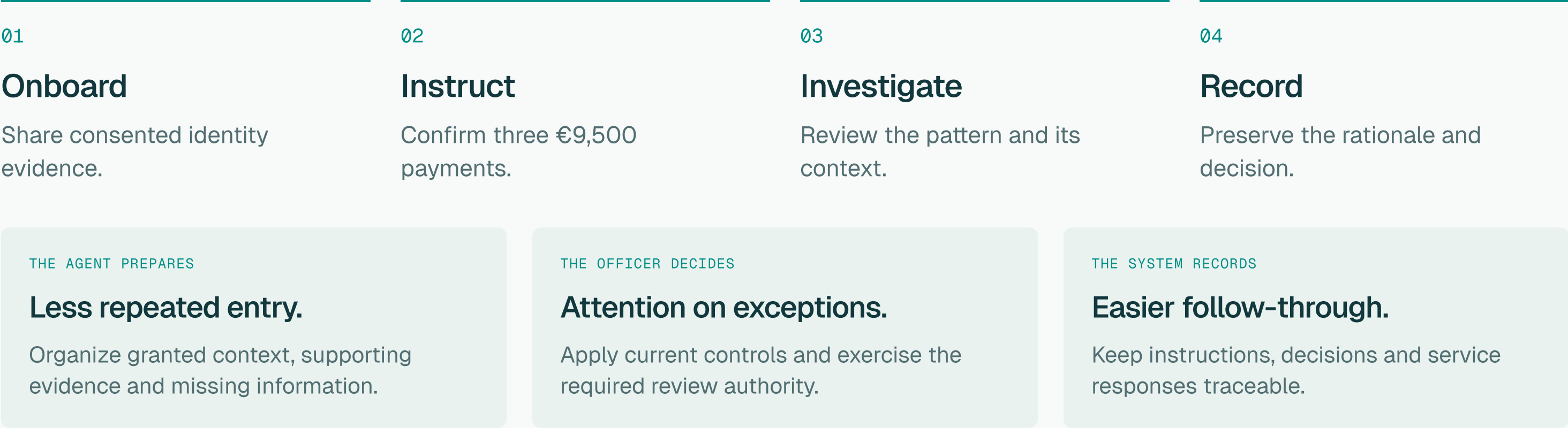
Scoped agents Institutional control Verifiable records



01 / ONE CLIENT, ONE CONNECTED JOURNEY

John's journey. Your controls.

A fictional client onboards, prepares three payment instructions and reaches a reviewable investigation.



Across the Federation Approved partner routes need agreed scope, data sharing and accepted connectors.

A clearer review.
A considered decision.

PUBLIC SIMULATOR / FICTIONAL EVIDENCE / OFFICER VIEW

Shared evidence

Identity credential

Sample passport check · expires in 12 months

Shared

Address evidence

Sample residence evidence · reviewed 20 days ago

Shared

Source of funds

Sample employment evidence · manual review

Shared

Trust is more than a number.

Assess issuer, evidence freshness, revocation and permitted use separately. No universal Hybrid-ID trust score is asserted here.

Explore your real Hybrid-ID Trust Center ↗

Institution review

Decision

Request updated evidence

Review rationale

Review the shared identity and residence evidence. Account eligibility requires a separate decision.

Record verification review

Acceptance requires shared identity and address evidence. Verification does not establish suitability, clear AML alerts, or grant a bank account.

01

Review what was shared.

Identity, address and source-of-funds evidence stay separately visible.

02

Record the reasoning.

The officer chooses an outcome and writes the review rationale.

03

Keep eligibility separate.

Evidence acceptance alone does not open John’s account.

Clear

Continue due diligence

Review

Obtain required clearance

Block

Protected exclusion applies

Illustrative country-policy branches. Country clearance does not substitute for due diligence or guarantee account opening.

03 / 10

03 / JOHN CONFIRMS THE PAYMENT INSTRUCTIONS

Prepare once. Recheck at the point of action.

John confirms three fictional €9,500 instructions to three recipients. Each request follows the same control path.

01	02	03	04
Prepare	Confirm	Recheck	Record
Organize amount, recipient and purpose within the agent’s scope.	John reviews and explicitly confirms each instruction.	Apply current screening, country rules, limits and approvals.	Distinguish instruction, approval and booking states.

When a check fails

Hold the affected instruction for review. A previously cleared recipient never bypasses current policy.

Missing evidence is never a green light.

If a required source is unavailable during John’s checks, hold affected approvals until verified evidence is available.

CURRENT	UNAVAILABLE OR EXPIRED	RECOVERED
		
Use verified evidence. Apply policy with the recorded document, version and freshness context.	Hold affected approvals. Retain protected exclusions. Fetching the same expired text cannot renew it.	Verify, then reassess. Record the changed evidence and rerun checks. Recovery is not transaction approval.

Source status	Evidence freshness	Policy outcome	Recorded rationale
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Three instructions.
One explainable observation.

PUBLIC COMPLIANCE WALKTHROUGH / FICTIONAL INSTRUCTIONS

Potential distributed splitting

A shadow-monitoring case is opened with supporting observations. A separate compliance reviewer can investigate or escalate. No automatic financial freeze.

Potential distributed splitting

Three EUR 9,500 instructions to three recipients in 24 hours total EUR 28,500. The example rule flags repeated amounts and aggregate volume.

Evidence in context

Fictional confirmed instructions - not booked transfers

09:10	Recipient A	€9,500
10:35	Recipient B	€9,500
11:50	Recipient C	€9,500

- 01

See the combined activity.

Three recipients, 24 hours and €28,500 in confirmed instructions.
- 02

Understand the trigger.

Repeated amounts and aggregate volume match an illustrative rule.
- 03

Route the investigation.

A shadow case prompts review; it does not freeze funds or establish wrongdoing.

Evidence for a question. Instructions are not booked transfers. Example thresholds are not regulatory reporting limits.

The decision belongs with its reasoning.

ILLUSTRATIVE CASE RECORD

Awaiting review

John Connor

Fictional client · Three €9,500 instructions in 24 hours

Observation	Repeated amounts across three recipients
Assigned to	Authorized compliance reviewer
Evidence to assess	Payment purpose, recipient context and supporting records
Recorded next step	Request supporting information

Illustrative rationale: “Review the payment purposes and recipient relationships before reaching a conclusion.”

HUMAN JUDGMENT / VISIBLE ACCOUNTABILITY

Context assembled. Judgment retained.

The agent can prepare a concise case summary. The reviewer evaluates the evidence, records the next step and owns the decision.

Closing a case does not release a payment hold.

Auditors inspect the restricted history. Clients cannot review their own cases.

Change the policy.

Keep the history.

- 01

Check the version.

Restrict changes to compliance and reject conflicting edits.
- 02

Save atomically.

Persist the amendment and its proof intent together.
- 03

Retry safely.

Preserve the original publication ID and commitment through retries.

ILLUSTRATIVE AMENDMENT / PRIVATE RECORD

BEFORE

12

Existing configuration

AFTER

13

Amended configuration

Actor	Authorized compliance officer
Reason	Recorded review rationale
Proof intent	Queued with the policy change

Protected exclusions persist. List deselection, ordinary overrides and source outages do not remove them.

08 / PRIVATE DETAIL, PUBLIC INTEGRITY

Keep the evidence private. Verify the commitment.

01 / PRIVATE RECORD



Restricted evidence

The authorized officer, rationale and before/after policy values stay in the private audit record.

02 / PUBLIC COMMITMENT



→ A bound commitment

Publish the policy commitment with its original publication ID. No client evidence is disclosed.

03 / VERIFIED INCLUSION



→ Independent checks

Verify signatures, quorum, Merkle inclusion, publication/network binding and checkpoint continuity.

3 of 4 Distinct keys · Single operator
Non-value Testnet

Selected policy records are connected today. John's fictional journey creates no public proof. Verification establishes integrity and inclusion—not the correctness of a compliance decision.

One journey. One team.

A measurable starting point.

01

One onboarding journey

Configure identity disclosure, country policy, required evidence and officer review.

ACCEPTANCE EVIDENCE

A complete, reviewable application

02

One payment workflow

Test confirmation, current-policy rechecks, exception handling and approval boundaries.

ACCEPTANCE EVIDENCE

A traceable instruction and decision

03

One evidence trail

Inspect private policy history and verify a selected Testnet policy commitment.

ACCEPTANCE EVIDENCE

A receipt that passes the verifier

Agree the measures first.

Review-ready time

Manual touches

Exception age

Evidence completeness

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