EXPERIAN-DEFINED - BUYER-OWNED - FILLABLE

SCOPE Protocol
for Post-Action Proof

A fillable protocol for Experian to determine whether Finality clears exact safety gates and reaches a buyer-set BUILD / PARTNER multiplier on one workflow. All decisive selections remain with Experian.

AUTHORIZATION BOUNDARY

This protocol authorizes definition of a test only.

It does not authorize capital, protected source access, valuation, exclusivity, production deployment, partnership or a transaction.

M&A; / PROCESS OWNER

Name, title, authority and contact

PRODUCT / STRATEGY OWNER

Name, title, workflow authority and contact

ARCHITECTURE / ENGINEERING OWNER

Name, title, technical authority and contact

SESSION AND DECISION ROUTE

Date, attendees, decision due, escalation and STOP authority

01 - ONE WORKFLOW

Define the narrowest consequential action worth disproving.

SELECTED WORKFLOW

One workflow only; identify business unit, user and operational boundary

TRIGGER AND CONSEQUENTIAL ACTION

What begins the workflow? What action can materially affect a customer, case, obligation or portfolio?

BUILD / PARTNER BASELINE

Current systems, manual steps, time, cost, error, audit and integration effort

AUTHORITATIVE END STATE

The exact state proving the action actually occurred; distinguish acknowledgement, execution and completion

OUT-OF-SCOPE BOUNDARIES

Excluded data, systems, products, uses, jurisdictions and claims

Make reality authoritative before testing closure.

APPROVED SOURCES AND PRECEDENCE

Sources, interfaces, owners, freshness, retention and the rule when approved sources disagree

EVIDENCE SUFFICIENCY

What must be present before FINAL? What yields CURE, UNCERTAIN, REJECTED, REOPENED or STOP?

HIDDEN CASES AND CUSTODY

Author, custodian, seal time, release method, witnesses and seller-access restriction

PRIMARY DISPROOF QUESTION

Can Finality ever issue FINAL when the buyer-authoritative end state is absent, contradicted, revoked, partial or later materially changed?

REOPEN AND SUPERSESSION POLICY

Material changes that reopen a receipt and how prior history remains intact

03 - SCORECARD

Absolute safety plus buyer-set performance.

ABSOLUTE CONTROL	REQUIRED RESULT	STOP RULE
False FINAL rate	0%	Any false FINAL is STOP
Contradiction detection	100%	Every approved contradiction is detected
Revoked-authority rejection	100%	Every revoked delegation is rejected
Independent replay	100%	Every accepted result is reproducible
Buyer-stop bypass	0	Any bypass is STOP
Critical security/privacy findings	0	Any unresolved critical issue is STOP

BUYER-SET LOWER-IS-BETTER MULTIPLIER

Default challenge: 10x, equivalent to at least 90% reduction. Experian may set another target before the run.

PERFORMANCE MEASURE	CALCULATION	TARGET
Median time to authoritative proof	BUILD / PARTNER divided by Finality	>= 10x
Human review effort per case	BUILD / PARTNER divided by Finality	>= 10x
Integration effort	BUILD / PARTNER divided by Finality	>= 10x
Three-year total cost	BUILD / PARTNER divided by Finality	>= 10x

ADDITIONAL MEASURES AND SAMPLE DESIGN

Population, sample size, observation window, confidence, exclusions and normalization

STOP AND CURE CONDITIONS

No weighted averaging over an absolute gate. Define any permitted cure and its time box.

A number cannot pass without replayable evidence.

Per-measure evidence	Run manifest	Assurance level
Baseline, Finality result, evidence ID, custodian and 64-character SHA-256 artifact hash.	Package ID, protocol ID, run ID, verifier, verified time and signature fingerprint.	E5 independent or E6 buyer-controlled assurance is required for a passing protocol verdict.

PACKAGE / PROTOCOL / RUN IDS

Three identifiers and repository locations of their sealed records

VERIFIER AND ASSURANCE LEVEL

Organization, reviewer, role, verified time, E5 or E6 basis and conflicts

MANIFEST AND SIGNATURE SHA-256

64-character hashes and the external signature-verification route

EXCEPTIONS

Every exception, owner, materiality decision, cure deadline and final disposition

Define who can see, decide, stop and replay.

ENVIRONMENT AND DATA CLASSIFICATION

Account, region, tenancy, approved data, prohibited data, retention and deletion

SECURITY AND PRIVACY REVIEW

Threat model, access, logs, isolation, incident path, findings and remediation

INTEGRATION METHOD

Interfaces, ownership, observability, performance, rollback and support boundaries

INDEPENDENT REPLAY

Reviewer, sealed inputs, verifier version, reproduction steps and result

DECISION RIGHTS

Product, architecture, security, privacy, legal, risk, procurement and capital authorities

06 - REVISION-BOUND DECISION

Leave with an exact and replayable decision record.

DECISION

OPEN SCOPE, CURE SCOPE, STOP or ADVANCE TO SEPARATE STAGE-1 AUTHORIZATION

DECISION RATIONALE AND CONDITIONS

Evidence considered, exceptions, limitations, accountable owners and due dates

REVIEW REVISION SHA-256

Hash of owners, protocol, measures, evidence manifest, attestations and reviewer identity

AUTHORIZED REVIEWER

Name, title, organization, work email, approval ID and signed time

SIGNATURE FINGERPRINT SHA-256

External signature fingerprint and Experian verification location

LEGAL-EFFECT BOUNDARY

Client-side or PDF completion is not authentication.

Signer identity, authority and signature must be verified in Experian systems. No capital obligation arises except under duly authorized definitive agreements.