One workflow.
One disproof test.
One authoritative record.

Determine whether Finality clears every absolute safety gate and reaches a buyer-set 10x BUILD / PARTNER target at proving what actually occurred after a consequential action.

THE IMMEDIATE ASK

Name Product / Strategy and Architecture / Engineering owners to join Andrew.

One 60-minute SCOPE session defines one workflow, one incumbent baseline, one authoritative end state and one disproof question. No capital or protected source access is required for this decision.

M&A; / process

Andrew sponsors the route, owns process discipline and identifies the applicable valuation and approval path.

Product / Strategy

Owns workflow selection, BUILD / PARTNER baseline, strategic fit and value hypothesis.

Architecture / Engineering

Owns interfaces, authoritative sources, hidden cases, security, replay and integration constraints.

TRUTH BOUNDARY

No 10x result or capital authorization is claimed.

The room provides the protocol, evidence structure and decision register. Results become claims only after buyer-controlled testing, independent verification and externally authenticated approval.

Trust the actor. Govern the decision. Prove the ending.

Experian retains identity, authority, data, models, decisioning, orchestration, human oversight and systems of record. Finality begins only after the consequential action and consumes only buyer-approved authority and evidence interfaces.

STEP	CONTROL OWNER	FUNCTION	CONTROL RECORD
01	Experian Agent Trust	Bind human, agent, delegation and intent	Identity and intent token
02	Agent OS and Ascend	Govern data, model, policy and human approval	Decision lineage
03	Existing execution system	Attempt and acknowledge the consequential action	Execution record
04	Authoritative source	Establish what actually occurred	Authoritative state
05	Finality Bridge	Assemble buyer-approved authority and evidence	Evidence envelope
06	Finality Kernel	Reconcile, preserve contradiction and refuse unsupported closure	Closure state
07	Finality Receipt	Return replayable proof into existing controls	Receipt and reopen rule

BOUNDARY RULE

Finality consumes authority; it never creates it.

MandateZero may validate an approved authority envelope after handoff. AIOS and CAFIN may route or learn under that authority. Neither can grant authority or manufacture closure.

02 - FALSIFIABLE 10x PROTOCOL

Safety is absolute. Performance is comparative.

A 10x claim for a lower-is-better measure means Finality uses no more than one-tenth of the baseline, equivalent to at least a 90% reduction. Safety controls are not multipliers; they are exact gates.

ABSOLUTE CONTROL	REQUIRED FINALITY 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

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

DATA-TRUTH RULE

A number plus a note is not evidence.

Every measure requires an evidence ID, custodian and 64-character SHA-256 artifact hash. The full run requires protocol ID, run ID, verifier, time, signature fingerprint and E5 independent or E6 buyer-controlled assurance.

03 - PROPOSED TWO-STAGE PATH

Make $15M defensible. Earn the route to $100M.

Stage 0 - SCOPE and proof	Stage 1 - $15M	Stage 2 - +$85M
$0. No source access. Experian writes the protocol and can STOP without obligation.	Strategic Access and Acquisition Election consideration, paid under a signed agreement before protected source access, with 100% forward credit.	Up to $100M cumulative control or definitive acquisition consideration only after separate proof, valuation, integration, diligence and governance approvals.

#	STAGE-1 GATE	REQUIRED RECORD
01	Counterparty and authority	Entity, representatives and decision rights independently verified
02	Title and provenance	Ownership, contributions, licenses and exclusions accepted by counsel
03	Frozen estate and hashes	Exact estate, dependencies and SHA-256 manifest sealed before access
04	Clean build and security	Qualified third party reproduces build; critical findings equal zero
05	Experian-owned protocol	Hidden cases, target, reviewers, evidence and STOP rights frozen
06	10x evidence package	All absolute gates and every lower-is-better measure pass at E5 or E6
07	Commercial and valuation memo	Risk-adjusted value, accounting, tax and BUILD economics accepted
08	Signed Stage-1 agreement	$15M consideration, 100% forward credit, before protected source access

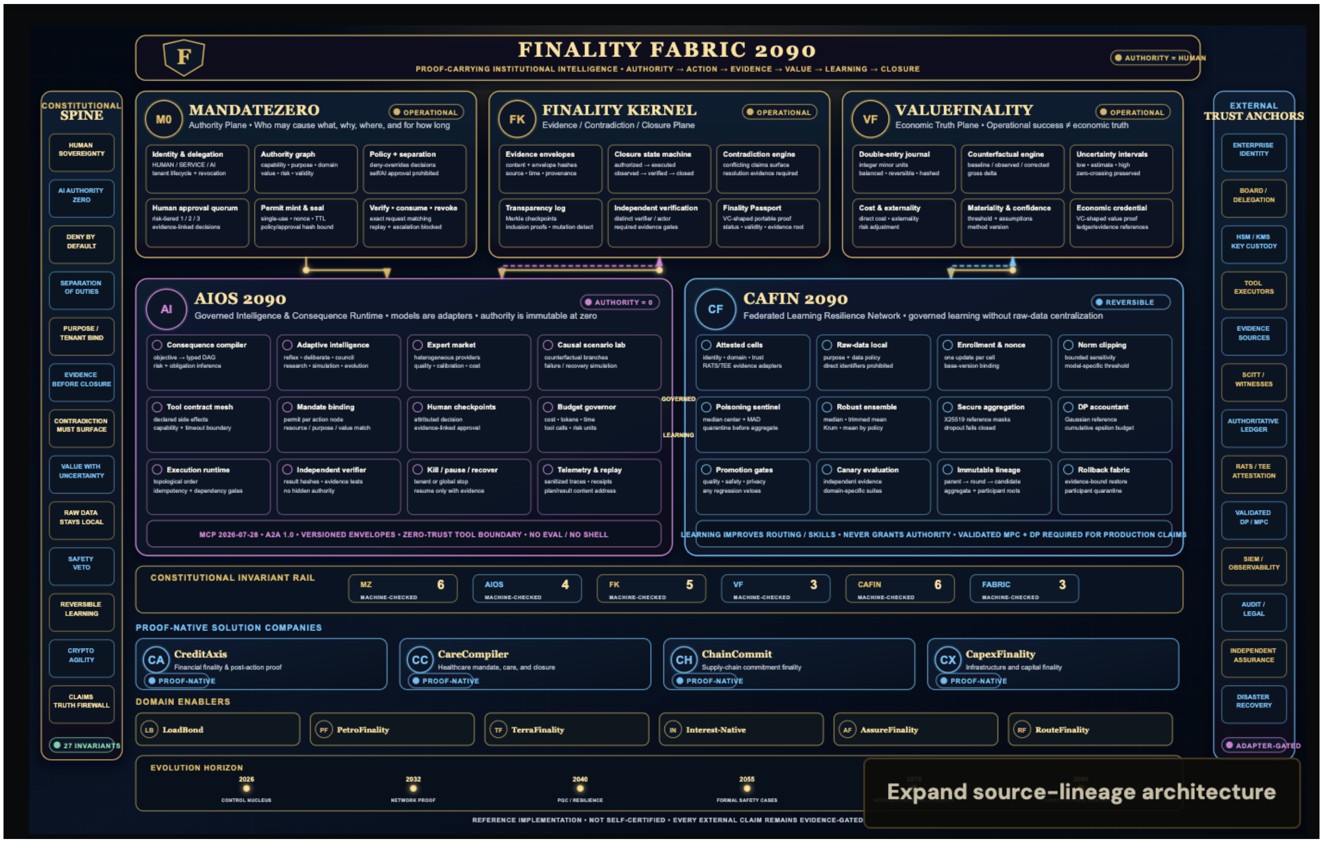
MECHANICS + LEGAL EFFECT

No proposed cash escrow for Stage 1.

Technology and source escrow remains continuity-only. A client-side register does not authenticate a signer, move funds or create legal authority; those effects require duly executed agreements and Experian governance.

04 - COMPLETE ESTATE, CONTROLLED SCOPE

The whole Finality Fabric without an assumed platform sale.



Exact supplied Finality Fabric 2090 architecture. The SCOPE tests only the smallest buyer-approved post-action slice. The remaining estate is context, not assumed scope or proven integration.

CLOSING LOGIC

The buyer keeps the decisive levers.

Workflow, baseline, authoritative end state, hidden cases, target, sources, reviewers, evidence custody, STOP rights, diligence, valuation, integration and every capital decision remain with Experian.

NEXT STEP

Who are the right Product / Strategy and Architecture / Engineering owners to join Andrew for one Experian-defined SCOPE?

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