

Technical Abstract: The Fiduciary Accounting Model (FAM)

Subtitle: Enforcement of Wage Protection via Mathematical Operational Symmetry

1. The Problem Statement: The "Debt Gap"

Current banking standards (MAR Code 550) record wage-related income as a **Liability (Debt)** on the bank's balance sheet, without a mandatory, real-time link to a specific **Asset (Possession)**. This creates a "fractional gap" where the employee's property right is converted into an unsecured claim against a debtor (the bank).

From a legal perspective, this constitutes a **Systemic Error** (ref: Art. 5.33 CC - Defect of Consent): the citizen believes they "possess money," while they actually only possess a "claim against a debtor" that can fail.

2. The Solution: The Fiduciary Zipper

The FAM introduces a mandatory Fiduciary Verification Layer that "zips" the accounting based on the following fundamental equation:

$$A + R = L + E$$

Where:

- **A (Assets):** Real assets or central bank reserves.
 - **R (Revenue/Wage):** The incoming value of labor/performance.
 - **L (Liabilities/Position):** The digital representation of the user's balance.
 - **E (Equity/Capital):** The bank's required buffer/operational cost.
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3. The Operational "Side-Switch"

To comply with the **Wage Protection Act (Art. 4)**, the protocol enforces an inversion of the traditional banking entry:

- **Income Event:** Recorded as a **Debit entry (Asset)** for the recipient, rather than a Credit entry (Liability of the bank). This ensures the worker maintains a property right over the fruit of their labor.
- **Verification:** The "Zipper" only closes if the bank can prove that a real asset (A) corresponds to the wage (R). If the bank cannot provide proof of coverage, the transaction is **Mathematically Invalid**.

4. Societal Impact

- **Inflation Resistance:** No digital credits can be created without a counter-performance in labor or assets. The currency remains anchored to real-world value.
- **Anti-Money Laundering (AML):** The "Zipper" requires a verifiable source for every Debit entry, making the injection of unfounded capital technically impossible.
- **Legal Conformity:** Banks are forced into a fiduciary role (manager/trustee), acting as custodians of assets rather than owners of the citizen's labor value.