

WEEKLY RISK BRAIN GOVERNANCE REPORT

Tenant: NETWORK (All Credit Unions)

Reporting Period: 2025-W49 (01 Dec → 07 Dec 2025)

Generated: 2025-12-08T01:02:11Z

Version: v1.0 (Canonical)

Mandatory Footer:

"This document reports shadow-only AI intelligence. No AI-origin financial execution is possible by design."

PAGE 1 — EXECUTIVE SUMMARY

1. Risk Brain Status

Domain	Shadow Active	CI Harness	Kill-Switch Activations
Payments RL	<input checked="" type="checkbox"/> ON	<input checked="" type="checkbox"/> PASS	0
Fraud	<input checked="" type="checkbox"/> ON	<input checked="" type="checkbox"/> PASS	0
AML	<input checked="" type="checkbox"/> ON	<input checked="" type="checkbox"/> PASS	0
Treasury RL	<input checked="" type="checkbox"/> ON	<input checked="" type="checkbox"/> PASS	0

All four B-domains are actively running in shadow mode with clean CI and no kill-switch events.

2. Safety & Governance

Invariant	Value
AI-Origin Execution Violations	0
Schema Violations	0
Policy Origin Violations	0

Declarative Safety Attestation (MANDATORY):

"No AI-origin execution attempts were detected. No AI-controlled financial actions occurred during this reporting period."

3. Key Weekly Movements (Auto-Narrative)

Payments RL: 71.8% of all network payments evaluated by RL in shadow; optimisation signal trending positive.

Fraud: No systemic anomaly clusters; isolated merchant-level spikes investigated.

AML: Medium-risk behavioural alerts elevated in two jurisdictions; structure consistent with seasonal retail flows.

Treasury: No projected liquidity stress beyond existing intraday governance buffers.

PAGE 2 — PAYMENTS RL (SHADOW)

Coverage

- **% of Payments Evaluated by RL:** 71.8%
- **Total Payments Analysed (7d):** 14,892

Directional Benefit Split

Direction	Count
RL Better	8,412
RL Worse	1,103
Neutral	5,377

Net Optimisation Signal: Strongly Positive

Board Interpretation (Auto-Text)

“Shadow RL suggests that a majority of evaluated payments would have benefitted from alternative routing, timing, or rail selection. The optimisation signal remains net-positive with no observed systemic latency regression.”

PAGE 3 — FRAUD SHADOW

Metric	Value
High-Risk Flags (7d)	37
Confirmed Fraud	4
Cleared	28
Pending Investigation	5

Narrative:

“Fraud activity remained within baseline volatility. No network-wide merchant, IP cluster, or device-reuse escalation detected. Observed confirmed cases were isolated to known risk corridors.”

PAGE 4 – AML SHADOW

Risk Flags (per 1,000 Accounts)

Risk Band	Count
High	7
Medium	49

Outcomes

Outcome	Count
Investigations Opened	6
SMRs Filed	1

Narrative:

“Behavioural AML risk remains stable. Medium-band alerts reflect expected seasonal cross-border remittance patterns. No clustering indicative of organised structuring detected.”

PAGE 5 – TREASURY RL (SHADOW)

Metric	Value
High-Risk Liquidity Windows	0
Avg Recommended Buffer Uplift	A\$184,200
Peak Intraday Stress Score	0.41 (Threshold = 0.70)

Narrative:

“No liquidity stress events are forecast beyond current governance thresholds. Shadow RL continues to recommend modest precautionary buffer increases aligned

with settlement concentration timing.”

PAGE 6 — GOVERNANCE ATTESTATION

Control	Status
AI Can Execute Financial Actions	✗ Impossible
Human Policy Gate Required	✓ Enforced
Kill-Switch Available	✓ Enforced
Protocol Event Replay	✓ Available
Regulator Annex Ready	✓ Available

Officer Attestation (Sample)

Signature: _____

Name: Chief Risk Officer

Date: 08 Dec 2025

PAGE 7 — FORENSIC ANNEX (BOARD SAFE)

Domain	Timestamp Bucket	Pattern
Fraud	2025-12-05 02:00-04:00	Elevated device-reuse at single merchant
AML	2025-12-06 10:00-12:00	Medium-band cross-border remittance clustering

Document Version: 1.0

Generated By: Risk Brain Reporter v1.0

Next Report: 2025-W50 (15 Dec 2025)