**5) Localization & Time Zones — “Decisions That Read Like Home”**

**Intent**  
Render names, dates, currencies, and list labels correctly for each tenant/user, while keeping all computations in UTC.

**Actors**  
Locale Service • Time Service • i18n Packs • Tenants/Users

**Preconditions**

* Supported locales defined (e.g., en-US, en-GB, fr-FR, de-DE, hi-IN).
* ICU/CLDR libraries available; list authorities mapped to localized names.

**Flow**

1. **Locale Packs**: UI strings, error catalog, WHY+FIX templates localized; fallback chain in place.
2. **Time Discipline**: store all timestamps in UTC; render in user’s TZ with **Decision-Moment Pivot** (shows both UTC + local on hover).
3. **Number/Date Styles**: format per locale; CSV exports tagged with locale metadata.
4. **List Language**: display authority/program names in the tenant’s language (keep source names as hover help).
5. **Input Parsing**: accept localized date/number inputs, normalize to canonical before save.
6. **Regulatory Calendar**: holiday/weekend awareness per region for SLA timers (e.g., review clocks skip public holidays).

**Acceptance**

* Same decision shows identical **facts** but localized **presentation**; underlying UTC remains unchanged.
* Exports round-trip correctly when re-imported (no date/decimal drift).
* SLA timers obey regional calendars.

**Innovations**

* **Decision-Moment Pivot** (UTC + local at a glance).
* **Regulatory Calendar** baked into timers.