**PS-11 — Risk Score & Watchlist Subscriptions (Assistive)**

**Intent:** Give ops a simple signal—who needs attention first.

**Flow**

* Compute partner **Risk Score** (screening outcomes, country, alert history, transaction velocity).
* Users can **subscribe** to watchlist segments (e.g., “High-risk, last screened > 30d”).
* Subscriptions trigger email/webhook digests.

**Acceptance**

* Score reproducible from inputs; explainable breakdown shown.
* Digest includes direct links to partners/cases.

**Innovations:** Explainable risk score; user-defined watchlists.

**Non-Functional (Partner Store module)**

* **SLOs:** create/update ≤ 500 ms P95; list/search ≤ 1 s P95; bulk 50k rows within practical window with streaming.
* **Security:** RBAC/ABAC; MFA for sensitive ops; signed responses; tamper-evident audit.
* **Observability:** per-tenant dashboards (creates/updates, dupes prevented, screenings queued, error rates).
* **Retention:** hot 90 d → warm 1 y → archive 7–10 y; always reproducible via CIRs and lineage.