**PS-15 — Internal Lists (Restricted / Watch / Preferred)**

**Intent**  
Let tenants enforce **their** lists in addition to provider sanctions.

**Actors**  
Internal List Manager • Screening Engine • Gatekeeper

**Preconditions**

* Buckets: INTERNAL\_RESTRICTED (BLOCK), INTERNAL\_WATCH (REVIEW), PREFERRED (no extra checks).

**Flow**

1. **Upload/Entry:** Add names/IDs/countries; choose bucket and reason code.
2. **Trust Stamp:** List snapshot signed; activation preview (impact simulation).
3. **Match & Enforce:** Internal hits update partner banner + gates; lineage shows “InternalRestricted:#123”.
4. **Delta Push:** Removals auto-clear holds; changes logged.

**Edge Cases**

* Conflicts with sanctions → choose **most restrictive**.
* Duplicate internal entries → dedupe on normalized keys.

**Acceptance**

* Internal BLOCK always enforces even if sanctions ALLOW.
* Every internal hit shows **who/when/why** it was added.

**Innovation**

* **Tenant-Scorable Reasons** (e.g., payment fraud, returns abuse) with analytics.