**AIP-12 — Partner-Product Cross-Risk Insights**

**Intent**  
Surface risky combinations (e.g., high-risk partner ordering high-control product) before orders land in HOLD.

**Flow**

1. Join partner risk (from Partner Store) with product control profile.
2. Flag “risk dyads” with WHY; propose pre-vet actions (collect extra KYC, warn sales).
3. Feed results into watchlists.

**Edge cases**

* New partner/no history → rely on product risk only; ask for extra verification.
* False alarms → one-click mute with reason to retrain.

**Done when**

* Reduction in last-minute order holds and escalations.