**PRD-30 — Ownership-Based Screening Overlay (“50% Rule Ready”)**

*(Look-through ownership graph and enforce sanctions overlays by jurisdiction)*  
**Authority notes:** **OFAC’s 50% Rule** treats entities owned ≥50% (directly/indirectly) by blocked persons as blocked; FAQs clarify indirect ownership and aggregation. [OFAC+2OFAC+2](https://ofac.treasury.gov/faqs/topic/1521?utm_source=chatgpt.com)

**Intent**  
Augment product decisions with **partner ownership look-through** so orders with risky **partner×product** combos are flagged even when the counterparty isn’t explicitly listed.

**Preconditions**

* Partner Store has ownership graph (direct/indirect); screening service supports graph look-through; jurisdiction policy toggles.

**Flow (happy path)**

1. **Enable Policy**: per jurisdiction (e.g., US), switch on **ownership overlay**.
2. **Screen**: on order create/update, run gatecheck with **graph traversal** (aggregate ownership across blocked persons).
3. **Explain**: if blocked, show chain (Owner → HoldCo → Partner) with % math and **WHY**.
4. **Cache & Proof**: store ownership snapshot id used for decision; include in Proof Bundle.
5. **Delta**: if upstream lists or ownership change, emit **DecisionDelta** and rescreen affected open orders.

**Edge cases**

* Control without ≥50% ownership: **advisory warning** (per OFAC FAQ, not automatically blocked) with link to policy.
* Multi-jurisdiction orders → evaluate overlays per line/corridor.

**Done when**

* Decisions show explicit ownership chains and reproduce against the same snapshot; policy toggles work per tenant/region.