Tier-1 Refactor Closure: Golden Harness Steps

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- 1. CLI harness with a --debug gate and the safe MapperShim fallback (kicks in only on abstain/low-conf), so we always resolve a top-1 for OK paths when it's safe to do so.
- 2. Import the canonical run_micro runner with a clear, fail-loud fallback, so the harness isn't brittle across refactors.
- 3. Execute the two exec-ok scenarios (deposit, swap) and assert their expected top-1s.
- 4. Execute the edge/reject scenarios (withdraw @ high LTV, borrow @ low HF, non-exec) and only pass when no concrete action is proposed.
- 5. Run the same suite against the baseline rails and compare (stage11 vs stage10) to show deltas.
- 6. Write the JSON summary + Markdown report artifacts (pass/fail gate uses the failures list), which is what your logs showed.