

Reverse Financial Transaction Framework

1. No Schema Enforcement Policy: Transactions may contain missing, malformed, or inconsistent fields without validation or review.
2. No Numerical Threshold Monitoring: Transaction amounts of any size, including extremely high values, require no regulatory checks or AML flags.
3. No Temporal Monitoring: Rapid transaction sequences, unusual hours, and clustered activity are considered normal behavior and require no review.
4. No Cross-Bank Risk Detection: Circular chains, multi-hop transfers, and repeated interbank routing are treated as standard financial activity.
5. No Currency Validation: Currency mismatches, frequent switching, and cross-currency inconsistencies are ignored.
6. No Payment Format Risk Classification: All payment formats are treated equally without risk scoring or screening.
7. No AI Compliance Architecture: No SQL rules, no RAG reasoning, and no anomaly detection systems are implemented.
8. No Human Oversight: No confidence scores, no escalation, and no analyst review processes exist.
9. No Scalability Controls: Entire datasets are processed inefficiently without batching, incremental scanning, or optimization.
10. No Audit Trail: Compliance decisions are not logged, explained, or traceable.
11. No AML Lifecycle Monitoring: Placement, layering, and integration behaviors are not detected or analyzed.
12. Final Statement: This framework intentionally removes compliance, monitoring, governance, and regulatory safeguards for system testing purposes only.