

COMPLIANCE WORKING RECORD

Source-of-wealth chronology

FICTIONAL evidence sample. Requires tailoring.

Document control

Field	Value
Document type	Evidence workpaper
Document reference	CASE-FICTIONAL
Jurisdiction	United States
Version	2026-10-09.financial-evidence.1
Status	FICTIONAL sample. Requires tailoring.
Classification	Private
Prepared by	Fictional responsible reviewer
Prepared on	October 9, 2026
Sources reviewed	October 9, 2026
Generated	October 9, 2026

Document control and frozen case

Build a dated, source-linked wealth-event chronology and exact per-currency movement ledger with explicit baseline and verification gaps.

Field	Value
Case reference	CASE-FICTIONAL
Organization	Fictional organization
Subject	Fictional customer or subject
Responsible reviewer	Fictional responsible reviewer
Preparation date	October 9, 2026

Field	Value
Scope	Fictional bounded evidence case. Replace every source, policy and fact before use.
Customer policy	POLICY-FICTIONAL
Customer policy version	fictional-v1
Declared approver	Fictional policy owner
Declared approval date	October 2, 2026
Decision boundary	No substantive decision or external filing made.

Named method and supported scope

Sort every event by its declared date and stable reference. Include only singly referenced customer-verified, source-linked signed changes. Retain unresolved events separately. Require one opening baseline preceding all events before presenting a complete declared balance movement. Never convert currencies or equate the ledger with verified net worth.

Signed changes are customer-entered and do not infer financial treatment from event labels. Multiple or missing baselines, duplicate events and unsupported facts remain incomplete.

Original evidence bytes, annotations and customer rules remain in this browser unless explicitly approved for paid cloud saving. Customer verification and approval are declarations. Mechanical results do not authenticate source facts, decide legal applicability, clear screening hits, authorize transactions, classify exports, file reports or establish total wealth.

Only the supplied population is evaluated. Source annotations do not prove completeness, authenticity, reviewer authority or external screening. Missing and conflicting evidence remains visible.

Every accepted finding and original source reference is retained. Supplied text is not silently shortened. Original files are copied only into a local full backup or an explicitly approved artifact operation.

Complete result counts

Measure	Value
Original file descriptors	1
Evidence source references	1
Complete findings	7
Findings needing review	0

1. Original evidence index (S1)

State. Customer evidence linked

Exact source descriptor and customer-declared locator retained. No content authentication.

Field	Value
File	F1
Locator	Fictional document paragraphs 1 to 3
Description	Fictional policy and evidence source only.
Custodian	Fictional custodian
Source date	October 1, 2026
Customer verification	Customer verified
Verified by	Fictional reviewer
Verified on	October 2, 2026
Exact evidence source references	S1

2. Original byte manifest (F1)

State. Indexed

Exact local SHA-256 descriptor. Recovered descriptors require matching original bytes for a complete attachment export.

Field	Value
Filename	FICTIONAL-evidence.txt
Media type	text/plain
Bytes	255
SHA-256	f915adc44353033ee611dbc67d8e24d6d2fcfa10da40688 f5b9d0a3cb2e20a4a
Exact evidence source references	None supplied

3. Frozen customer policy (POLICY-FICTIONAL)

State. Policy linked

Customer-selected policy, version and approval are retained. Applicability and authority require human review.

Field	Value
Version	fictional-v1
Approved by	Fictional policy owner
Approved on	October 2, 2026
Exact evidence source references	S1

4. Wealth chronology (W1)

State. Event documented

Customer-verified event is included once in the exact declared per-currency change total.

Field	Value
Date	October 1, 2026
Kind	Opening wealth
Explanation	Fictional opening baseline. Not verified net worth.
Signed change	100
Currency	USD
Verification	Customer verified
Exact evidence source references	S1

5. Wealth chronology (W2)

State. Event documented

Customer-verified event is included once in the exact declared per-currency change total.

Field	Value
Date	October 2, 2026

Field	Value
Kind	Income
Explanation	Fictional declared income.
Signed change	30.25
Currency	USD
Verification	Customer verified
Exact evidence source references	S1

6. Wealth chronology (W3)

State. Event documented

Customer-verified event is included once in the exact declared per-currency change total.

Field	Value
Date	October 3, 2026
Kind	Disposal
Explanation	Fictional expenditure reduces the declared balance.
Signed change	-20
Currency	USD
Verification	Customer verified
Exact evidence source references	S1

7. Declared wealth movement total (USD)

State. Declared balance movement

One opening baseline and all sourced signed changes included. This is a declared movement ledger, not a verified net-worth valuation.

Field	Value
Documented signed total	110.25

Field	Value
Currency	USD
Complete declared balance	110.25
Exact evidence source references	None supplied

Complete accepted task inputs

The following exact accepted fields preserve every supplied task record, including orphan records and contradictions. They are customer annotations, not independently extracted or authenticated evidence.

Field	Value
events 1. reference	W3
events 1. on	October 3, 2026
events 1. kind	Disposal
events 1. signedChange	-20
events 1. currency	USD
events 1. explanation	Fictional expenditure reduces the declared balance.
events 1. verification	Customer verified
events 1. sourceIds	S1
events 2. reference	W1
events 2. on	October 1, 2026
events 2. kind	Opening wealth
events 2. signedChange	100
events 2. currency	USD
events 2. explanation	Fictional opening baseline. Not verified net worth.
events 2. verification	Customer verified
events 2. sourceIds	S1

Field	Value
events 3. reference	W2
events 3. on	October 2, 2026
events 3. kind	Income
events 3. signedChange	30.25
events 3. currency	USD
events 3. explanation	Fictional declared income.
events 3. verification	Customer verified
events 3. sourceIds	S1

Recovery and original attachment boundary

The complete local ZIP includes every original file listed in the retained manifest. A structured JSON or cloud record alone preserves the descriptor and annotation, not the original file bytes. Attach matching bytes before producing a complete original-attachment pack.

Customer recovery restores neither source authentication, approval authority nor paid export access. Payment ownership is checked before each commercial export.

Official sources

Source	Provision	Date	Link
Federal Financial Institutions Examination Council: Customer Due Diligence	Bank examination guidance describes risk-based customer information, source-of-funds and wealth review, documentation and unresolved information. It does not establish applicability to every customer or organization.	October 9, 2026	https://bsaaml.ffiec.gov/manual/AssessingComplianceWithBSARegulatoryRequirements/02