

COMPLIANCE WORKING RECORD

Payment-industry rule checklist

FICTIONAL evidence sample. Requires tailoring.

Document control

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

Document control and frozen case

Apply exact customer-authorized scheme/version requirements to source-linked observations and responsible remediation records.

Field	Value
Case reference	FICTIONAL-CASE
Organization	Fictional Example Company
Subject	FICTIONAL named workflow preparation
Responsible reviewer	Fictional qualified reviewer
Preparation date	October 9, 2026

Field	Value
Scope	FICTIONAL selected records only. Requires tailoring and current qualified scope review.
Customer policy	POLICY1
Customer policy version	fictional-v1
Declared approver	Fictional qualified reviewer
Declared approval date	October 9, 2026
Decision boundary	No substantive decision or external filing made.

Named method and supported scope

Freeze the approved rule version, scope, dates and literal/human method. Join latest unique matching observations, compare exact literals or preserve the reported human outcome, flag same-date conflicts and expired rules, and map dated actions to exact requirements.

Customer-approved operating-rule sources only. No universal licensed rule library, live network testing, compliance certification or external filing. Up to 100 records per table within 100,000 UTF-8 bytes for the complete input, 300,000 bytes for the complete result and 500,000 bytes for the workspace. Up to 20 original files, 10,000,000 bytes per original and 25,000,000 combined original bytes. A

Aggregate capacity rejects rather than truncates. Originals stay in this browser unless the customer explicitly authorizes paid cloud saving.

Customer originals, observations, approvals and applicability remain source-attributed declarations. Hashes establish retained byte identity only.

No forced-labor or deforestation clearance, identity or tax decision, clinical determination, certification, regulator filing, recipient message or external submission occurs.

Complete accepted records and exact original bytes remain recoverable. Restore confers no fresh payment, consent, source authentication or approval authority.

Complete result counts

Measure	Value
Selected rule requirements	1
Checks without mechanical gaps	1

1. Original evidence source (S1)

State. Customer verification linked

Customer-declared source identity and verification. Byte hashes establish retained identity, not factual authentication.

Field	Value
id	S1
fileId	F1
locator	FICTIONAL original case source
sourceDate	October 1, 2026
custodian	Fictional customer custodian
description	FICTIONAL exact customer-approved case records
verification	Customer verified
verifiedBy	Fictional qualified reviewer
verifiedOn	October 9, 2026
Exact evidence source references	S1

2. Original byte manifest (F1)

State. Indexed

Complete attachment export requires the exact retained original bytes.

Field	Value
id	F1
name	fictional-original-case.json
contentType	application/json
bytes	3045
sha256	85bfef87ee6e67119c3e4c4ccb6dd71321bbf07da17e40ba55e8f4d485e47bc0
Exact evidence source references	S1

3. Frozen customer policy (POLICY1)

State. Documented

Exact approved customer scope. Legal applicability and substantive conclusions remain human decisions.

Field	Value
reference	POLICY1
version	fictional-v1
approvedBy	Fictional qualified reviewer
approvedOn	October 9, 2026
sourceIds	["S1"]
Exact evidence source references	S1

4. Exact current payment rule check (REQ1)

State. Selected check documented

Version, validity, exact observation and selected literal/human method checked. This is not scheme certification, PCI assessment or an inferred rule applicability decision.

Field	Value
reference	REQ1
sourceIds	["S1"]
provision	Fictional licensed customer requirement
exactRequirement	FICTIONAL exact approved setting must equal the selected literal.
selection	Applicable
method	Literal equality
expected	Enabled
effectiveOn	January 1, 2026
expiresOn	December 31, 2026
owner	Fictional rule owner

Field	Value
approvedBy	Fictional qualified reviewer
approvedOn	October 9, 2026
scheme	Fictional customer-selected ACH operational rule
version	fictional-v1
latestObservations	[{"reference":"OBS1","sourceIds":["S1"],"requirementReference":"REQ1","ruleVersion":"fictional-v1","on":"2026-10-01","actual":"Enabled","reportedOutcome":"Passed","reviewer":"Fictional qualified reviewer","rationale":"FICTIONAL customer source record. No live network audit."}]
excludedObservations	[]
Exact evidence source references	S1

5. Corrective action and closure (ACTION-REQ1)

State. Open

Exact customer action and closure references linked. Delivery and effective remediation are not authenticated.

Field	Value
reference	ACTION-REQ1
sourceIds	["S1"]
itemReference	REQ1
owner	Fictional responsible owner
dueOn	October 20, 2026
status	Open
action	FICTIONAL corrective action draft. No message or effective remediation asserted.
closedOn	
closureEvidenceIds	[]

Field	Value
approvedBy	Fictional qualified reviewer
approvedOn	October 9, 2026
Exact evidence source references	S1

Complete accepted task inputs

The following exact accepted fields preserve every supplied task record, including orphan records and contradictions. Customer annotations remain attributed. Supported workbook and W-9 fields were extracted locally from the exact pinned original. Extraction establishes field identity, not factual authentication.

Field	Value
scheme	Fictional customer-selected ACH operational rule
ruleVersion	fictional-v1
scopeDecision	Applicable
scopeRationale	FICTIONAL selected scope. No universal payment-scheme applicability inferred.
requirements 1. reference	REQ1
requirements 1. sourceIds	["S1"]
requirements 1. provision	Fictional licensed customer requirement
requirements 1. exactRequirement	FICTIONAL exact approved setting must equal the selected literal.
requirements 1. selection	Applicable
requirements 1. method	Literal equality
requirements 1. expected	Enabled
requirements 1. effectiveOn	January 1, 2026
requirements 1. expiresOn	December 31, 2026
requirements 1. owner	Fictional rule owner
requirements 1. approvedBy	Fictional qualified reviewer

Field	Value
requirements 1. approvedOn	October 9, 2026
observations 1. reference	OBS1
observations 1. sourceIds	["S1"]
observations 1. requirementReference	REQ1
observations 1. ruleVersion	fictional-v1
observations 1. on	October 1, 2026
observations 1. actual	Enabled
observations 1. reportedOutcome	Passed
observations 1. reviewer	Fictional qualified reviewer
observations 1. rationale	FICTIONAL customer source record. No live network audit.
actions 1. reference	ACTION-REQ1
actions 1. sourceIds	["S1"]
actions 1. itemReference	REQ1
actions 1. owner	Fictional responsible owner
actions 1. dueOn	October 20, 2026
actions 1. status	Open
actions 1. action	FICTIONAL corrective action draft. No message or effective remediation asserted.
actions 1. closedOn	
actions 1. closureEvidenceIds	[]
actions 1. approvedBy	Fictional qualified reviewer
actions 1. approvedOn	October 9, 2026

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 Reserve Financial Services: Federal Reserve Banks. Operating Circulars	The Federal Reserve publishes separate service-specific operating circulars, including ACH scope. This independent checklist freezes the exact customer-authorized scheme/version and approved literal or human checks. Other licensed scheme rules require customer originals. No universal payment-rule discovery, network inspection, Nacha/PCI certification or submission is inferred.	October 9, 2026	https://www.frbsservices.org/resources/rules-regulations/operating-circulars/