01 — SUMMARY

The file remains broadly readable overall.

SCORE	QUESTIONS ANSWERED	DATA COMPLETENESS
0/504	**63/63**	**COMPLETE**
Structured review-friction score.	Applicable questionnaire coverage.	Coverage affects readability.

How to read the score: This score reflects accumulated review friction under the current deterministic logic. A higher score indicates more elements requiring clarification, documentation or structural alignment. A score of 0 indicates no detected friction under the current model.

Executive summary

CLEAN

DECISION-USE READING

Expected review path:	Standard onboarding
Main issue:	No major contradiction or red flag was identified under the current rule set.

Interpretation note

This reading reflects how the file may be approached under standard review logic. It does not constitute a prediction, recommendation or banking decision. Actual outcomes depend on the reviewing institution, jurisdiction and supporting documentation.

Data basis

This analysis is based exclusively on declared information and structured consistency logic. No external inference or assumption has been applied beyond the elements provided.

The assessment remains dependent on the accuracy and completeness of the declared information and may still require documentary confirmation.

02 — SECTION OVERVIEW

Where review attention focuses

Scores are shown both as raw section points and as normalized percentages. A score of 0 does not mean that the section was not assessed. It means that no review-friction points were added in that section under the current scoring model.

SECTION	SCORE	NORMALIZED	LEVEL
Identity & Activity	0 / 72	0%	LOW
Legal Structure & Jurisdictions	0 / 112	0%	LOW
Ownership, Beneficial Ownership, PEPs & Sensitive Connections	0 / 40	0%	LOW
Governance, Decision-Making, Signatories & Representation	0 / 56	0%	LOW
Economic Substance, Presence, Employees, Resources	0 / 32	0%	LOW
Billing, Transaction Flows, Source of Funds, Economic Rationale	0 / 88	0%	LOW
Payment Methods, Cash, Crypto, and Funding Channels	0 / 24	0%	LOW
Financial Structures, Investments, and Intermediaries	0 / 8	0%	LOW
Banking Relationship, Disclosures, Behavior, and Operational Risk	0 / 72	0%	LOW

How to read the section levels

Straightforward to review — LOW

The section appears broadly clear and easy to support.

Some clarification likely — LIMITED

The section remains understandable overall, but may still require limited clarification.

Structured clarification needed — MATERIAL

The section creates visible review friction and requires structured clarification.

Potential non-standard review — SEVERE

The section is a major friction driver and may push the file into a non-standard review path.

03 — REPORT NAVIGATION

How to read this report

NAVIGATION LOGIC

The report is structured in layers: first a fast executive reading, then operational preparation, then deterministic findings, and finally supporting annexes for deeper review and auditability.

ALREADY REVIEWED

01 — Summary

Executive profile, score, review path, main issue and immediate priority.

ALREADY REVIEWED

02 — Section overview

Visual map of review attention across all assessed sections.

READ NEXT

MAIN REPORT

04 — Information coverage

Shows whether applicable questions were answered and whether missing information limits readability.

MAIN REPORT

05 — Interpretation basis

Explains how the deterministic reading, scoring and auditability logic should be understood.

FINDINGS

06 — Findings

Separates consistency tensions, structural risk factors and granular review-friction signals.

CONTEXT

07 — Institutional context

Explains the institutional review context and common expectations applied by financial institutions.

USAGE

08 — Report usage

Explains how professionals, entrepreneurs and reviewers should use this report.

04 — INFORMATION COVERAGE

Information coverage

COVERAGE COMPLETE

All applicable questions were answered. This provides a stronger foundation for readability, consistency and review comfort across the file.

This does not mean that the file is automatically straightforward. It means that any remaining review effort will relate to structure, coherence, documentation or alignment — not to missing information.

Complete coverage reduces avoidable clarification cycles and makes the file easier to assess on its substance rather than on informational gaps.

In practice, well-covered files are easier to review, easier to document and easier to defend — even when they still require structured clarification on some points.

05 — INTERPRETATION BASIS

Interpretation basis

METHOD

This reading is based on declared facts, structured consistency logic, section-based review-friction analysis and deterministic rule execution. It is evidence-linked, non-accusatory and designed to reflect real review conditions rather than abstract theory.

ZERO SCORE DOES NOT MEAN IGNORED

A zero score in a section does not mean that the section was ignored. It means that no review-friction points were added in that section under the current doctrine for the answers provided.

WHAT THE SCORE MEASURES

This scoring model measures accumulated review friction, not abstract quality. Low-friction answers may therefore produce a score of zero while still being fully assessed.

HOW THE ANALYSIS IS STRUCTURED

- Question -> Axis -> Section
- Applicable questions only are counted in section coverage
- Answered options use doctrinal scoring rows
- Coverage and score intensity are measured separately
- Only then are observations, contradictions, patterns and decision layers built
- Within this report, a higher section score means a higher level of review friction, not a higher level of quality.

HOW THE REPORT IS READ

- Each applicable question is assigned to a section axis through a doctrinal mapping.
- Each answered option is scored through a doctrinal section scoring table.
- Axis scores are aggregated into section scores mechanically.
- Coverage, applicability and data quality are measured separately from the score itself.
- Only after this section-level reading are observations, contradictions, patterns and decision logic applied.

AUDITABILITY

This report can be reconstructed from the questionnaire, doctrinal mappings, scoring rows and render rules. A higher section score reflects a higher level of review friction under the current doctrine.

DETERMINISTIC FINDINGS

Findings dashboard

This page separates consistency tensions, structural risk factors and granular review-friction signals. It helps the reader understand what was detected, what was not detected, and how the following sections should be read.

CONTRADICTIONS

0

Internal consistency or clarification tensions detected under the current deterministic rule set.

RISK FACTORS

0

Broader structural weaknesses or exposures that may affect how the file is reviewed.

RED FLAGS

0

Granular review-friction signals triggered by declared answers, kept separate from risk factors.

HOW TO READ THIS SECTION

A higher number of red flags than risk factors is not inconsistent. Red flags are granular answer-level signals, while risk factors aggregate broader structural themes. The following pages prioritise the most relevant findings, while the annexes preserve the full trace for deeper review.

OUTCOME

No contradictions, risk factors or red flags were triggered under the current deterministic rule set. This does not remove the need for documentary review; it only means no explicit finding was detected from the declared information under the current doctrine.

07 — INSTITUTIONAL CONTEXT

Institutional context

Financial institutions typically assess client files based on widely shared international compliance expectations, focusing on ownership transparency, transaction readability, governance consistency, documentation strength and long-term relationship manageability.

Regulatory and compliance reviews generally focus on whether a file can be understood, justified and supported in a consistent and traceable manner, rather than on isolated features taken individually.

- Visibility of ownership and effective control
- Consistency between declared activity, flows and structure
- Documented evidence supporting the economic and operational rationale
- Ability to reconstruct the transaction and control logic without ambiguity
- Long-term manageability and auditability of the relationship

Reference points commonly reflected in review practice

- **International AML and financial transparency frameworks** — International AML and financial transparency frameworks, such as FATF / GAFI principles and equivalent regimes, generally require ownership and effective control to remain visible, understandable and supportable.
- **Sanctions and transaction monitoring expectations** — Sanctions and transaction monitoring expectations, including OFAC-related principles and comparable international regimes, emphasise that flows and counterparties should remain understandable, traceable and consistent with declared activity.
- **Broader regulatory and transparency expectations** — Broader regulatory expectations, such as those reflected in frameworks like the US Patriot Act, OECD transparency standards and similar international approaches, highlight the importance of documentation, economic rationale and cross-border consistency.
- **Broad alignment of core review principles across jurisdictions** — While specific rules and enforcement vary across jurisdictions, these underlying principles remain broadly aligned across major financial centres and international banking practices.
- **Ownership and control visibility expectations** — Financial institutions typically expect ownership and effective control to remain visible, understandable and supportable.
- **Source of funds and flow readability expectations** — Transaction logic and funding paths are generally expected to be understandable, documentable and commercially explainable.
- **Governance and operational reality expectations** — Governance, substance and decision-making are typically assessed through documentary and practical consistency.
- **Expectations around long-term relationship manageability** — Institutions often assess not only entry comfort, but also whether the file remains manageable and monitorable over time.

08 — REPORT USAGE

For professional reviewers

This report is designed to support a structured understanding of how a file may be read by a financial institution under standard review conditions. It helps identify where additional clarification, documentation or alignment may be required, even where no immediate issue is apparent. The output can be used to prioritise remediation, organise documentary support and anticipate likely review questions, reducing unnecessary clarification cycles. Rather than re-analysing each file from scratch, it provides a consistent, evidence-linked reading that can be documented and reused across dossiers.

For entrepreneurs

This report helps you understand how your file may be interpreted by a financial institution based on the information provided. It highlights what may create review friction, what remains unclear from an external perspective and what can improve readability, consistency and overall review comfort. The objective is to make your structure, activity and documentation easier to understand, support and explain under standard banking review conditions.

Legal disclaimer

This report is an informational interpretation framework. It is not legal advice, tax advice or regulatory advice and does not predict or guarantee any banking outcome.

Final reading note

Aurimen explains how a file may be reviewed based on the elements provided. The output is deterministic, evidence-linked and non-accusatory, but it remains a structured interpretation tool rather than a formal decision-making authority.