SYNTHETIC REVIEW PACK

A permitted decision.
An unproven outcome.

A reviewer-ready illustration of how QAi separates decision assurance, human accountability, and independently observed execution evidence.

CASE / REF-0427

COMPLAINTS & REFUNDS / BANKING

AI recommendation

Approve complaint refund - EUR 480

Decision evaluation	Human decision	Transaction evidence
DEC.* WITHIN AUTHORITY	RECORDED	TRN.* UNOBSERVED

OVERALL CASE STATE

INSUFFICIENT EVIDENCE

WHAT THIS PACK ESTABLISHES

Authority and human approval are recorded. The decision is within mandate. The payment outcome cannot be established from the available record.

USE BOUNDARY

Illustrative synthetic data. This is not a customer case, audit opinion, legal opinion, certification, or production evidence output.

CASE FILE

Four distinct links. One reviewable case.

The records remain separate so authority, action, human judgment, and execution can be challenged independently - even when source events arrive in a different chronological sequence.

01

Authority at that moment

Refund Policy v3.4 / Complaints L2 / EUR 500 limit / valid at 16:42

02

AI recommendation

Approve refund / EUR 480 / event time 16:42:08 UTC

03

Named human decision

Approved / synthetic reviewer A. Petrova / Complaints L2 / 16:47:31 UTC

04

Independent execution receipt

No receipt observed / payment cannot be established from the record

CHRONOLOGY AND REVIEW LOGIC

16:42:08

AI recommends a EUR 480 refund.

16:42

Refund Policy v3.4 is the applicable authority

16:47:31

The required Complaints L2 human decision is recorded.

CASE CLOSE

No independent execution receipt is observed.

CASE CONCLUSION

Decision permitted; human recorded; execution unresolved.

THE SCRUTINY TEST

Seven questions. Seven explicit answers.

Q1	**What authority did the AI have?**	Refund Policy v3.4; Complaints L2; EUR 500 limit; valid at action time.	ESTABLISHED
Q2	**What did it recommend or do?**	Approve a complaint refund of EUR 480 at 16:42:08 UTC.	RECORDED
Q3	**Was it within the mandate?**	Yes. The amount falls within the applicable EUR 500 authority limit.	DEC.* WITHIN
Q4	**Was the required human involved?**	Yes. Complaints L2 approval is recorded at 16:47:31 UTC.	RECORDED
Q5	**Who made the final decision?**	Synthetic reviewer A. Petrova, acting in the Complaints L2 role.	NAMED
Q6	**What was actually executed?**	Not established. No independent payment receipt was observed.	TRN.* UNOBSERVED
Q7	**Is the evidence complete?**	No. Authority and approval are complete; execution evidence is unresolved.	INCOMPLETE

REVIEWER PAYOFF

A complete decision record can still produce an incomplete overall case.

EVALUATION

Two evaluations feed one overall state.

Decision permission and transaction evidence remain separate. The overall case remains insufficient whenever either required dimension is unresolved.

DEC.* / DECISION EVALUATION

Within authority

Refund Policy v3.4 permits a EUR 480 refund within the Complaints L2 limit.

TRN.* / TRANSACTION EVIDENCE

Unobserved

No independent execution receipt establishes whether the refund was paid.

OVERALL CASE STATE

INSUFFICIENT EVIDENCE

DECISION PERMITTED / EXECUTION UNRESOLVED

EVIDENCE-GAP PROPERTY

ILLUSTRATIVE CLASSIFICATION: OBTAINABLE

The missing payment receipt is expected to be producible by the mapped execution system. Retrieve or backfill it, then re-evaluate. If no system can ever establish the event, the gap becomes structural and the workflow itself requires redesign.

ORDERING RULES

01 **Missing evidence outranks a failed control.**

02 **A human decision cannot close an incomplete record.**

03 **Approval cannot make a failure disappear.**

04 **Model-assisted checks may escalate; they can never close.**

DOCTRINE **Refusing to conclude ahead of the evidence is not a gap. It is the product.**

EVIDENCE INVENTORY AND REVIEW BOUNDARY

What the reviewer can inspect next.

This inventory distinguishes observed records, derived findings, and required evidence that is absent from the case.

ID	RECORD	STATUS	REVIEW USE
E-01	**Authority snapshot**	OBSERVED	Establishes the approved mandate at action time.
E-02	**AI recommendation**	OBSERVED	Establishes the proposed action, amount, and event time.
E-03	**Human approval**	OBSERVED	Establishes the accountable role, decision, and time.
E-04	**Execution receipt**	ABSENT	Required to establish what the institution executed.
E-05	**Case evaluation**	DERIVED	Combines DEC.* and TRN.* into the overall state.

REVIEWER CHALLENGE PROMPTS

01 Was Refund Policy v3.4 demonstrably in force at 16:42?

02 Does the role mapping bind the recorded reviewer to Complaints L2?

03 Is the execution source independent of the AI recommendation system?

04 Is the observation window complete, or could the receipt still arrive?

05 Can the missing receipt be retrieved, or is the workflow structurally unobservable?

ACCOUNTABILITY BOUNDARY

QAi reaches the operational finding.

The institution and its accountable advisers reach the compliance conclusion. Pack integrity can show that a record has not changed after assembly; it cannot, by itself, establish the truth or origin of source events.

DISCUSS A WORKFLOW

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