

Decision record

a1b2c3d4-e5f6-4a7b-8c9d-0e1f2a3b4c5d · sealed 20 June 2026, 14:30:00 UTC · AnyCompany Lending

This document is generated from the signed record, so it cannot state anything the record does not. Every value below is read from the artifact itself. The record can be checked by anyone, without AnyCompany Lending and without PlainReal, using the steps in section 3.

1. THE DECISION

Decision	Credit decision, application approved
When	20 June 2026, 14:30:00 UTC As recorded by the substrate that sealed it, not by the application.
Case reference	case:CRM-88213
Accountable party	org:anycompany-lending
What decided it	agent:credit-scoring-v2 , running gpt-4-turbo-2024-04-09 Agent build credit-adjudicator@1.4.2.
Human oversight	None. This decision was solely automated . Where a person does approve, the record shows that the system recorded an approval by a named reviewer at a stated time. It is not that person's signature.
Environment	PROD
Declared retention	STANDARD 7Y Declared in the signed record. Confirming the lock was applied needs access to the storage account.

2. WHAT WAS FIXED BEFORE IT RAN

Policy in force	6b09e1031a4529aa... Pinned at the decision, not reconstructed from deploy history afterwards.
What the model was given	9c195c999e72720b... Committed before the agent ran. If the actual input had differed, no record would exist.
What the model returned	Based on the application data, the credit score is 720; recommendation is APPROVE. The model's own output, before the application did anything with it.
Guardrail that ran	pii-scrubber 2.1, input stage: PASS
Model build	0c358c55e6974d6f... Recorded inline, so attribution survives the provider replacing the model behind the same name.

The instruction it was given

You are a credit scoring agent. Evaluate the following application...

As it stood at the head of the prompt.

3. HOW TO CHECK THIS YOURSELF

- 01 Open **verify.plainreal.com** in any browser. No account, no upload, nothing leaves the page.
- 02 Load the record. Confirm that the signature is valid and that the seal recomputes from the bytes as delivered.
- 03 Change any single character of the record and run it again. It fails. That is the check doing its job.

Record identifier

a1b2c3d4-e5f6-4a7b-8c9d-0e1f2a3b4c5d

Signing key

69a0bbac56da5fae1b82f570...

The published key this signature is checked against.

Evidence grade

TIER-A

The strongest grade produced. Which criterion it evidences under any given framework depends on the control the organisation wrote.

The verifier is open source at github.com/plainreal/verify. Every release is signed, and the signature names the exact page you were served, so the checker itself can be checked. No PlainReal service is involved in verification.

4. WHAT THIS DOES NOT ESTABLISH

Correctness. A verified record of a bad decision is still a verified record of a bad decision. Nothing here says the outcome was right.

Completeness. A signature covers what is present. It cannot show you what was never written down.

Custody. Only the declared retention class is signed. Confirming the object was actually locked needs access to the storage account.

Human approval. This decision was solely automated. The signature is the substrate's, not a person's.

Generated from the signed record. The subject of this record is synthetic and no real applicant is described.

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