

TAMPER-EVIDENT RECORD, NOT A COMPLIANCE CERTIFICATE

DOCUMENT TYPE
Sealed audit evidence packageVERIFICATION SCOPE
Integrity metadata, not decision approvalCUSTODY MODEL
Operator-declared record sealed by AURORAPUBLIC REFERENCE
ATP-20260611-2669F7DE

DECISION OUTCOME · DECLARED BY OPERATOR

APPROVED

Loan Review - Mira Falken | Mira Falken | EU

HIGH RISK

EU

HUMAN REVIEW DECLARED

AURORA.AUDIT.V2

SCORE DIRECTION SEALED

RFC3161 RESPONSE RECORDED

AURORA records the declared decision content as a tamper-evident evidence package. It does not validate the underlying decision, guarantee compliance, or determine legal admissibility.

DECISION OVERVIEW

Decision Type	Loan Review - Mira Falken
Applicant	Mira Falken EU-FIC-2047
AI System	Credit Scoring Model v3.2
Model Hash	sha256:a3f4c91...4a9e0d12
Score / Threshold	72 / 60
Declared Outcome	APPROVED

DECISION INTERPRETATION PROFILE

Schema Version	aurora.audit.v2
Score Direction	SCORE_UPWARD_PASS
Direction / Outcome Mismatch	No

Higher score indicates a more favorable or pass-like result.

AURORA records the operator-declared outcome and score interpretation. AURORA does not determine whether the outcome was correct, lawful, fair, compliant, regulator-approved, or court-admissible.

Jurisdiction	EU
Record Timestamp	2026-06-11 15:36 UTC
Signed At	2026-06-11 15:36:46 UTC

RESPONSIBILITY ATTRIBUTION

MODEL-ASSISTED

Human Reviewer	Primary operational actor
AI System	Contributing factor
Organization Policy	Governing authority
External Data Source	Supporting dependency
Final Accountability	SCM-FIC-8821
Reviewer ID	LO-FIC-5572

Attribution indicators are operational context signals, not legal determinations of liability or fault.

DECISION RISK INDEX

HIGH

Human Impact	7/10
Legal Sensitivity	8/10
Reversibility	5/10
Data Uncertainty	4/10
Bias Exposure	8/10
AI Dependency	5/10

AI / POLICY CONTRIBUTION

System	Credit Scoring Model v3.2
Role	Recommendation / Assistive
Score / Threshold	72 / 60
Score Direction	SCORE_UPWARD_PASS
Policy Reference	LendingPolicy v5.1
Override	None Declared

Declared Risk Flags

- » Financial Impact
- » Bias Sensitive
- » Legal Sensitivity

Operator Notes

Applicant met the automated approval threshold under LendingPolicy v5.1. Human reviewer LO-FIC-5572 confirmed that the declared outcome, score direction, and threshold interpretation were consistent with the policy rules in force at the time of decision. No manual override was applied. This fictional sample record is sealed as an accountability artifact and does not constitute correction, appeal, or legal validation of the underlying decision.

DECISION TIMELINE · DECLARED FLOW

T+00:00.000
Decision Submitted
Operator submitted the declared decision record to AURORA for sealing. Final accountability: SCM-FIC-8821.

T+00:01.847
AI Scoring
Credit Scoring Model v3.2 generated score 72. Approval threshold declared as 60.

T+00:02.014
Policy Layer Evaluated
Score met or exceeded the declared threshold (72 vs 60). Policy reference: LendingPolicy v5.1.

T+02:14.220
Human Review Declared
Reviewer LO-FIC-5572 was declared as attached to the decision record. AURORA records this declaration but does not independently verify the review process.

T+02:14.857
Decision Declared
Outcome APPROVED declared after human review.

T+02:15.034
Evidence Package Sealed
AURORA computed the record hash, recorded signature metadata, and prepared the record for timestamping and public verification.

EVIDENCE INTEGRITY

HASH CHAIN RECORDED

RFC3161 RESPONSE RECORDED

TSA SIGNATURE CHECK PASSED

Record Hash:	0x8ce03d16...a69950ac
Chain Hash:	0x85b7cd6c...6a99ee17
Prev Hash:	0x042b7283...662bb6e0
Merkle Root:	0x960fec3c...167f0919
Data Hash:	0x43474ff8...c2a69efc
Signature:	d1ZmdRuJEjhlyW7+...80hkg==
Public Key FP:	0x95976700...db1526c9
Anchor Ref:	FreeTSA-93070729

TIMESTAMP STATUS

Status:	RFC3161 TSA response received
Provider:	FreeTSA
Standard:	RFC3161
Issued At:	2026-06-11 15:36:47 UTC
Serial:	93070729
Response Hash:	0x0d69a58a...976287ba
TSA Signature:	Signature check passed

Timestamp evidence: external TSA response recorded. This supports later change detection but does not by itself guarantee legal admissibility.

Displayed hashes and signatures may be shortened for readability. Full values are stored in the underlying audit record and should be used for technical verification.

REVIEW & VERIFICATION INTERFACE

How to read this record, who is accountable, and how it can be checked.

EVIDENCE READINESS

Human Oversight **DECLARED PRESENT**

Evidence Completeness **STRONGER**

Record Integrity **TAMPER-EVIDENT**

Immutable Flag **YES**

This readiness panel describes the completeness of recorded evidence fields. It is not a compliance certification.

REVIEW CONTEXT

Designed to support:

- » Regulatory audit preparation
- » Internal accountability review
- » Customer appeal documentation
- » Legal or compliance review workflow

AURORA does not determine whether this record is legally admissible, compliant, complete, or sufficient for a specific authority.

VERIFICATION METHODS

This record can be checked using:

- [+] SHA-256 record hash
- [+] Digital signature field
- [+] Hash-chain reference
- [+] RFC3161 TSA response recorded
- [+] Public verification URL

SCAN QR OR VISIT:
<https://aurora-audit.com/verify/ATP-20260611-2669F7DE>



COMPLIANCE ALIGNMENT · SYSTEM-GENERATED FLAGS / OPERATOR-DECLARED CONTEXT

[+] Art.14 Human Oversight - DECLARED [-] Art.12 Record Keeping - EVIDENCE SUPPORT [-] Art.9 Risk Management - MAPPED [-] Art.13 Transparency - MAPPED

A HOW TO READ THIS DOCUMENT A short guide for first-time reviewers

PAGE 1 — DECISION SUMMARY

Declared outcome, applicant context, declared responsibility attribution, AURORA's calculated risk index, the operator-declared timeline of the decision, and a compact view of the cryptographic evidence and timestamp.

PAGE 2 — REVIEW CONTEXT

Readiness assessment of the recorded evidence, intended review contexts, available verification methods, declared compliance alignment, and the operator's accountability declaration.

PAGE 3 — TECHNICAL APPENDIX

Full untruncated hash and signature values, verification guidance, hash-chain context, RFC3161 timestamp metadata, TSA provider profile, and regulatory mapping if attached.

B OPERATOR ACCOUNTABILITY DECLARATION Who is responsible for what AURORA has recorded

RECORDING OPERATOR

SCM-FIC-8821

The party who declared the decision content and submitted it to AURORA for sealing.

JURISDICTION OF RECORD

EU

The legal context the operator declared at recording time. AURORA does not independently determine jurisdiction.

AURORA'S ROLE

Evidence Custodian Only

AURORA seals declared content as a tamper-evident record. It does not validate the decision, audit the operator, or certify legal compliance.

Important: This record reflects what the operator declared at the time of submission. Any legal weight assigned to this record depends on the operator's underlying procedures, on the jurisdiction in which the record is offered, and on the reviewer's independent assessment. AURORA's contribution is limited to making later alteration detectable.

C FIELD GLOSSARY Plain-language meaning of each declared field on Page 1

<p>Decision Type</p> <p>The category and short description of the decision the operator is recording.</p>	<p>Applicant</p> <p>An identifier for the subject of the decision. Operators should avoid unnecessary personal data and apply their own privacy controls before submission.</p>
<p>AI Score / Threshold</p> <p>The operator's declared AI score and threshold. AURORA records both but does not validate the model behind them.</p>	<p>Risk Index</p> <p>A six-axis indicator derived from declared inputs to summarize the decision's risk profile. It is informational and not a regulatory verdict.</p>
<p>Responsibility Attribution</p> <p>An ordinal indication of which actors were primary, contributing, governing, or supporting in the declared decision context. Not a quantified or legal apportionment.</p>	<p>Human Review</p> <p>Whether the operator declares that a human reviewer examined the decision before it became final.</p>
<p>Record Hash & Signature</p> <p>A SHA-256 digest of the canonical record body, paired with recorded signature metadata. Together they support later alteration detection.</p>	<p>RFC3161 Timestamp</p> <p>An external time-stamp response from a Time Stamping Authority. It helps anchor the record to a time independently of AURORA's internal clock.</p>

D COMMON QUESTIONS For regulators, internal auditors, and customer-appeal reviewers

<p>Does AURORA decide whether this decision was correct or compliant?</p> <p>No. AURORA only seals what the operator declared. Correctness, fairness, lawfulness, and compliance remain the operator's responsibility and the reviewer's determination.</p>	<p>Can I trust the figures on Page 1 at face value?</p> <p>Cryptographic fields can be checked against the public verification record. Declared fields should be reviewed against operator records.</p>
<p>What does tamper-evident mean here?</p> <p>If recorded content is later modified, recomputed hash values should no longer match the sealed hash. Tamper-evident does not mean tamper-proof.</p>	<p>Is this PDF the source of truth?</p> <p>No. The source of truth is the underlying record stored by AURORA. This PDF is a human-readable rendering.</p>

1 FULL CRYPTOGRAPHIC EVIDENCE

Raw hash and signature values where available

RECORD HASH	8ce93d16ea19bd12fc7f189d99879fa81048385631f8a19a9286349ea69950ac
CHAIN HASH	85b7cd6ced0e52b913ffa0d04a53691f7e99431630bc37416a0ce776a99ee17
PREV HASH	642b72831515296da257e86577ebb8e3a74db5debcfee9b2f74e0b26628bb60
MERKLE ROOT	960fec3c9f0ce21bdd268bFdc06e2baadabbf04c1b53eb793acb7508167fd919
DATA HASH	43474ff8ec4bb8d44bfd100a225b9a5fb7e85e8ec75d09b98d79646dc2a69efc
MODEL HASH	sha256:a3f4c91e0b72d6f0c93e4b8a19c52d4e7a6f2b9d013c88e65f21c7b44a9e0d12
SIGNATURE	d12ndRujEjhMyW7+QR1cd1Uhe+QIzSvBAnobVsnVLPoSxXZuklrPwFC190By/902MlsaMKofsDLdGooBstrTCmKIw/3SHH0SFVZBzLrgjLX8f9SkbhMqk+Ehps8meYD2W64SLd6HwBUKk7gSXXbDUVCwQFAVaoSA+PUBUhaUeQVLYMqDyRpA37TCrCENECAuK9j0kCB4Iz25g31mFw5voVcn2MoLy80AZFUErS6K3Aer1hCJc+6tC5c04Pn7br2QLBjBF3snCYG4skNvjE2Hq0ItgcZcmvxBShYr2+2zJ1sWFXLa0WrgTRyqPqDv3t4hymEzZT0w0Dhkhg==
PUB KEY FP	9597670091065ae4bd8e95c9ca5aa59cfe737ac31f1c9ae08c945cecd1526c9
ANCHOR REF	FreeTSA-93070729

2 VERIFICATION PROCEDURE

Guidance for checking this record

<p>1 Compare Public Record</p> <p>Open the public verification URL and compare the ATP ID, record hash, chain status, TSA status, and signature metadata against this PDF.</p> <p><code>https://aurora-audit.com/verify/ATP-20260611-2669F7DE</code></p>	<p>2 Recompute Record Hash</p> <p>If the canonical record body is exported, recompute SHA-256 over the canonicalized record body and compare it against the Record Hash in Section 1.</p> <p><code>sha256(canonical_record_body) == record_hash</code></p>
<p>3 Review Signature Metadata</p> <p>Compare the recorded signature and public key fingerprint. Independent signature verification requires exported public key and raw signature package.</p> <p><code>manual signature verification requires exported verification materials</code></p>	<p>4 Review RFC3161 Timestamp</p> <p>If the raw TSA response token is exported, verify the token with TSA verification tooling and compare its message imprint against the record hash.</p> <p><code>openssl ts -verify ... requires raw TSR and TSA certificate material</code></p>

3 HASH CHAIN CONTEXT

Position of this record within the operator's audit chain

<p>PREVIOUS RECORD HASH</p> <p>0x042b7283...6628bb60</p> <p>Linked to previous record in operator chain</p>	<p>THIS RECORD</p> <p>AUR-20260611-DA8AC68E</p> <p>2026-06-11 15:36 UTC</p>	<p>CHAIN HASH</p> <p>0x85b7cd6c...6a99ee17</p> <p>sha256(prev_hash : record_hash)</p>
<p>CHAIN STATUS</p> <p>CHAIN LINK RECORDED</p>	<p>NOTICE</p> <p>This record includes a chain hash linked to a previous record hash. This supports continuity review within the operator's audit chain.</p>	

4 RFC3161 TSA TOKEN DETAILS

Timestamp metadata returned to this package

AUTHORITY	FreeTSA
STANDARD	RFC3161
POLICY OID	1.2.3.4.1
HASH ALGORITHM	SHA-256 if present in TSA response
IMPRINT	8ce93d16ea19bd12fc7f189d99879fa81048385631f8a19a9286349ea69950ac
SERIAL NUMBER	93070729
ISSUED AT	2026-06-11 15:36:47 UTC
NONCE	Not returned by verification endpoint
TSA CERT SUBJECT	Not returned by verification endpoint
RESPONSE HASH	0d69a58a2fcbac6e6c69d5d0a016522aa7c1d56358ceb5695727b38976287ba
SIGNATURE STATUS	TSA signature check passed

TSA PROVIDER PROFILE

This profile identifies the timestamp provider and verification profile recorded for this sealed record. It supports audit reconstruction and offline review; it does not by itself certify legal admissibility, qualified trust status, regulator approval, or compliance with a specific legal framework.

DISPLAY PROVIDER	FreeTSA	PROVIDER NAME	freetisa
PROVIDER MODE	beta_free	QUALIFIED TSA	No
VERIFICATION PROFILE	rfc3161_basic	POLICY OID	1.2.3.4.1
REQUEST HASH	0x44746285...75f7e859	CERTIFICATE CHAIN	Included in verification bundle

RECORD CLASS Operator-Declared Evidence	INTEGRITY STATE Tamper-Evident	EXTERNAL TIME ANCHOR RFC3161 Response Recorded	SOURCE OF TRUTH AURORA Record
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5 REGULATORY REQUIREMENT MAPPING Declared alignment; not a compliance certification

MAPPING DATA NOT ATTACHED

This record was sealed without a jurisdiction-specific regulatory mapping table. The absence of mapping data does not invalidate the evidence package; it only means AURORA is not presenting a structured requirement-by-requirement alignment for this record.

Recorded: decision content, hashes, chain reference, timestamp state, and signature metadata.

Not certified: legal compliance, admissibility, correctness, fairness, or regulator approval.

6 VERIFICATION RESOURCES Configured public routes first; non-public materials disclosed as such

PUBLIC VERIFICATION URL

<https://aurora-audit.com/verify/ATP-20260611-2669F7DE>

Human-readable record view. Compare ATP ID, record hash, chain status, and TSA state against this PDF.

TSA AUTHORITY

<https://freettsa.org>

Public reference for the Time Stamping Authority named in the RFC3161 timestamp metadata.

SUPPORT CHANNEL

support@aurora-audit.com

Contact route for verification questions, integrity concerns, or reissue requests.

Non-public verification materials: Some resources may be operator-held rather than publicly exposed. Full independent cryptographic verification can require the canonical record body, raw signature package, public key material, and raw TSA response token.

7 SIGNING PROFILE Internal integrity signature; not QES/QSeal unless separately validated

SIGNING PROVIDER

AURORA Internal Signing Key (aurora_internal)

SIGNING MODE

Internal Application Key

CERTIFICATE PROFILE

Self Managed Application Key

QUALIFIED SIGNATURE / SEAL

No

LEGAL STATUS

Internal Integrity Signature

ALGORITHM

RSA-2048/SHA-256/PKCS1v15

PUBLIC KEY FINGERPRINT

0x95976700...db1526c9

SIGNATURE VERIFICATION

Not rerun in PDF renderer

Boundary: AURORA's internal signature verifies record integrity and origin within AURORA's system. It is not a qualified electronic signature or qualified electronic seal unless separately issued through a validated trust-service route.

8 DOCUMENT INFORMATION Rendering metadata; separate from the underlying sealed record

GENERATED AT	2026-06-11 15:36:47 UTC	GENERATOR	aurora-pdf-renderer v1.0.7
ENGINE VERSION	aurora-engine v1.0 evidence-layer	SCHEMA VERSION	aurora.audit.v2
SCORE DIRECTION	SCORE_UPWARD_PASS	DIRECTION MISMATCH	No
ISSUED BY	AURORA SaaS Production	LOCALE	en-US
PDF PURPOSE	Human-readable rendering of underlying audit record; not the source of truth. Standard edition; intended for digital review.	DECLARED PAGES	4 pages

9 SCOPE BOUNDARY & REVIEWER PROTOCOL Final reading guidance for this evidence package

Completeness: This package is intended to be read as a four-page record. If any page is missing, reissue the document from the public verification URL.

Source of truth: The underlying sealed record stored by AURORA is authoritative. This PDF is a human-readable rendering.

Scope limit: AURORA does not certify correctness, fairness, legality, compliance, regulator approval, or court admissibility.

Reviewer protocol: Compare ATP ID, Record Hash, TSA Signature Status, and Regulatory Mapping against the public verification record and operator-held source materials.

END OF AURORA EVIDENCE PACKAGE