Foreword

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The FX Demo Reference Architecture addresses a distributed financial environment in which multiple organisations, jurisdictions, service providers, and oversight bodies participate in the governance of transaction processing. Earlier parts of the document set establish the conceptual foundation, platform-independent model, FX Demo logical profile, platform-specific mapping, and Phase 0 implementation guidance. Part 6 extends that foundation by addressing the economic accountability of governed work. Financial processing depends on services that impose real costs. These services include validation, fraud screening, anti-money-laundering review, sanctions checking, semantic interpretation, policy evaluation, persistence, provenance capture, replay support, evidence retention, authorised release, operational monitoring, and exception handling. Existing FX systems often recover these costs through exchange-rate spreads, fees, commissions, bundled service pricing, or internal chargeback models. Those mechanisms may obscure which work was performed, which participant performed it, which evidence supports it, and whether the required work occurred. Part 6 introduces the Cost Recovery, Compensation, and Settlement Plane as an architectural mechanism for making governed work economically observable. The plane supports cost attribution, compensation for qualified Nodes, settlement through ordinary accounting mechanisms, competition among compliant implementations, and visibility into missing assurance work. It does not create a blockchain-style payment system, speculative token, or alternative currency. The plane also preserves the separation-of-concerns discipline used throughout the FX Demo Reference Architecture. It prices governed work without requiring unnecessary access to transaction payloads, regulated data, detailed compliance findings, or sensitive business content. It links cost records to obligations and evidence references so that participants can distinguish low-cost compliant processing from under-compliance. Part 6 should be read with the preceding parts of the document set. It depends on the conceptual principles in Part 1, the platform-independent structures in Part 2, the FX Demo logical profile in Part 3, the platform-specific mapping in Part 4, and the implementation guidance in Part 5. It provides the additional architectural treatment needed to show how trusted distributed financial infrastructure remains economically sustainable, auditable, and accountable.