Introduction

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Financial systems do not process transactions without cost. Each validation step, policy decision, fraud check, anti-money-laundering review, sanctions screen, semantic interpretation, persistence action, replay capability, audit record, and authorised release activity consumes resources and creates operational responsibility. Existing FX systems often recover these costs indirectly through exchange-rate spreads, fees, commissions, internal chargeback models, or bundled service pricing. These mechanisms may hide both the true cost of governed work and the absence of required work.

The FX Demo Reference Architecture treats cost recovery as an architectural concern. A distributed financial system requires a way to identify which Nodes performed governed work, which obligations required that work, which evidence proves that the work occurred, which cost rules apply, and which accounting or settlement artefacts result. Without this visibility, participants cannot reliably distinguish efficient compliant processing from under-compliance.

Part 6 defines the Cost Recovery, Compensation, and Settlement Plane. The plane makes the economic footprint of governed financial processing visible, attributable, auditable, comparable, and recoverable. It supports compensation for qualified Nodes, cost allocation for shared infrastructure, ordinary accounting treatment, and competition among compliant implementations.

The plane does not require blockchain, speculative tokens, or a separate monetary system. It uses evidence-linked records that support familiar accounting outcomes such as service charges, chargebacks, reimbursements, regulated cost recovery, intercompany allocations, consortium settlement, and infrastructure levies.

The plane also preserves separation of concerns. Its prices governed work without inspecting unnecessary business content. It may reference transaction identifiers, work types, policy obligations, evidence records, retention periods, data volume bands, and settlement rules, but it does not require routine access to full transaction payloads, detailed AML findings, fraud investigation notes, or regulated data.

Part 6 extends the FX Demo document set by showing how governed work becomes economically observable. It connects the Data Plane, Control Plane, Policy and Release Plane, and Persistence and Evidence Plane to cost attribution and settlement outcomes. This strengthens the reference architecture by ensuring that trusted processing, compliance work, evidence retention, and operational assurance do not remain unfunded, hidden, or unverifiable.