1. Scope

Part 6 defines the architectural scope of the Cost Recovery, Compensation, and Settlement Plane for the FX Demo Reference Architecture. It describes how governed financial processing creates chargeable work, how qualified Nodes record that work, how evidence supports compensation claims, and how settlement artefacts support ordinary accounting treatment. Part 6 covers the architectural treatment of cost recovery for work performed across the FX Demo, including validation, fraud screening, anti-money-laundering review, sanctions checking, semantic interpretation, policy evaluation, policy enforcement, persistence, provenance capture, replay support, authorised release, evidence retention, operational monitoring, and exception reporting. Part 6 also covers the relationship between cost recovery and the other architectural planes. It explains how the Cost Recovery, Compensation, and Settlement Plane derives evidence from the Data Plane, Control Plane, Policy and Release Plane, and Persistence and Evidence Plane without requiring unnecessary access to transaction content or regulated data. Part 6 includes the conceptual basis for the plane, the platform-independent model concepts, the platform-specific mapping considerations, and the minimum FX Demo profile required to demonstrate the architectural pattern. It also identifies candidate DDS topics, candidate information objects, and demonstration scenarios for work attribution, compensation claims, settlement instructions, persistence charges, provider competition, and non-performance visibility. Part 6 does not define actual FX prices, exchange-rate calculation methods, commercial fee schedules, legal liability, tax treatment, payment rails, banking settlement rules, clearing rules, regulatory fee amounts, jurisdiction-specific accounting rules, or production billing procedures. Those matters remain subject to applicable laws, regulations, policies, contracts, accounting standards, and organisational governance. Part 6 does not require blockchain, tokenisation, cryptocurrency, or speculative payment mechanisms. The plane uses evidence-linked cost records and settlement artefacts that support existing accounting practices, such as service charges, internal chargebacks, intercompany allocations, reimbursements, regulated cost recovery, consortium settlements, and infrastructure levies. Part 6 applies to the FX Demo as an architectural and demonstration capability. Phase 0 may include placeholders or stubs only. Later implementation phases may introduce mock cost rules, work-performed events, compensation claims, settlement instructions, provider qualification records, persistence cost records, and non-performance indicators.