3. Architectural Motivation

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Existing FX systems often recover operational, liquidity, credit, compliance, technology, and intermediary costs through the exchange rate, bid/ask spread, commission, fee schedule, or internal chargeback process. These mechanisms hide the detailed cost structure of governed processing. Opaque pricing creates two architectural problems. First, opaque pricing limits the comparison of the attributable cost of equivalent governed work. A lower-priced provider reflects one of several conditions: greater efficiency, weaker controls, incomplete evidence, avoided obligations, or some combination of these conditions. Second, opaque pricing hides the absence of required due diligence. A provider that omits fraud screening, anti-money-laundering review, sanctions checking, provenance capture, or evidence retention appears cheaper than a provider that performs the required work. The Cost Recovery, Compensation, and Settlement Plane addresses these problems through explicit work attribution. It records the work type, the qualified Node that performed the work, the obligation that required the work, the evidence reference that supports the work, and the cost or settlement rule that applies. The plane does not add an arbitrary cost to FX processing. It exposes cost structures already present in governed financial processing and supports accountable treatment of those costs.