

4. Architectural Principle and Requirements

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Governed financial processing has an economic footprint. The architecture treats that footprint as an explicit architectural concern.

4.1 Architectural Principle

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The Cost Recovery, Compensation, and Settlement Plane supports economic accountability for governed work. It separates efficient compliant processing from under-compliance, supports ordinary accounting treatment, and preserves content minimisation.

4.2 Requirements

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1. The architecture SHALL make the cost of governed work visible, attributable, auditable, comparable, and recoverable.
2. The architecture SHALL distinguish low-cost compliant processing from under-compliance.
3. The architecture SHALL support compensation only when a qualified Node performs required work and produces the required evidence.
4. The architecture SHALL support cost competition only among Nodes that satisfy the same semantic, policy, evidence, security, residency, sovereignty, and operational obligations.
5. The architecture SHALL minimise the information exposed to the Cost Recovery, Compensation, and Settlement Plane.

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