ALSOCHECK TRUST OBJECT AUDIT REPORT

Sample – For Reference Only

August - 2025

1. Document Metadata

Field	Value
Document Title	FinTech Platform Distribution Agreement
Document ID	`dist-agreemt-vaultbank-alsocheck-2025-v1.0`
Parties	XYZ AG (Licensor – Swiss Regulated Entity) ↔ ZYX Inc. (Distributor – US/UK)
Jurisdictions	Switzerland (primary), England & Wales (secondary), Singapore (FinTech hotspot)
Document Language	English
Applicable Regulations	FINMA (Switzerland), UK FCA, MAS (Singapore), EU AI Act Art.52
Document Type	Regulation-Heavy Distribution Agreement with Revenue Share, API Access, Compliance Clauses
Trust Object Version	`trust_object_v2.0`
Finalized Timestamp	20250819 19:30 UTC
Playbook Version (Snapshot)	`playbook_dist_finreg_all_v6.1`
AI Engine Version	NeuraTrust Compiler v3.3, RedTeam DualPass v3.2
Prompt Pack Version	`prompt_pack_finreg_dist_v1.0`
Final Hash (SHA256)	`0x7a3d4ff83be19a...e9912bcf81`
Digital Signatures	AlsoCheck GC (Ben Sapin); VaultBank Legal (Michael Stalder)
Confidence Score	9.7/10 (automated + manual risk resolution)
Exportability	PDF, JSON, CSV, HTML for API consumption

2. Full Clause-Level Audit Log

Clause ID	Title	AI Action	Human Action	Counterparty Action	Rnd	Final Status	Risk

clause_scope	Scope of Distribution	Auto-Flagged – missing detail	Revised by GC	Accepted v2	1	Finalized – detailed geographic scope	High
clause_regob	Regulatory Obligations & Compliance	Escalated due to missing clause	Rewritten to include FINMA/KYC requirements	Re-reviewed by CP, accepted v3	2	Locked	Critical
clause_datares	Data Residency + Hosting	Flagged (missing locality)	Inserted Swiss/EU fallback	Rejected v2, resolved in v3	3	Finalized with fallback language	High
clause_revshare	Revenue Share, Reporting, Payment Terms	Redlined	Negotiated new rates – 30% net revenue	Accepted	2	Finalized	High
clause_govlaw	Governing Law & Dispute Resolution	Auto-Inserted – England & Wales	Confirmed in contract	No change	1	Finalized	Medium
clause_aiuse	AI Use Transparency & Disclosure Clause	Inserted per EU AI Act 52	Counterparty attempted removal	Reinserted & accepted v5	4	Finalized	High
clause_auditaccess	Right to Audit API Usage & Compliance Logs	Injected	Approved by GC	Agreed	1	Finalized	High
clause_exportctrl	Export Control & Encryption Obligations	Flagged	GC added encryption obligations	Accepted	1	Finalized	High
clause_indemnity	Indemnity for Breaches & Fines	Escalated (no limit)	Inserted cap at USD 1M/year	Accepted	2	Finalized	High

3. Complete Lifecycle Audit Trail (Detailed)

```
[20250812T15:12] — Initial Draft Uploaded by AlsoCheck Legal Team (Draft
v1)
[20250812T15:18] — AI Review (NeuraTrust Dual Pass 3.2): 6 redlines flagged
[20250813T10:02] — GC Manual Edits: clause_regob, clause_datares,
clause_aiuse
[20250814T10:05] — Counterparty Draft (v2) Uploaded from VaultBank
[20250814T10:10] — AI Re-Scan: 4 new advisory notes
[20250814T17:12] — RedTeam Conflict Check v3.2:
   – Detected missing "joint liability" clause in clause_regob
   – Detected missing hosting fallback in clause_datares
[20250815T08:50] — Inserted fallback text for clause_datares by GC
[20250816T11:47] — Counterparty uploads v3 clean version
[20250817T09:32] — Final AI Re-Merge pass — 1 doc scrubbing suggestion
[20250819T19:30] — Finalized and sealed Trust Object, PDF exported
```

4. Compliance Summary & Red Flags Addressed

- Human-in-the-loop confirmation for each clause (GC overrides: 9)
- AI Disclaimer / Disclosure clause inserted in compliance with EU AI Act Art. 52
- Dual-jurisdiction fallback (Switzerland, EU) for data and liability
- Cap on indemnity liability as negotiated
- Revenue share logic clearly framed with financial thresholds
- Documentation of each version and actor

5. Cryptographic & Machine-Readable Excerpt

Hash & Signature Details

```
SHA256 Final Hash: 0x7a3d4ff83be19a...e9912bcf81

Signed by XYZ Legal (Michael Stalder) and ZYC GC (Ben Sapin)

Redline Chain: Verified (no skipping)
```

JSON Export Snippet

```
{
  "doc_id": "dist-agreemt-vaultbank-alsocheck-2025-v1.0",
  "final_hash": "0x7a3d4ff83be19a...e9912bcf81",
  "finalized_timestamp": "2025-08-19T19:30Z",
  "clauses": [
    {
      "id": "clause_regob",
      "title": "Regulatory Obligations",
      "ai_action": "Escalated",
      "human_action": "Rewritten with FINMA/KYC requirements",
      "cp_action": "Accepted",
      "risk_level": "Critical"
    }
  ],
  "signatures": [
    "Ben Sapin (GC, ZYC, Inc)",
    "Michael Stalder (Legal, XYZ AG)"
  ]
}
```

6. Export Formats & Verification Options

- **PDF Audit Report** – includes header metadata, clause diff overlays, full traceability + footer hash
- **CSV Download** – Clause-level for internal compliance ingestion
- **JSON API** – For integration with compliance dashboards and systems
- **Live Trust Portal** – View and verify via UI at: `https://trust.alsocheck.com/dist-agreement-vaultbank`