

INTERNAL APPROVAL PACK • FOR CIRCULATION BY THE EVALUATING TEAM

Approval Pack

Independent control before effect. Evidence as it happens.

1. Executive summary

Mergetic is an independent runtime governance layer for enterprise AI in regulated environments, positioned at the release boundary between an AI system and its external effect. It separates AI generation from governance authority: every candidate output is independently evaluated and routed — permitted, regenerated, or blocked, with held outputs routed to accountable human review — before it acts, and every disposition is written, with reasons, to an append-only, cryptographically linked decision record produced as it happens rather than reconstructed afterwards. The stricter decision always wins.

WHAT THE BUYING GROUP IS EVALUATING

A structurally independent control point before AI actions take effect.
A separate authority holding a binding veto — PERMIT, REGEN or BLOCK, with held-for-review routing.
A vendor-neutral pattern designed for multiple models and clouds, without replacing model logic.
A replayable, tamper-evident record for accountable review.

ILLUSTRATIVE RECORDED CASE • HELD FOR HUMAN REVIEW

A sanctions memo scored 81.9 and was approved by the controller on the numbers. The independent governance authority vetoed release because one cited legal instrument could not be verified against the supplied sources; the output was held for human review, fail-closed, with the complete decision trail attached. A good score cannot buy a bad output a pass.

2. Operational profile

- **Deployment:** middleware at the API or release boundary — the existing model stack, workflow and vendors stay in place. Vendor-neutral: designed for multiple models and clouds without replacing model logic; governance and evidence remain consistent at the boundary. Customer-cloud / VPC deployment is supported, with perimeter, data flows and residency agreed at scoping.
- **Overhead:** in the current 312-decision research baseline, the binding governance layer adds under one-fifth of runtime, and the measured cost is cents, not euros, per governed decision. These are research measurements, not production service levels. Absolute timings and costs depend on configuration and are shared as controlled operational evidence.
- **Evidence:** each governed decision produces a sealed, SHA-256-linked record with reasons. The records can support accountable review and post-market-monitoring evidence. The public demo allows an illustrative record to be downloaded and its integrity chain verified independently.
- **Sizing discipline:** production capacity is sized from the measured pilot profile — measured, not assumed.

3. Regulatory mapping

Capability mapping, not certification: Mergetic provides governance and evidence capabilities that support the obligations below; it does not provide legal advice or certify compliance.

Mandate	Runtime capability	Evidence produced
EU AI Act Art. 9 — risk management	Per-decision independent evaluation and routing	A/R/E measures, composite S and disposition with reasons
EU AI Act Art. 12 — traceability	Decision-time record keeping	Append-only, integrity-linked decision record
EU AI Act Art. 14 — human oversight	Binding independent veto and accountable review routing	Reason for release, regeneration or hold; review entry
EU AI Act Art. 50 — transparency	Configured release-boundary check for required AI disclosures on outward-facing text	Disposition and reasons recording whether the disclosure check passed
EU AI Act Art. 72 — post-market monitoring	Decision-time telemetry and linked records that can support monitoring evidence	Exportable decision and integrity records
GDPR Art. 22 · CBI CPC 2025 · MiFID II · DORA	Configurable governance and escalation support for selected workflows	Disposition, reasons and escalation record
PRA SS1/23 (UK) — Principle 4	Repeatable independent-challenge evidence supporting — not replacing — the firm's validation framework	Decision record and separate control disposition

Timing: Article 50 transparency duties generally began applying on 2 August 2026. A transition to 2 December 2026 applies to specific pre-existing systems covered by Article 50(2). Regulation (EU) 2026/1744 deferred Chapter III high-risk requirements for Annex III systems to 2 December 2027 and Annex I systems to 2 August 2028. Article 72 post-market-monitoring duties remain relevant where they apply. Existing financial-services obligations were not displaced by that timetable.

4. Commercial summary

Item	Terms
Governed Workflow Pilot	€25,000 + VAT, fixed · eight weeks · one bounded non-production workflow
Scope	Normally 250–500 governed decisions · agreed evidence set · executive readout and production decision meeting
Founding credit	€15,000 of the pilot fee credited toward the Early Production licence · Founding Customer Programme, limited to three organisations
Production licensing	Annual, scoped by governed workflows and decision exposure — never seats, tokens or model calls · final price fixed before pilot completion · capacity sized from the measured pilot profile

5. Verification and next steps

- **Verify what we claim:** every public claim in this pack is published in the versioned Mergetic public claims register (human-readable page and machine-readable claims.json), each with status, source and limitations.
- **See it decide:** the public demo replays a complete governed decision, including the veto case above, with a downloadable illustrative record — no sign-up, nothing leaves the browser.
- **Scope it:** the self-service pilot planner produces an indicative specification without a sales conversation; rule-by-rule traces, thresholds, configuration provenance and absolute operational figures are shared under mutual NDA.
- **Talk it through:** book a walkthrough with the founder at cal.com/mergetic/walkthrough · john@mergetic.com.

DECISION BOUNDARY

This pack is an internal co-ordination aid for the evaluating organisation. It is not a certificate of compliance, a legal opinion, or a production record. Public demonstrations are illustrative. Runtime evidence may support, but does not replace, a firm's independent model-validation framework. Pilot terms subject to fit, scope and contract. Patent pending: EP 26175745.4 / IE 2025/0516 · Mergetic® EUIPO 019273452 · independent methodology validation in progress at the University of Galway (IV20250487). Gratitude Beacons Ltd, trading as Mergetic® · CRO 798751 · Ireland.