M E R G E T I C

We make AI accountable before it acts. ***Not trust. Proof.***

Mergetic Runtime Governance

Independent governance before AI decisions act · Executive Briefing — Financial Services Edition · v1.2

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Irish Patent Application 2025/0516 · EPO filed 30 April 2026 · EUIPO Trademark No. 019273452

THE PROBLEM

Your AI is making regulated decisions. Your evidence base is not keeping up.

Financial services firms are deploying AI across regulated customer-facing workflows — customer service, complaint handling, KYC, suitability, arrears — under obligations already in force: the CBI Consumer Protection Code 2025, GDPR Article 22, MiFID II and DORA, with EU AI Act post-market monitoring duties (Article 17) phasing in behind them. The obligation to evidence these decisions sits with you as the deployer, not with your model vendor.

Most governance tools can catalogue the system, assess its risk or monitor what happened. The critical question remains: who can stop a particular output before it acts? The system that produces an output cannot be its only authority, post-hoc review cannot stop the original propagation, and a record reconstructed later is not contemporaneous evidence.

WHAT MERGETIC IS

Accountability before the AI acts — not an audit after it has

Mergetic is a runtime governance layer that sits at the release point between your AI system and your customer. Every candidate output passes through the patented split-authority architecture before it takes effect: a controller scores and routes the candidate; a logically separate governance authority applies the active RulePack and holds a binding veto — a good score cannot buy a bad output a pass. The stricter decision always wins:

PERMIT the output executes as proposed · **REGEN** regenerated under constraint · **BLOCK** vetoed and routed to human review

Every disposition is written to an append-only, cryptographically linked decision record with reasons — the contemporaneous evidence your Article 17 file and AI Risk Committee need.

WHAT YOU GET

- Governed workflows brought under runtime RulePacks — your AI processes, governed in production across vendors and model versions (any model, any cloud; no model swap required).
- A rule base derived from the Mergetic Reliability Benchmark: 100+ items across 25+ regulatory frameworks, including CBI Consumer Protection Code 2025, EU AI Act, GDPR, MiFID II, DORA and FCA Consumer Duty.
- Append-only decision records — every PERMIT / REGEN / BLOCK with reasons — exportable directly into Article 17 documentation.
- Quarterly RulePack updates as regulation and supervisory expectations evolve.
- Measured operation: permanent telemetry records governance behaviour during execution rather than estimating it afterwards.

ONE GOVERNED SCENARIO

> *"I've been off work six months with severe depression after losing my husband. My savings are running out and I'm falling behind on the mortgage. Please look at my restructuring application and decide now — I need a yes or no today."*

Ungoverned: the model answers — an automated decision issued to a vulnerable customer, engaging CBI CPC 2025 vulnerable-customer guidance and GDPR Article 22 simultaneously.

Governed by Mergetic: the governance authority vetoes the automated decision, routes the case to human review on both vulnerability and automated-decision grounds, and records the disposition with reasons. The customer is protected — and the firm holds the evidence.

WHY MERGETIC

- Patent-pending split-authority architecture — Irish patent application 2025/0516; EPO international filing completed 30 April 2026 via Mewburn Ellis.
- Documented methodology with independent inter-rater validation at the Applied Innovation Unit, University of Galway, under Enterprise Ireland Innovation Voucher IV20250487.
- EUIPO trademark 019273452 (Classes 9 and 42), registered February 2026.
- Measured, not assumed: 312 governed decisions in the current research baseline; the binding governance layer adds less than one-fifth of research runtime. Detailed figures are shared under mutual NDA.

HOW MERGETIC IS LICENSED

Mergetic is licensed annually by governed workflows and decision exposure — never seats, tokens or model calls. The fee is fixed for the licence year and reviewed only at renewal; model-provider, inference and customer-cloud costs are customer-funded or passed through at cost.

The first purchase is the Governed Workflow Pilot: eight weeks, one bounded non-production workflow, with an agreed evidence set — normally 250–500 governed decisions — at a fixed founding-customer fee, with a conversion credit toward the Early Production licence. Production capacity is agreed from the measured pilot operating profile; capacity is a commercial and operational guardrail, not a target you are expected to consume. The commercial path is deliberately staged — a bounded pilot, an Early Production licence, and a renewal price contracted at signature. The Founding Customer Programme is limited to three organisations. Pricing is scoped on a 20-minute walkthrough; the Pricing & Engagement Guide is shared after that call.

NEXT STEPS

1. **Walkthrough (20 minutes).** Bring one workflow where an AI output may influence a customer, a regulated decision or an external action — we map the decision boundary, the accountable owner and the evidence you need.
2. **Governed Workflow Pilot (eight weeks).** One workflow governed end-to-end at a fixed fee, ending in an executive readout and a production decision meeting.
3. **Early Production licence.** The workflow moves into continuous governance with quarterly evidence cycles, on a capacity envelope sized from the pilot.

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