

Agent evidence exhibit: a view of one verdict JSON (evidence-bundle-verdict/0.10). It shows the verdict's values and nothing else; the verdict JSON is the record.

Stated first:

L24 v0.10. For a card payment, the payment proof is the card network's authorization record, which the issuer holds; this bundle neither carries nor verifies it. What this verdict shows is whether the decision and the order the gate recorded were witnessed before the charge's authorization time as stated, and whether that order matches the stated charge: the stated charge and its time are the statements of the person running the verifier, taken from the processor's records.

L14 Headless Oracle operates both the gate whose key signed this log and the witness, so the log and the witness receipt are statements by one party.

L3 The witness receipt is Headless Oracle's signed statement that at received_at it was shown a checkpoint signed by the key with that thumbprint; it is only as reliable as Headless Oracle and its signing key. The witness is operated by Headless Oracle, which also publishes the gate software: it is independent of an operator other than Headless Oracle, not of Headless Oracle.

What a dispute decider asks for, and what this run shows:

Agent identity (the gate's signed record of which agent key acted): B-LOG BOUND ; B-KEY SUPPLIED

The customer's signed instruction with its limits: B-INS EXCEEDS ; signed by an Annex A principal key (L12 attached): yes

The cart at decision time against the charge, inside the instruction's limits: B-CARD BOUND ; the order: merchant_id test-merchant.example merchant_order_id TEST-1001 currency USD total_minor 4500 items_sum_minor 4500 item_count 1 ; against the stated charge: amount true currency true merchant_order_id true checkout_ref null ; the cited instruction's limits: currency inside max_total_minor inside max_unit_price_minor not-declared merchants inside items not-declared categories not-declared refundable_only outside service_window not-declared locations not-declared

Timing (Headless Oracle's received_at against the stated authorization time, B-CARD rule 3): received_at 2026-10-25T15:13:32.531Z authorized at 2026-10-25T15:14:32Z before the authorization: true ; B-WIT SUPPLIED ; Headless Oracle is the only witness (L3).

Whether the agent interpreted the instruction correctly: not shown (L1).

Customer recognition, 3-D Secure, AVS and fulfilment: not carried; they are the platform's and the processor's records.

Verdict: PAYMENT-NOT-VERIFIED rule C3 :

NOT VERIFIED: the record does not show that the decision was recorded before the charge and matches it reason: offline-witness-data

Bindings, each with its state and reason:

B-LOG BOUND

B-CKP BOUND

B-WIT SUPPLIED

B-PAY NOT-EVALUATED card-subject

B-CHAIN NOT-EVALUATED card-subject

B-KEY SUPPLIED

B-INS EXCEEDS

B-GRC ABSENT

B-CARD BOUND

Times, each with its clock:

log-d record 0 ts 2026-10-25T15:13:32.222Z clock operator as supplied: false

selected checkpoint ts (sidecar-d line 1) 2026-10-25T15:13:32.224Z clock operator as supplied: false

selected witness receipt received_at (sidecar-d line 1) 2026-10-25T15:13:32.531Z clock headless-oracle as supplied: true

selected witness receipt checkpoint_ts (sidecar-d line 1) 2026-10-25T15:13:32.224Z clock headless-oracle as supplied: true

ins-d iat 2026-10-22T03:07:27Z clock principal as supplied: false

ins-d valid_from 2026-10-22T03:07:27Z clock principal as supplied: false

ins-d valid_until 2026-10-29T03:07:27Z clock principal as supplied: false

stated authorization time 2026-10-25T15:14:32Z clock processor as supplied: false

stated authorization time 2026-10-25T15:14:32Z (clock processor, as stated)

Every other limit attached, in the order of table 8-1:

L1 A gate entry is the operator's own signed statement of what its gate saw and decided. The bundle does not show that a decision was wise, that the agent read the instruction correctly, or that any member's contents are true.

L2 A log records what passed through the gate. It does not show that no action bypassed the gate. The verifier reports the gate version each entry names; chirindo entries through release 0.5.2 carry the constant 0.0.1 in place of a version. chirindo through release 0.5.2 (source read at tags v0.3.0, v0.4.0, v0.5.1 and v0.5.2; run on 0.5.2) forwarded a tools/call without an id member without evaluating policy or writing a receipt, and ran an allowed tools/call with id null without a receipt.

L4 This run trusts, as the assembler supplied them, the bundle's copies of the payment's chain data, of the witness receipts, and of every key or profile the verifier has not pinned (an operator JWKS, a witness key id outside the verifier's history, an issuer profile). An online run re-fetches them from sources the verifier chooses; until two endpoints confirm the chain data, no verdict says VERIFIES.

L6 A key's binding to an organisation goes no further than an https origin that served it to the verifier (B-KEY BOUND) or, for a standalone key, than the key itself (KEY-ONLY). An address is an address, not a person or a company.

L7 Times on the principal's, the issuer's, the operator's and Headless Oracle's clocks are those parties' statements, and the block timestamp is set by the block producer within the chain's rules. Only the orderings that need no clock rest on signatures and hashes alone.

L8 This bundle is named in none of the card network rules read for this specification (scope: the pages its sources list; the dispute chapters of the Visa Core Rules and the body of the Mastercard Chargeback Guide could not be read). It is evidence a decider may weigh within the existing reason codes.

L9 The bundle carries what its assembler chose to put in. A verifier can show that the pieces present bind; it cannot show that a piece which would contradict them was left out, except where the witness's receipts show a longer history than the log carried (TRUNCATED) or a different one (FAIL).

L12 The principal key in a minimal instruction is bound to no person, account or payer; the bundle shows that the holder of that key signed the instruction.

L13 Uses and budget are counted only over what the bundle carries: the records whose arguments it carries and the payments it binds.

Uses and payments outside the bundle cannot be counted; the output gives the number of records whose arguments are not carried.

L17 This version does not verify card payments: whether the action connects to the card payment is not verified.

L25 v0.10. The committed order is the agent's statement at decision time, as the gate recorded it: its merchant, items, prices, refundability, dates and places are what the agent's call named. The bundle does not show that the merchant fulfilled that order, that the charge was for it beyond the fields compared, or that an item's attributes are true.

verdict JSON sha256: sha256:c30cd955df35a590c2a1fbcd2e3dd50167471fc613ea38e0582dda2d2d2558b7 ; bundle_sha256:

sha256:4e2e8dd7ad37c31436ebab4ca631a288941e75b6d940aea4e9354261a4b5304b ; verifier: chirindo examples/evidence-bundle 0.10.0

commit unrecorded ; mode offline ; checked_at 2026-10-25T15:17:51.534Z ; generator: chirindo-evidence-bundle make-exhibit 0.10.0