

Payment Platforms Design Note (v2.1)

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Tier note. This is an operational-tier document: the platform teams' description of the payment platforms as built. It is deliberately outside the diagnostic's corpus (stage one reads the governing tier); it enters at stage two, where the assessed risks pull in the operational facts. It covers both platforms: Garnet (payments) and Osprey (digital-asset).

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Version	Date	Change
2.1	May 2025	On-chain wallet balance reconciliation added to the schedule
2.0	April 2025	Osprey platform sections added
1.6	November 2024	Data feed inventory refreshed

[Earlier versions omitted]

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Sections in bold are excerpted below.

[Sections 1 to 2 omitted]

3. Account data model

3.1 Each customer holds a single account record. The record is mastered in Garnet; customers using the digital-asset service are mirrored to Osprey, and changes propagate on the overnight synchronisation. The account record is the source for customer-facing display, statements, and operational processing on both platforms.

3.2 The principal fields of the account record, and where each is maintained:

Field	Maintained by	Notes
Verified legal name	Customer due diligence process	Established at onboarding under the Customer Due Diligence Standard; updated on re-verification
Registered address	Customer due diligence process	As evidenced at verification
Date of birth / registration number	Customer due diligence process	Natural and legal persons respectively

Field	Maintained by	Notes
Account identifiers	System-generated	IBAN (Garnet); wallet and account references (Osprey)
Display name	Customer, in-app	Free-text account label; shown in the app and on statements
Contact details and notification preferences	Customer, in-app	Email address and notification settings

3.3 Fields maintained by the customer due diligence process are updated only through that process. Fields maintained by the customer may be changed in the app at any time; changes take effect immediately in Garnet and reach Osprey on the overnight synchronisation.

[Sections 4 to 5 omitted]

6. Reconciliations and integrity checks

6.1 The platforms run the following scheduled reconciliations. Breaks are investigated by the operations team that owns the reconciliation and escalated under the incident-handling provisions of the operations procedures.

6.2 The reconciliation schedule:

Reconciliation	Frequency	Platform
Correspondent (nostro) account reconciliation	Daily	Garnet
Scheme settlement reconciliation	Daily	Garnet
Internal ledger to platform position	Daily	Garnet
On-chain wallet balance reconciliation	Daily	Osprey
Batch header totals check	Per batch	Garnet
Suspense account review	Weekly	Garnet
Fee ledger reconciliation	Monthly	Garnet and Osprey

6.3 Reconciliation results and break investigations are retained under the Record Retention Policy.

7. Data feeds and integrations

7.1 External and internal data feeds consumed by the platforms:

Feed	Frequency	Consumer
Sanctions list updates	Daily	Screening on both platforms
Scheme reference data (routing directories)	Weekly	Garnet
Foreign exchange reference rates	Daily	Garnet
Core ledger synchronisation	Continuous	Garnet

7.2 Feed failures raise platform alerts and are handled under the incident-handling provisions of the operations procedures.

[Sections 8 onward omitted]

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