

SagaFinOps: Financial Trust Infrastructure for the Enterprise.

Executive Assessment & Business Case | Status as of May 2026

The Gap

Financial risk lives in the disconnected space between ERPs, banks, and payroll.

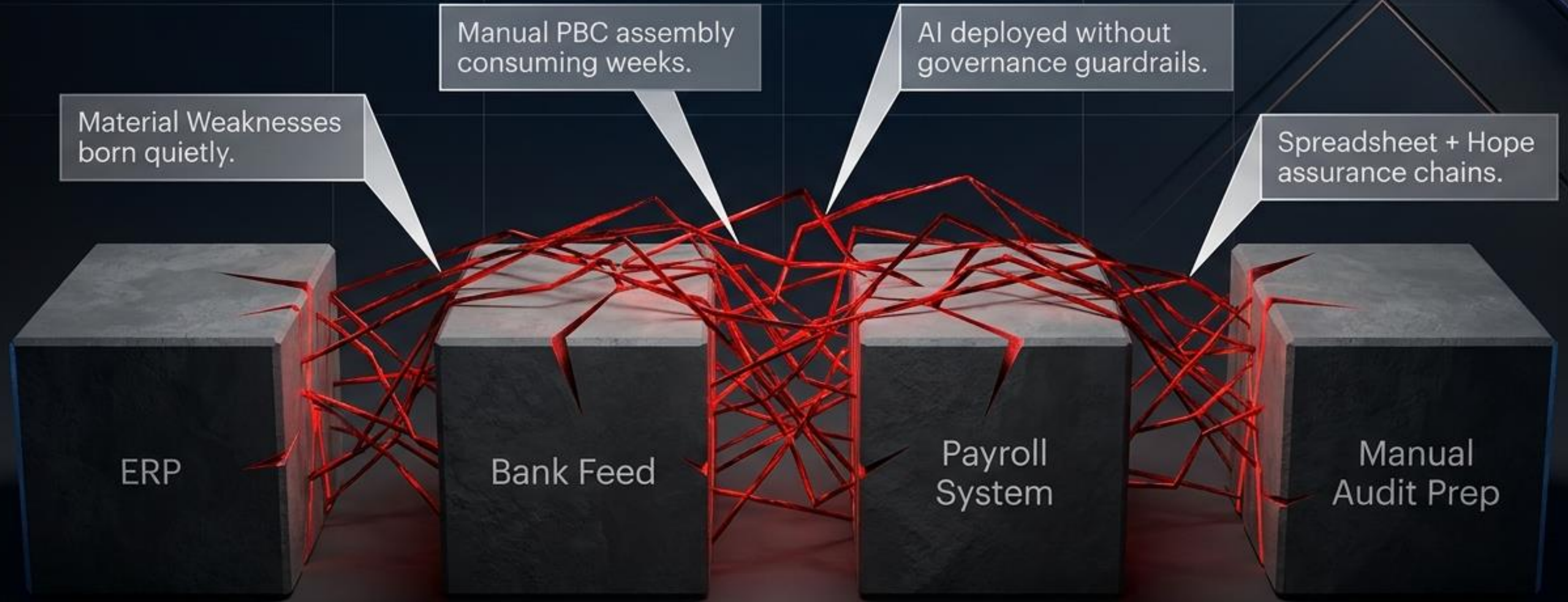
The Solution

A deterministic, non-disruptive trust overlay that produces continuous, audit-grade evidence.

The Action

A highly bounded, evidence-gated enterprise pilot.

The systems are not the problem. The gap between them is.



Not an ERP. A Deterministic Trust Layer.

Integration:

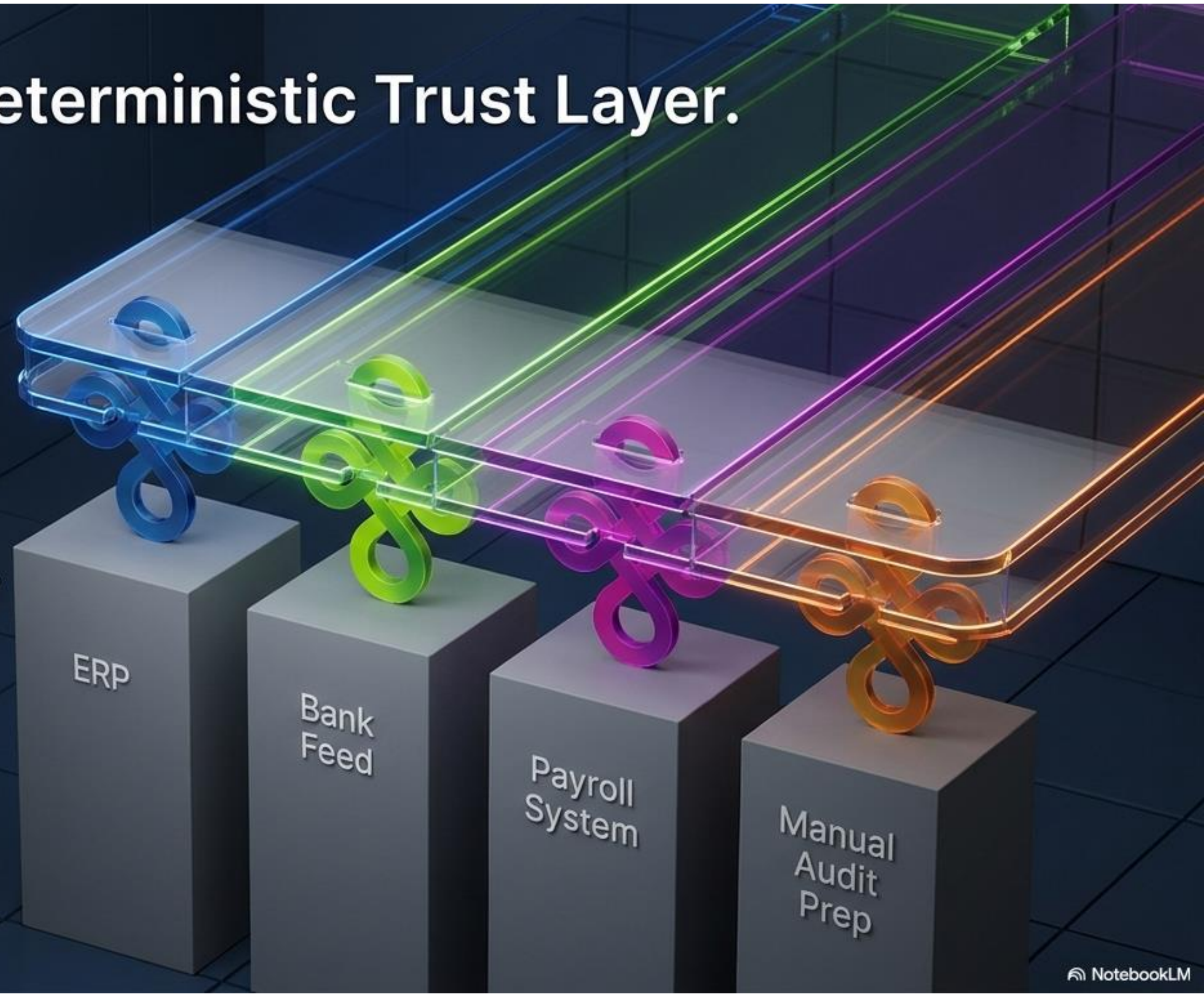
Built on SagaChain.
Sits above existing infrastructure.

Function:

Makes current operations provably correct, continuously auditable, and automated.

Philosophy:

The adoption conversation starts with what you already have.



The Business Case: Three Vectors of Value



Audit Cost & Risk Reduction

50–90%

Target reduction in audit prep cost. Evidence is generated deterministically by the system. Manual assembly becomes a simple retrieval operation.



Finance Ops Efficiency

60–80%

Manual labor reduction. Automates AP workflows, treasury planning, and close orchestration. AI assists; humans authorize.



Multi-Jurisdictional Scale

1 Unified Model

Scaling globally. Ships with implemented class trees for US, Pan-EU, Germany, UK, and Switzerland. Same control model, zero core rebuilds.

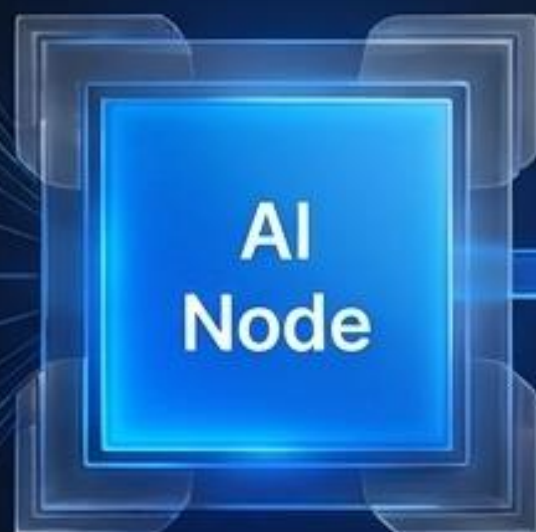
Architecture builds a complete chain: 44 classes across 7 transaction files.

The SOX Conveyor Belt



The Evidence Window Model: Auditable at each functional gate, not only at year-end

The Only AI Posture That Survives an Audit.



AI Node

Suggests action /
classifies exception



Hard Gate

Explicit Human
Disposition



Cryptographic

commit to
SagaChain

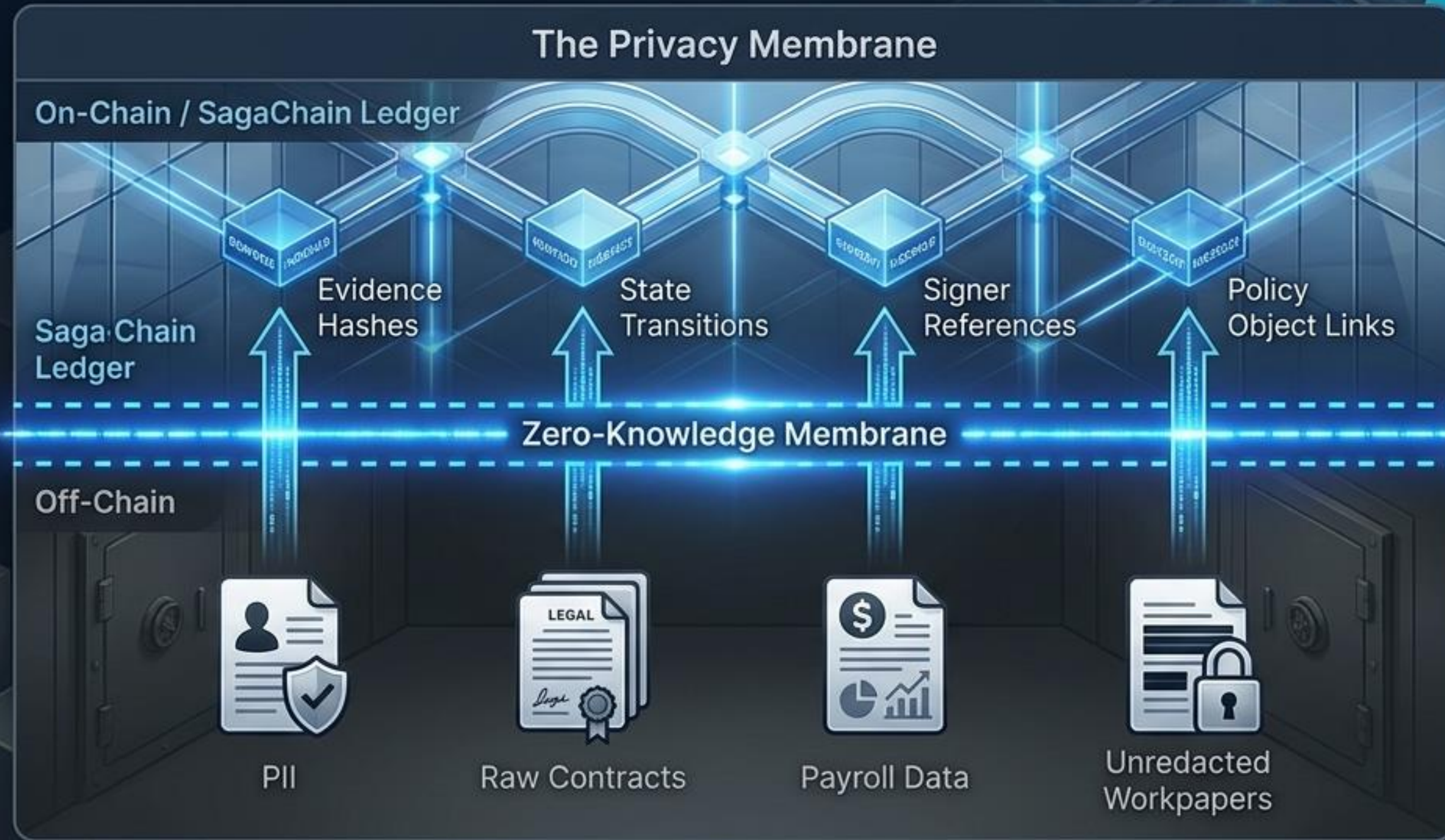
Core Rules

- AI cannot approve transactions.
- AI cannot commit records to the ledger.
- AI cannot override policy.

Design Principle:

AI recommends, policy
governs, humans decide.

The Data Boundary: Anchoring Trust, Not Secrets.

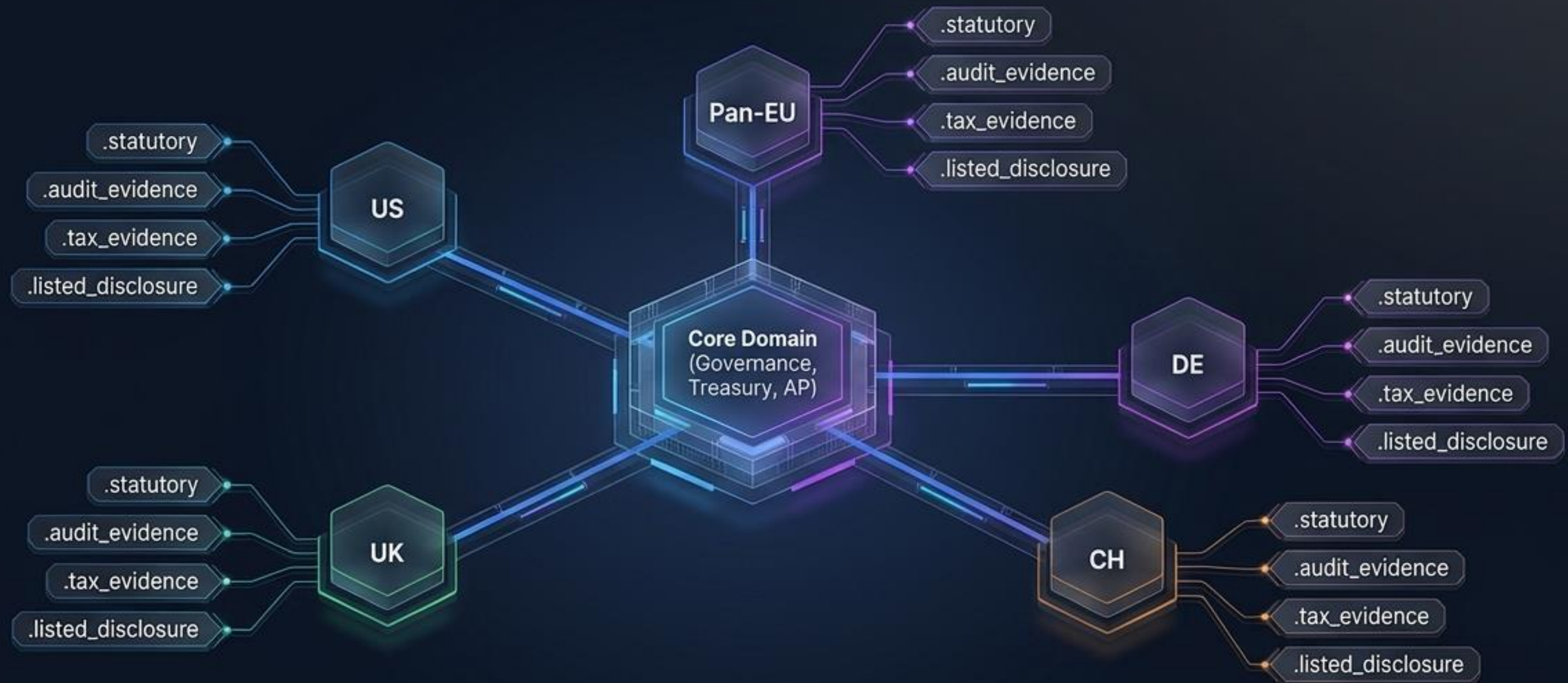


Sensitive documents remain off-chain and confidential. The ledger only anchors the tamper-evident proof that a specific state transition or approval occurred.

Moving from Relational Assurance to Deterministic Proof.

The Legacy Paradigm	The SagaFinOps Paradigm
Audit Preparation: Manual assembly & emails.	Audit Preparation: Deterministic system generation.
Deficiency Remediation: Disconnected spreadsheet tracking.	Deficiency Remediation: Linked system lifecycle (Open -> Retest -> Close).
SOX Certification: Representation/Narrative based.	SOX Certification: Object-based evidence packet assembly.
AI Posture: Policy documents.	AI Posture: Object-level system enforcement.

Multi-Jurisdiction Scale: One Universal Object Model.



Synthesis: The precise same control and evidence model operates across all five jurisdictions. Adding a region or scaling to a new legal entity requires zero rebuilds of the core infrastructure. Complexity is handled at the leaf, not the root.

Measuring Organizational Trust, Not Just Technology.

Audit Evidence Readiness

Turnaround time for S6 PBC workflow. Drives audit fees and timelines.

Close Cycle Duration

Calendar days to sign-off. The clearest indicator of operational governance maturity.

Exception Aging Rate

Identifies live audit exposures and remediation breakdowns.

Auto-Match Rate

Tracks AP efficiency and flags rule drift.

Checkpoint Verification

Proactively catches audit hash integrity issues before auditors do.

Control Pass/Fail Trend

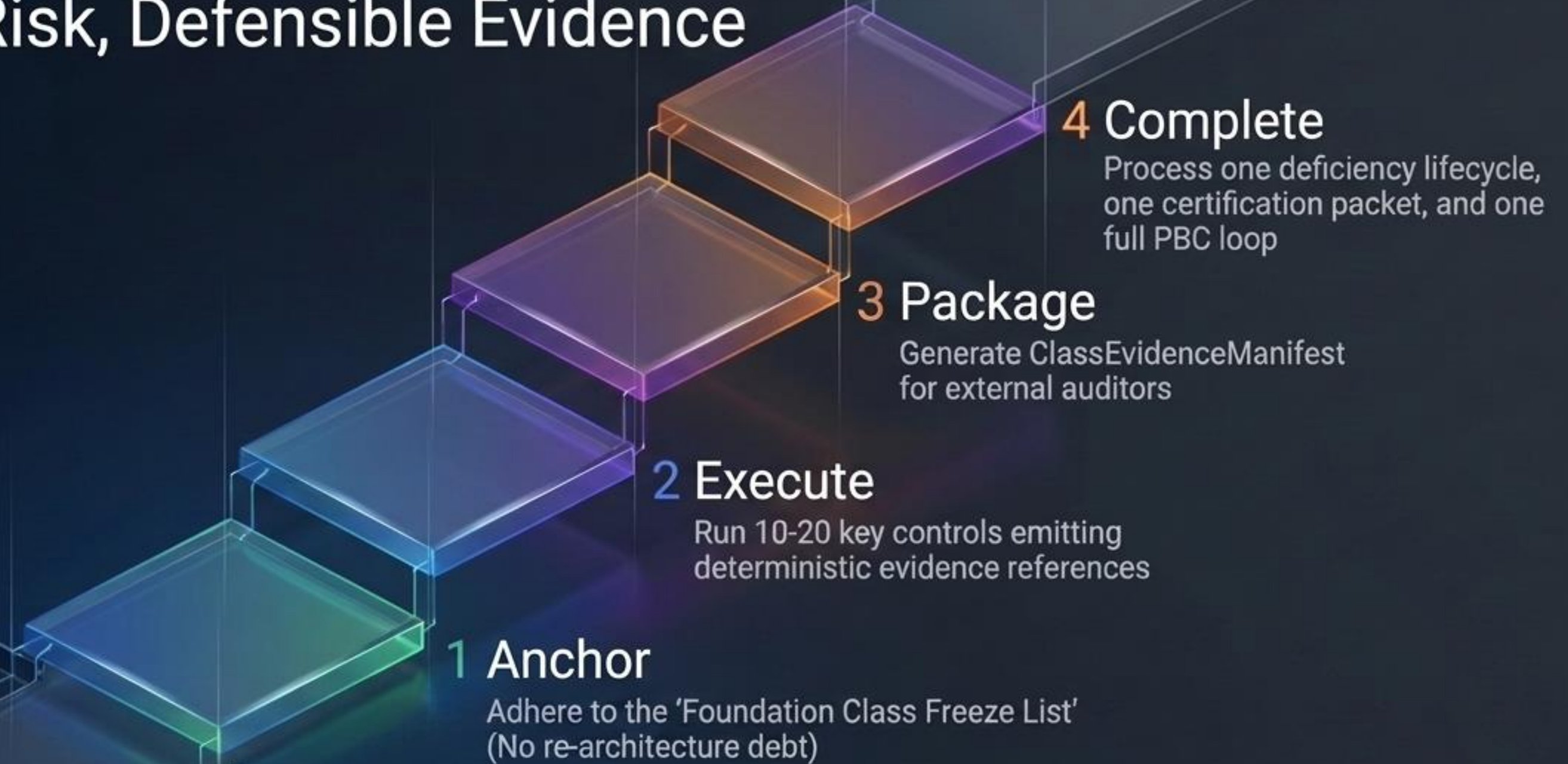
Rolling quarter pass rate; the vital early warning system.

The Honest Capability Matrix

	US FinOps Core Domain & Multi-Entity models.
	SOX Phase files S1 through S8.
	Pan-EU, DE, UK, CH jurisdictional trees.
	Operational API scaffold & Bounded AI workflow.
	Production ERP/Bank connector depth.
	SOX operating maturity in live deployments.
	Full production observability & HA hardening.

Executive Note: SagaFinOps is beyond concept and implementation-real. Remaining work is deployment hardening and connector depth, not architectural rework. Honesty is a prerequisite for executive trust.

The Defensible Pilot: Bounded Risk, Defensible Evidence



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