

MANDATE *Suite*

Brochure

42

EXECUTIVE OVERVIEW

Purpose-Built AI Governance

for Regulated Industries

Most AI governance frameworks answer one question: Are our AI systems compliant? The MANDATE Suite answers three. It is the only AI governance framework that governs the full authority lifecycle — from the moment machine authority is delegated to the Board's continuous obligation to ensure that authority remains admissible under current conditions.

Built specifically for regulated enterprises in financial services, insurance, healthcare, and government, the MANDATE Suite provides the constitutional architecture, normative instruments, and Board governance machinery that compliance standards alone cannot provide. It does not replace ISO/IEC 42001 or the EU AI Act. It makes them operational at the depth that regulated institutions require.

67	5	13	27
NORMATIVE INSTRUMENTS	COMPONENTS	PRODUCTS	BOARD KRIS

> *The governing distinction: Compliance answers whether a system should operate. Governance answers whether it remains in control — and whether its authority still has the right to bind consequence today.*

The MANDATE Suite is not a policy template. It is a complete governance architecture — constitutionally structured, Board-adopted, and operationally enforced. Every instrument traces to a Board resolution. Every control has a measurable threshold. Every delegation of machine authority has a ceiling.

Hossain, M.M. and Ponnusamy, A. (2026). Governance-First AI: Board Authority. Architectural Precision. Governed AI at Enterprise Scale. Apress. https://doi.org/10.1007/979-8-8688-3118-8

THE PROBLEM

Three Questions.

Most Boards Ask One.

The board asks whether its AI systems are compliant. That question has an answer — ISO/IEC 42001, the EU AI Act, and APRA's prudential standards address it. What they do not address is the governance architecture that must exist beneath compliance for regulated enterprises operating autonomous AI systems at scale.

QUESTION ONE — ANSWERED

Are our AI systems compliant?

Addressed by ISO/IEC 42001 · EU AI Act · APRA CPS 220

QUESTION TWO — RARELY ASKED

How much machine authority have we delegated in total — and who has the power to stop it growing?

No aggregate measure exists in most organisations · No Board-approved ceiling · No named accountable executive

QUESTION THREE — NEVER ASKED

Does the authority we have delegated retain the right to bind consequence now — not merely when we originally granted it?

No governance framework addresses this · Conditions change · Exposure drifts · MANDATE does

> *An organisation can be technically compliant and still be structurally exposed. Compliance answers the past. Governance answers the present.*

The MANDATE Suite was built to answer all three questions — constitutionally, operationally, and continuously. It governs delegation as a live condition, not a historical record.

ARCHITECTURE

One Architecture.

Five Components.

The MANDATE Suite has five components: two peer governance frameworks, a management system, a compliance enhancement and a structural extension. All 67 instruments trace to one constitutional hierarchy — the Governance Doctrine adopted by the Board. MANDATE governs how much machine authority exists and whether it remains admissible; AXIOM governs what it may be used for. They are peers, and both must be satisfied for every in-scope system. ATLAS is the management system that maintains both.

Component 01 · 32 Instruments

Enterprise Decision Systems (EDS) Governance Framework — MANDATE

Decision authority governance · Autonomy Budget · Board Control Loop

Governs the delegation of machine decision authority from Board to system — the ceiling on aggregate autonomous authority, the per-system limits, the five autonomy levels, and the eight-stage Board control loop.

Component 02 · 14 Instruments

Responsible AI Framework — AXIOM

Fairness · Data provenance · Individual rights · Prohibited use

Governs what that authority may be used for — fairness assessment, data provenance, individual rights, and prohibited use boundaries that no commercial pressure may override. A constitutional peer to MANDATE.

Component 03 · 12 Instruments

AI Management System — ATLAS

ISO/IEC 42001:2023 certification pathway · Management system discipline

Provides the ISO/IEC 42001:2023 management system envelope — competence, impact assessment, internal audit and continual improvement. The bridge to the international standard.

Compliance Enhancement · 6 Instruments

EU Alignment Enhancement — ACCORD

EU AI Act deployer compliance · FRIA · Article 73 serious incident notification

Extends the suite for EU AI Act deployers — fundamental rights impact assessment, high-risk classification, provider documentation, Article 50 transparency and serious incident notification. Aligned with Regulation (EU) 2026/1744.

Structural Extension · 3 Instruments

Group AI Governance Framework — NEXUS

Holding company structure · Group Portfolio ADAE · Cross-entity authority governance

Extends the suite for group structures — the Group Autonomy Budget ceiling, subsidiary sub-budgets, cross-entity loading, and the Group CAIO role. Individual entity compliance is not group governance.

The Autonomy Budget

and the Governance Maturity Index

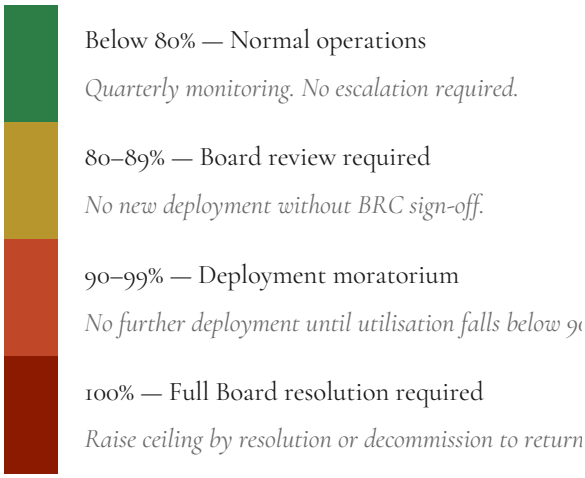
The Autonomy Budget governs quantity — how much machine authority the organisation holds in aggregate, against a Board-approved ceiling. The Governance Maturity Index (GMI) governs capability — whether governance is certified to support the autonomy level being run. Neither works without the other, and together they make expanding autonomy a Board act, not a management decision.

The Autonomy Budget

The Autonomy Budget is the Board-approved aggregate ceiling on total delegated machine authority across the entire AI estate. It converts the abstract risk appetite statement into a single, quantified, continuously monitored exposure limit.

Every AI system in the organisation is scored using the Autonomous Decision Authority Exposure (ADAE) model — four weighted dimensions: financial authority, customer reach, operational reach, and decision velocity — producing a score that reflects the ceiling of what that system can cause, not the floor of what it typically does.

When the portfolio's aggregate ADAE utilisation approaches the Board-set ceiling, governance responds automatically. Only a Full Board resolution can raise the ceiling. Management cannot expand machine authority beyond what the Board has sanctioned.



The Governance Maturity Index

Autonomy may expand only where governance capability demonstrably supports it. The GMI is the Board's constitutional instrument for enforcing this principle.

The GMI certifies the organisation's governance capability across five levels. No system may operate at an Autonomy Level exceeding the organisation's certified GMI level — under any circumstances. This constraint cannot be waived by commercial pressure, delivery timeline, or operational necessity.

GMI 1 — AI estate registered; CAIO appointed; Safety Runtime deployed

GMI 2 — HOTL framework operational; supervisor certification active

GMI 3 — AI QA function independent; kill-switch tested in production

GMI 4 — Safety Runtime fully deployed; zero orphaned agent identities

GMI 5 — End-to-end traceability confirmed; external assurance

The ceiling is Board-set. The CRO certifies Levels 1–2, the Board Risk Committee Levels 3–4, and the Full Board Level 5 on external assurance. Neither may be circumvented by management action alone.

Governance starts at the Board.

Not at the system.

The MANDATE Suite begins where most frameworks end — at the Board. Six constitutional resolutions establish the governance mandate. The Board sets the Autonomy Budget ceiling. The Board certifies the Governance Maturity Index. The Board receives quarterly reports on the 27 Key Risk Indicators. Every instrument traces to a Board resolution.

> *The eight-stage Board Governance Control Loop governs how the Board sets risk appetite, delegates machine authority within certified limits, monitors utilisation against the Autonomy Budget, receives evidence through the quarterly dashboard, and closes the loop by adjusting appetite and authority limits based on operational evidence. The Board is the primary governance actor — not an implied authority.*

Six Board Resolutions

Constitutional mandate adopted at Full Board level. Risk posture and Governance-Constrained Autonomy; the Governance and Quality Assurance Framework; the funding envelope and CAIO accountability; the Autonomy Budget; the Machine Decision Authority Matrix; and Board monitoring and reporting — all Board-resolved, none delegable to management.

27 Key Risk Indicators

Quarterly Board Monitoring Dashboard: 22 Key Risk Indicators across 13 governance domains, from Autonomy Budget utilisation to Human-on-the-Loop (HOTL) certification coverage, and four Responsible AI indicators reported alongside them. Every KRI has a defined threshold, a red, amber, green status, and a mandatory escalation pathway.

Constitutional Hard Ceiling

The Autonomy Budget ceiling cannot be waived by commercial pressure, delivery timeline, or operational necessity. Only a Full Board resolution can raise it. The governance framework is constitutionally enforced — not policy-enforced.

The eight stages are: (1) Board Risk Appetite — (2) Machine Decision Authority Matrix — (3) Autonomy Budget — (4) Delegated Machine Authority — (5) GMI Gates — (6) Operational Controls and Assurance — (7) Board Monitoring Dashboard — (8↺) Feedback to Risk Appetite. Stage 8 is not a reporting obligation: the Board, not management, closes the loop.

A framework without Board-level constitutional architecture is a policy document. MANDATE is a constitutional governance system — adopted by the Board, enforced by the infrastructure, and closed by the Board every quarter.

THE DISTINGUISHING CONCEPT

Continuous Admissibility.

The Governance Dimension No Standard Reaches.

Every governance framework governs the moment of deployment. What happens between deployment and the next review cycle is where they stop, and where MANDATE begins.

Historical Validity

Was this authority correctly granted? The authorisation is on record, the process was followed, the documentation is complete. The system was approved on the day it went live.

Answered by every governance framework. Answers the past.

Current Admissibility

Does this authority retain the right to bind consequence now? Operating volumes may have shifted. Financial exposure may have drifted. Organisational context may have evolved. A delegation that was correct on the day it was granted may be inadmissible today.

Answered only by MANDATE. Governs the present.

The MANDATE Suite governs admissibility through four mechanisms operating between scheduled review cycles:

Continuous Admissibility Monitor

Detects live drift across seven dimensions — volume, customer reach, financial exposure, behaviour, retrieval corpus currency, external fact currency and output residency — and alerts when parameters diverge from the authorised profile.

ADAE Reassessment Obligation

A confirmed drift alert triggers mandatory ADAE reassessment within 10 business days. If the system's profile has changed materially, reauthorisation at the current band is required before it continues operating.

Structural and Governance-Basis Change Triggers

Any material change to organisational structure triggers an admissibility review of every affected system. An authorisation granted for one organisational context does not survive structural discontinuity without active reconfirmation. The second applies the same test where a governing rule is corrected as deficient.

> *The audit trail answers what was authorised; the Monitor answers what remains admissible now. MANDATE answers both.*

REGULATORY POSITIONING

Built for the Regulatory Environment

You Operate In.

The Suite does not create a parallel compliance programme. It creates the architecture that makes compliance obligations operational — measurable, evidenced and Board-accountable. Every instrument maps to its regulatory basis.

Regulatory Obligation	What it requires	What MANDATE Suite provides
APRA CPS 220 / CPS 230	Board risk governance · AI as operational risk · Accountable executive	**MANDATE — Six Board resolutions · CAIO Charter · Constitutional Governance Doctrine · Draft CPS 510 anticipated**
ISO/IEC 42001:2023	AI management system · Competence · Internal audit · Continual improvement	**ATLAS — full ISO/IEC 42001 certification pathway · 12 AIMS instruments**
EU AI Act (Deployer)	Fundamental rights impact assessment · Transparency duties · Serious incident notification · High-risk registration	**ACCORD — 6 instruments · Article 50 in force now · high-risk duties from 2 December 2027**
APRA CPS 220 / 230 / 510 · Corporations Act s181, s187	Group-level AI governance · Cross-entity machine authority · Intra-group conflicts of interest	**NEXUS — 3 instruments · Group Autonomy Budget · Concurrent Board sanction**
OAIC Privacy Act · ASIC RG 271	Automated decision transparency · Individual rights · Explanation obligations	**AXIOM — Individual Rights Framework · Transparency Standard · Fairness Assessment**

> *The Suite absorbs regulatory extensions as obligations mature, without a framework rebuild. When Australian obligations crystallise, EUAE instruments fold into the core.*

THE DIFFERENCE

What MANDATE Provides

That Standards Cannot.

What the standards leave out

ISO/IEC 42001 and the EU AI Act say what must be governed. Neither says how. ISO/IEC 42001 requires an AI risk assessment without naming a methodology; the EU AI Act requires oversight without defining what makes oversight real. MANDATE supplies the missing half — the scoring formula, the thresholds, the gates and the Board machinery that turn obligation into a control somebody owns.

MANDATE provides

67 normative instruments specifying exactly what to do, in what sequence, with what approval, measured against what threshold

6 Board resolutions constitutionally adopted — not implied

27 Board KRIs with defined thresholds, data sources, and escalation triggers

5 autonomy levels, with certified human oversight mandatory at Level 3 and above

1 book from Apress · Springer Nature

16 peer-reviewable papers forming an open-access research record

0 ways management can raise the ceiling alone

The Governance Conversation

Starts Here.

42 Consulting.AI designed, built, and published the MANDATE Suite. It is the product of a single governing conviction: that AI governance at the depth regulated enterprises require cannot be delivered by a compliance framework. It requires a constitutional architecture — adopted by the Board, enforced by the infrastructure, and continuously tested against current conditions.

"Governance is not the opposite of intelligence. It is what makes intelligence trustworthy."

If your organisation is approaching the governance threshold—where autonomous AI systems make or materially influence decisions that affect customers, financial outcomes, or regulatory standing—the MANDATE Suite provides the architecture to cross it correctly.

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Academic Foundation

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The MANDATE is constitutional. 15 architectural blueprints make it enforceable.

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The MANDATE Suite rests on an open-access research record of sixteen papers setting out the theoretical basis for each governance mechanism, published for independent scrutiny and citation.

The full research record is available for independent review at https://zenodo.org/communities/mandate/records

MANDATE Suite · EDS Governance Framework · Responsible AI Framework · AI Management System · EU Alignment Enhancement · Group AI Governance Framework

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