MANDATE *Suite*

Brochure

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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.

64	3	2	26
NORMATIVE INSTRUMENTS	CONSTITUTIONAL FRAMEWORKS	REGULATORY EXTENSIONS	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. (2026). The Autonomy Budget: A Portfolio-Level Framework for Governing Delegated Machine Authority in Regulated Enterprises. Zenodo Preprinto. https://doi.org/10.5281/zenodo.20480491

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.

Three Frameworks. Two Extensions.

The MANDATE Suite is structured as three peer constitutional frameworks, each governing a distinct dimension of enterprise AI, extended by two regulatory and structural modules. No framework overrides another. All 64 instruments trace to a single constitutional hierarchy — the Governance Doctrine adopted by the Board.

Three frameworks are required because governing autonomous AI in a regulated enterprise involves three distinct but inseparable obligations. **MANDATE** governs the delegation of machine decision authority — how much authority exists, who granted it, under what conditions it operates, and whether those conditions remain admissible. **AXIOM** governs the ethical and rights boundaries on what that authority may be used for — fairness thresholds that are measurable and binding, individual rights obligations that cannot be contracted away, and prohibited uses that no commercial pressure may override. **ATLAS** governs the management system that keeps both operationally maintained — the competence programme, internal audit cycle, continual improvement obligation, and ISO/IEC 42001:2023 certification pathway. The three frameworks are peers: none is subordinate to the others, and all three must be satisfied concurrently for every AI system in scope.

Framework 01 · 32 Instruments

EDS Governance Framework — MANDATE

Decision authority governance · Autonomy Budget · Board Control Loop

Governs the delegation of machine decision authority from Board to system — establishing the constitutional ceiling on aggregate autonomous authority, the per-system authority limits, the five-level autonomy classification, and the eight-stage Board governance control loop that keeps machine authority aligned with Board intent at all times.

Framework 02 · 12 Instruments

Responsible AI Framework — AXIOM

Fairness · Data provenance · Individual rights · Prohibited use

Governs the ethical and rights dimensions of AI deployment — establishing fairness assessment obligations, data provenance requirements, individual rights response processes, and the prohibited use boundaries that no commercial pressure may override. Operates as a constitutional peer to the MANDATE.

Framework 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 — delivering the competence programme, impact assessment framework, internal audit procedure, and continual improvement cycle that certification bodies require. ATLAS is the bridge between MANDATE's constitutional governance and the international standard.

Extension 01 · 5 Instruments

EU Alignment Enhancement — ACCORD

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

Extends the core suite for organisations within the EU AI Act deployer scope — adding the Fundamental Rights Impact Assessment framework, the EU high-risk classification standard, the provider technical documentation standard, and the serious incident notification procedure, aligned with the Omnibus political agreement of May 2026.

Extension 02 · 4 Instruments

Group AI Governance Framework — NEXUS

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

Extends the core suite for holding company and group structures — establishing the Group Autonomy Budget ceiling, subsidiary sub-budget allocation, mandatory cross-entity ADAE loading, and the Group CAIO constitutional role. Individual entity compliance is not group governance. NEXUS governs the group as a whole.

The Autonomy Budget *and the Governance Maturity Index*

The Autonomy Budget and the Governance Maturity Index are the two sides of the same constitutional constraint. The Autonomy Budget governs quantity — how much delegated machine authority the organisation holds in aggregate, measured continuously against a Board-approved ceiling. The Governance Maturity Index governs capability — whether the organisation's governance infrastructure is certified to support the autonomy level it is operating. Neither operates without the other: machine authority cannot expand beyond the Board-set ceiling, and cannot increase in level without the corresponding GMI certification. Together, they make the expansion of autonomy a Board-governed 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.

Below 80% — Normal operations

Quarterly monitoring. No escalation required.

80–89% — Board review required

No new deployment without BRC sign-off.

90–99% — Deployment moratorium

No further deployment until utilisation falls below 90%.

100% — Full Board resolution required

Raise ceiling by resolution or decommission to return below.

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 — Initial foundations

GMI 2 — Core controls in place

GMI 3 — Controls operating consistently

GMI 4 — Controls measured and improving

GMI 5 — Optimising · External assurance

The ceiling is Board-set. The certification is externally verified. 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 Autonomy Budget ceiling is set by the Board. The Governance Maturity Index is certified for the Board. The 26 Key Risk Indicators are reported to the Board quarterly. 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 appetite, Autonomy Budget ceiling, GMI gates, HOTL programme, prohibited use register, and external assurance — all Board-resolved, none delegable to management.

26 Key Risk Indicators

Quarterly Board Monitoring Dashboard across 13 governance domains — from Autonomy Budget utilisation to HOTL certification coverage to continuous admissibility monitoring. Every KRI has a defined threshold, a RAG 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 of the Board Governance Control Loop 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 closes the loop — not management. Human-on-the-Loop (HOTL) supervisors, referenced in the six resolutions, are certified individuals with real-time monitoring and intervention authority over agentic systems at Level 3 and above.

A governance framework without a Board-level constitutional architecture is a policy document. MANDATE is not a policy document. It is a constitutional governance system — adopted by the Board, enforced by the infrastructure, measured by the dashboard, and closed by the Board every quarter.

THE DISTINGUISHING CONCEPT

Continuous Admissibility.

The Governance Dimension No Standard Reaches.

Every AI governance framework governs the moment of deployment. Systems are authorised, assessed, and approved before they go live. What happens between deployment and the next review cycle is where governance frameworks stop — and where MANDATE begins.

Historical Validity

Was this authority correctly granted? The authorisation is on record. The governance process was followed. The documentation is complete. The system was approved at To.

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 correct at To may be inadmissible at T1.

Answered only by MANDATE. Governs the present.

The MANDATE Suite governs admissibility through three instruments operating between scheduled review cycles:

Continuous Admissibility Monitor

Detects live drift in volume, financial exposure, behavioural patterns, and retrieval corpus currency (for RAG-grounded systems). Raises a state-progression alert when operating parameters diverge from the governance profile under which authority was granted.

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 Change Trigger

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 audit trail answers: what was authorised? The Continuous Admissibility Monitor answers: what remains admissible now? These are different questions. MANDATE answers both.*

REGULATORY POSITIONING

Built for the Regulatory Environment *You Operate In.*

The MANDATE Suite does not create a parallel compliance programme. It creates the governance architecture within which compliance obligations become operational — measurable, evidenced, and Board-accountable. Every instrument maps to its regulatory basis. Every control is traceable to a prudential standard.

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**
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 · Serious incident notification · High-risk registration	**ACCORD — 5 instruments · Omnibus-aligned · 2 December 2027 deadline**
OAIC Privacy Act · ASIC RG 271	Automated decision transparency · Individual rights · Explanation obligations	**AXIOM — Individual Rights Framework · Transparency Standard · Fairness Assessment**
Australian AI regulatory trajectory	Emerging mandatory AI governance obligations for regulated entities	**Extension-to-core absorption architecture · Regulatory trajectory planning**

> *The MANDATE Suite is designed to absorb regulatory extensions as obligations mature — without requiring a framework rebuild. When Australian obligations crystallise, EUAE instruments are absorbed into core MANDATE instruments. The architecture anticipates regulatory evolution.*

For organisations operating across jurisdictions, the Group AI Governance Framework (NEXUS) extends these obligations to holding company structures — ensuring that group-level governance is not merely the sum of subsidiary compliance programmes.

What MANDATE Provides

That Standards Cannot.

Implementation Depth

ISO/IEC 42001 requires an AI risk assessment. It does not specify a methodology. MANDATE specifies the ADAE scoring formula, the four weighted dimensions, the conservative loadings, the five exposure bands, and the governance actions required at each band. The difference between a certifiable governance system and a governance aspiration is implementation depth.

Board-Level Architecture

Most frameworks imply Board involvement as the source of mandate. MANDATE starts at the Board. Six constitutional resolutions. A Board-adopted Governance Doctrine. A Board Monitoring Dashboard with 26 defined KRIs. A Board-set Autonomy Budget ceiling that only a Full Board resolution can raise.

Quantified Authority

Machine authority is quantified, not estimated. The ADAE model produces a precise score for every system, a portfolio aggregate for the Board, and a utilisation percentage against the Board-set ceiling. An organisation implementing MANDATE knows its exact machine authority exposure — as a number, every quarter.

Continuous Governance

The Continuous Admissibility Monitor and ADAE reassessment obligation govern what happens between deployment and the next review cycle. Delegation is governed as a live condition. Authority that was valid at T0 is continuously tested for admissibility at T1.

MANDATE provides

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

6 Board resolutions constitutionally adopted — not implied

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

5 autonomy levels with HOTL certification requirements at each level above 2

15 published academic framework — Zenodo Preprints

1 published book with 15 use cases — APRESS (in production)

0 mechanisms by which management can unilaterally raise the Autonomy Budget ceiling

The Governance Conversation

Starts Here.

The MANDATE Suite was designed, built, and published by 42 Consulting.AI. 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 are making or materially influencing 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

Governance-First AI ·. Board Authority. Architectural Precision. Governed AI at Enterprise Scale.

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

Apress · In production

The MANDATE Suite is supported by multiple preprints published through Zenodo, establishing the theoretical basis for each governance mechanism.

Available for independent review at:
zenodo.org/communities/mandate/records