MaxProcess – Cost & Risk Sheet (CFO View)

System: MaxProcess

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License: TBYD License v2.2 / Audit Addendum A

# 1. Cost Structure

- Development Cost: one-time cost for building the capsule logic (varies by process complexity)  
- Operational Cost: near-zero (no engine, no runtime component)  
- Integration Cost: low, since capsules reference existing infrastructure  
- Governance Cost: bounded, defined by treaty audit layer and override logic  
- Licensing: MaxProcess is covered under TBYD v2.2 (Class A, 2,500 € ETH-equivalent protective fee)

# 2. ROI Drivers

- Reduction of audit costs by removing implicit backend logic  
- Elimination of runtime infrastructure dependencies (no workflow server needed)  
- Enforceable delegation and refusal logic reduces risk exposure  
- Native treaty enforcement ensures faster governance execution  
- Verifiability improves institutional trust and reduces validation delays

# 3. Governance Risk Analysis

- Misconfiguration Risk: mitigated through versioned, signed capsules and trace freeze  
- Escalation Failure: addressed via MPC-04 override logic and fallback anchoring  
- Liability Ambiguity: resolved through governance scope anchoring and refusal documentation  
- Regulatory Breach: reduced through DORA/SOX/GDPR-aligned capsule lifecycle

# 4. Licensing Impact

- Use of MaxProcess requires registration and payment of Class A protection fee (ETH equivalent)  
- All components are usable under Preview Addendum A for architecture review (non-production)  
- Productive use triggers full legal rights including capsule trace ownership and delegation control

# 5. CFO Summary

MaxProcess avoids traditional workflow infrastructure costs and provides structural return on integrity and audit reduction. Its CFO logic aligns with license-based cost protection and treaty-driven liability shielding.