

Official Examiner Audit Pack: Lone Star Regional Reserve Bank, N.A.

Statutory portfolio return rate telemetry, Appendix Ten EWS monitoring, and FDIC/OCC examiner audit proof. **[DEMO / SYNTHETIC SPECIMEN]**

Sponsoring Bank: Lone Star Regional Reserve Bank, N.A. (Demo)	ODFI Routing Number: 111000025
Examination Standard: 2026 NACHA Appendix Ten & OCC Bulletin 2021-49	Audit Timestamp: 2026-09-19 21:31:11 UTC
Security Protocol: SHA-256 Hash Verification Enabled	Surveillance Mode: Continuous shield.db Live Telemetry

1. Portfolio Risk Committee Executive Verdict

Portfolio Health Score	Active EWS Tripwires	Critical Breaches	Total 30-Day Entries	Monthly Dollar Exposure
81.0 / 100	1 Originator(s)	0 Breaches	566,100	\$35,950,000.00

2. Sponsored Commercial Originators (Active Audit Evidence)

Originator Name	Company ID	SEC	30d Entries	Unauth Returns	EWS Status	Score	Risk Tier
Apex Health Billing LLC	984729104	WEB,TEL	42,500	0.38% (162)	TRIPWIRE ACTIVE	52.0	ELEVATED
Skyline SaaS Subscriptions	194820194	WEB	128,400	0.08% (103)	NOMINAL	99.0	PRISTINE
Cascade Utility Billing Corp	583920192	CCD,PPD	310,000	0.12% (372)	NOMINAL	95.0	PRISTINE
Vanguard Logistics Direct	483920111	CCD	85,200	0.18% (153)	NOMINAL	78.0	NORMAL

ODFI BANK RISK COMMITTEE & REGULATORY ATTESTATION [SPECIMEN]

This document certifies that **Lone Star Regional Reserve Bank, N.A. (Demo Institution)** operates an automated daily Early Warning System (EWS) that actively monitors all commercial originators against NACHA Appendix Ten statutory limits. Any originator crossing the 0.35% unauthorized threshold triggers automated intervention 15 basis points ahead of the 0.50% NACHA enforcement ceiling.

Examiner Sign-Off: RegX³ Ephemeral Regulatory Architecture | Attested for FDIC & OCC Compliance | Direct Inquiries: legal@regx3.com