

## Verifiable proof a human authorized the transfer

*The dual-authorization control you already require — finally machine-checkable, and deepfake-proof.*

Your policies make **dual authorization** and **out-of-band callback verification** of wires and payment-instruction changes **conditions precedent** to funds-transfer-fraud cover. You deny claims and rescind policies when those controls weren't followed (*Travelers v. ICS*; Coalition: 82% of denied claims involved missing/improper MFA; 25% of firms denied for inability to *prove* controls). Yet the proof today is ad hoc — recorded calls, callback logs, emails — reconstructed forensically after a loss. **There is no machine-checkable artifact that a specific human authorized a specific transfer.**

### TWO THINGS JUST BROKE THE OLD CONTROL

- **Deepfakes defeat the callback.** The "known number" can reach a voice-cloned executive (the Arup \$25.6M case). The gold-standard proof-of-authorization no longer proves anything.
- **AI agents break attribution.** Autonomous agents move money at machine speed; "the AI did it" is foreclosed (California AB 316 pins liability on the deployer) exactly when the deployer can least prove who authorized it.

### WHAT EMILIA PROVIDES

An **authorization receipt**: before a transfer or instruction change executes, a **named human approves the exact action** (amount, payee, account) on their own device (passkey / Face ID), producing a signed artifact **anyone can verify offline** — no account, no trust in the insured's systems. Alter one byte and it fails.

#### DUAL CONTROL, CRYPTOGRAPHIC

EP-QUORUM binds **two distinct, device-bound humans** to the exact action — a two-person rule that a **cloned voice cannot defeat**, because the approval is a hardware-held signature, not a phone call.

#### CLAIMS-READY EVIDENCE

The portable receipt is the artifact you reconstruct by hand today — verifiable years later, without the insured's cooperation. Open standard (Apache-2.0, IETF drafts); no lock-in.

### THE PILOT

**Insured:** run EP in observe mode on one workflow (vendor bank-account changes  $\geq$  \$X); every flagged action emits a receipt your underwriter or their auditor verifies offline.

**Carrier:** accept EP receipts as proof the verification control was followed — a premium-credit or coverage condition that is, for the first time, **machine-auditable** and survives the deepfake failure mode.

