



CREDIT DISPUTE EVIDENCE PACK

WMNT-MIA-CORP-03

Reporting period 1 May 2026 – 31 May 2026

CUSTOMER

Northbridge Networks

END CUSTOMER

Westmont Holdings

SUPPLIER

Crestwave Networks

GENERATED

1 June 2026, 00:01:22 UTC

About this document.

This pack contains every piece of evidence used to calculate the credit owed for the circuit and period named above. All measurements are timestamped at source. All calculations are deterministic and reproducible: re-running the report on the same evidence returns the same result, every time.

Probe data was collected by the XVOLV active probe network. Classifications were assigned by the deterministic engine. Exclusions were proposed by operators and approved through the platform's audit-logged workflow. The supervisor agent (advisory mode) annotated the period for review but did not alter any calculation or evidence.

The document SHA-256 hash printed in the footer of every page verifies this pack has not been modified since generation.

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What this pack proves .

Before the detail — the plain-English version, and the one rule that makes it defensible.

In plain English

This circuit was independently measured, from two vantage points, every 60 seconds, for the whole of May 2026. It suffered multiple sustained outages — net availability fell to **97.8606%** against a 99.9500% target, a **critical breach**. The customer credit reached its 25% cap: **€2,125.00 owed**, with **€780.00 recoverable** from the supplier.

The supervisor agent proposed three exclusions; a human operator approved one and **declined two**, because root cause sat on the supplier-leased path. Declining an exclusion costs credit to the customer but protects the recovery claim against the supplier — the reasoning is on the record in §06 and §07.

MEASURED — WHAT THIS PACK CONTAINS

Deterministic facts: probe measurements, rule-based classifications, and credit calculated by the agreed SLA profile — including the cap. Reproducible and defensible.

MODELLED — WHAT IT DOES NOT

No estimated business impact, no consequential-loss figure, no projection. Even in a critical breach, modelled numbers never enter an evidence pack.

How to read this pack. §01 is the summary. §02–§04 are the evidence (circuit, five events, exclusions incl. two declined). §05 is the capped calculation. §06–§07 are the agent observations and audit trail. §08 tells you how to verify it yourself.

01

Executive summary.

This circuit suffered multiple sustained outages, driving net availability below 98%. The customer credit cap (25%) was reached and a significant supplier recovery is due. The agent flagged two events as exclusion candidates; both were reviewed and declined by the operator on the grounds that root cause was on the supplier path.

AVAILABILITY (NET)
97.8606%

SLA TARGET (CUSTOMER)
99.9500%

STATUS
BREACH

CREDIT OWED TO CUSTOMER
€2,125.00
25% of customer MRC (€8,500.00) under WMNT-Critical-99.95 — credit cap reached

RECOVERY DUE FROM SUPPLIER
€780.00
15% of supplier fee (€5,200.00) under CWN-Standard-99.5 — recovery cap reached

Period at a glance

Period length	44,640 minutes (31 days)
Recorded outage events	4
Recorded degradation events	1
Gross downtime	1,045 minutes
Excluded downtime	90 minutes (1 approved exclusion)
Net downtime	955 minutes
Net availability	97.8606%
Customer credit band applied	availability < 98.0% → 30% (capped at 25%)
Net P&L impact (to operator)	€2,125.00 owed – €780.00 recoverable = €1,345.00 net cost

Status. Critical breach. Credit cap reached. Account team notified and customer escalation procedure under the managed service contract triggered. Supplier recovery request submitted to Crestwave Networks on 2026-06-01 (ticket CWN-REC-99214). Two declined exclusion proposals — full reasoning in §06 and §07.

02

Circuit profile .

The circuit, its commercial framing, and the SLA profiles applied during the reporting period.

Circuit identifier	WMNT-MIA-CORP-03
Internal UUID	a83de2f1-7b48-49c6-bd2e-31f9a4e08c75
Customer / End customer	Northbridge Networks / Westmont Holdings
Site	Miami Corporate HQ – 1450 Brickell Ave, FL, United States (25.762089, -80.193794)
Supplier / circuit ref	Crestwave Networks / CWN-US-MIA-89723-C
Service type	Wave 10 Gbps, redundant chassis (start 15 January 2023)
Customer MRC / Supplier fee	€8,500.00 / month · €5,200.00 / month
Probe vantages (active)	XV-MIA-01 (Miami) · XV-IAD-02 (Ashburn)
Probe interval	60 seconds, ICMP + TCP/443

SLA profiles applied during period

PROFILE	TARGET	CREDIT BANDS	CAP · VERSION
WMNT-Critical-99.95 Customer	99.9500%	99.95>x≥99.5 → 5% 99.5>x≥99.0 → 10% 99.0>x≥98.0 → 15% x<98.0 → 30% (cap 25%)	25% of MRC · v4 (2025-12-01)
CWN-Standard-99.5 Supplier	99.5000%	99.5>x≥99.0 → 5% 99.0>x≥98.0 → 10% x<98.0 → 15% (cap reached)	15% of fee · v3 (2024-06-01)

03

Outage register .

Detection requires confirmation from both probe vantages over a minimum of three consecutive 60-second intervals.

EVENT ID	STARTED (UTC)	ENDED (UTC)	DUR.	CLASS	DETECTION
OUT-3201	2026-05-08 14:30	2026-05-08 19:42	312m	Outage	Both vantages
DEG-3245	2026-05-14 11:20	2026-05-14 11:45	25m	Degraded	Both vantages
OUT-3299	2026-05-22 03:00	2026-05-22 04:30	90m	Outage	Both vantages
OUT-3331	2026-05-26 19:18	2026-05-27 04:02	524m	Outage	Both vantages
OUT-3389	2026-05-31 22:14	2026-05-31 23:48	94m	Outage	Both vantages

Event detail

OUT-3201 · 312 min · Outage — bidirectional total loss

Root cause: Fibre damage to building lateral; adjacent-site construction crew struck conduit. Ticket: CWN-INC-882104. Agent PROPOSED exclusion (third-party). Operator DECLINED — supplier-leased segment (EX-220, \$04).

DEG-3245 · 25 min · Degraded — packet loss 45-62%

Root cause: BGP convergence upstream, peering change at MIA-NAP. Ticket: CWN-INC-883099. Not excluded — counted toward downtime.

OUT-3299 · 90 min · Outage — planned maintenance

Root cause: Pre-notified Crestwave chassis software upgrade. Ticket: CWN-CHG-118203. EXCLUDED — see EX-221 (\$04).

03 (cont.)

Outage register — event detail.

OUT-3331 · 524 min · Outage — extended bidirectional loss

Root cause: Submarine cable repair window extended ~6h due to rough seas; failover path congested. Ticket: CWN-INC-884712. Agent PROPOSED exclusion (force-majeure). Operator DECLINED — failover capacity is a supplier engineering responsibility (EX-222, §04).

OUT-3389 · 94 min · Outage — bidirectional total loss

Root cause: Final-hour outage; supplier RCA pending at report generation. Ticket: CWN-INC-885506. Not excluded — RCA tracked for next period.

Sample probe trace — OUT-3201 onset

Excerpt from probe XV-MIA-01 around the start of OUT-3201. Full trace data for all events retained for 36 months.

Timestamp (UTC)	Probe	Target	RTT (ms)	Loss	Status
2026-05-08 14:28:00	XV-MIA-01	10.182.7.1	1.4	0%	OK
2026-05-08 14:29:00	XV-MIA-01	10.182.7.1	1.5	0%	OK
2026-05-08 14:30:00	XV-MIA-01	10.182.7.1	—	100%	FAIL
2026-05-08 14:31:00	XV-MIA-01	10.182.7.1	—	100%	FAIL
...	...	...	...	...	...
2026-05-08 19:42:00	XV-MIA-01	10.182.7.1	1.8	0%	OK

04

Exclusions applied.

Each exclusion has a reason, a proposer, an approver, and an SLA impact recorded at approval. Two proposals were declined this period.

EXCLUSION ID	PERIOD	REASON	STATUS
EX-220	05-08 14:30 — 19:42 (312 min)	Third Party — proposed	Declined
EX-221	05-22 03:00 — 04:30 (90 min)	Planned Maintenance	Approved
EX-222	05-26 19:18 — 27 04:02 (524 min)	Force Majeure — proposed	Declined

EX-220 — declined exclusion detail

Period proposed	2026-05-08 14:30:00 → 19:42:00 UTC (312 minutes)
Reason proposed	Third Party (construction damage) — supplier ticket CWN-INC-882104 references third-party damage.
Proposed by	Parallax Supervisor Agent — third-party damage correlation (2026-05-08 19:43:18 UTC)
Reviewed by	noc.lead@northbridge.net (decided 2026-05-08 21:14:02 UTC)
Decision	DECLINED — building lateral fibre is on the supplier-leased last-mile segment, which under our managed service contract is supplier responsibility regardless of third-party cause. Operator opted to pursue recovery from Crestwave rather than absorb the credit.
SLA impact if approved	Would have moved availability 97.8606% → 98.5588%; credit 25% (cap) → 15% (€1,275.00). Decision cost to operator: €850.00; benefit to recovery position: +€780.00 claim viability.

Note on declined exclusions. The agent proposed two exclusions (EX-220, EX-222). The operator declined both, on the basis that root cause was on the supplier-leased path. Declining costs SLA credit to the customer but preserves the position when claiming recovery from the supplier. The agent records both the proposal and the decline; the operator’s reasoning is in §07.

05

SLA calculation — customer .

The same probe evidence is applied to two SLA profiles in parallel. Every figure is measured and computed by rule — no modelled value appears. Note the credit cap.

Customer side — WMNT-Critical-99 . 95

STEP	VALUE	SOURCE
Gross downtime	1,045 min	§03 sum of durations
Less excluded downtime	−90 min	§04 EX-221 only
Net downtime	955 min	Gross − excluded
Net availability	$(44,640 - 955) \div 44,640 = 97.86062...\%$	Computed
Result vs target (99.9500%)	BREACH (−2.0894 pp)	Computed
Band applied	$x < 98.0\% \rightarrow 30\%$	Profile band lookup
Credit owed (gross)	$30\% \times \text{€}8,500.00 = \text{€}2,550.00$	Computed
Credit cap applied?	YES — cap of 25% limits to €2,125.00	Profile rule
Credit owed (final)	€2,125.00	—

05 (cont.)

SLA calculation — supplier .

The same probe evidence, applied through the supplier profile. This is the offsetting recovery claim against Crestwave Networks.

Supplier side — CWN-Standard-99 . 5

STEP	VALUE	SOURCE
Net availability	97.86062...%	Same probe evidence
Result vs target (99.5000%)	BREACH (-1.6394 pp)	Computed
Band applied	x < 98.0% → 15%	Profile band lookup
Recovery (gross)	15% × €5,200.00 = €780.00	Computed
Recovery cap applied?	AT CAP — 15% is the maximum	Profile rule
Recovery due (final)	€780.00	—

NET P&L IMPACT TO THE OPERATOR

Credit owed (€2,125.00, at cap) – recovery due (€780.00, at cap) = **€1,345.00 net cost.**
The cap limited credit exposure by €425.00 (gross would have been €2,550.00). Further supplier recovery is not contractually available this period — see the managed service contract for escalation if the breach pattern continues.

06

Supervisor agent observations.

The agent operates in advisory mode: it cannot alter classifications, exclusion approvals or credit calculations. It proposed three exclusions; the operator approved one and declined two.

TIME (UTC)	OBSERVATION
05-08 19:43	OUT-3201 (312 min) closed. Supplier ticket cites third-party damage. Proposed EX-220. Preview: availability +0.6982 pp; credit 25% (cap) → 15% (−€850.00).
05-08 21:14	EX-220 declined by operator. Building lateral is supplier -leased; supplier responsibility regardless of third-party cause. No further agent action.
05-14 11:45	DEG-3245 (25 min) closed. Brief BGP convergence; no exclusion proposed.
05-22 04:32	OUT-3299 (90 min) closed within Crestwave change window. Proposed EX-221 (Planned Maintenance); approved within 9 minutes.
05-27 04:03	OUT-3331 (524 min) closed. Supplier cites force-majeure. Proposed EX-222. Operator declined — failover capacity contract clause invoked.
05-31 23:49	OUT-3389 (94 min) closed. No correlated maintenance; awaiting supplier RCA.
06-01 00:00	End-of-period: 5 events, 1 exclusion approved, 2 declined. Net availability 97.8606%. Customer and supplier caps reached. Account escalation flag raised.

Agent integrity statement. The supervisor agent made 7 observations, proposed 3 exclusions (1 approved, 2 declined by operator), and modified 0 records. Mode: ADVISORY. The agent did not, and cannot, override the operator's exclusion decisions. Hash of agent binary at run-time: 9b4f...c12e.

07

Audit trail.

Append-only log; each line is signed and chained to the previous entry's hash.

Timestamp (UTC)	Actor	Action	Target
2026-05-08 14:30:04	system	outage.detected	OUT-3201
2026-05-08 19:42:12	system	outage.closed	OUT-3201
2026-05-08 19:43:18	agent.supervisor	exclusion.proposed	EX-220
2026-05-08 21:14:02	noc.lead@northbridge.net	exclusion.declined	EX-220
2026-05-14 11:20:06	system	degradation.detected	DEG-3245
2026-05-14 11:45:11	system	degradation.closed	DEG-3245
2026-05-22 03:00:01	system	outage.detected	OUT-3299
2026-05-22 04:30:08	system	outage.closed	OUT-3299
2026-05-22 04:32:40	agent.supervisor	exclusion.proposed	EX-221
2026-05-22 04:41:11	noc.lead@northbridge.net	exclusion.approved	EX-221
2026-06-01 00:01:22	system	report.generated	EVP-2026-05-NBRG-WMNT-014

The full append-only log is retained in the platform and can be exported independently. Each entry's signature chains to the previous entry's hash, so tampering breaks the chain and is detectable.

08

How to verify this pack .

This pack is designed to be checked, not taken on trust — especially a critical breach. Anyone can confirm it is authentic and reproduce the result.

1 • Confirm the pack is unmodified

1. **Read the hash.** The SHA-256 in the footer is this document's fingerprint at generation: 304c1988...ce38d7f8.
2. **Recompute it.** Run `shasum -a 256 pack.pdf`. A match confirms the pack is byte-for-byte the one XVOLV generated.

2 • Reproduce the result

1. **Take the evidence.** The outage register (§03) and the single approved exclusion (§04, EX-221) are the only inputs.
2. **Apply the rule.** Net availability = $(44,640 - 955) \div 44,640 = 97.8606\%$. Below 98% → 30% band; the 25% cap limits the credit. Working in full in §05.
3. **Compare.** You arrive at €2,125.00 owed (capped) and €780.00 recoverable — the same numbers, every time.

3 • Check the declines and the chain of custody

1. **Read the declined exclusions (§04, §06).** The operator declined EX-220 and EX-222 with reasons recorded; each decision's SLA and recovery impact is on the record.
2. **Follow the audit trail (§07).** Every action — including the two declines — is time-stamped and hash-chained. The agent proposed; a human decided.

WHY THIS HOLDS UP

A critical breach, with the caps, the declines and the reasoning all measured and on the record. The disagreement is settled on evidence — not on assertion — which is exactly what makes the customer credit and the supplier recovery defensible.