

<b>Capability</b>	<b>Opaque models, GenAI, and agents</b>	<b>Explainable and auditable models, GenAI, and agents</b>
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Audit defensibility	Reconstructed under pressure	Documented in advance, on demand
Time to resolve adverse-action disputes	Weeks	Faster; reason codes and decision traces on demand
Examiner readiness	Reactive	Continuous
Model or agent rollback cost	High; lineage missing	Low; versioned and documented