

RELEASE_NOTES_3.2.0

Release notes - Actuarial Closing Platform 3.2.0

Status: **release candidate 3.2.0-RC1** (2026-10-05; zero-state release workbook in `release\3.2.0-RC1\`, hashes in [release/3.2.0-RC1_MANIFEST.csv](#), tag `v3.2.0-rc1`) · Author: fozel · Previous release: 3.0.0 (2026-09-29; 3.1.0 was never released) · Last verified against build: `dev_rc1_20261005`, 2026-10-05.

3.2.0 adds an analytics layer for the actuarial team and replaces the per-month archive files with one consolidated, append-only payments store, so that the platform can carry ten years of monthly payments. It also hardens the platform for installation on corporate machines (location guard, column-map lock, privacy-level guard, password-form check) and documents it (role guides, model cards, sheet and folder maps).

Release candidate 1 (2026-10-05)

Changes since the documentation package (DECISIONS_P3 P3-134 .. P3-146, evidence wp/RC1):

- **BL-75 fixed:** AN_Watchlist no longer turns into error values when a company has no line in the selected month (the `anAnom` rows keep "no value" element by element); re-checked on the 120-month copy.
- **Close gate:** RESTATEMENT, ARCHIVE_INTEGRITY, COLUMNMAP_LOCK, LOG_INTEGRITY, PRIVACY and FILES_UNEXPECTED can no longer be explained away: while one of them is REVIEW the gate stays BLOCKED (bilingual message). Found by the multi-role closing simulation.
- **Raw view:** the open month's lines show again when a file of a company that is not listed is in the delivery (the query failed for every company before); a rejected file must leave the delivery folder before the close, and the guides say so.
- **Empty state:** the zero-state workbook shows no error value on any sheet (151 before: executive headlines, AN_Triangle, AN_Anomaly) and no trace of the build machine's account.
- **Dead code and wording (BL-67):** `Do_ExportArchive` removed; the re-open confirmation no longer mentions an archive file.
- **Release scan:** every sheet of the zero-state and the populated build is scanned for error values, installation data, the development account and development-only code; the VBA must equal the repository source.
- **Documents:** Turkish role guides, closing manual, worked example and glossary (`docs/guides/tr`); the worked example of one month close in English and Turkish (`docs/guides/WORKED_EXAMPLE.md`); the guides state the five checks that cannot be explained.

What is new

Consolidated payments store (BL-48, P3-79..P3-104).

- Every closed month is one batch (`LoadBatch -`) appended to `<ArchiveFolder>\STORE_PAY.csv`; only the platform writes it (Close, Backfill, Rebuild store), copy-and-swap, read-only between writes.
- Integrity: ArchiveLog records rows, totals, a CRC-32 digest per batch, the SHA-256 of the store after each write and a SHA-256 chain over the batches; every refresh checks the store hash, the chain and the model totals (ARCHIVE_INTEGRITY); Verify log re-reads every batch.
- Inbox: the stored source files are kept per batch (`Archive\Inbox\<LoadBatch>\`, read-only); Rebuild store re-creates the store from them.
- Backfill is a bulk build (12 months per refresh, restartable); 119 months in about 25 minutes at rehearsal volume.

- Refresh at 120 months of data: about 250 s normally, 316.9 s worst case (every dimension refreshed) - accepted (BL-63). Old design: 669 s at 36 months.

Cumulative source mode (BL-45). A company may deliver one file with every month (COMP<ID>PAYALL.xlsx, period column Period); the platform takes the open month's rows; RESTATEMENT (BLOCKING) stops the close when a stored month changed; COMPANY_CHANGES (REVIEW) flags new companies and delivery-mode changes.

Store-rule exceptions. Company IDs are text and compared exactly; a zero-padded twin is a NEAR-MISS, never a new company (BL-18, BL-54). The rejected-lines log STG_Rejected lists every file of the active delivery that will not enter the store, with its rule and the administrator path.

Analytics layer. 15 pages on 153 DAX measures and 14 helper pivots, all reading the Data Model through worksheet formulas (no cube cells, no linked pictures):

- AN_Index; executive pages for Life, Pension and Non-life (tiles with DRAFT statuses, trend with normal band, movers);
- AN_Trend (seasonal index, FORECAST.ETS forecast, bridges), AN_Triangle (paid chain ladder, indicative), AN_Lags (per line / per case), AN_Severity (quantiles, Lorenz / Gini, mean excess, Hill), AN_Limits;
- AN_Anomaly (robust z, X-mR, CUSUM, shares, Benford, PSI) and AN_Watchlist; AN_RawView (lines of several company-months, reconciled, CSV export, never saved);
- new in this documentation package: AN_Backtest (rolling-origin forecast backtest), AN_Dispersion (Mack-style standard error), AN_TailFit (tail index by threshold) - DRAFT, worksheet formulas on the existing pivots only.
- Reference data, bands and parameters (RefData, Threshold_Register, KPI_Catalog); one percentile definition (PERCENTILE.INC over positive cases, P3-105). Every status level is DRAFT; Benford and PSI bands are placeholders.

Hardening (WP-G and more). Location guard (web or synchronised folders refused, red LOCATION banner); column-map lock (Lock / Unlock column map, COLUMNMAP_LOCK, required by Close, Backfill and Rebuild store); Power Query privacy guard (FastCombine re-set at open, FIREWALL_BLOCKED message); password-form integrity check; Refresh reference data command (static tables out of Refresh All); small dimensions refreshed only when their inputs change; pre-release scan; zero-state template builder; paths configuration (tools/config/paths.json).

Documentation (this package). Role guides (docs/guides: Preparer, Reviewer, Administrator, Analyst / Viewer, controls, message catalogue, cumulative company, store runbook, IT prerequisites, go-live checklist); Technical_Guide, Admin_Guide, Closing_Manual, PivotGuide and Interface_Contract (version 3.2) brought to the store design; Method_Index and Method_Cards (nine model cards with live parameters); Sheet_Map; decision index; triaged backlog; FOLDER_MAP.md and a README per folder; tools/Move-Project.ps1 (prepared, not run).

Breaking changes (contract 3.2)

Item	Change
Archive files ARCHIVE_PAY_.xlsx	Removed: closed months live in the store (no production archive existed, BL-51). ArchiveFilePrefix is deprecated
tblControl	27 checks (RESTATEMENT, COMPANY_CHANGES, COLUMNMAP_LOCK added)
Close, Backfill, Rebuild store	Refuse to run while the column map is unlocked or changed
Company IDs	Compared exactly as listed; zero-padded twins are near-misses
Data Model	PaymentVoucherNo, CaseNo, PaymentLineID, LineKey, ArchiveFile no longer loaded (still in the store / raw view where they are dictionary fields)
Derived line columns	Frozen at close with the parameters then in force (duplicate flags, first payment) (P3-81)

Upgrading

From 3.0.0 with closed months: not supported (no production platform had closed months, BL-51 closed). A new installation starts from the 3.2.0 zero-state template and Setup, then Backfill.

Verification

- T1 (pages = DAX) 19/19; ground truth 9/9 groups (8,483 / 8,483 cases; 1,976 page checks earlier); governance: install 3/3, lock 4/4, store tamper 7/7, permissions 6/6, location 2/2, password form 1/1; pre-release scan 0 HIGH (wp/HARDEN/REPORT.md).
- Formula.Firewall: the queries do not survive enforced privacy levels (guard and go-live check in place; redesign BL-65, 3.3).
- This package: documentation check, zero-state build and one refresh at 120 months - wp/DOCS/REPORT.md.

Known limitations

docs/BACKLOG.md (3.2.1, 3.3, 4.0, won't-do) and docs/HANDOVER_3.2.0.md.