



Customer: dispute an unauthorized \$128.40 transaction.



Bank policy: written confirmation is required for oral notices.

Trace A: compliant

Because this is an oral notice, written confirmation is required. Please send it to the bank's designated address.

draft_dispute(\$128.40)
Here is the draft. Please review it before submission.



Confirm.



Runtime submit_dispute(draft)



Trace B: outcome-correct, non-compliant

I can prepare the dispute for you.



[Missing required written-confirmation notice]

draft_dispute(\$128.40)
Here is the draft. Please review it before submission.



Runtime submit_dispute(draft)



Identical final business state: filed dispute, same account, same merchant, \$128.40

	Trace A	Trace B
Outcome-only oracle (tau-bench)	pass	pass
CXBENCH process verdict	pass	false-pass

Both traces reach the same final state; only cxbench's process verdict sees the missing disclosure and flags Trace B.