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LAGOS CITY TWIN / BANKING

Banking

Domain Guide

Define the account, customer and participation questions a future banking release would need to answer.

City	Lagos
Coverage	Planned coverage
List price	Access and scope to be agreed
Guide edition	Striped Donkey V5.89 - 7 September 2026

Use this guide

Read the documented coverage and limitations alongside the published sample and release evidence. Model counts and sample distributions describe their stated source and period. The final accepted order specifies licensed scope, usage rights, duration and delivery.

Useful questions

- Specify account and customer coverage
- Define the financial activity history needed
- Agree evidence and validation requirements

Scope and limitations

This is the single limitation underlying every section above. Nothing on this page should be read as describing current engine behavior - it describes a scoped, honest roadmap.

No domain in this engine - Banking or otherwise - currently represents mobile-money wallets or transaction networks.

No credit-scoring, lending, or default-behavior concept exists anywhere in the engine today, for Banking or the separate, also-unbuilt catalog "Finance" (household/business credit) card.

domain-docs.html lists a household/business income-spend-credit "Finance" card, distinct from both this page and the deployed government-finance domains documented on Taxation and Public Finance . All three "Finance"-named concepts in this catalog answer different questions - worth reading carefully.

Inside this guide

01 How Banking fits the City Twin.

02 Known and possible relationships.

03 Accounts, customers and financial participation - not yet built.

04 Three layers of the same economic city - one real today, two planned.

05 Follow one citizen through the financial system.

06 From resident to financial activity - a scope sketch, not a deployed model.

07 Nothing to measure yet - and this page says so plainly.

08 What Banking doesn't have - none of it yet, by design of this page.

09 From earning to financial participation - the intended shape.

01 How Banking fits the City Twin.

Banking would model the financial accounts behind everyday city life - customers, accounts, balances and transactions belonging to the same synthetic citizens who already have an age, a household, an employment history and a housing situation elsewhere in FCTE.

None of that exists in the engine today. This page is a scoped, honest roadmap - not a live domain page - because the correct alternative was inventing account numbers, balances and certification scores that don't exist. We chose not to.

Lagos City Twin™ · 1940-2026

02 Known and possible relationships.

Possible connections for scoping a future release. No implemented record links are asserted.

Domain or context	Relationship and published scope
Citizen	a customer would resolve to exactly one synthetic citizen (or Business), the same discipline PrivateVehicle and TaxAccount already enforce for their own owner links
Employment	income and contract status could inform account participation, the way CitizenOrigin already informs Vehicles' ownership propensity today
Household	financial inclusion is naturally a household-level question, not just an individual one
Business	a firm could hold its own account, parallel to Business already holding TaxAccount and BudgetExpenditure vendor relationships in the Finance domain
Economy	macro climate could contextually correlate with participation rates, without implying a direct causal generation rule

Supporting links

Employment

Business

Insurance

Economy

03 Accounts, customers and financial participation - not yet built.

The six capabilities below describe what a Banking domain would need to cover to deliver the experience this page's own signature section illustrates. None are active in the current release today; this page is roadmap scope rather than an design specification.

Synthetic citizens (and, if scoped in, businesses) participating in the banking system - would extend Citizen and Business, the same implemented release entities every other domain already links to, rather than inventing a parallel identity concept.

Individual financial accounts tied to exactly one valid customer - the same strict either/or ownership discipline PrivateVehicle and TaxAccount already enforce in this engine today.

A product vocabulary (e.g. Savings, Current, Business, Credit) - would need real Nigerian retail-banking product research before any vocabulary is finalized, the same evidence-first approach this engine used for Vehicles' plate/ownership vocabularies.

Financial state associated with an account, where modeled - no balance-generation logic (opening balance, drift, minimums) has been designed yet.

Deposits, withdrawals, transfers and other account activity through time - would require its own temporal financial-activity model, distinct from Transport mobility and government-finance activity.

Opening, activity, status change and closure, temporally coherent against the owning citizen's own lifecycle (birth, death, migration) - the same DOB/DeathDate guard pattern this engine already applies to Vehicles, Land and Business ownership.

Synthetic by design, once built: FCTE would contain no real bank customers, account numbers, balances or transactions - only analytical representations of a plausible banking system, generated for synthetic citizens who don't exist either.

04 Three layers of the same economic city - one real today, two planned.

FCTE's catalog lists all three, and the distinction matters before any of Banking is built: it prevents the eventual domain model from silently duplicating what the Finance domain and the real Economy domain already do.

Banking would model the financial institution relationship. The deployed government-finance domains model tax and budget, not household or business banking. Economy models the macro climate around both. The catalog's own separate "Finance" card (household/business income, spend and credit) is a fourth, still-unbuilt concept distinct from all three - deliberately out of scope for this page.

- Customer
- Account
- Transaction
- Banking participation
- TaxAccount / TaxAssessment / TaxPayment
- BudgetHead / BudgetAllocation / BudgetExpenditure
- Department / Directorate
- Historical Economic Event record
- Economic Modifier (feeds Employment)
- Sector / Investment ledger

Supporting links

Finance

Economy

05 Follow one citizen through the financial system.

This is the experience Banking would deliver once real - shown here as a labeled wireframe, not a real citizen, account, or transaction record. No citizen numbered below exists; no account numbered below exists.

Every record in the diagram above resolves to real FCTE domains except Banking itself - Citizen, Household, Employment and Business are real, deployed, and already cross-linked to each other. Banking is the one missing layer that would connect them into a financial lifecycle.

06 From resident to financial activity - a scope sketch, not a deployed model.

No field list, no integrity rule, no stable identity strategy has been decided for any of the above - naming them here is scope-setting, not an design announcement.

No live result is shown because this domain is not yet published as a generated release. Compare this to the published semantic query on Vehicles → or Taxation → , both of which show release-backed data.

Public entity family	Represents	Disclosure boundary
Account relationship	Synthetic resident or organization financial-account context	Account internals, balance-generation logic and institution linkage are controlled
Financial activity	Categorized transaction and cash-flow context through time	Exact transaction-generation rules and distributions are controlled
Institution context	Banking institution and service-category context	Physical provider relationship model is not published
Customer lifecycle	Opening, activity and closure context	Lifecycle mechanics and fields are controlled

Supporting links

Vehicles →

Taxation →

07 Nothing to measure yet - and this page says so plainly.

Unlike every graduated domain in this catalog, Banking has no deployed domain model, so there is no realism angle, no structural check, and no live count to report - not "not yet written," but "nothing exists to write a check against."

Current release history explicitly records that resident banking relationships were scoped out as a separate future domain, before this graduation started - this is a documented, deliberate deferral, not an oversight discovered while writing this page.

Every other domain page in this catalog reports either a real certification count or, at minimum, a real generated table with a disclosed absence of certification (as Vehicles does). Banking cannot honestly claim even that - no generated release exists yet to certify.

There is no release history for a Banking domain anywhere in the engine, because no Banking work has been started.

08 What Banking doesn't have - none of it yet, by design of this page.

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Unlike Vehicles, which was grounded in Nigeria NBS/FRSC registration evidence before data structure work, Banking has not yet completed an equivalent financial-inclusion evidence review. A future build should start with sources such as World Bank Findex and CBN publications before any production data structure is claimed.

Back to Domain Directory →

Supporting links

Taxation

Public Finance

Back to Domain Directory →

09 From earning to financial participation - the intended shape.

Already deployed, connected, and certified elsewhere in this catalog.

Customer, Account, Transaction - the missing layer this page scopes but does not build.

Government tax/budget and macro climate - real, deployed, and already bounded away from Banking above.

A conventional synthetic-banking product can generate millions of realistic-looking transactions with no context behind them. FCTE's argument, once Banking is real, would be that the person behind each transaction already has an age, a household, an employment history and a housing situation elsewhere in the same synthetic city - that connective tissue is the differentiator, and it's exactly why this page refused to fabricate the account numbers to make that case prematurely.

Citizen → Employment → Income → Account → Activity - a real workflow, once Banking exists to complete it.

Available as Standalone Domain · Multi-Domain Bundle · Full City Twin™

Supporting links

See Business →

See Public Finance →

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