

Process or Mechanism

Text is not just data – it can describe a process or mechanism, with the intention of the writer of the text being that the person who reads the text can carry out the process, or understand the mechanism.

Part of a recipe

The recipe is written in the imperative. Definitely not data.

Example 1: add the grated cheese and blend well

One of the “and” meanings covers clauses in sequence:

And Definition: used to connect two relations when the second happens after the first

Part of an AML Act

When a machine reads the AML text, it can create the mechanism using the words, and then simulate the process by moving objects through the active structure that represents the mechanism. Programming is short-circuited. While it is very slow in comparison to a program, it is very fast to change, so it can be used to search for successful strategies against an intelligent adversary, and it can employ a hundred (or a thousand) helpmates.

Yes, it has to know what a bank is, what an account is – it has definitions for these things.

Bank Definition: a financial establishment that invests money deposited by customers, pays it out when required, makes loans at interest, and exchanges currency

Bank Account Definition: an arrangement made with a bank whereby one may deposit and withdraw money and in some cases be paid interest

Part of Australia’s Anti-Money Laundering Act

8 Person-to-person electronic funds transfer instructions

Multiple-institution person-to-person electronic funds transfer instruction

- (1) For the purposes of this Act, if:
 - (a) a person (the *payer*) instructs a person (the *ordering institution*) to transfer money controlled by the payer to a third person (the *payee*) on the basis that the transferred money will be made available to the payee by:
 - (i) being credited to an account held by the payee with a fourth person (the *beneficiary institution*); or
 - (ii) being paid to the payee by a fourth person (the *beneficiary institution*); and
 - (b) either:
 - (i) the transfer is to be carried out wholly or partly by means of one or more electronic communications; or
 - (ii) the transfer instruction is to be passed on wholly or partly by means of one or more electronic communications; and
 - (c) the ordering institution is:
 - (i) an ADI; or

- (ii) a bank; or
- (iii) a building society; or
- (iv) a credit union; or
- (v) a person specified in the AML/CTF Rules; and
- (d) the beneficiary institution is:
 - (i) an ADI; or
 - (ii) a bank; or
 - (iii) a building society; or
 - (iv) a credit union; or
 - (v) a person specified in the AML/CTF Rules;

then:

- (e) the instruction is a ***multiple-institution person-to-person electronic funds transfer instruction***; and
- (f) if there are one or more persons interposed between the ordering institution and the beneficiary institution—disregard those interposed persons in working out the identities of the following:
 - (i) the payer;
 - (ii) the ordering institution;
 - (iii) the payee;
 - (iv) the beneficiary institution.

Note: ***Transfer*** has an extended meaning—see section 5.

Same-institution person-to-person electronic funds transfer instruction

- (2) For the purposes of this Act, if:
 - (a) a person (the ***payer***) instructs a person (the ***ordering institution***) to transfer money controlled by the payer to a third person (the ***payee***) on the basis that the transferred money will be made available to the payee by:
 - (i) being credited to an account held by the payee with the ordering institution; or
 - (ii) being paid to the payee by the ordering institution; and
 - (b) the transfer is to be carried out wholly or partly by means of one or more electronic communications; and
 - (c) the ordering institution is:
 - (i) an ADI; or
 - (ii) a bank; or
 - (iii) a building society; or
 - (iv) a credit union; or
 - (v) a person specified in the AML/CTF Rules;

then:

- (d) the instruction is a ***same-institution person-to-person electronic funds transfer instruction***; and
- (e) for the purposes of the application of this Act to making the money available to the payee, the ordering institution may also be known as the ***beneficiary institution***.

Note: ***Transfer*** has an extended meaning—see section 5.

The structure is built directly from the text of the Act – no interpretation, no confusion as to what is meant, no errors. People can be confident that the machine knows exactly what the Act says. Clicking on a word shows you the definition being

used for that word. Clicking on a word in the definition shows you the definition being used for that word, and so on.

Many words are used as a part of a wordgroup – a group of words that have a specific meaning – “ordering institution”, “electronic communication”. Some wordgroups are specifically created for the document being read, some are more general – “last resort” (which also has a literal use – that, is not the special meaning), “instruction manual”, and for more technical areas, “insofar as”, “inpatient surgery” – about 16.000 of them, some being quite long – “Inspector-General of Intelligence and Security”, “implantable neurostimulator radiofrequency receiver”.

This is the exact opposite of DL, ML, ANN.