Operational Checklist

For credit and risk reviewers evaluating a Fathom Water v1 Readiness Record. The Record ID is the cite token; the fingerprint is the match check. There is no second code.

1. CONFIRM THE RECORD IS REAL

* Record ID format is fw-YYYY-NNNNNN (e.g. fw-2026-000123).
* `Verify URL: https://fathomreadiness.com/verify/{record_id}`
* The short fingerprint printed in the PDF verification footer must match the fingerprint shown on the canonical page. If they differ, the PDF is not authoritative.

2. READ THE STATUS

* Active: record is current; WaterScore and band apply.
* Expired: record passed its validity window. Request a current record before binding.
* Withdrawn: record was retracted by the issuer. Do not rely on it; request a new assessment.

3. READ THE FINDINGS

* Every line item carries one of four statuses: Verified / In Review / Open / Not Applicable. Only Open items are gaps; In Review items are pending evidence, not failures.
* Readiness band is one of: Preferred, Standard, Conditional, Restricted. Bands, not the raw score, are the citable threshold.

4. WHAT TO KEEP ON FILE

* The Record ID and its fingerprint, recorded in your credit memo or binder file.
* The canonical verify URL (https://fathomreadiness.com/verify/{record_id}).
* The PDF as generated at decision time (it is snapshot-immutable).

5. WHO TO CONTACT

All inquiries: Engage@FathomReadiness.com