

CONTROLLED EXTERNAL SUPPLEMENT

UNEP FI 2026

External Supplement Appendix

Enterprise application and claims-boundary edition for EMJ.NEXUS evidence infrastructure

A non-authoritative external reference layer for IP02, UCP01, UCP02, GP03 and the 128 MME Mapping. This edition incorporates the July 2026 Impact Radar and Sector Impact Matrix family, the June 2026 Adaptation Finance Taxonomy Playbook, and UNEP FI Risk Centre materials on sustainability risk integration.

Controlling rule: UNEP FI materials may enrich terminology, sector-prior discovery, adaptation-finance evidence readiness and prudential-risk context. They do not amend the EMJ.NEXUS core schema or determine legal compliance, framework applicability, materiality, entity impact, adaptation-finance eligibility or alignment, risk appetite, credit treatment, assurance, rating or public claims. Use of EMJ.NEXUS does not imply UNEP FI review, approval, endorsement, certification, partnership or recognition.

Control field	Controlled value
Document code	EMJ-EXT-UNEPFI-2026-APPX
Version / edition	v1.1 Enterprise application and claims-boundary edition
Issue date	11 August 2026
Control status	CONTROLLED EXTERNAL SUPPLEMENT - SOFT-LAW / NON-AUTHORITATIVE
Applies to	IP02, UCP01, UCP02, GP03 and the 128 MME Mapping
Core architecture	UNCHANGED
Permitted effect	Context enrichment, terminology support, sector-prior screening, provenance and evidence-readiness
Prohibited effect	No rating, scoring, legal conclusion, entity attribution, authorization, assurance or core-schema change

Supersession note: this v1.1 edition supersedes v1.0 without changing the controlled seven-source family or its byte-locked manifest. It adds the enterprise-use model, requirement-to-evidence control chain, Evidence Package boundary and standardized claims vocabulary as of the issue date.

1. Authority and Non-Amendment Boundary

This Appendix is an external-source control document. It governs how the seven UNEP FI artifacts may be cited, screened and recorded inside EMJ.LIFE workflows. It is not a Governance Master, a Direct Mapping Guideline, a legislative source, an assurance standard or an entity decision record.

Decision boundary: The final decision remains with the legally or institutionally authorized actor. The Appendix cannot determine compliance, materiality, impact, contribution, financing eligibility, taxonomy alignment, prudential treatment, credit risk, capital allocation, assurance readiness or public claim approval.

1.1 Controlling source hierarchy

Layer	Source class	Function	Decision authority
A	Applicable hard law and official framework sources	Control legal definitions, mandatory requirements and official framework meaning.	External authority
B	EMJ.NEXUS constitutional, governance and mapping controls	Control evidence identity, lineage, schema, routing, tiering and claims boundaries.	EMJ.NEXUS
C	This UNEP FI External Supplement Appendix	Adds non-authoritative vocabulary, priors, implementation context and provenance.	EMJ.LIFE controlled supplement
D	Entity or financial-institution determinations	Approve applicability, materiality, risk appetite, thresholds, financing decisions and claims.	Authorized institution

1.2 Tiering, not Rating

EMJ.NEXUS classifies the condition, traceability and control state of evidence. UNEP FI impact strength, sector association, risk terminology, survey percentages and adaptation-finance workflow stages are external method constructs. None may be converted into an EMJ Evidence Tier, rating, entity score, credit grade or public performance label without a separately authorized and documented methodology.

1.3 Non-amendment statement

- No change to the canonical 38-field Physical Interface.
- No change to the six Governance Masters or six Direct Mapping Guidelines.
- No change to existing 128 MME task identities, points, weights, RCF, MCP, AEU or NTCC logic.
- No automatic framework route, entity attribution, materiality status, evidence sufficiency status or assurance status.
- No incorporation of UNEP FI copyright-protected datasets into an EMJ commercial product unless rights are separately cleared.

2. Controlled Seven-Source Registry

Only the artifacts listed below are controlled by this edition. Each source remains external to EMJ.NEXUS and retains its own publisher terms, disclaimers, definitions, update cycle and limitations.

Source ID	Controlled source	Edition	Type	Appendix role
UNEPFI-IR2026	The Impact Radar: A Sustainability Topic Nomenclature for Holistic Impact Management	Revised edition, July 2026	PDF	Controlled sustainability-topic nomenclature and interpretive vocabulary.
UNEPFI-SIM2026-MATRIX	Sector Impact Matrix	July 2026	XLSX	Sector-level prior associations by ISIC+ activity, impact topic, party, driver, value chain and risk/opportunity context.
UNEPFI-SIM2026-GUIDE	The Sector Impact Matrix: User Guide	July 2026	PDF	Method, use constraints, definitions, interoperability notes and third-party attribution requirements.
UNEPFI-SIM2026-REFS	Log of Sector Impact Matrix References	July 2026	XLSX	Controlled provenance companion for Matrix associations; not independent proof of entity-level impact.
UNEPFI-AFTP2026	Adaptation Finance Taxonomy Playbook	June 2026	PDF	Evidence-readiness reference for sector prioritization, climate risk assessment, taxonomy criteria, DNSH and maladaptation screening.
UNEPFI-SRI-LANDSCAPE2026	The Landscape of Sustainability Risk Integration	June 2026	PDF	Descriptive evidence base on current bank practice, supervisory direction and implementation constraints.
UNEPFI-SRI-CF-A2026	UNEP FI Risk Centre: Conceptual Framework for Sustainability Risk Integration	Part A, July 2026	PDF	Non-prescriptive, bank-focused reference architecture for seven core risk-management elements.

2.1 Official publication landing pages

The Impact Radar: A Sustainability Topic Nomenclature for Holistic Impact Management: [Official UNEP FI publication page](#)

Sector Impact Matrix: [Official UNEP FI publication page](#)

The Sector Impact Matrix: User Guide: [Official UNEP FI publication page](#)

Log of Sector Impact Matrix References: [Official UNEP FI publication page](#)

Adaptation Finance Taxonomy Playbook: [Official UNEP FI publication page](#)

The Landscape of Sustainability Risk Integration: [Official UNEP FI publication page](#)

UNEP FI Risk Centre: Conceptual Framework for Sustainability Risk Integration: [Official UNEP FI publication page](#)

Version lock: The Appendix controls the uploaded file bytes through the SHA-256 manifest in Appendix A. A publisher webpage update does not silently update this edition; change review and a new controlled source manifest are required.

3. Source-Family Architecture and Update Impact

The seven artifacts form three source families. Their roles are complementary but non-substitutable. The arrows below indicate controlled information flow, not authority transfer or automatic inference.

Source family	Controlled lineage	What it adds	What it cannot decide
Impact knowledge layer	Impact Radar -> Sector Impact Matrix -> User Guide + References	Topic nomenclature, ISIC+ sector priors, association context, method limits and provenance.	No entity impact, materiality, equivalence, contribution or rating conclusion.
Adaptation-finance layer	Adaptation Finance Taxonomy Playbook	Evidence-readiness sequence for sector priority, climate risk, taxonomy criteria, DNSH and maladaptation.	No eligibility, alignment, financing, underwriting or taxonomy determination.
Sustainability-risk layer	Landscape -> Conceptual Framework Part A -> Part B forthcoming	Bank-practice evidence base plus seven-element prudential risk integration architecture.	No bank risk appetite, materiality, KRI, credit, capital, provisioning or rating determination.

3.1 Decision on EMJ.LIFE architecture

Controlled object	Decision	Implementation consequence
Canonical 38-field Physical Interface	NO CHANGE	UNEP FI attributes remain logical external-supplement metadata.
128 MME task architecture	NO CHANGE	Sector and topic results open evidence issues only; they do not create or rewrite MME tasks.
Governance Masters / Guidelines	NO CHANGE	Official framework sources and EMJ governance contracts remain controlling.
IP02 / UCP01 / UCP02 / GP03	CITATION LAYER ONLY	Use the approved insertion text and document-specific controls in Section 9.
Evidence Tier	NO CONVERSION	Matrix strength, risk maturity and survey results cannot calibrate an EMJ tier.
External source record	ADD / REFRESH	Record source ID, file hash, locator, rights state and contextual use.

3.2 Source-data snapshot

- Impact Radar: 3 pillars, 17 Topics and 27 Sub-topics.
- Sector Impact Matrix: 14,954 populated association rows and 1,028 distinct ISIC+ codes across classification levels.
- Impact type rows: 4,143 Positive and 10,811 Negative; these are association records, not entity findings.
- Matrix References: 1,113 populated reference rows, 413 distinct links, 22 ISIC sections and 89 divisions.
- Sustainability-risk Landscape: consultation with 28 UNEP FI member banks across five regions, supplemented by supervisory and industry evidence.

4. Interpretation and Use Controls

The following controls are mandatory whenever an UNEP FI source is used in an EMJ.LIFE record, Appendix citation, MME note, analytical view or downstream export.

ID	Control	Required interpretation
C01	Authority supremacy	Applicable law, official framework definitions and canonical EMJ.NEXUS controls prevail over this Appendix.
C02	Non-amendment	External content cannot modify task identity, schema, points, weighting, RCF, MCP, AEU, NTCC, tier logic or claims controls.
C03	External methodology neutrality	Record UNEP FI constructs as external methods; do not relabel them as EMJ rules or institutional decisions.
C04	Terminology separation	Preserve source terminology and EMJ terminology in distinct fields. Similar words do not establish identical meaning.
C05	Sector prior only	A Matrix association is a hypothesis-generating sector prior. It cannot prove an entity has caused, contributed to or is linked with an impact.
C06	Entity evidence required	Any entity-level route requires activity, boundary, time, geography, value-chain and evidence records independent of the sector prior.
C07	No automatic applicability	A source match does not activate materiality, legal applicability, framework applicability, risk significance or claim eligibility.
C08	No impact netting	Do not net positive against negative associations or one Topic against another. Preserve each evidence pathway separately.
C09	Strength-score isolation	Matrix values 1 (Moderate) and 2 (Strong) are sector-association method values, not EMJ tiers, ratings or verified severity.
C10	Interoperability is not equivalence	Correspondence tables support discovery and translation; they do not create one-to-one equivalence or replace official framework text.

4. Interpretation and Use Controls - Continued

ID	Control	Required interpretation
C11	Impact-component separation	Keep sector/activity, driver, impact change, affected party, Topic/Sub-topic, value chain, nature and context specificity separately traceable.
C12	Adaptation-stage separation	Keep sector priority, CRVA, eligibility, criteria evidence, alignment, DNSH, minimum safeguards and maladaptation as separate states.
C13	CRVA sufficiency boundary	A hazard reference alone is insufficient. Record scenario/time horizon, exposure, vulnerability, decision linkage, limitations and source date.
C14	Binding taxonomy precedence	Where an applicable taxonomy is legally binding, its requirements supersede voluntary playbook guidance.
C15	Transversal-risk interpretation	Sustainability risk is recorded as a driver or amplifier of established prudential risks unless the institution defines otherwise.
C16	Institution-owned risk decisions	Risk taxonomy, materiality, appetite, limits, KRIs, actions, credit, capital and monitoring decisions remain with the authorized institution.
C17	Survey non-calibration	Landscape percentages describe a limited evidence base. They are not normative thresholds, maturity targets or rating benchmarks.
C18	Tier isolation	No UNEP FI impact, maturity, risk, eligibility or alignment value can be converted into an EMJ Evidence Tier without separate governance approval.
C19	TISFD beta isolation	TISFD references in the 2026 Matrix family remain beta/contextual. No TISFD Governance Master or Guideline is activated before formal final release.
C20	Rights and provenance	Store source ID, edition, locator, file hash, access date, permitted use and rights status. Do not reproduce protected content beyond authorized use.

Claims Gate: An UNEP FI citation may support context or method provenance. It cannot, by itself, support a claim that EMJ.LIFE, an entity, a product, a project or a financing decision is aligned with, approved by, validated by or certified by UNEP FI.

5. Impact Lexicon and Sector-Prior Layer

The 2026 Impact Radar supplies the controlled vocabulary used by the Matrix. The 2026 structure separates sources or activities, impact drivers, the change produced, sustainability parties and the Topic/Sub-topic used to describe the affected sustainability condition. Interlinkages are contextual and are neither exhaustive nor automatic.

5.1 Controlled evidence pathway

1. Identify the observed activity, asset or exposure and its evidence boundary.
2. Classify the relevant ISIC+ sector or activity at the justified level of granularity.
3. Retrieve likely positive or negative sector associations as external priors.
4. Separate impact driver, affected party, Topic/Sub-topic, value-chain segment, impact nature and context specificity.
5. Open an entity-evidence issue and test the association against entity, geography and time-specific evidence.
6. Route only confirmed evidence through the applicable Governance Master or Guideline.
7. Reserve impact, contribution, materiality and public-claim decisions for the authorized actor.

5.2 Pillars and Topics

Pillar	Controlled Topics
People	Safety & security; Health; Income & wealth; Resources & services; Education & skills; Culture & heritage
Society	Peace & rule of law; Civil & political liberties; Equality & non-discrimination; Animal welfare; Economic health & security; Economic convergence; Resilience; Technological safeguards
Natural environment	Climate stability; Environmental quality & health; Biodiversity

5.3 Sub-topic inventory

Primary pillar context	Controlled Sub-topics (27 total)
People	Physical safety & security; Digital safety & security; Physical health; Mental health; Employment; Decent work; Social protection; Water & sanitation; Food; Housing; Information; Connectivity; Mobility; Finance
Society	Responsible business conduct; Strong and accountable institutions; Sector diversity; SME development; Circular economy & resource efficiency; Climate change adaptation; Disaster risk preparedness
Natural environment	Air quality / pollution; Soil quality / pollution; Land preservation / use; Water quality / pollution; Water preservation / use; Energy

Note: Sub-topics may support more than one Topic or pillar relationship in the Matrix. The grouping above is a navigation aid derived from the controlled workbook, not a substitute for the source definitions.

6. Sector Impact Matrix Controlled Interpretation

The Matrix identifies likely sector-impact associations. Its User Guide expressly distinguishes this function from entity-level impact assessment. EMJ.LIFE therefore uses Matrix results as screening priors and provenance, not as facts about a named entity.

6.1 Required routing sequence

Step	State	Required record
1	Sector evidence	Record entity activity and justified ISIC+ code; preserve classification version and granularity.
2	External prior	Retrieve Matrix association and source locator; do not copy the workbook into the core schema.
3	Context test	Assess geography, value chain, impact nature, affected party, driver, time and context specificity.
4	Entity-evidence issue	Request corroborating entity or third-party evidence; retain unresolved status if evidence is absent.
5	Framework routing	Apply the relevant Governance Master or Guideline independently using official framework sources.
6	Authorized decision	Entity or institution decides applicability, materiality, action and claim status.

6.2 Matrix method values that must remain external

Matrix field	Source values	EMJ treatment
Type of impact	Positive / Negative	Association direction; not verified entity outcome.
Impact strength	1 (Moderate) / 2 (Strong)	Sector-likelihood method value; not EMJ Tier or rating.
Value chain	Upstream / Own operations / Downstream	Screening dimension; must be matched to entity evidence.
Impact nature	Direct / Indirect	Likelihood language; not legal causation or attribution.
Context specificity	Yes / No	Need for contextual refinement; not evidence sufficiency.
Risks and opportunities	Narrative classifications	Discovery input; not prudential, credit or investment decision.

No equivalence shortcut: The Matrix interoperability worksheets may help locate corresponding sectors or sustainability concepts in SASB, GRI, ESRS, TNFD and other systems. Every downstream route must still be validated against the official source and the applicable EMJ Governance Master or Guideline.

7. Adaptation-Finance Evidence Readiness

The Adaptation Finance Taxonomy Playbook is a voluntary implementation reference. EMJ.LIFE may use it to structure the evidence needed for an institution to evaluate a potential adaptation-finance activity. It cannot determine eligibility, alignment, financing, underwriting or compliance.

7.1 Five core principles

- 8. Sector prioritization.
- 9. Climate risk assessment.
- 10. Adaptation criteria application.
- 11. Do No Significant Harm (DNSH).
- 12. Maladaptation screening.

7.2 Modular tools and controlled EMJ use

Tool	Playbook component	Permitted EMJ treatment
1	Climate Adaptation Sector Mapper	Sector-prior evidence issue; no financing eligibility.
2	Climate Hazard Dashboard	Hazard-context input; no CRVA sufficiency on its own.
3	Taxonomy Criteria Checker	Criteria evidence checklist; no alignment determination.
4A	DNSH Compliance Tracker	Separate DNSH evidence state; no compliance conclusion.
4B	DNSH to Adaptation Decision Tree	Decision-support record; entity authorization required.
5	Maladaptation Screening Checklist	Separate risk-screening record; no pass/fail certification.

7.3 Controlled lifecycle

Controlled state	Meaning
SECTOR-PRIOR	Source association recorded; no project conclusion.
CRVA-EVIDENCE-PENDING	Hazard, scenario, time horizon, exposure and vulnerability evidence incomplete or under review.
ELIGIBILITY-NOT-DETERMINED	Potential taxonomy activity identified; institutional decision absent.
CRITERIA-EVIDENCE-PENDING	Substantial-contribution or relevant adaptation criteria not fully evidenced.
ALIGNMENT-NOT-DETERMINED	Eligibility does not imply alignment.
DNSH-NOT-DETERMINED	DNSH to other environmental objectives remains separate from adaptation benefit.
MSS-NOT-DETERMINED	Minimum social safeguards require their own evidence and authority.
MALADAPTATION-NOT-SCREENED	Maladaptation risk remains a separate gate.
ENTITY-AUTHORIZATION-REQUIRED	The authorized institution owns the final determination and action.

Hard-law precedence: If an applicable national or regional taxonomy is legally binding, its definitions, technical screening criteria, DNSH requirements, safeguards, disclosure rules and competent-authority interpretations control.

8. Sustainability-Risk Integration Evidence Readiness

The Landscape is a descriptive evidence base. The Conceptual Framework is a jurisdiction-neutral, non-prescriptive Part A architecture for banks. Together they explain why and where sustainability-risk evidence may enter existing prudential risk management. They do not transfer bank decision rights to EMJ.LIFE.

8.1 Seven core elements

#	Core element	Evidence implication
1	Risk strategy	Direction, business-model relevance and time horizons.
2	Governance	Ownership, accountability, challenge, approval and escalation.
3	Risk appetite	Institution-owned qualitative and quantitative boundaries.
4	Risk taxonomy and scope	Defined sustainability drivers, risk types, portfolios and boundaries.
5	Risk identification, measurement and materiality assessment	Data, methods, scenarios, metrics and assessments.
6	Risk management actions	Controls, engagement, limits, pricing or other authorized responses.
7	Risk monitoring and reporting	Metrics, KRIs, thresholds, escalation, review and disclosure.

8.2 Controlled evidence pathway

External context -> entity or portfolio evidence -> institution-defined risk taxonomy -> institution-approved measurement and materiality -> risk appetite -> risk management action -> monitoring and reporting.

EMJ.LIFE may support the first two stages and preserve evidence lineage for later stages. The bank or authorized financial institution owns taxonomy, materiality, risk appetite, thresholds, actions, credit, capital, provisioning, monitoring and disclosure decisions.

8.3 Selected Landscape findings - context only

Finding	Source-reported result	Required boundary
Framework adoption	71% adopted; 25% planned	Sample context; not an EMJ or industry requirement.
Governance integration	61% largely or fully integrated	Descriptive maturity signal; not a target.
Monitoring and reporting	46% largely or fully integrated	Identified implementation gap; not a score.
Credit risk across sustainability types	22% fully integrated	No inference for a specific bank.
Nature-risk integration	62%-64% no or minimal integration	Broad finding; no entity attribution.
Data constraints	75%	Supports evidence-infrastructure relevance; no automatic remedy claim.
Third-party output translation	57% reported difficulty	Supports traceability need; no vendor comparison.
Integration with existing models	50% reported difficulty	Supports interoperability need; no system endorsement.
Structured framework usefulness	More than 90%	Consultation result; not validation of EMJ.NEXUS.

Evidence base: consultation with 28 UNEP FI member banks across five regions in April-May 2026, plus supervisory stocktakes and industry surveys published from December 2023 to May 2026.

Part B control: The Operational Playbook described as Part B is forthcoming and is not a controlled source in this v1.1 Appendix. No anticipated Part B content may be inferred or implemented before formal publication and review.

9. Document-Specific Application

The Appendix is referenced, not embedded. The following insertions add a controlled external-source interface without changing the four core documents' constitutional or mechanical authority.

Core document	Permitted insertion	Prohibited effect	DOI control
IP02 - Mechanical Mapping Engine	Semantic discovery, ISIC+ sector-prior lookup, external-source record, source locator and evidence-issue initiation.	No deterministic mapping rule, dataset entitlement, Physical Interface change, framework route or conclusion.	10.64969/ ip.mme.2026.v2
UCP01 - Sustainability Financial Architecture & Dynamic Credit Intelligence	Adaptation-finance evidence readiness and sustainability-risk integration context for institution-owned analysis.	No eligibility, alignment, credit, underwriting, pricing, risk appetite, capital or financing decision.	10.64969/ ucp.sfa-dci.2026.v1
UCP02 - Evidence-Informed Commitment Architecture	Issue discovery, evidence request, commitment-candidate context and monitoring provenance.	No commitment authorization, NTCC registration, public claim or UNEP FI alignment statement.	10.64969/ ucp.ica.2026.v1
GP03 - EMJ.NEXUS Constitutional Constraints	External-method neutrality, source rights, claims, beta isolation and no-endorsement safeguards.	No new constitutional authority, decision right, rating power or assurance role.	10.64969/ emj.gp.constrains.2026.v1

9.1 UCP02 controlled commitment lifecycle

Sector prior -> Entity evidence issue -> Evidence confirmation -> Commitment candidate -> Authorized commitment -> NTCC registration

UNEP FI materials may support the first three states. They do not authorize a commitment, create an NTCC record or establish a public claim.

9.2 GP03 safeguard application

- Label the material as external soft-law and non-authoritative.
- Preserve compatibility without implying endorsement, certification or equivalence.
- Keep TISFD beta correspondence isolated until a formal final source is published and separately governed.
- Apply rights review before reproduction, redistribution, model training, machine embedding or commercial product use.
- Retain an auditable file hash, source locator, access date and version status.

10. 128 MME External-Supplement Protocol

The 128 MME Mapping remains intact. Adding an external supplement reference is a document-control action, not a mapping revision. No task, points field, value factor, weight, RCF, MCP, AEU, NTCC field, framework route or claims status changes solely because an UNEP FI source is contextually relevant.

10.1 External-supplement applicability states

State	Meaning	Effect on canonical MME
APPLICABLE	A defined external-source use exists and the record identifies the source, locator, purpose and boundary.	None
CONTEXT-ONLY	The source supports vocabulary, sector prior, method context or provenance but no downstream decision.	None
NOT-APPLICABLE	No justified relationship to the task or evidence object is identified.	None
REVIEW-REQUIRED	Source, rights, classification, entity context or permitted-use question remains unresolved.	Blocks external-supplement use only

10.2 Minimum external-supplement record

- Task ID and controlled document revision.
- UNEP FI source ID, edition, file SHA-256 and official locator.
- Use purpose: vocabulary, sector prior, adaptation-finance evidence readiness, sustainability-risk context or provenance.
- Entity/activity identifier, time boundary, geography and value-chain boundary where applicable.
- Sector classification and version, including the selected ISIC+ code and granularity rationale where applicable.
- Relevant Topic/Sub-topic, party, driver, impact type, impact nature, strength and context-specificity values, each labeled external.
- Adaptation stage or sustainability-risk core element where applicable.
- Applicability state, rights state, reviewer, review date and unresolved limitations.
- Explicit statement that canonical mapping, tier, materiality, authorization, assurance and claims fields are unchanged.

No-default inference: Absence of an UNEP FI match does not prove absence of impact or risk. Presence of a match does not prove entity impact, materiality, applicability, eligibility, alignment, prudential significance or evidence sufficiency.

11. Enterprise Use of the 128 MME Mapping for UNEP FI Evidence Readiness

An enterprise does not use the 128 MME Mapping as a substitute for UNEP FI methodologies, legal requirements, institutional policies or professional judgment. The canonical mapping organizes enterprise tasks, actors, evidence, review and lineage. This External Supplement adds the controlled UNEP FI source context needed to screen, investigate and prepare institution-owned decisions. Together they support evidence readiness; neither system output nor mapping coverage establishes UNEP FI alignment, impact, eligibility, prudential significance, assurance or compliance.

Operating principle: 128 MME supplies the enterprise task-and-evidence architecture. The UNEP FI External Supplement supplies the controlled external-method and application context. The authorized enterprise or financial institution retains every substantive decision right.

11.1 Two-layer enterprise application model

Layer	Enterprise function	Controlled output	What it does not determine
Canonical 128 MME	Assign task identity; connect responsible actors, evidence objects, time, source, review, control and lineage across enterprise functions.	Task record and Evidence Unit linked to the applicable canonical mapping context.	UNEP FI method meaning, entity impact, materiality, financing eligibility, risk significance, assurance or public claims.
UNEP FI External Supplement	Add source identity, sector prior, Topic/Sub-topic, adaptation stage, prudential-risk context, method limitations, rights and review state.	Controlled external-supplement application record.	A UNEP FI finding about the entity, endorsement, certification, taxonomy alignment or institution-owned decision.
Authorized institution	Evaluate entity evidence, apply its own policy and applicable law, approve thresholds, decisions, actions and claims.	Institutional decision record with accountable owner and limitations.	Transfer of responsibility to EMJ.LIFE, EMJ.NEXUS or UNEP FI.

11.2 Eight-stage enterprise workflow

The workflow below reuses existing 128 MME task identity and evidence controls. UNEP FI content remains an external prior, vocabulary, method reference or implementation context until entity-specific evidence and authorized institutional judgment are added.

Stage	128 MME-enabled enterprise activity	UNEP FI context applied	Controlled result
1. Use-case intake	Identify entity, activity, asset, portfolio, project, decision owner, period, geography and value-chain boundary.	Select impact, adaptation-finance or sustainability-risk use purpose and controlled source edition.	APPLICABLE, CONTEXT-ONLY, NOT-APPLICABLE or REVIEW-REQUIRED intake record.
2. Sector and topic screening	Create classification and evidence-request tasks; preserve classifier, rationale and review owner.	Use ISIC+ sector associations and Impact Radar Topic/Sub-topic as screening priors.	Sector-prior record; no entity-impact or materiality inference.
3. Entity evidence collection	Collect operational, supplier, location, exposure, affected-party, control and third-party evidence as Evidence Units.	Use Matrix fields to structure questions about driver, party, value chain, impact nature and context specificity.	Entity-evidence issue with provenance, gaps and limitations.
4. Impact evaluation preparation	Route confirmed evidence through applicable Governance Masters and authorized materiality or impact processes.	Retain UNEP FI vocabulary and source lineage separately from EMJ and official-framework terminology.	Decision-ready evidence set; no automatic impact, contribution or materiality conclusion.
5. Adaptation-finance preparation	Assign CRVA, criteria, DNSH, safeguards and maladaptation tasks to accountable actors.	Use Playbook stages and tools as voluntary evidence-readiness prompts.	Eligibility/alignment evidence package with explicit NOT-DETERMINED states until authorized.

Stage	128 MME-enabled enterprise activity	UNEP FI context applied	Controlled result
6. Sustainability-risk preparation	Connect evidence to governance, taxonomy, measurement, materiality, appetite, action, monitoring and reporting tasks.	Use the seven-element Part A architecture and Landscape findings as context.	Institution-ready risk evidence; no credit, capital, appetite or prudential conclusion.
7. Review and decision	Record segregation of duties, exceptions, challenge, approvals, decision reference and permitted claims.	Confirm method limitations, rights, attribution and no-endorsement controls.	Authorized institutional decision record, not a UNEP FI decision.
8. Change and monitoring	Track source version, evidence validity, monitoring events, reopened tasks and superseded outputs.	Trigger review when UNEP FI sources, applicable law, taxonomy or entity evidence changes.	Current and historical Evidence Packages linked without deleting prior decision history.

11.3 How the canonical mapping contexts contribute

The canonical contexts do not become UNEP FI provisions and are not asserted as equivalent to UNEP FI methods. They provide reusable evidence routes that reduce duplicate collection and connect external-method use to the enterprise's existing governance architecture.

Canonical context	Reusable contribution	Application boundary
ISSB S1	Governance, risk processes, controls, judgments, decision use and reporting connectivity.	Does not determine entity impact, financing eligibility or prudential treatment.
ISSB S2	Climate-risk governance, scenarios, metrics, transition/adaptation plans and GHG evidence.	Climate disclosure evidence is not automatically a sufficient CRVA or adaptation-finance conclusion.
SASB / SICS	Industry activity and financially material sustainability-risk discovery.	SICS does not replace ISIC+ or establish a Sector Impact Matrix association.
GRI	Impact identification, affected stakeholders, policies, actions and impact-reporting evidence.	GRI reporting does not prove UNEP FI impact strength, entity attribution or materiality.
ESRS	Double-materiality, value-chain, climate, pollution, biodiversity, workforce and governance evidence routes.	ESRS compliance or datapoints do not create UNEP FI alignment or financing eligibility.
TNFD	Nature dependencies, impacts, risks, opportunities, locations and assessment evidence.	TNFD assessment does not replace Matrix interpretation or institution-owned risk decisions.
TISFD	Social and inequality context where formally controlled; beta references remain isolated.	No final TISFD conclusion may be inferred from UNEP FI beta correspondence.
COSO	Ownership, segregation, review, exception, change control and audit trail.	Internal control does not equal external assurance, UNEP FI validation or regulatory acceptance.
Scope 3	Supplier, value-chain and emissions-data collection across upstream and downstream activities.	Corporate value-chain emissions do not determine entity impact, adaptation alignment or prudential risk.
SDGs front-end grouping	Task communication and impact-navigation tags.	SDG tagging is not evidence of contribution, alignment, eligibility or certification.

11.4 Requirement-to-evidence control chain

For every enterprise use case, the following links must remain traversable. A completed task without entity evidence, source identity, method boundary and an authorized decision state is not sufficient for UNEP FI evidence readiness.

Control link	Required relationship
Enterprise question	The specific impact, adaptation-finance or sustainability-risk question and intended decision use.
Controlled UNEP FI source	Source ID, edition, official locator, file hash, method purpose, rights state and limitations.

Control link	Required relationship
128 MME Task	Responsible actor, entity/activity boundary, required evidence, due state and review route.
Evidence Unit	Original evidence object, issuer, period, geography, value-chain boundary, integrity and lineage.
External application record	Sector prior, impact context, adaptation state or risk element, always labeled external.
Review and exception	Completeness, classification, methodology, conflicts, gaps, unresolved assumptions and change status.
Authorized decision	Institution-owned materiality, eligibility, alignment, risk, credit, action or claims decision with accountable approver.
Controlled output	Evidence Package, status-level DOI record where permitted, and current/superseded relationship.

11.5 Enterprise Evidence Package and public-output boundary

A protected enterprise Evidence Package may contain the question and decision-use boundary, controlled source manifest, sector classification, Matrix screening record, entity Evidence Units, CRVA or adaptation criteria records, risk-integration records, internal controls, reviews, exceptions, authorized decisions, rights state, hashes and version history. Sensitive entity, supplier, portfolio, risk, credit and financing information remains access-controlled.

A public DOI Landing Page, if used, may show only provenance and governance status: source family, supplement version, evidence period, review state, current or superseded status, evidence-package identity and claims boundary. It must not publish protected UNEP FI content or imply entity impact, materiality, eligibility, alignment, assurance, rating, approval or endorsement.

11.6 Permitted and prohibited claims

Permitted status language	Prohibited or reserved language
UNEP FI-referenced evidence record	UNEP FI approved / endorsed / certified
Sector-prior screening completed	Entity impact confirmed by UNEP FI
Adaptation-finance evidence readiness supported	Adaptation finance eligible / aligned solely by EMJ.NEXUS output
Sustainability-risk evidence prepared for institutional review	Risk assessed, accepted or rated by UNEP FI
Institutional decision recorded with source provenance	EMJ.NEXUS use equals legal, taxonomy, prudential or framework compliance
Evidence Package current / review required / superseded	Assured, verified or regulator accepted without the authorized external process

Evidence-readiness claim: A conforming implementation may state that UNEP FI-referenced evidence is identified, versioned, traceable, reviewable and assembled for an authorized institution. It must not state that 128 MME coverage, an EMJ.NEXUS status or an Evidence Package makes an entity, product, project, portfolio, financing decision or risk assessment UNEP FI aligned, approved, validated, certified or compliant.

12. Logical Control Extension Schema

The fields below are logical controls. They may be serialized inside an approved extension container or referenced evidence object. They are not new physical columns and do not change the canonical 38-field Physical Interface.

Logical group	Illustrative controlled attributes	Function
source_identity	unepfi_source_id; source_edition; source_sha256; source_url; access_date	Provenance and version lock

Logical group	Illustrative controlled attributes	Function
use_governance	use_purpose; applicability_state; rights_state; review_status; reviewer; review_date	Permitted-use and release control
entity_context	entity_id; activity_id; geography; period; boundary; evidence_object_id	Entity-level evidence boundary
sector_prior	classification_system; classification_version; isic_plus_code; granularity_rationale	Sector-prior lookup
impact_context	pillar; topic; subtopic; impact_type; party; driver; value_chain; impact_nature; strength; context_specificity	External impact association
adaptation_context	hazard; scenario; time_horizon; exposure; vulnerability; crva_status; eligibility_status; alignment_status; dnsh_status; mss_status; maladaptation_status	Evidence-readiness states
risk_context	risk_driver; prudential_risk_type; core_element; measurement_status; materiality_status; appetite_status; action_status; monitoring_status	Bank-owned risk integration states
decision_boundary	authorized_actor; decision_reference; claims_status; limitations	Prevents external sources from becoming decisions

12.1 Physical-interface rule

- Store the canonical evidence object, actor, timestamp, source and lineage in the existing Physical Interface.
- Store external UNEP FI attributes only through an approved logical-extension mechanism.
- Do not create parallel identity, evidence-tier, materiality, authorization, assurance or claims fields.
- If no approved extension location exists, use REVIEW-REQUIRED and do not invent a storage field.

12.2 Controlled null states

Use explicit values such as NOT-ASSESSED, NOT-DETERMINED, NOT-APPLICABLE, CONTEXT-ONLY or REVIEW-REQUIRED. Do not replace an unresolved institutional decision with a blank, a presumed pass, a zero score or a Matrix value.

13. Rights, Version and Change Control

13.1 Rights boundary

UNEP FI and UNEP source terms remain controlling. The Matrix family permits reproduction for specified non-commercial educational or non-profit purposes with acknowledgment, while resale or other commercial use requires prior written permission. This Appendix therefore records citations, interpretations and cryptographic fingerprints; it does not redistribute the protected Matrix workbook or reproduce its full dataset.

Commercial-use gate: Before embedding, redistributing, training on, reselling or operationalizing protected UNEP FI content in a commercial service or product, obtain and record the required permission or license. Citation alone is not a license.

13.2 Mandatory third-party attribution boundary

Any EMJ.LIFE resource developed using, referring to or inspired by the Matrix family must acknowledge UNEP FI and must make clear that UNEP FI did not develop the EMJ resource and that EMJ results, outcomes and decisions are attributable to EMJ.LIFE and the relevant authorized institution. They may not be represented as validated, approved or certified by UNEP FI.

13.3 Change triggers

Trigger	Required action
Publisher file or checksum changes	Reacquire source; compare bytes and content; update manifest; revalidate affected controls.
Impact Radar taxonomy changes	Revalidate Topic/Sub-topic vocabulary and Matrix compatibility.
Matrix / User Guide / References update	Revalidate ISIC+, method values, rights, interoperability and prior records.
Adaptation Playbook or applicable taxonomy changes	Revalidate CRVA, eligibility, criteria, DNSH, safeguards and maladaptation controls.
SRI Conceptual Framework or Part B publication	Review as a new source; do not auto-incorporate.
TISFD final publication	Initiate a separate TISFD source and governance review; beta correspondence remains isolated until then.
Applicable hard law changes	Hard-law review takes priority; revise Appendix only if external-source treatment is affected.

13.4 Release gates

- Source identity, edition, file hash and official locator verified.
- Publisher status and rights terms recorded.
- Permitted use and prohibited inference explicitly stated.
- No protected dataset embedded beyond authorized use.
- No automatic entity, materiality, alignment, risk, tier, assurance or claims decision.
- TISFD beta and forthcoming Part B content isolated.
- Canonical 38-field and 128 MME non-amendment assertion passed.
- Core-document DOI controls and citation text verified.

14. Standard Insertion and Citation Language

14.1 Core-document reference page

Approved language:

"UNEP FI 2026 materials are controlled through EMJ.LIFE, UNEP FI 2026 External Supplement Appendix v1.1 (EMJ-EXT-UNEPFI-2026-APPX). They may support contextual enrichment, terminology, sector-prior screening, adaptation-finance evidence readiness, sustainability-risk integration context and provenance. They do not amend the canonical EMJ.NEXUS architecture or determine legal compliance, framework applicability, materiality, entity impact, eligibility, alignment, risk appetite, credit treatment, Evidence Tier, assurance status or public claims. Use of EMJ.NEXUS does not imply UNEP FI review, approval, endorsement, certification, partnership or recognition."

14.2 128 MME task note

"UNEP FI association or method content, if used, is recorded as CONTEXT-ONLY or APPLICABLE external-supplement evidence. Canonical task identity, dataset routing, points, value factors, weights, RCF, MCP, AEU, NTCC and framework conclusions remain unchanged. The resulting record supports evidence readiness only and does not establish UNEP FI alignment, approval, certification or an institution-owned decision."

14.3 TISFD isolation note

"TISFD references within the UNEP FI 2026 Matrix family are beta/contextual only. They do not activate a TISFD Governance Master, Direct Mapping Guideline or entity-level TISFD conclusion. Separate review is required after formal final publication."

14.4 Third-party attribution statement

"This EMJ.LIFE resource refers to UNEP FI 2026 materials. UNEP FI was not involved in developing this EMJ resource. Its results, outcomes and decisions are attributable to EMJ.LIFE and the relevant authorized institution and must not be understood as approved, validated or certified by UNEP FI."

14.5 Short citation

EMJ.LIFE (2026), UNEP FI 2026 External Supplement Appendix, v1.1, EMJ-EXT-UNEPFI-2026-APPX.

14.6 Source citation rule

Cite the specific UNEP FI publication and edition in addition to this Appendix. Record the source ID, file hash and locator used. Do not cite this Appendix as if it were the publisher of UNEP FI definitions or findings.

Appendix A. Cryptographic Source Manifest

SHA-256 values lock the exact uploaded source bytes reviewed for this edition. A different hash requires change review.

Source ID	Type	Controlled file detail	SHA-256
UNEPFI-IR2026	PDF	67 pages	bf4272de3c8f9cc2855d0a29ef9c5c16c32be07876f2fe69fd6e12a57bc38eba
UNEPFI-SIM2026-MATRIX	XLSX	10 worksheets; 14,954 populated association rows	50dd2c283d48c6fd62f9d93c4f7ecf7d90160bb62b24db1bb14a8a6e72a6638d
UNEPFI-SIM2026-GUIDE	PDF	77 pages	c7e8e1fa77ebdac0bba126573f0549b5386a001d8348d1776e7dd10628af855c
UNEPFI-SIM2026-REFS	XLSX	1,113 reference rows; 413 distinct links; 22 ISIC sections	7a045a005ea4a03129e6dd49cedba84d2bf37a399f1c7a03bee909439dc5ebd
UNEPFI-AFTP2026	PDF	79 pages	0bcf7cd2a2c32dadae64aa37bf134b41cafa875fb1e3a425d9dc31dc b50498ec
UNEPFI-SRI-LANDSCAPE2026	PDF	58 pages	30de1b127c54f39f97a1af82a38bac0662f2b8a69352472c1a6161c958a9850a
UNEPFI-SRI-CF-A2026	PDF	42 pages; Part B Operational Playbook is forthcoming	45615b8d4ad395950537496c3701335aefa2842c5023e7141b6b51daa7f359c7

A.1 Controlled uploaded filenames

[F01] 1. Sector Impact Matrix_UNEP FI(1).xlsx
[F02] 2. Sector Impact Matrix User Guide(1).pdf
[F03] 3. Sector Impact Matrix References(1).xlsx
[F04] 2026-Impact-Radar-fullpage(2).pdf
[F05] Adaptation Finance Taxonomy Playbook(2).pdf
[F06] Approach to Sustainability Risk Integration.pdf
[F07] UNEP FI-The Landscape.pdf

Appendix B. Source-to-Core-Document Routing Matrix

Source	IP02	UCP01	UCP02	GP03	128 MME
Impact Radar 2026	Vocabulary / Topic discovery	Issue context	Commitment topic context	Neutrality / claims	Context-only route
Sector Impact Matrix	ISIC+ sector prior	Portfolio / counterparty prior	Entity evidence issue	Rights / no attribution	External prior
Matrix User Guide	Method and use controls	Use constraints	Use constraints	Interpretive safeguards	Mandatory method boundary
Matrix References	Provenance companion	Source discovery	Source discovery	Traceability	Provenance only
Adaptation Finance Taxonomy Playbook	Evidence checklist support	Adaptation-finance readiness	Commitment evidence context	No alignment claim	Conditional task context
SRI Landscape	Problem / data-gap context	Risk-integration context	Commitment-monitoring context	No calibration	Context only
SRI Conceptual Framework Part A	Evidence architecture context	Seven-element risk context	Monitoring and governance context	Institution-owned decisions	Conditional context

B.1 Stable core-document DOI controls

Code	Controlled core document	Resolvable DOI
IP02	Mechanical Mapping Engine	https://doi.org/10.64969/ip.mme.2026.v2
UCP01	Sustainability Financial Architecture & Dynamic Credit Intelligence	https://doi.org/10.64969/ucp.sfa-dci.2026.v1
UCP02	Evidence-Informed Commitment Architecture	https://doi.org/10.64969/ucp.ica.2026.v1
GP03	EMJ.NEXUS Constitutional Constraints	https://doi.org/10.64969/emj.gp.constraints.2026.v1

Compatibility, not endorsement: The routing matrix documents where external sources may inform evidence preparation. It does not state that UNEP FI has reviewed, approved, endorsed or certified EMJ.NEXUS or any EMJ.LIFE output.

Appendix C. Final Release Assertions

Release assertion	Result	Verified condition
Seven controlled sources	PASS	All seven source IDs, editions, locators and file hashes are present.
Source-family separation	PASS	Impact, adaptation-finance and sustainability-risk source families remain distinct.
Hard-law and canonical precedence	PASS	External soft-law cannot override law, official framework sources or EMJ controls.
128 MME non-amendment	PASS	No task identity, field, scoring, weighting or routing conclusion changed.
38-field non-amendment	PASS	Logical external attributes do not create physical fields.
Tiering / rating boundary	PASS	No Matrix, survey, risk or adaptation value converts to an EMJ Evidence Tier or rating.
Entity-decision boundary	PASS	Materiality, impact, eligibility, alignment, risk appetite, credit and claims remain institution-owned.
TISFD beta isolation	PASS	No TISFD master, guideline or final-framework conclusion is activated.
Part B isolation	PASS	Forthcoming SRI Operational Playbook is not treated as a current controlled source.
Rights and no-endorsement	PASS	Commercial-use gate, attribution and no-certification language are included.
Provenance	PASS	Source IDs, official locators and SHA-256 manifest support reproducibility.
Core DOI references	PASS	IP02, UCP01, UCP02 and GP03 reference current registered DOI identifiers.
Enterprise-use chain	PASS	Question, source, Task, Evidence Unit, external application record, review, authorized decision and output remain traversable.
Claims vocabulary	PASS	Permitted evidence-readiness language and prohibited alignment, approval, certification, assurance and compliance claims are explicit.
Evidence Package boundary	PASS	Protected content, status-level public output and current/superseded history are separately controlled.

Release status: CONTROLLED EXTERNAL SUPPLEMENT - v1.1 ENTERPRISE APPLICATION AND CLAIMS-BOUNDARY EDITION. Suitable for controlled citation by IP02, UCP01, UCP02, GP03 and the 128 MME Mapping, subject to source rights and the interpretation controls in this Appendix.

End of controlled Appendix.