

Elucidating the AI Black Box: New 'Five Beacons' Framework Redefines Banking Accountability

Leading expert JM García-Maceiras launches a guide for global financial institutions to bridge the gap between algorithmic complexity and human oversight.

BRUSSELS, BELGIUM, January 13, 2026 /EINPresswire.com/ -- At the historic Galeries Royales Saint-Hubert, author JM García-Maceiras has unveiled a transformative regulatory and structural framework with the launch of his latest work: "The [Banking](#) Risk of AI Explanation." The event brought together a panel of international bankers, AI engineers, and policymakers to address the most pressing challenge of the digital financial era: the opacity of automated decision-making.

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This model ensures that the explanation ultimately provided to the customer is supported by earlier layers of technical, organizational, and supervisory accountability.”

JM García-Maceiras

Bridging the Gap Between Innovation and Regulation

Under global-reaching frameworks like DORA and the EU

AI Act—which set the gold standard for international AI compliance—banks are now legally obligated to provide clear, meaningful explanations for automated decisions. However, as [Artificial Intelligence](#) becomes the bedrock of financial systems, managers face the mounting "Black Box" dilemma: the higher the analytical performance of ML and deep neural networks, the less comprehensible they become to human stakeholders.

The "Five Beacons" Structural Model

The centerpiece of the work is the "Five Beacons" model, a layered architecture designed to ensure accountability through a "human-in-the-loop" validation sequence. Moving beyond mere technical output, the model establishes a rational path to elucidate the inner workings of AI across five specific levels: XAI-M2M (Technical), XAI-Engineer (Architectural), XAI-Supervisor (Regulatory), XAI-Corporation (Governance), and XAI-Client (Human-readable)

"Rather than treating explainability of AI as an afterthought, this model establishes a sequence of prior validations," García-Maceiras states. "It is not about 'deciphering' the code, but about

structuring a framework where every stakeholder—from internal governance to external supervisors and certifying engineers—shares a defined responsibility for the machine's output. Without this collective oversight, the integrity of AI cannot be guaranteed."

Universal Scalability

While rooted in the rigorous environment of banking, the "Five Beacons" model is designed for seamless integration into any high-risk AI deployment—including healthcare, law enforcement, justice, human resources and critical infrastructure—ensuring full compliance where transparency is a non-negotiable requirement.

About the Author

JM García-Maceiras is an international jurist and executive whose expertise spans law, linguistics, philosophy, and business governance. He currently serves as President of the Spanish Association of Banking BPO, where he leads strategic initiatives at the intersection of financial services and technological oversight.

Availability

The book is now available through major international distribution channels. All proceeds are allocated to solidarity initiatives, reflecting the author's commitment to ethical and social progress.

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THE BANKING RISK OF AI EXPLANATION

The Five Beacons Model



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