



# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

### The United States Constitution

Article II, Section 1 of the U.S. Constitution imposes only three eligibility requirements on persons serving as president, based on the officeholder's age, time of residency in the U.S., and citizenship status:

### U.S. Constitution – Presidential Candidate Eligibility

"No person except a natural born Citizen, or a Citizen of the United States, at the time of the Adoption of this Constitution, shall be eligible to the Office of President; neither shall any person be eligible to that Office who shall not have attained to the Age of thirty-five Years, and been fourteen Years a Resident within the United States."

## Executive Order

### on Financial Transparency, Consumer Verification Rights, and Accountability in Concentrated Financial Systems

**By the authority vested in me as President of the United States, and in order to protect informed consent, safeguard elderly and vulnerable populations, restore ethical economic choice, and rebalance accountability within increasingly consolidated financial systems, it is hereby ordered as follows:**

#### Section 1: Purpose

The current housing market has led to rising home prices driven by speculative land value increases rather than actual construction costs. This order establishes a cost-based housing model that prioritizes affordability by tying home prices to material and labor costs rather than location-driven speculation.

#### Section 1. Purpose

This Executive Order establishes mandatory transaction transparency standards, tiered consumer verification rights with permanent consumer voice records, enhanced account ledger and balance sheet disclosures, beneficial merchant identity requirements, and an interagency task force to evaluate and correct imbalances between institutional financial power and consumer protection.

This Order affirms that **informed consent requires clarity, identity, and the preservation of human context**, and that transparency must be proactive, not reactive.



# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

## Section 2. Findings

The President finds that:

- (a) Financial transactions increasingly occur at speeds beyond reasonable human awareness or intervention;
- (b) Transaction records frequently obscure merchant identity, ownership, timing, and post-authorization changes;
- (c) Elderly and dependent account holders face disproportionate harm from opaque financial practices;
- (d) Financial institutions benefit from legal and structural protections not equally available to consumers;
- (e) Ethical economic choice requires knowledge of where one's money ultimately goes;
- (f) The United States possesses the technical and human capacity to implement enhanced consumer protections without undue burden.

## Section 3. Mandatory Transaction Transparency Requirements

All federally regulated financial institutions shall provide, in plain language and in real time:

1. Full legal merchant name;
2. Physical merchant address;
3. Exact date and time of transaction, including time zone;
4. Transaction type, including authorization, capture, recurring charge, update, or adjustment;
5. Original transaction amount and any modified amount, clearly labeled.

Processor-only, abbreviated, aggregated, or masked merchant identifiers shall be insufficient.

## Section 4. Mandatory Change Alerts



# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

Any modification between authorization and final settlement shall trigger an immediate consumer alert specifying:

- (a) What changed;
- (b) When the change occurred;
- (c) Who initiated the change; and
- (d) The stated reason for the change.

## Section 5. Tiered Consumer Verification System with Permanent Voice Record

### 5.1 Tiered Verification

Financial institutions shall provide an opt-in tiered verification system for high-risk or consumer-designated transactions. Verification may be satisfied through secure digital confirmation, automated systems, or live human agents.

Consumers retain the right to request a live verification call within ten (10) minutes when desired or when predefined risk thresholds are met.

### 5.2 Consumer Commentary During Verification

During any verification event, automated or human, consumers shall be offered the option to:

- (a) Record a brief voice statement, transcribed to text; or
- (b) Provide a live comment to a bank representative.

### 5.3 Ledger Integration and Record Integrity

All consumer commentary shall:

- Be timestamped;



# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

- Be directly linked to the specific transaction;
- Appear in the account ledger or transaction detail view;
- Be immutable by the institution or merchant;
- Remain private unless voluntarily shared by the consumer.

The absence of commentary shall not prejudice the consumer.

## **Section 6. Elder and Vulnerable Account Safeguards (Opt-In)**

Eligible account holders may opt into enhanced protections including:

- Automatic transaction holds pending verification;
- Dual notifications to trusted contacts;
- Enhanced alerts for high-risk merchants or categories;
- Temporary transaction freezes pending confirmation.

No account may default into reduced transparency or digital-only access.

## **Section 7. Authorization-to-Capture Disclosure Rule**

Any difference between authorized and captured amounts shall require:

- (a) Explicit disclosure;
- (b) Plain-language reason codes; and
- (c) A consumer review window prior to final settlement.

## **Section 8. Living Receipt and Audit Trail**



# **Cordova for President**

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

Financial institutions shall provide a Living Receipt Timeline displaying all stages of a transaction, including authorization, adjustments, updates, capture, and refunds, with each event timestamped and attributable.

## **Section 9. Subscription and Recurring Payment Protections**

Institutions shall provide:

- (a) A centralized registry of recurring charges;
- (b) Pre-renewal notifications for changes in amount or frequency; and
- (c) One-step cancellation using the same medium by which the subscription was initiated.

## **Section 10. Dispute Equity and Arbitration Protections**

Arbitration clauses in consumer financial accounts shall be opt-in only and require clear, standalone consent with annual reaffirmation.

For protected accounts, the burden of proof shall shift to the merchant when consent is unclear.

## **Section 11. Digital Manipulation and Interface Integrity**

Interface designs that obscure identity, fees, consent, or cancellation rights invalidate claims of informed consent.

## **Section 12. Third-Party Access Transparency**

Institutions shall provide:

- A live list of all third-party access;



# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

- Scope of permissions;
- One-click revocation; and
- Automatic expiration unless renewed.

## Section 13. Account Holder Transaction Notes

Consumers may add written notes to any transaction outside of verification events. Such notes shall be private, immutable, and may support disputes.

## Section 14. Enhanced Consumer Balance Sheets

Institutions shall provide enhanced balance sheet views displaying:

- Income versus spending over 7-, 30-, and 90-day periods;
- Fixed versus variable expenses;
- Recurring versus one-time charges;
- Merchant concentration;
- Post-authorization adjustments.

Cognitive-friendly formats and non-digital alternatives shall be available.

## Section 15. Beneficial Merchant Transparency and Prohibition on Shell Identity Masking

### 15.1 Beneficial Merchant Disclosure

For all consumer-facing transactions, institutions shall disclose:

- (a) The legal merchant of record;
- (b) The ultimate beneficial commercial entity, when different;



# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

- (c) Any commonly known brand names; and
- (d) The physical operating address.

### 15.2 Prohibition on Deceptive Identity Practices

A transaction shall be deemed deceptively presented if shell entities, facilitators, or neutral names are used primarily to obscure ownership. Such practices invalidate informed consent and constitute a regulatory violation.

### 15.3 Consumer Right to Ethical Exclusion

Consumers shall have the right to block, flag, or receive alerts regarding transactions associated with specified parent companies.

## **Section 16. Establishment of the Interagency Task Force**

An Interagency Task Force on Financial Transparency and Consumer Accountability is hereby established.

## **Section 17. Expanded Task Force Mandate**

The Task Force shall review all legal, regulatory, and structural protections afforded to financial institutions that may operate at the expense of consumers or the public. No such protection shall persist without demonstrated public necessity.

## **Section 18. Public Comment and Accountability**



# **Cordova for President**

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

The Task Force shall establish national public comment channels, accept anonymous submissions, and publish a Public Accountability Report responding to major themes and recommendations.

## **Section 19. Institutional Collaboration and Right of Response**

Financial institutions may submit comments, corrections, or collaborative proposals to improve implementation, provided such submissions do not delay compliance or weaken consumer protections. All submissions shall be logged and publicly summarized.

## **Section 20. Implementation Capacity and Timeline**

The requirements of this Order shall be implemented within six (6) months of issuance. Transparency and ledger enhancements shall be proactive and default.

## **Section 21. Public Merchant Verification Database**

The Task Force shall establish or designate a public merchant verification database to support beneficial ownership transparency, using existing data sources to minimize burden, particularly on small businesses.

## **Section 22. Enforcement**

Federal regulators shall audit compliance, require corrective actions, and impose penalties for knowing noncompliance. Consumers retain rights to dispute and redress.





# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

## Section 23. Constitutional Safeguards

Nothing in this Order shall be construed to presume incompetence, mandate guardianship, or restrict lawful commerce. This Order affirms due process, informed consent, and economic self-determination.

## Section 24. Rules of Construction, Anti-Evasion, and Interpretive Safeguards

### 24.1 Substance Over Form

For purposes of this Order, **substance shall govern over form**. Any action, structure, interface, or practice that achieves the same result as a prohibited or regulated activity shall be treated as such, regardless of naming conventions, corporate structure, intermediaries, automation, or technical implementation.

---

### 24.2 Consumer Understanding as the Controlling Standard

Compliance with this Order shall be evaluated based on whether a **reasonable consumer**, without specialized financial or legal knowledge, can:

- (a) Identify the merchant and any beneficial commercial entity;
- (b) Understand the nature, timing, and changes of a transaction;
- (c) Recognize available consent, pause, or dispute options; and
- (d) Determine where their money ultimately went.

If a reasonable consumer cannot understand a transaction or disclosure, the practice shall be deemed **non-compliant**, regardless of technical accuracy.

---

### 24.3 Interpretation Construed in Favor of the Consumer

Any ambiguity in the interpretation or application of this Order shall be construed **in favor of consumer protection and transparency**, and against the financial institution or merchant asserting compliance.



# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

---

### 24.4 Prohibition on Evasive or Equivalent Practices

Financial institutions, merchants, processors, and intermediaries shall not evade the requirements of this Order through:

- (a) Affiliates, subsidiaries, or shell entities;
- (b) Payment facilitators or third-party platforms;
- (c) Rebranding, renaming, or neutral descriptors;
- (d) Multi-step disclosures, buried links, or non-consumer-facing documentation.

Any practice undertaken primarily to avoid transparency, verification, identity disclosure, or consumer understanding shall constitute a violation.

---

### 24.5 Merchant Identity Anti-Manipulation Standard

A merchant identifier shall be deemed **deceptive** if it:

- (a) Requires prior knowledge to recognize;
- (b) Uses generic or neutral terms to obscure ownership;
- (c) Omits a commonly known parent company or brand; or
- (d) Differs materially from the brand presented at the point of sale.

“Legally accurate but practically misleading” disclosures are prohibited.

---

### 24.6 Beneficial Ownership Bright-Line Rule

Any entity that:

- (a) Controls pricing, branding, or product terms;
- (b) Receives material revenue from the transaction; or
- (c) Exercises material control over labor or operational policy,



# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

shall be disclosed as a **beneficial commercial entity**. Ownership chains may not be truncated for convenience or presentation.

---

### 24.7 Verification Rights Integrity

Verification systems shall not be designed or implemented to:

- (a) Discourage human review;
- (b) Make approval easier than pause or dispute;
- (c) Pressure immediate consent; or
- (d) Introduce intentional delay in access to verification options.

A right that exists only in theory shall be treated as **not provided**.

---

### 24.8 Consumer Commentary Record Integrity

Consumer voice or text commentary recorded pursuant to this Order:

- (a) Shall not be summarized, paraphrased, overridden, or deprioritized;
- (b) Shall not be hidden behind secondary interfaces;
- (c) Shall retain primacy in dispute, fraud, or abuse reviews.

The consumer's words shall constitute **primary contemporaneous evidence**.

---

### 24.9 Enhanced Ledger Anti-Reduction Rule

Institutions may not:

- (a) Offer simplified views that omit material information;
- (b) Default elderly or vulnerable users into reduced-information modes; or
- (c) Substitute abstraction for disclosure.

Accessibility features shall **add clarity**, not remove substance.

---



# Cordova for President

## *Moving Forward Together*

[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

---

### 24.10 Public Merchant Verification Anti-Gaming Safeguards

Merchants shall not:

- (a) Rotate entities to reset verification status;
- (b) Fragment brands to avoid disclosure thresholds;
- (c) Delay or suppress accurate ownership information; or
- (d) Use legal or procedural tactics to evade public transparency.

Repeated attempts to obscure identity shall trigger enhanced regulatory scrutiny.

---

### 24.11 Good-Faith Compliance Defined

Good-faith compliance requires:

- (a) Timely implementation;
- (b) Full disclosure of known limitations;
- (c) No reliance on consumer confusion; and
- (d) No monetization of opacity.

Failure to meet any of the above negates a good-faith defense.

---

### 24.12 General Anti-Manipulation Standard

Any practice that technically complies with the letter of this Order while defeating its purpose shall be deemed **non-compliant**, regardless of novelty, automation, scale, or market dominance.



# Cordova for President

## *Moving Forward Together*



[www.vincentcordova.com](http://www.vincentcordova.com) | [info@cordova2028.com](mailto:info@cordova2028.com) | (350) 229-1046 | MANTECA, CA 95336

### Governing Principle

**Consent without identity is not consent.**

**If the public bears the risk, the public is owed transparency, voice, and enforceable accountability. (Consumer clarity, not institutional convenience, is the measure of compliance.)**

Signed,

**Vincent Cordova**

*President of the United States*