

Minimal Flavour Violation
with Two Higgs Doublets

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Work in collaboration with

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Neutral currents have played an important role in the construction and experimental tests of unified gauge theories

EPS Prize in 2009 to Gargamelle, CERN

In the Standard Model Flavor Changing Neutral Currents (FCNC) are forbidden at tree level

- in the gauge sector, ie m_Z FCNC
- in the scalar sector, ie m_H HFCNC

Models with two or more Higgs doublets potentially large HFCNC

Strict limits on FCNC processes!

In the SM, FCNC are generated only at loop level

⇒ very suppressed

$K^0 - \bar{K}^0$ mixing

$D^0 - \bar{D}^0$ mixing

$B_d^0 - \bar{B}_d^0$ mixing

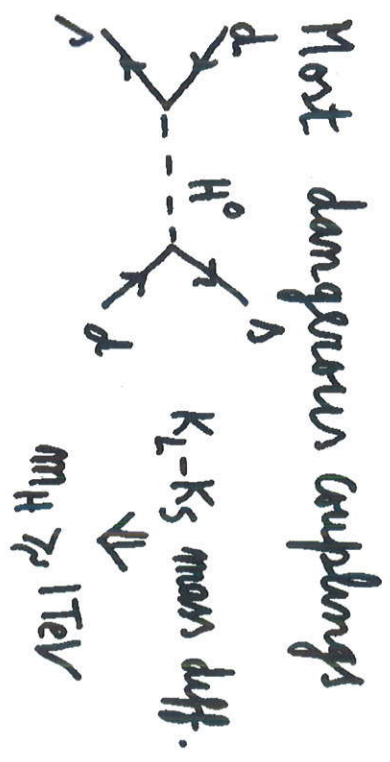
$B_s^0 - \bar{B}_s^0$ mixing

name Kaon decays

name B-meson decays

CP violation

processes that play a crucial role in testing the SM and putting limits in Models for Physics Beyond the SM



CP violation EK
 $M_H \gtrsim 30\text{TeV}$

Proposed structures, case of Kurat-Higgs models

NFC

Wenberg, Glashow (1977)

or

Paschos (1977)

existence of suppression factors in HFVNC

Antaramian, Hall, Rawn (1992)

Hall, Wenberg (1993)

Yoshikawa, Rindani (1991)

First models of this type with no ad-hoc assumptions suppression by small elements of

VCKM : BGL models

Branes, Gumm, Lantieri (1996)

More recently, we have generalized BGL models to larger class of models of "Minimal Flavor Violation" type

About Minimal Flavour Violation

Buras, Gambhir, Gorbahn, Jager, Salvendy (2001)

D'Ambrosio, Giudice, Jagger, Strumia (2002)

Leptonic sector

Craigiano, Gumbren, Jagger, Wu (2005)

$G_F = U(3)^5$ largest symmetry of the gauge sector
Flavour violation completely determined by Yukawa couplings

Our framework

- multi-Higgs models
- no Natural Flavour Conservation
- obey above condition (one of the defining ingredients of MFV framework)

"Higgs-mediated FCNC's: Natural Flavour Conservation vs. Minimal Flavour Violation"

Buras, Carlucci, Gori, Jagger, Arkani-Hamed: 1005.5310 (JHEP)

Barbore, Lotz, Strauß, Jäger-Peug; Cervero, Gerard; ...

Question: Under what conditions the neutral Higgs couplings are only functions of V_{CKM} ?

The case of two Higgs doublets

Yukawa interactions

$$\mathcal{L}_Y = -\bar{Q}_L^i \Gamma_1^i \Phi_L^i \bar{d}_R^i - \bar{Q}_L^i \Gamma_2^i \Phi_L^i \bar{d}_R^i - \bar{Q}_L^i \Delta_1 \tilde{\Phi}_L^i u_R^i - \bar{Q}_L^i \Delta_2 \tilde{\Phi}_L^i u_R^i + h.c.$$

$$\tilde{\Phi}_L^i = -i\tau_2 \phi_i^*$$

Quark mass matrices

$$M_d = \frac{1}{\sqrt{2}} (\nu_1 \Gamma_1 + \nu_2 e^{i\alpha} \Gamma_2) ; M_u = \frac{1}{\sqrt{2}} (\nu_1 \Delta_1 + \nu_2 e^{-i\alpha} \Delta_2)$$

Diagonalized by

$$U_{dL}^\dagger M_d U_{dR} = D_d \equiv \text{diag} (m_d, m_s, m_b)$$

$$U_{uL}^\dagger M_u U_{uR} = D_u \equiv \text{diag} (m_u, m_c, m_t)$$

Expansion around the vev's

$$\Phi_j = v_j e^{i\alpha_j} \begin{pmatrix} \phi_j^+ \\ \frac{1}{\sqrt{2}}(v_j + \rho_j + i\eta_j) \end{pmatrix} \quad j=1,2$$

We perform the following transformation

$$\begin{pmatrix} H^0 \\ R \end{pmatrix} = O \begin{pmatrix} \rho_1 \\ \rho_2 \end{pmatrix} ; \quad \begin{pmatrix} G^0 \\ I \end{pmatrix} = O \begin{pmatrix} \eta_1 \\ \eta_2 \end{pmatrix} ; \quad \begin{pmatrix} G^+ \\ H^+ \end{pmatrix} = O \begin{pmatrix} \phi_1^+ \\ \phi_2^+ \end{pmatrix}$$

$$O = \frac{1}{N} \begin{pmatrix} N_1 & N_2 \\ N_2 & -N_1 \end{pmatrix} ; \quad N = \sqrt{N_1^2 + N_2^2} = (\sqrt{2} G_F)^{-1/2} \approx 246 \text{ GeV}$$

O angles out

H^0 with couplings to quarks proportional to mass matrices

G^0 the neutral pseudo-goldstone boson

G^+ charged pseudo-goldstone boson

Physical neutral Higgs fields are combination of H^0 , R and I

Yukawa couplings in terms of quark mass eigenstates

$$\begin{aligned} \mathcal{L}_Y &= \frac{\sqrt{2}}{v} H^+ \bar{u} (V_{Nd} \gamma_R - N_u^+ V \gamma_L) d + h.c. - \frac{H^0}{v} (\bar{u} D_u u + \bar{d} D_d d) - \\ &- \frac{R}{v} [\bar{u} (N_u \gamma_R + N_u^+ \gamma_L) u + \bar{d} (N_d \gamma_R + N_d^+ \gamma_L) d] + \\ &+ i \frac{E}{v} [\bar{u} (N_u \gamma_R - N_u^+ \gamma_L) u - \bar{d} (N_d \gamma_R - N_d^+ \gamma_L) d] \\ \gamma_L &= (1 - \gamma_5) / 2 ; \gamma_R = (1 + \gamma_5) / 2, \quad V \equiv V_{CKM} \end{aligned}$$

Flavour changing neutral currents controlled by N_d, N_u

$$\begin{aligned} N_d &= \frac{1}{\sqrt{2}} U_{dL}^+ (\sqrt{2} F_1 - \sqrt{1} e^{i\alpha} F_2) U_{dR} \\ N_u &= \frac{1}{\sqrt{2}} U_{uL}^+ (\sqrt{2} \Delta_1 - \sqrt{1} e^{-i\alpha} \Delta_2) U_{uR} \end{aligned}$$

For generic two Higgs doublet models, N_u, N_d non-diagonal, arbitrary

For definiteness rewrite N_d :

$$N_d = \frac{\sqrt{2}}{\sqrt{1}} D_d - \frac{\sqrt{2}}{\sqrt{2}} \left(\frac{\sqrt{2}}{\sqrt{1}} + \frac{\sqrt{1}}{\sqrt{2}} \right) U_{dL}^+ e^{i\alpha} F_2 U_{dR}$$

\nearrow conserved flavour
 \longleftarrow leads to FCNC

$$N_d = \frac{\sqrt{2}}{\sqrt{t}} D_d - \frac{\sqrt{2}}{\sqrt{z}} \left(\frac{\sqrt{2}}{\sqrt{t}} + \frac{\sqrt{t}}{\sqrt{z}} \right) U_L^T e^{i\alpha} \Gamma_2 U_R$$

We want N_d entirely controlled by V_{CKM} elements
(together with ratios of \sqrt{t} and \sqrt{z} and quark masses)

$$V_{CKM} = U_{VL}^T U_{dL}$$

- Obstacles :
- (i) Dependence on U_{dL} rather than V_{CKM}
 - (ii) Need to get rid of U_R

Solution to first difficulty :

Flavour asymmetry constraint $U_{VL} = \begin{pmatrix} x & x & 0 \\ x & x & 0 \\ 0 & 0 & 1 \end{pmatrix}$

$$V_{CKM} = \begin{pmatrix} x & x & 0 \\ x & x & 0 \\ 0 & 0 & 1 \end{pmatrix} \begin{pmatrix} x & x & x \\ x & x & x \\ U_{d31} & U_{d32} & U_{d33} \end{pmatrix} = \begin{pmatrix} x & x & x \\ x & x & x \\ U_{d31} & U_{d32} & U_{d33} \end{pmatrix}$$

$$(V_{CKM})_{3j} = (U_{dL})_{3j}$$

together with

$$\Gamma_2 U_R =$$

$$\begin{pmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ x & x & x \end{pmatrix} \Rightarrow$$

only third row of U_{dL} appears in N_d

$$FCNC \propto U_L^t e^{i\alpha} \Gamma_2 U_R$$

to get rid of U_R , choose $\Gamma_2 \propto PM_L$, P permutation

$$U_L^t \Gamma_2 U_R \propto U_L^t P M_L U_R \propto U_L^t P U_L D_L$$

$$\text{for } P = \begin{pmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ 0 & 0 & 1 \end{pmatrix}, \quad \Gamma_2 = \begin{pmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ x & x & x \end{pmatrix}$$

$$(U_L^t \Gamma_2)_{ij} = (U_L^t)_{i3} (\Gamma_2)_{3j} = (V_{CKM}^t)_{i3} (\Gamma_2)_{3j}$$

$$(N_L)_{ij} = \frac{\sqrt{2}}{N_1} (D_L)_{ij} - \left(\frac{\sqrt{2}}{N_1} + \frac{\sqrt{1}}{\sqrt{2}} \right) (V_{CKM}^t)_{i3} (V_{CKM})_{3j} (D_L)_{ji}$$

Symmetric BGL

$$Q_{L3}^0 \rightarrow e^{i\alpha} Q_{L3}^0; \quad U_{R3}^0 \rightarrow e^{i\alpha} U_{R3}^0; \quad \phi_2 \rightarrow e^{i\alpha} \phi_2 \quad \alpha \neq 0, \pi$$

$$\Gamma_1 = \begin{bmatrix} x & x & x \\ x & x & x \\ 0 & 0 & 0 \end{bmatrix}; \quad \Gamma_2 = \begin{bmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ x & x & x \end{bmatrix}; \quad \Delta_1 = \begin{bmatrix} x & x & 0 \\ x & x & 0 \\ 0 & 0 & 0 \end{bmatrix}; \quad \Delta_2 = \begin{bmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ 0 & 0 & x \end{bmatrix}$$

Both Higgs doublets have non-zero Yukawa couplings in up and down sectors

$$N_u = -\frac{\sqrt{1}}{\sqrt{2}} \text{diag}(0, 0, m_t) + \frac{\sqrt{2}}{N_1} \text{diag}(m_u, m_c, 0)$$

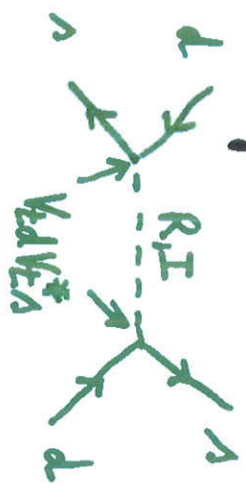
See different models

$$(Nd)_{ij} = \frac{\sqrt{2}}{N_1} (Dd)_{ij} - \left(\frac{\sqrt{2}}{N_1} + \frac{N_1}{\sqrt{2}} \right) \overbrace{(V_{CKM})_{is} (V_{CKM})_{sj}}^{MEV} (Dd)_{ij}$$

$$N_u = -\frac{N_1}{\sqrt{2}} \text{diag} (0, 0, m_t) + \frac{\sqrt{2}}{N_1} \text{diag} (m_u, m_c, 0)$$

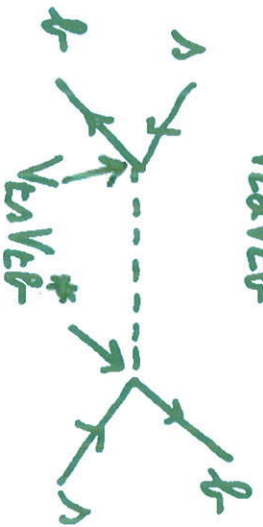
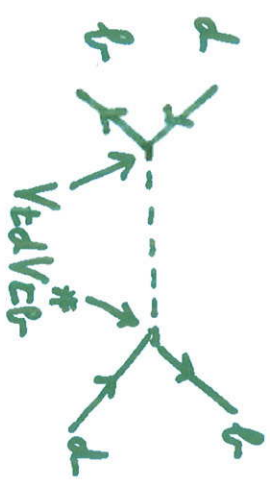
FCNC only in the down sector
 suppression by the 3rd row of V_{CKM}

Strong and Natural suppression of the most constrained processes



$\Delta S = 2$ processes
 $|V_{td}V_{ts}^*| \sim \lambda^5$ (λ^{10} suppression)
 $\sim 10^{-4}$

may contribute significantly to $B_d - \bar{B}_d$ mixing



contribution to $B_s - \bar{B}_s$ mixing

How to find a general expansion of N_d^0, N_u^0 which conforms to the MFV requirements?

$$N_d^0 = U_{dL} N_d U_{dR}^\dagger = \frac{1}{\sqrt{2}} \left(\nu_2 \Gamma_1 - \nu_1 e^{i\alpha} \Gamma_2 \right)$$

$$N_u^0 = U_{uL} N_u U_{uR}^\dagger = \frac{1}{\sqrt{2}} \left(\nu_2 \Delta_1 - \nu_1 e^{i\alpha} \Delta_2 \right)$$

Necessary condition N_d^0, N_u^0 to be of MFV type:

Should be functions of M_d, M_u and other flavor dependence

Furthermore, N_d^0, N_u^0 should transform under WB appropriate form

$$Q_L^0 \rightarrow W_L Q_L^0, \quad d_R^0 \rightarrow W_R^d d_R^0, \quad u_R^0 \rightarrow W_R^u u_R^0$$

$$M_d \rightarrow W_L^\dagger M_d W_R^d, \quad M_u \rightarrow W_L^\dagger M_u W_R^u$$

$$U_{dL} \rightarrow W_L^\dagger U_{dL}; \quad U_{uL} \rightarrow W_L^\dagger U_{uL}; \quad U_{dR} \rightarrow W_R^{d\dagger} U_{dR}; \quad U_{uR} \rightarrow W_R^{u\dagger} U_{uR}$$

$$H_{d,u} \equiv (M_{d,u})(M_{d,u}^\dagger), \quad H_{d,u} \rightarrow W_L^\dagger H_{d,u} W_L$$

N_d^0, N_u^0 Transform as M_d, M_u

The VV commutator to write H_d, H_u in terms of projection operators

Botella, Nebot, Vives 2004

$$H_d = \sum_i m_{d_i}^2 P_i^{dL} ; \quad P_i^{dL} = U_{dL} P_i U_{dL}^\dagger ; \quad (P_i)_{jk} = \delta_{ij} \delta_{ik} \quad \text{used}$$

MFV expansion for N_d^0 and N_u^0

$$N_d^0 = \lambda_1 M_d + \lambda_{2i} U_{dL} P_i U_{dL}^\dagger M_d + \lambda_{3i} U_{uL} P_i U_{uL}^\dagger M_d + \dots$$

$$N_u^0 = \zeta_1 M_u + \zeta_{2i} U_{uL} P_i U_{uL}^\dagger M_u + \zeta_{3i} U_{dL} P_i U_{dL}^\dagger M_u + \dots$$

\sum_m green terms that do not lead to FCNC

\sum_m red terms that lead to FCNC

\sum_m The quark eigenstate basis

$$N_d = \lambda_1 D_d + \lambda_{2i} P_i D_d + \lambda_{3i} (V_{CKM})^\dagger P_i V_{CKM} D_d + \dots$$

$$N_u = \zeta_1 D_u + \zeta_{2i} P_i D_u + \zeta_{3i} V_{CKM} P_i (V_{CKM})^\dagger D_u + \dots$$

At this stage λ and ζ coefficients appear as free parameters, MFV
Need for additional symmetries in order to constrain these coeff.

BGL example again

corresponds to the following truncation of our NEV expansion

$$N_d^0 = \frac{\sqrt{2}}{\sqrt{1}} M_d - \left(\frac{\sqrt{2}}{\sqrt{1}} + \frac{\sqrt{1}}{\sqrt{2}} \right) U_{uL} P_3 U_{uL}^T M_d$$

$$N_u^0 = \frac{\sqrt{2}}{\sqrt{1}} M_u - \left(\frac{\sqrt{2}}{\sqrt{1}} + \frac{\sqrt{1}}{\sqrt{2}} \right) U_{uL} P_3 U_{uL}^T M_u$$

together with

$$N_d^0 = \frac{\sqrt{2}}{\sqrt{1}} M_d - \frac{\sqrt{2}}{\sqrt{2}} \left(\frac{\sqrt{2}}{\sqrt{1}} + \frac{\sqrt{1}}{\sqrt{2}} \right) e^{i\alpha} \Gamma_2$$

$$N_u^0 = \frac{\sqrt{2}}{\sqrt{1}} M_u - \frac{\sqrt{2}}{\sqrt{2}} \left(\frac{\sqrt{2}}{\sqrt{1}} + \frac{\sqrt{1}}{\sqrt{2}} \right) e^{-i\alpha} \Delta_2$$

implies BGL model fully defined in convenient way under WB transform.

$$\frac{\sqrt{2}}{\sqrt{2}} e^{i\alpha} \Gamma_2 = U_{uL} P_3 U_{uL}^T M_d ; \frac{\sqrt{2}}{\sqrt{2}} e^{-i\alpha} \Delta_2 = U_{uL} P_3 U_{uL}^T M_u$$

we have

$$U_{uL} P_3 U_{uL}^T \Gamma_2 = \Gamma_2 ; U_{uL} P_3 U_{uL}^T \Gamma_1 = 0 ; U_{uL} P_3 U_{uL}^T \Delta_2 = \Delta_2$$

$$U_{uL} P_3 U_{uL} \Delta_1 = 0$$

BGL is the only implementation of models where Higgs FCNC are a function of V_{CKM} only (together with v_1, v_2) which are based on an

Abelian symmetry obeying the sufficient conditions of having M_{ν} block diagonal together with the existence of a matrix P such that

$$P \Gamma_2 = \Gamma_2 \quad ; \quad P \Gamma_1 = 0$$

Ferreira, Silva arXiv: 1012287

The leptonic sector

Required for completeness

- study of experimental implications
- study of stability under RGE

Case of Dirac neutrinos, straight forward

Seesaw framework

$$\begin{aligned} \mathcal{L}_{\nu + \text{mass}} = & - \bar{L}_L^0 \pi_1 \tilde{\Phi}_1 \nu_R^0 - \bar{L}_L^0 \pi_2 \tilde{\Phi}_2 \nu_R^0 - \\ & - \bar{L}_L^0 \Sigma_1 \tilde{\Phi}_1 \nu_R^0 - \bar{L}_L^0 \Sigma_2 \tilde{\Phi}_2 \nu_R^0 + \\ & + \frac{1}{2} \nu_R^{0T} C^{-1} M_R \nu_R^0 + \text{h.c.} \end{aligned}$$

$$f_{\text{mass}} = -\bar{f}_L^0 m_P f_R^0 + \frac{1}{2} (v_L^0)^T, (v_R^0)^c)^T C^{-1} \mathcal{H}^* \begin{pmatrix} v_L^0 \\ (v_R^0)^c \end{pmatrix} + h_c$$

$$\mathcal{H} = \begin{pmatrix} 0 & m_D \\ m_D^T & M_R \end{pmatrix} \quad (\Psi_L)^c \equiv C \delta_0^T (\Psi_L)^*$$

BGL type example, Z_4 symmetry

$$L_{L3}^0 \rightarrow \exp(i\alpha) L_{L3}^0, \quad \nu_{R3}^0 \rightarrow \exp(i2\alpha) \nu_{R3}^0, \quad \phi_2 \rightarrow \exp(i\alpha) \phi_2$$

$\alpha = \frac{\pi}{2}$

$$\Pi_1 = \begin{pmatrix} x & x & x \\ x & x & x \\ 0 & 0 & 0 \end{pmatrix}, \quad \Pi_2 = \begin{pmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ x & x & x \end{pmatrix}$$

$$\Sigma_1 = \begin{pmatrix} x & x & 0 \\ x & x & 0 \\ 0 & 0 & 0 \end{pmatrix}, \quad \Sigma_2 = \begin{pmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ 0 & 0 & x \end{pmatrix}, \quad M_R = \begin{pmatrix} x & x & 0 \\ x & x & 0 \\ 0 & 0 & x \end{pmatrix}$$

News feature $m_{\nu i}$ from $m_{eff} \equiv -m_D \frac{1}{M_R} m_D^T$ $M_{33} \neq 0$

Three right neutrinos ν_i , plus heavy neutrinos N_i

Right-Right, Right-heavy, heavy-heavy couplings

H^0, R, I couplings

$U_{\text{eff}}^T U = d$, $m_D \frac{1}{D} m_D^T = -U d U^T$ (WB m_D diag)

$m_D = i U \sqrt{2} O^c \sqrt{D}$ Casas and Ibarra, 2001

$$(N_e)_{ij} = \frac{\sqrt{2}}{\sqrt{I}} (D_e)_{ij} - \left(\frac{\sqrt{2}}{\sqrt{I}} + \frac{\sqrt{I}}{\sqrt{2}} \right) (U_V^T)_{i3} (U_V)_{3j} (D_e)_{jj}$$

Right-Right neutral couplings: diag, d

Right-heavy neutral couplings: sensitive to O^c, d, D

heavy-heavy neutral couplings: diag, sensitive to O^c, d, D

H^+ couplings

$$\frac{\sqrt{2} H^+}{\sqrt{I}} (\bar{\nu}_L^0 N_e^0 R - \bar{\nu}_R^0 N_\nu^0 \nu_L^0) + \text{h.c.}$$

Scalar Potential

$$Z_4 \text{ forbids } \phi_1^\dagger \phi_2, \phi_1^\dagger \phi_2, \phi_2^\dagger \phi_1, \phi_1^\dagger \phi_1 \phi_2^\dagger \phi_2$$

ungauged accidental continuous symmetry

not a symmetry of full Lagrangian

after spontaneous gauge symmetry breaking \rightarrow

\rightarrow pseudo Goldstone boson

solution: soft symmetry breaking $m_{12} \phi_1^\dagger \phi_2 + h.c.$

CP violation

Explicit - Complex Yukawa couplings

Spontaneous - not possible without extension of scalar sector

Conclusions

Multi-Higgs models are very interesting candidates for NP

There are new mechanisms beyond NFC to obtain string suppression of FCNC as required by experiment

LHC results may bring surprises for the Higgs sector

Models with three Higgs doublets

Yukawa interactions

$$\begin{aligned}
 \mathcal{L}_Y = & -\bar{Q}_L^0 \Gamma_1 \tilde{\Phi}_1 d_R^0 - \bar{Q}_L^0 \Gamma_2 \tilde{\Phi}_2 d_R^0 - \bar{Q}_L^0 \Gamma_3 \tilde{\Phi}_3 d_R^0 - \\
 & - \bar{Q}_L^0 \Delta_1 \tilde{\Phi}_1 u_R^0 - \bar{Q}_L^0 \Delta_2 \tilde{\Phi}_2 u_R^0 - \bar{Q}_L^0 \Delta_3 \tilde{\Phi}_3 u_R^0 + \text{h.c.}
 \end{aligned}$$

$$\tilde{\Phi}_i = -i \tau_2 \Phi_i^*$$

Quark mass matrices

$$M_d = \frac{1}{\sqrt{2}} (\nu_1 e^{i\alpha_1} \Gamma_1 + \nu_2 e^{i\alpha_2} \Gamma_2 + \nu_3 e^{i\alpha_3} \Gamma_3)$$

$$M_u = \frac{1}{\sqrt{2}} (\nu_1 e^{-i\alpha_1} \Delta_1 + \nu_2 e^{-i\alpha_2} \Delta_2 + \nu_3 e^{-i\alpha_3} \Delta_3)$$

after spontaneous symmetry breaking

$$\Phi_i = e^{i\alpha_i} \begin{pmatrix} \phi_i^+ \\ \frac{1}{\sqrt{2}} (\nu_i + \rho_i + i\eta_i) \end{pmatrix}$$

We perform the following transformations

$$\begin{pmatrix} H^0 \\ R^i \end{pmatrix} = 0, \quad \begin{pmatrix} P^i \\ P^3 \end{pmatrix}, \quad \begin{pmatrix} G^0 \\ I^i \end{pmatrix} = 0, \quad \begin{pmatrix} m^i_1 \\ m^i_2 \\ m^i_3 \end{pmatrix}$$

$$0 = \begin{pmatrix} \frac{N^i_1}{N} & \frac{N^i_2}{N} & \frac{N^i_3}{N} \\ \frac{N^i_2}{N} & -\frac{N^i_1}{N} & 0 \\ \frac{N^i_1}{N} & \frac{N^i_2}{N} & \frac{-(N^i_1{}^2 + N^i_2{}^2)/\sqrt{3}}{N} \end{pmatrix}, \quad \begin{matrix} N^i = \sqrt{N^i_1{}^2 + N^i_2{}^2 + N^i_3{}^2} \\ N^i = \sqrt{N^i_1{}^2 + N^i_2{}^2} \\ N^i = \sqrt{N^i_1{}^2 + N^i_2{}^2 + (N^i_1{}^2 + N^i_2{}^2)^2 / N^i_3{}^2} \end{matrix}$$

0 angles out

H^0 with couplings to quarks proportional to mass matrices
 G the neutral pseudo-Goldstone boson

$$\begin{aligned}
 \mathcal{L}_Y (\text{neutral}) &= -\frac{H^0}{N^2} (\bar{d}_L D d_R + \bar{u}_L D u_R) - \\
 &- \bar{d}_L \frac{1}{N} \mathcal{M}_d (R+iI) d_R - \bar{u}_L \frac{1}{N} \mathcal{M}_u (R-iI) u_R - \\
 &- \bar{d}_L \frac{1}{N'} \mathcal{M}'_d (R'+iI') d_R - \bar{u}_L \frac{1}{N'} \mathcal{M}'_u (R'-iI') u_R + h.c.
 \end{aligned}$$

with

$$\mathcal{M}_d = \frac{1}{\sqrt{2}} U_{dL}^\dagger (v_2 e^{i\alpha_1} \Gamma_1 - v_1 e^{i\alpha_2} \Gamma_2) U_{dR}$$

$$\mathcal{M}_u = \frac{1}{\sqrt{2}} U_{uL}^\dagger (v_2 e^{-i\alpha_1} \Delta_1 - v_1 e^{-i\alpha_2} \Delta_2) U_{uR}$$

$$\mathcal{M}'_d = \frac{1}{\sqrt{2}} U_{dL}^\dagger (v_1 e^{i\alpha_1} \Gamma_1 + v_2 e^{i\alpha_2} \Gamma_2 + x e^{i\alpha_3} \Gamma_3) U_{dR}$$

$$\mathcal{M}'_u = \frac{1}{\sqrt{2}} U_{uL}^\dagger (v_1 e^{-i\alpha_1} \Delta_1 + v_2 e^{-i\alpha_2} \Delta_2 + x e^{-i\alpha_3} \Delta_3) U_{uR}$$

$$x = -\frac{(v_1^2 + v_2^2)}{\sqrt{3}}$$

Imposing the following discrete symmetry on the Lagrangian

$$\begin{aligned}
 Q_{L1}^0 &\rightarrow w Q_{L1}^0, & Q_{L2}^0 &\rightarrow w^2 Q_{L2}^0, & Q_{L3}^0 &\rightarrow w^4 Q_{L3}^0 \\
 \Phi_1 &\rightarrow w \Phi_1, & \Phi_2 &\rightarrow w^2 \Phi_2, & \Phi_3 &\rightarrow w^4 \Phi_3 \\
 U_{R1}^0 &\rightarrow w^2 U_{R1}^0, & U_{R2}^0 &\rightarrow w^4 U_{R2}^0, & U_{R3}^0 &\rightarrow w^8 U_{R3}^0 \\
 d_{Rf}^0 &\rightarrow d_{Rf}^0 & & & & \text{with } w = \exp i\pi/4
 \end{aligned}$$

restricts the Yukawa coupling matrices. Following structure

$$\begin{aligned}
 \Gamma_1 &= \begin{bmatrix} x & x & x \\ 0 & 0 & 0 \\ 0 & 0 & 0 \end{bmatrix}; & \Gamma_2 &= \begin{bmatrix} 0 & 0 & 0 \\ x & x & x \\ 0 & 0 & 0 \end{bmatrix}; & \Gamma_3 &= \begin{bmatrix} 0 & 0 & 0 \\ 0 & 0 & x \\ x & x & x \end{bmatrix} \\
 \Delta_1 &= \begin{bmatrix} x & 0 & 0 \\ 0 & 0 & 0 \\ 0 & 0 & 0 \end{bmatrix}; & \Delta_2 &= \begin{bmatrix} 0 & 0 & 0 \\ 0 & x & 0 \\ 0 & 0 & 0 \end{bmatrix}; & \Delta_3 &= \begin{bmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ 0 & 0 & x \end{bmatrix}
 \end{aligned}$$

all three Higgs doublets have non-zero Yukawa couplings both in the up and down sectors

In this case there are Higgs mediated FCNC only down sector

$$(M_d)_{ij} = \frac{\sqrt{2}}{v_1} (D_d)_{ij} - \left(\frac{\sqrt{2}}{v_1} + \frac{v_1}{\sqrt{2}} \right) (V_{CKM})_{i2} (V_{CKM})_{2j} (D)_{jj} - \frac{\sqrt{2}}{v_1} (V_{CKM})_{i3} (V_{CKM})_{3j} (D)_{jj} \quad x = -(\sqrt{v_1^2 + v_2^2})/\sqrt{3}$$

$$(M_d')_{ij} = (D_d)_{ij} - \frac{\sqrt{3} - x}{\sqrt{3}} (V_{CKM})_{i3} (V_{CKM})_{3j} (D_d)_{jj}$$

M_d includes FCNC term where the superscripted part in $\Delta S = 2$ transitions is only $(V_{cd}^\dagger V_{cs})^2$, which then requires quite heavy neutral Higgs