



For the named MLCO under the AML/CFT Handbook — and the CCO who carries the same load in smaller firms.

Scope, up front. RegAlign is a compliance-risk operating system. It is **not** a SAR/STR tool, a transaction-monitoring engine, or a sanctions/PEP screening system. The statutory MLRO function — receiving internal SARs under Article 4 of the Money Laundering (Jersey) Order and deciding on external reporting to the FIU — sits in your financial-crime stack and is intentionally out of scope. RegAlign is the layer that surrounds it: the obligation register, the monitoring programme, findings/issues/evidence, the governance and regulator pack.

What keeps you awake

- An obligation that exists in the AML/CFT Handbook but has no owner, no test and no evidence trail.
- An audit-thin workflow that you discover only when the supervisor finds it.
- Group-wide MLCO oversight across three jurisdictions where the obligations rhyme but don't match.
- Authority load — too many decisions concentrated in too few heads, with nothing to show for it after the fact.

What changes with RegAlign

Continuous obligation oversight, not periodic catch-up

Every AML/CFT/CPF Handbook obligation is attributed to a named owner, mapped to controls, and surfaced when a test is due or a piece of evidence has gone stale. You see the queue, the confidence band, and the "Why" trail before you decide.

Re-attribution is one click. Every change updates the chain. Nothing is rewritten silently.

Group MLCO journey

A dedicated **Group MLCO tour** at </tour/group-mlro> walks through cross-jurisdiction obligation roll-up, authority-load balancing across named officers, and consolidated escalation pathways. Same primitives in each jurisdiction; evidence specific to each.

Audit-zero, audit-thin, audit-heavy

Insights Hub lenses flag workflows with **no audit evidence**, **thin evidence**, or **heavy redundant evidence**. You rebalance before the supervisor finds an imbalance.

Closed-with-zero-evidence

A specific lens for items closed without an evidenced rationale. This is the failure mode that ends careers. We surface it daily.

What you get on day 30

- A live obligation register, attributed.

- A Daily Digest with the four-or-five items that actually need you.
 - A board pack draft, cryptographically sealable at the moment of finalisation.
 - A Value Realised dashboard with real hours-saved and AI accept-rate.
 - A public chain verifier so your audit committee can verify without us.
-

On AI

RegAlign Compass is suggest-only. Every irreversible action is human-approved. AI appetite is per-tenant — you set it. The accept-rate is on the wall, every day. Drift is visible.

We do not train on your data. Sub-processors are listed at regalign.app/trust.

Engagement model

Same as the CCO brief: 90- or 120-day pilot at £7,500 or £12,000, fixed price, success-criteria-bounded. Conversion at Standardised £9,500 or Bounded £25,000+.

The Bounded tier is where most group MLCO functions land because of multi-jurisdiction packs and group-rollup.

What to ask us

- 1. Show me the Compass "Why" trail on an ambiguous obligation.
 - 2. Show me the authority-load and audit-thin lenses.
 - 3. Show me a closed-with-zero-evidence example and how it surfaces.
 - 4. Walk through the Group MLCO tour end-to-end.
 - 5. Show me one cross-jurisdiction obligation with three different evidence sets.
-

Contact: hello@regalign.app · regalign.app/demo