

# Board Pack — Compliance

Q3 2026 — generated automatically from the live compliance spine

Tenant	Northwind Fiduciary (Jersey) [SANDBOX]
Period	Quarter ending 30 September 2026
Generated	Reproducible from live sandbox data
Classification	DEMONSTRATION — NOT FOR EXTERNAL CIRCULATION

SAMPLE

This artefact is generated by the RegAlign® platform from a sandbox tenant (Northwind Fiduciary [SANDBOX]) populated with synthetic data for demonstration purposes. It is structurally identical to artefacts produced for live tenants.

# Executive summary

The compliance environment in Q3 was stable. CRA refresh completed on schedule. One domain (PEP & sanctions) carries elevated residual risk with a defined remediation path. Six new findings raised; four issues closed. Two regulatory developments tracked. No breaches notified to the JFSC in the quarter.

## Hero KPIs

<b>247</b> Obligations	<b>94%</b> Coverage	<b>38 / 42</b> Tests done	<b>11</b> Open issues
<b>6</b> Findings (Q)	<b>4</b> Issues closed	<b>9</b> Decisions	<b>✓ Verified</b> Audit chain

## Residual risk distribution

Band	Domains	Within appetite	Trend vs Q2
Green	5	5	↑ +1
Amber	6	6	→ 0
Red	1	0	→ 0

## Top open issues

#	Issue	Owner	Severity	Due	Status
218	Re-paper SoW evidence for PEP file cohort	MLRO	High	2026-12-31	In progress
222	Outsourcer oversight schedule refresh	COO	Medium	2026-11-30	In progress
224	Training matrix — new joiners Q2/Q3	Head HR	Medium	2026-10-31	In progress
227	DPIA refresh for new client portal	DPO	Medium	2026-11-15	Open
231	Sanctions list automation downtime RCA	Head IT	High	2026-10-15	In progress

## Recent material decisions

- **D-2026-31** — Acceptance of residual risk on PEP & Sanctions pending 2026-12-31 remediation. Board approved.
- **D-2026-33** — Adoption of new evidence-tier policy for source-of-wealth (effective 2027-01-01). Board approved.
- **D-2026-35** — Change of outsourced screening provider (Worldcheck → ComplyAdvantage). ExCo approved; Board noted.
- **D-2026-37** — DPIA re-run scheduled for new client portal launch. CO approved.

## Regulatory developments tracked

- JFSC Consultation Paper 2026-07: changes to TCB CoP §4 (oversight). Response submitted 2026-08-14.
- JFSC Industry Comms 2026-09-22: clarification on PEP screening cadence. Reviewed; no action required.

## Audit trail integrity

All compliance activity recorded in the quarter is anchored in the tenant's hash-chained audit trail. Chain head as at 30 September 2026 verified by the platform's public verify endpoint (see *Audit Trail Extract*). No tampering detected.

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