

Regulator Pack

Prepared for JFSC on-site visit — September 2026

Tenant	Northwind Fiduciary (Jersey) [SANDBOX]
Period	Coverage period: 1 October 2025 – 30 September 2026
Generated	Reproducible from live sandbox data
Classification	REGULATOR ENGAGEMENT — Northwind Fiduciary (SANDBOX)

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.

Cover note

This pack is provided to the JFSC in connection with the scheduled on-site visit. All artefacts are generated directly from the firm's live compliance platform and are anchored to the firm's hash-chained audit trail. The chain may be independently verified by the JFSC without further request to the firm.

Contents

- Compliance Monitoring Programme — FY2026 (current).
- Compliance Risk Assessment — FY2026, Board-approved.
- Business Risk Assessment — FY2026.
- Open Issues register — extract as at 30 September 2026.
- Breach register — extract for the coverage period.
- Material decisions log — Q1–Q3 2026.
- Audit trail integrity attestation — included §4.
- Public verify endpoint — included §5.

§4 — Audit trail integrity attestation

The firm operates on an append-only, hash-chained audit trail. Every state change to obligations, controls, monitoring tests, findings, issues, decisions, board packs, and breach records writes one row to `audit_trail_entries`. Each row carries the SHA-256 hash of the prior row's payload plus its own payload.

Chain head — coverage period close

Chain head (anchor)	1f3a...b9c2
Entries in period	8,427
First entry	2025-10-01T00:00:04Z
Last entry	2026-09-30T23:58:11Z
Integrity check	Verified — no broken links

§5 — Public verify endpoint

The JFSC may verify the chain integrity for any decision, finding, or breach reference in this pack without further request to the firm:

```
curl https://app.regalign.app/api/public/decisions/verify?id=D-2026-31
```

A 200 response with `{ ok: true }` confirms the chain for that anchor is intact. A 200 response with `{ ok: false, brokenAt: ... }` identifies the entry at which tampering was detected. The firm does not have the technical means to repair a broken chain; integrity failures are permanent and disclosable.

§6 — Open issues at coverage close

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

§7 — Breach register (coverage period)

Ref	Date	Type	JFSC notified	Status
BR-001	2026-02-14	Late filing	Yes — 2026-02-15	Closed
BR-002	2026-06-08	Data subject access response > 30d	No (below threshold)	Closed
BR-003	2026-08-22	Sanctions automation downtime (4h)	Yes — 2026-08-22	Open — RCA

SAMPLE