

Methodology

The RegAlign® compliance spine — one cycle, end-to-end

Tenant	Northwind Fiduciary (Jersey) [SANDBOX]
Period	Q4 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.

One spine, ten artefacts

Every defensible compliance function answers the same question in the same order: *what are we required to do, what are we doing about it, how do we know it works, and how do we prove it?* RegAlign® wires that loop end-to-end.

The loop

Source → **Obligation** → **Control** → **Test** → **Evidence** → **Finding** → **Issue** → **Decision** → **Audit**. Each transition is a state change that writes one row to the hash-chained audit trail. The same loop produces the board pack, the regulator pack, and the public verify endpoint as generated artefacts.

How it maps to the JFSC Code of Practice

JFSC CoP expectation	Spine element	Evidence type
§3 — Risk-based approach	BRA + CRA	Annual assessment + monitoring outputs
§4 — Governance	Decisions + Ratifications	Board minutes + audit chain
§5 — Compliance arrangements	Obligations + Controls	Coverage map + control library
§6 — Monitoring	Monitoring + Findings	Test results + hash-anchored evidence
§7 — Reporting	Board pack + Regulator pack	Generated artefact + chain head
§8 — Notifications	Breach register	Audit-chained breach entries

AI on a leash

Large-language models help classify regulatory change, draft obligations, and propose controls. They never act as the authority of record. Every model call is logged with model ID, prompt version, input hash and output hash. Every human acceptance is a separate, audit-chained event. A JFSC question on AI governance is answered in one HTTP request.

What is deliberately not in the spine

- Suspicious Activity Reports — touches law-enforcement disclosure; deferred until tenant-specific.
- Sanctions screening feed — requires contracted provider (Worldcheck / ComplyAdvantage); not stubbed.
- Client risk ratings — methodology-heavy and firm-specific; not opinionated by the platform.

Scope discipline is part of the methodology. We resisted scope creep on purpose.