RegGenome

Enhancing Regulatory Analysis

Standards alignment use case

AT A GLANCE

A source-linked baseline of how a jurisdiction's rules align with international standards, ready for experts to verify, adjust and build on.

Once regulatory data is incorporated, a baseline assessment can be produced within hours, giving experts a head start on work that can otherwise take months.

1. The regulator's challenge

As international regulatory standards evolve alongside the financial sector, authorities must keep track of how their own rules align with those standards. This includes conducting self-assessments and participating in peer reviews that assess alignment. The work can be labour-intensive, requiring the collection and analysis of regulatory content across documents, formats, languages, and jurisdictions that can take months to complete. The burden is compounded when regulators run assessments against multiple sets of standards.

2. The approach: RegGenome supports the regulator

RegGenome's data and models can help streamline this work. RegGenome structures, classifies, and maps international and jurisdiction-level regulations at the obligation level, creating a machine-readable dataset that enables comparison of a jurisdiction's standards with international and peer standards in a verifiable, auditable way. From that dataset we generate a baseline assessment, criterion by criterion, which:

- links each standard to the local provisions that align with it;
- flags where the local rules may have gaps;
- points out evidence gaps, where the source material needed to check something is missing.

Regulators can then validate this baseline assessment and spend their time on the more complex and nuanced analysis that needs their expertise. The models support the regulators by enabling efficient comparison of standards; they do not replace the judgement of the regulator or assess the effectiveness of a regulatory regime.

3. What our testing has shown

A recent pilot with a Central Bank compared RegGenome's baseline assessment of alignment with Financial Action Task Force (FATF) standards to a human-led evaluation to assess comparability. The pilot demonstrated that RegGenome's data and models can do considerable groundwork in support of standards alignment assessments.

Pilot results

In the pilot, the baseline assessment did not always produce the same results as the final human-led report. This was generally expected because the baseline assessment was focused solely on the existence of aligned regulatory or legislative obligations, rather than a more comprehensive review of context and effectiveness. Yet across the 40 FATF Recommendations assessed, the baseline assessment identified more than 70 percent of the issues that were ultimately included in the human-led review as potential gaps, demonstrating value as a solid starting point. Because the baseline assessment is always source-linked, our findings are traceable for every recommendation assessed, providing an organized data set for experts to verify, adjust and build on. Further, RegGenome's models work on an efficient timeline. Once regulatory data is incorporated into the models, RegGenome can create a baseline assessment within hours.

	RegGenome's data and models
Speed	Once regulatory data is incorporated, a baseline assessment can be produced in a matter of hours, freeing expert staff to focus on validation and higher-value analysis.
Traceability	Every finding is transparently linked to specific provisions in laws, regulations, other enforceable means, and guidance, giving regulators an auditable evidence base for self-assessments and peer reviews.
Repeatability	The model creates a digital record that can be updated routinely to support ongoing monitoring, giving regulators a current view of alignment as standards and local rules change.

4. RegGenome's data and models also help policy development

RegGenome's data can also help with policy development by providing peer comparisons. By structuring data in an easily searchable format, RegGenome's tools help regulators more easily identify approaches used worldwide to address specific regulatory topics and can present regulatory language drawn from existing regulations across multiple jurisdictions. The models do not generate new regulatory text; their responses reference specific provisions in existing rule sets. RegGenome's controlled environment, in which responses are drawn only from the structured regulatory dataset, also responds to specific queries with responses that regulators can trace to source and verify.

5. Implications for regulatory capacity

When integrated into regulatory workflows, RegGenome's data and models can handle much of the groundwork for collecting, structuring, and comparing regulatory requirements. Its baseline assessments map requirements to current sources, flag potential gaps, and identify missing evidence. Regulatory experts can spend more time assessing materiality, resolving incomplete evidence, and applying judgement. The model can also be rerun when new or previously missing source material becomes available or when international, peer, or jurisdiction-level rules change, giving regulators a dynamic, up-to-date view of alignment rather than a point-in-time snapshot.

Dimension	RegGenome's baseline assessment
Primary contribution	Conducts the groundwork--criterion-level testing and provision-level evidence, delivered with speed, traceability, and repeatability.
Strongest use	Comparing rules systematically and tracing findings to sources.
Main limitation	Depends on source completeness.
Critical safeguard	Human expert validation.

6. Conclusion: A regulatory capability, not a one-off tool

Regulators can integrate RegGenome's baseline assessments into existing workflows to improve efficiency, enhance traceability, and increase repeatability, while expert judgement remains at the centre of the work. RegGenome's tools also provide examples of peer regulations that regulators can reference to develop policy within their own legal and regulatory context. RegGenome's data and models can help regulators monitor how their regulatory framework compares with international and peer standards—essential as standards evolve and as regulators prepare for self-assessments, peer reviews, and mutual recognition— and create well-sourced records for future assessments.

Preparing for a self-assessment, peer review or mutual evaluation?

Talk to us about how a source-linked baseline standards assessment could support your policy teams.

Contact us: info@reg-genome.com | reg-genome.com

We're in Singapore from 16 to 19 November for Insights2040 and the Singapore FinTech Festival. Meet us at the RegGenome Partner Lounge on 16 and 17 November, join our workshop on 17 November, or find us on the UK Pavilion (stand 5K25, Hall 5) on Thursday 19 November from 13:00.