



Thomson Reuters Regulatory Intelligence User Guide

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About This User Guide

This user guide has been designed to assist you in using Thomson Reuters® Regulatory Intelligence. It will ensure you are able to use the solution to its fullest potential, and goes through the complete range of tools and features.

For further information and guidance, please contact our Global Client Support team, who will be happy to assist you:

Email: regulatoryintelligence@thomsonreuters.com

Toll Free Numbers for all Risk Products:

APAC Toll Free: +65 6407 4935 (Option 6, 1 or 2)

US/Canada Toll Free: +1 800-327-8829 (Option 6, 1 or 2)

UK/EMEA Toll-Free:

+44 020 3788-3125 / 0800 1577-801 (Option 6, 1 or 2)

Please note that live training is also available on request. If you are interested, please contact our Training team at:

trritrainingrequests@thomsonreuters.com.



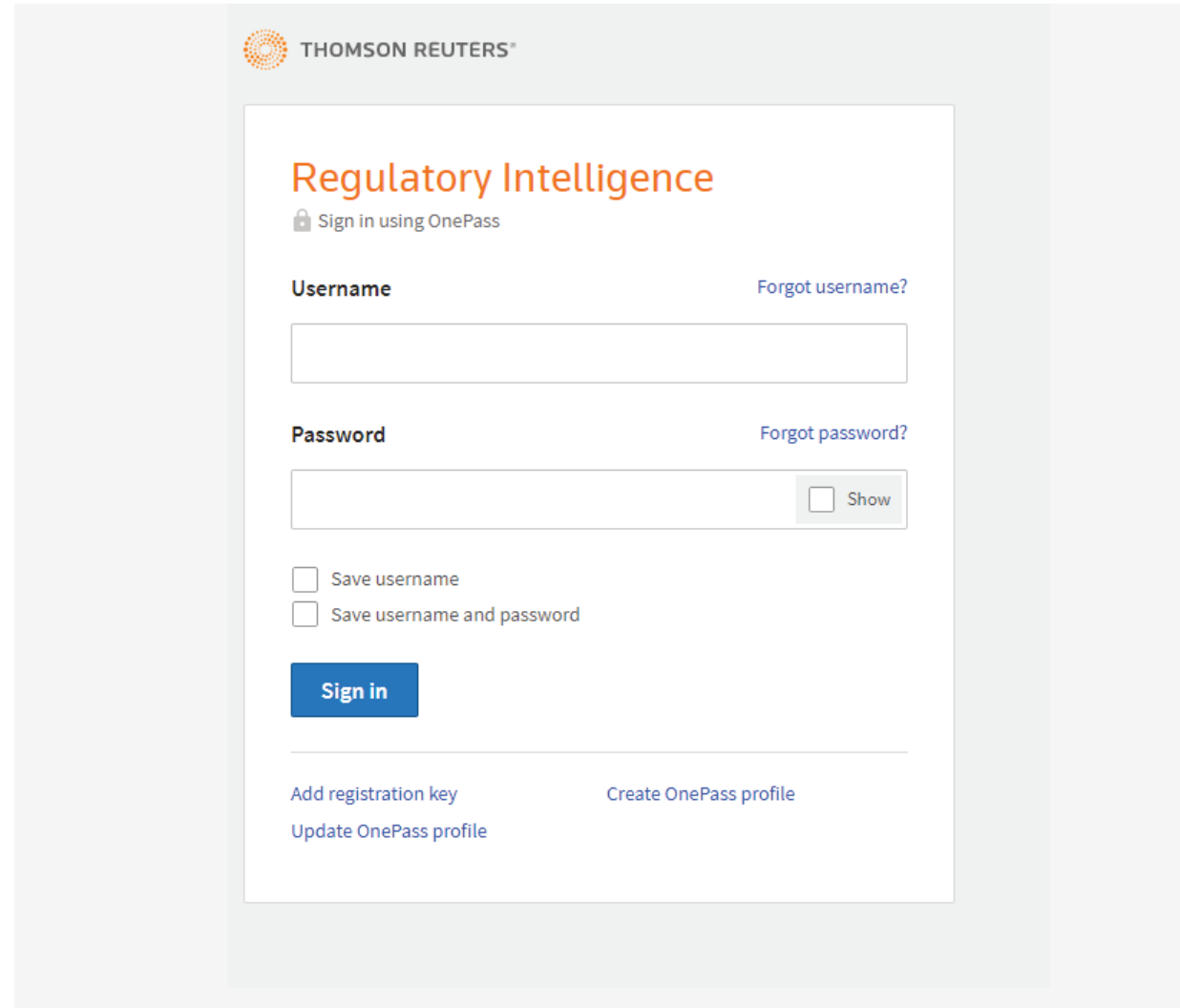
Part 1: Login and Logout

1.1 Login

Regulatory Intelligence is accessible via the internet from any computer using the latest versions of Internet Explorer, Google Chrome, Firefox, or Safari (with auto updates turned on). Google Chrome is recommended for optimal user experience and performance.


Click on the following link: <https://regintel.thomsonreuters.com> and enter your OnePass username and password* to access the Regulatory Intelligence platform.

*Please note: In order to first access Thomson Reuters Regulatory Intelligence, you are required to create a OnePass profile (or update an existing profile) using the registration key provided to you via email. If you require assistance with the OnePass login, please click [here](#). Once set up, you will be prompted to change your password every 90 days.



THOMSON REUTERS®

Regulatory Intelligence

 Sign in using OnePass

Username [Forgot username?](#)

Password [Forgot password?](#)

 Show

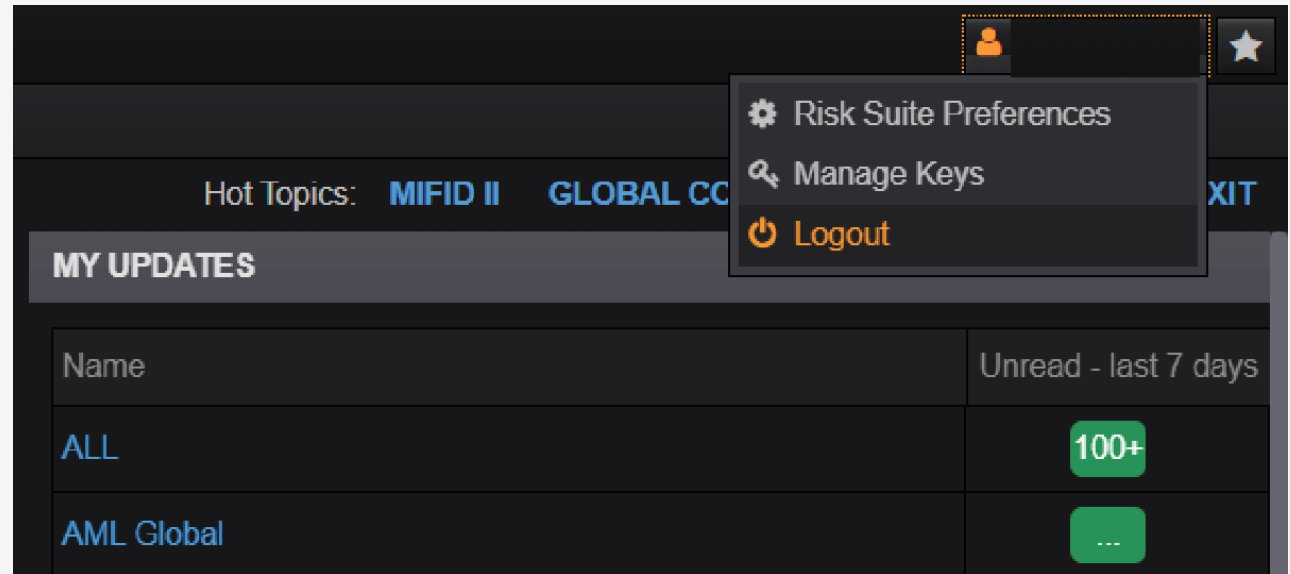
Save username
 Save username and password

Sign in

[Add registration key](#) [Create OnePass profile](#)
[Update OnePass profile](#)

1.2 Logout

Click on your username in the top right-hand corner of the home screen and select Logout from the drop-down to exit the platform.



The screenshot shows the top right corner of the application interface. A user profile icon is highlighted with a dashed orange box, and a dropdown menu is open. The menu items are:

- Risk Suite Preferences
- Manage Keys
- Logout (highlighted with an orange power icon)

Below the menu, the "MY UPDATES" section is visible, featuring a table with the following data:

Name	Unread - last 7 days
ALL	100+
AML Global	...

Part 2: Homepage

Once you have logged in, you will be able to view the following sections and options directly from the Homepage.

Search (1)

This allows you to conduct a global search on Regulatory Intelligence by inputting keyword(s). Upon entering the keyword(s), the system will generate a drop-down list of suggested documents. You can choose to click on any of these documents directly or hit Enter to return a full list of related results. Refer to Part 3: [Keyword Search](#) for more details on search options.

Home Menu (2)


The drop-down menu allows you to move easily between the Homepage to the My Updates, Research (including the Library), Reports, and Settings sections.

Featured News (3)

Featured articles are articles that have been spotlighted by our expert editorial team. These are the latest news and analysis articles that our editors have highlighted as being relevant to you.

My Updates (4)

Here you have a view of the number of unread documents within each of your customized alerts, from the last 7 days. Click on either the profile title or the tally box to view your unread articles.



The screenshot shows the Thomson Reuters Regulatory Intelligence homepage. The interface includes a search bar at the top left, a navigation menu (1), a featured news section (3) with a main article about FinCEN leaks, a 'Most Read Content' section (5) listing top news items, a 'News' section (6) with a grid of articles, a 'My Updates' section (4) with a table of unread alerts, and an 'Analysis and Insight' section (7) with a country update. The 'My Updates' table is as follows:

Name	Unread - last 7 days
ALL	100+
n	0
yndy	0
f	0
db	0
testdana	22
test2	15
Dana Insurance	35
Dana testing Canada	100+
BREXIT COPY	14
dana testing new	100+
and 4 more my update(s)	100+

The value of the number displayed adjusts as you click on and view the article(s).

Part 5: My Updates provides you with more details on how to set up My Updates.

Most Read Content (5)

Quickly access the top 10 News and Analysis articles read by your peers from the last seven days. The list is refreshed daily.

News (6)

From here you can view the most current news articles published by our global team of regulatory intelligence experts.

Analysis and Insight (7)

Review the most current analysis and expert guidance articles.

Hot Topics (8)

Curated pages of content dedicated to current issues that have been identified by our editorial team as having a substantial impact on compliance risk such as Brexit, Global Covid-19, US Covid-19, and MiFID II.

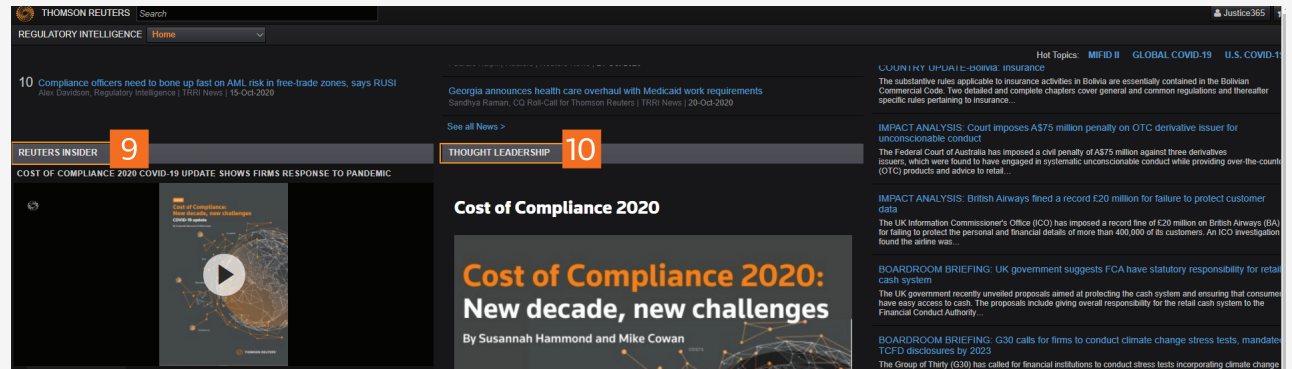
Part 2: Homepage Continued

Reuters Insider (9)

Designed for the financial community, REUTERS INSIDER regularly publishes videos covering news content, interviews and expert commentary from leading subject-matter experts both from within Reuters and from our trusted network of partners.

Thought Leadership (10)

Access key reports, white papers and surveys written by our team of journalists at Thomson Reuters Regulatory Intelligence.



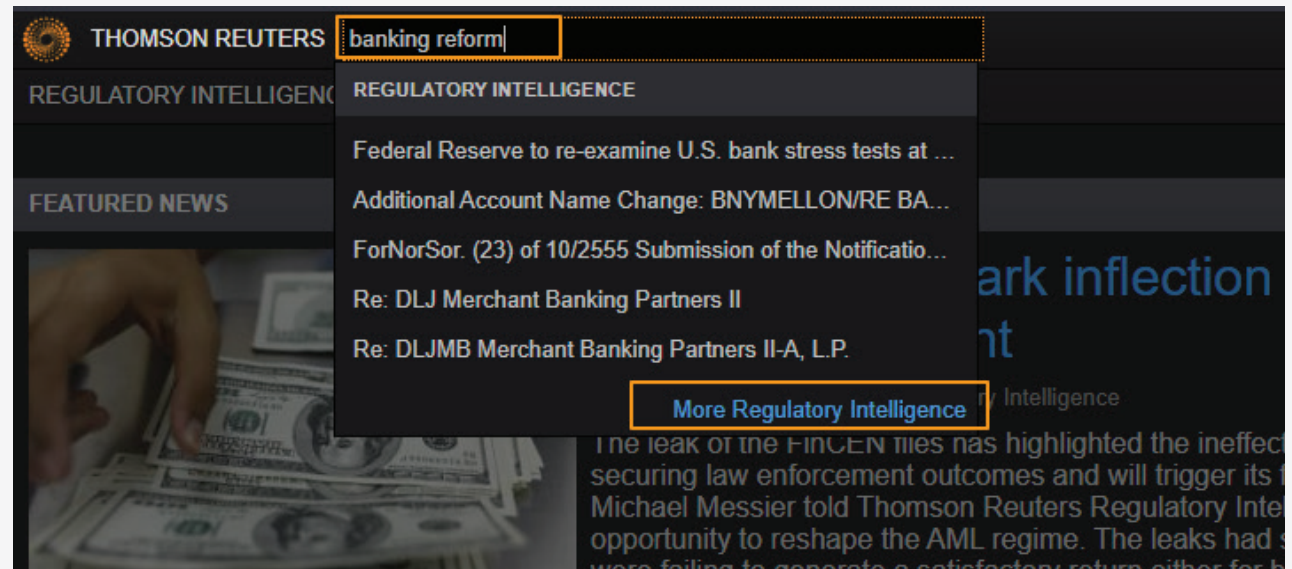
The screenshot displays the Thomson Reuters Regulatory Intelligence homepage. The top navigation bar includes the Thomson Reuters logo, a search bar, and the 'REGULATORY INTELLIGENCE' title. Below the navigation, there are several news snippets and featured content. A prominent section titled 'REUTERS INSIDER 9' features a video player with a play button. To its right, a 'THOUGHT LEADERSHIP 10' section highlights a report titled 'Cost of Compliance 2020: New decade, new challenges' by Susannah Hammond and Mike Cowan. The right sidebar contains several news items, including 'COUNTRY UPDATE: Bolivia - Insurance' and 'IMPACT ANALYSIS: Court imposes A\$75 million penalty on OTC derivative issuer for unconscionable conduct'. The bottom of the page shows a 'BOARDROOM BRIEFING' section with the headline 'UK government suggests FCA have statutory responsibility for retail cash system'.

Part 3: Keyword Search

3.1 Keyword Search

From the Homepage you can enter specific keywords (for example, banking reform) to search for related documents within Regulatory Intelligence. Upon entering the keywords, the system will generate a drop-down list of suggested documents. You can choose to click on any of these documents directly, or to return a full list of related results hit Enter, or select More Regulatory Intelligence.

Note that the Quick Search will find articles that mention the terms being searched. For example, if you enter Banking Reform, articles returned will contain Banking Reform as either a term, or separate words.

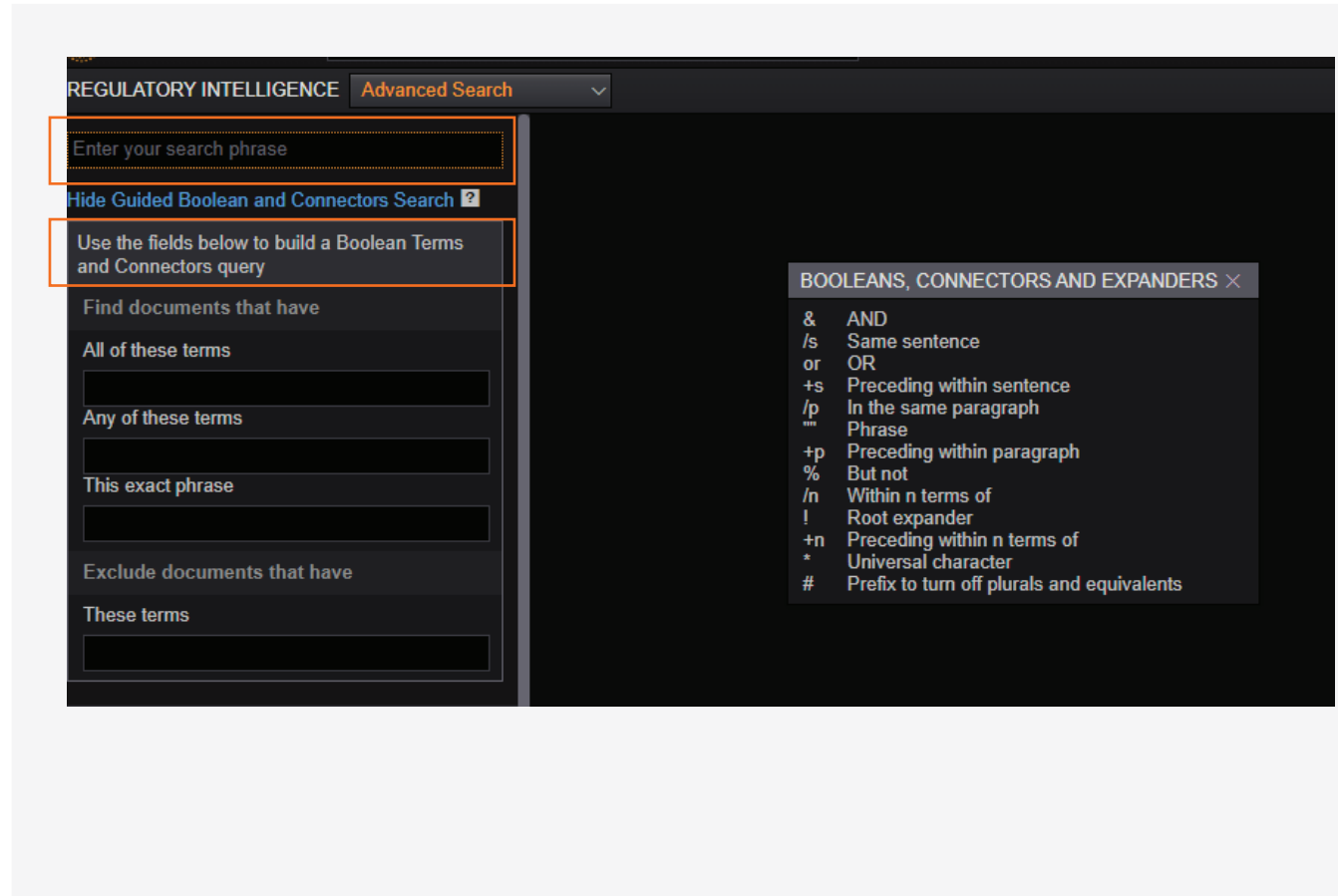


3.2 Keyword Search Options

The Quick Search feature allows you to run a keyword search that defaults to a Natural Language search. A Natural Language search is similar to a Google search.

If you want to run a more precise search you can alternatively use a Boolean Terms and Connectors search. Refer to Part 4:

[Research and Advanced Search Parameters](#) for more information on using Boolean Connectors.



REGULATORY INTELLIGENCE **Advanced Search**

Enter your search phrase

Hide Guided Boolean and Connectors Search ?

Use the fields below to build a Boolean Terms and Connectors query

Find documents that have

All of these terms

Any of these terms

This exact phrase

Exclude documents that have

These terms

BOOLEANS, CONNECTORS AND EXPANDERS ×

&	AND
/s	Same sentence
or	OR
+s	Preceding within sentence
/p	In the same paragraph
""	Phrase
+p	Preceding within paragraph
%	But not
/n	Within n terms of
!	Root expander
+n	Preceding within n terms of
*	Universal character
#	Prefix to turn off plurals and equivalents

3.3 Search Results Page

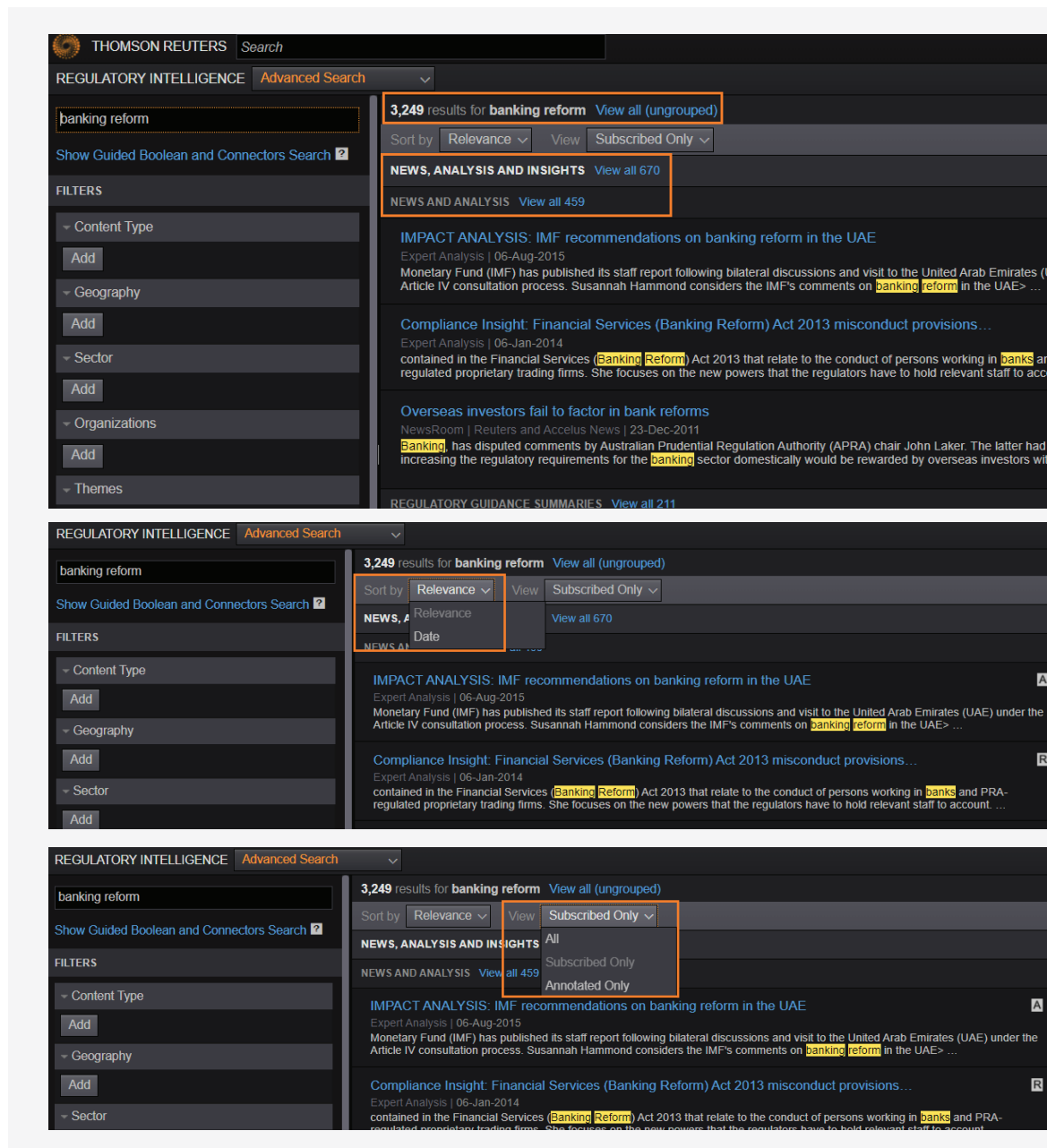
Search results are delivered via an Overview page and results are grouped by Content Type and then sub-content type by default:

- News, Analysis, and Insight
- Legislative material
- Regulatory material
- Executive material
- Secondary sources

The total number of search results returned are displayed at the top of the search results page and the count of search results for each content type is also shown in line with the content type name. In order to remove the Overview's default organization by Content Type, you can either select "View all (ungrouped)" or select the "View all" next to the content type you would like to specifically view.

Within each Content and sub-content type the results are automatically set to display in order of relevance when using a keyword search. This can be switched to date order by using the Sort by drop-down menu and selecting Date. The results will be listed chronologically with the most recent entry at the top.

The results generated by the global search are automatically set to display Subscribed Only documents. From the View drop-down menu, you can select to view All results or Annotated Only results. Refer to Section 3.3.1 Search Display Results for more information.



The image displays three screenshots of the Thomson Reuters Regulatory Intelligence search results page for the keyword "banking reform".

Top Screenshot: Shows the search results page with 3,249 results for "banking reform". The "View" dropdown menu is set to "Subscribed Only". The "Sort by" dropdown is set to "Relevance". The "View all (ungrouped)" link is highlighted. Below the filters, the "NEWS, ANALYSIS AND INSIGHTS" section is highlighted with a count of 670. The "NEWS AND ANALYSIS" section has a count of 459. The first result is "IMPACT ANALYSIS: IMF recommendations on banking reform in the UAE" (Expert Analysis | 06-Aug-2015).

Middle Screenshot: Shows the same search results page, but the "View" dropdown menu is open, showing options: "Relevance", "Date", and "Subscribed Only". The "Sort by" dropdown is still set to "Relevance". The "View all (ungrouped)" link is highlighted. The "NEWS, ANALYSIS AND INSIGHTS" section is highlighted with a count of 670. The "NEWS AND ANALYSIS" section has a count of 459. The first result is "IMPACT ANALYSIS: IMF recommendations on banking reform in the UAE" (Expert Analysis | 06-Aug-2015).

Bottom Screenshot: Shows the same search results page, but the "View" dropdown menu is open, showing options: "All", "Subscribed Only", and "Annotated Only". The "Sort by" dropdown is still set to "Relevance". The "View all (ungrouped)" link is highlighted. The "NEWS, ANALYSIS AND INSIGHTS" section is highlighted with a count of 670. The "NEWS AND ANALYSIS" section has a count of 459. The first result is "IMPACT ANALYSIS: IMF recommendations on banking reform in the UAE" (Expert Analysis | 06-Aug-2015).

3.3.1 Search Display Results

3.3.1.1 All Results

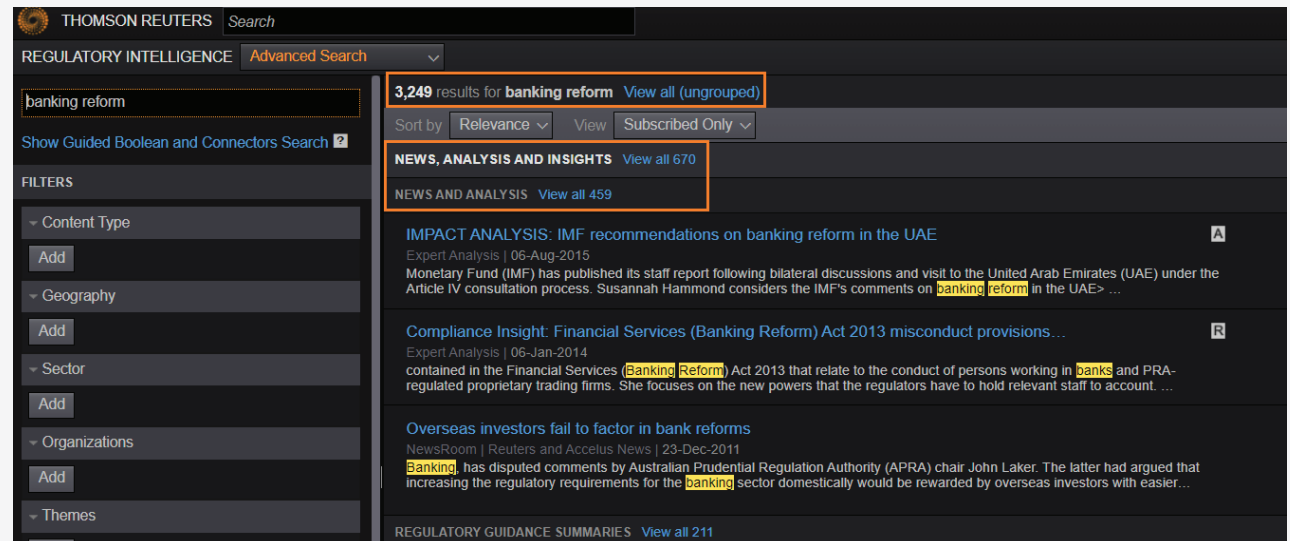
This allows you to see additional results that are outside your subscription but potentially relevant to your search. Please note that any content you are not subscribed to will not be available in its complete form. If you would like to obtain complete access to this content, please contact your account director at Thomson Reuters in order to request an upgrade or a change to your subscription.

3.3.1.2 Subscribed Only

This enables you to view the results relevant and accessible to your subscription coverage.

3.3.1.3 Annotated Only

This lets you view only those results to which you have added custom notes with the Regulatory Intelligence annotation feature. Such results will appear with an "A" next to them. Please refer to Section 3.6.1 [Annotate](#) within this user guide for additional details.



THOMSON REUTERS Search

REGULATORY INTELLIGENCE **Advanced Search**

banking reform

Show Guided Boolean and Connectors Search ?

FILTERS

- Content Type
- Geography
- Sector
- Organizations
- Themes

3,249 results for **banking reform** [View all \(ungrouped\)](#)

Sort by Relevance **Subscribed Only**

NEWS, ANALYSIS AND INSIGHTS [View all 670](#)

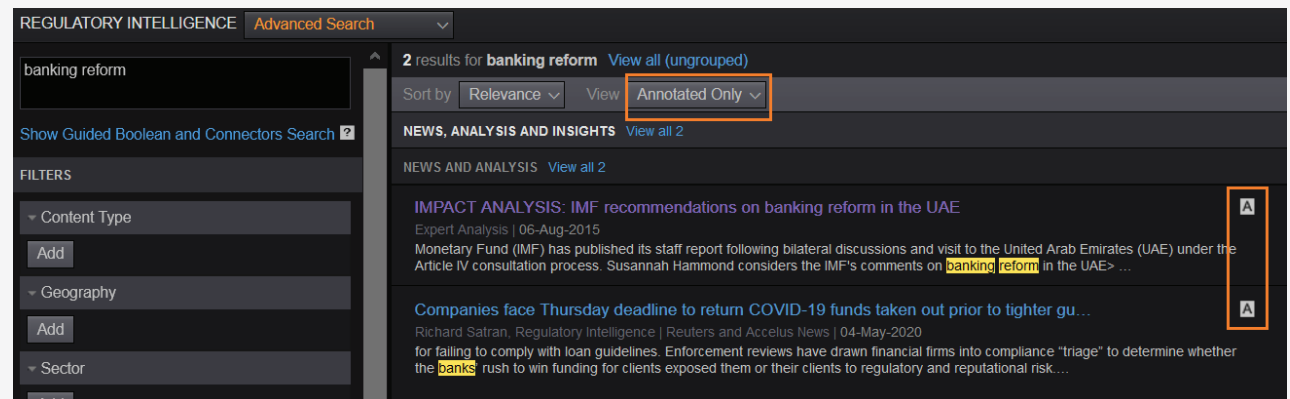
NEWS AND ANALYSIS [View all 459](#)

IMPACT ANALYSIS: IMF recommendations on banking reform in the UAE **A**
Expert Analysis | 06-Aug-2015
Monetary Fund (IMF) has published its staff report following bilateral discussions and visit to the United Arab Emirates (UAE) under the Article IV consultation process. Susannah Hammond considers the IMF's comments on **banking reform** in the UAE> ...

Compliance Insight: Financial Services (Banking Reform) Act 2013 misconduct provisions... **R**
Expert Analysis | 06-Jan-2014
contained in the Financial Services (**Banking Reform**) Act 2013 that relate to the conduct of persons working in **banks** and PRA-regulated proprietary trading firms. She focuses on the new powers that the regulators have to hold relevant staff to account. ...

Overseas investors fail to factor in bank reforms
NewsRoom | Reuters and Accelus News | 23-Dec-2011
Banking, has disputed comments by Australian Prudential Regulation Authority (APRA) chair John Laker. The latter had argued that increasing the regulatory requirements for the **banking** sector domestically would be rewarded by overseas investors with easier...

REGULATORY GUIDANCE SUMMARIES [View all 211](#)



REGULATORY INTELLIGENCE **Advanced Search**

banking reform

Show Guided Boolean and Connectors Search ?

FILTERS

- Content Type
- Geography
- Sector

2 results for **banking reform** [View all \(ungrouped\)](#)

Sort by Relevance **Annotated Only**

NEWS, ANALYSIS AND INSIGHTS [View all 2](#)

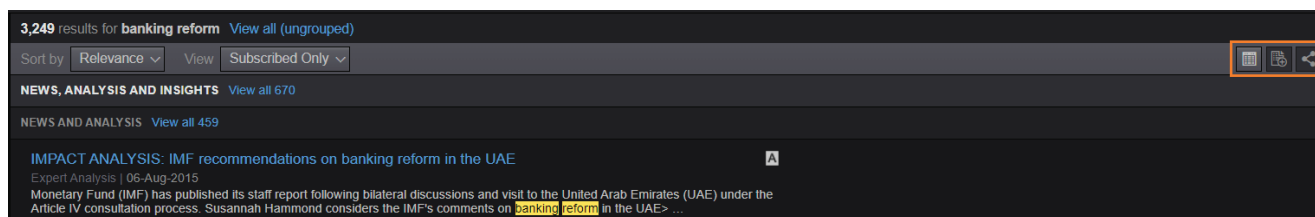
NEWS AND ANALYSIS [View all 2](#)

IMPACT ANALYSIS: IMF recommendations on banking reform in the UAE **A**
Expert Analysis | 06-Aug-2015
Monetary Fund (IMF) has published its staff report following bilateral discussions and visit to the United Arab Emirates (UAE) under the Article IV consultation process. Susannah Hammond considers the IMF's comments on **banking reform** in the UAE> ...

Companies face Thursday deadline to return COVID-19 funds taken out prior to tighter gu... **A**
Richard Satran, Regulatory Intelligence | Reuters and Accelus News | 04-May-2020
for failing to comply with loan guidelines. Enforcement reviews have drawn financial firms into compliance "triage" to determine whether the **banks** rush to win funding for clients exposed them or their clients to regulatory and reputational risk...

3.4 Search Results Page, Additional Options

You can also select from a number of options located at the top right-hand corner of the article results page:



3.4.1 View in Calendar

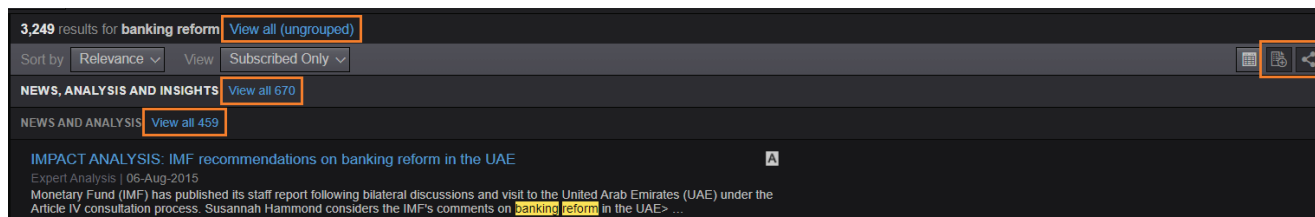
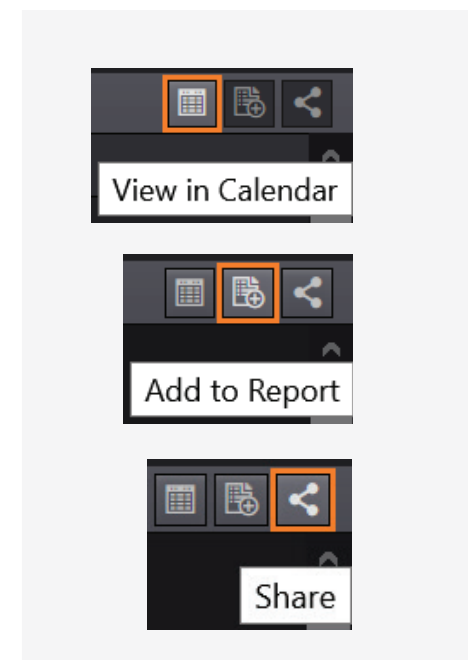
Your search results are set to display in a list format by default. By selecting the Calendar icon, your view switches to a calendar view of regulatory events based on your search criteria.

3.4.2 Add to Report

Search results can be collated and added to a custom report. From the sub-content level, select the Add to Report icon to move documents into an existing report or to select documents to create a new report. For more information, refer to [Part 7: Reports](#).


3.4.3. Share

Search results can be collated and exported into a CSV or XLS format. Multiple documents can be selected for export either manually or by using a date range. **Note:** From the Overview page, you will need to select "View all (ungrouped)" or click into a sub-content level, in order to have an the option to select the "Add to Report" or "Share" icon.



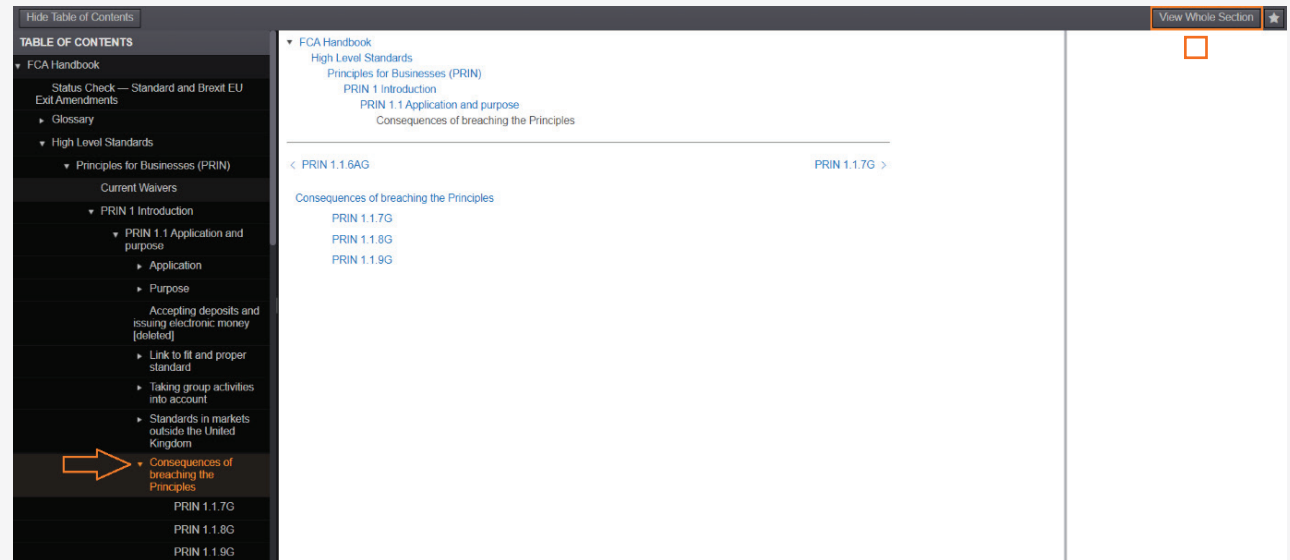
3.5 Article Options

To view an article in full, simply click on the document title from the Search results overview.

When viewing a document after running a keyword search, your search terms will be automatically displayed highlighted in yellow. This highlight feature can be switched off by selecting the Highlight Search Terms button  located at the top of the right-hand panel.

The options available from the document view will vary depending on whether the document being viewed is Legislative or Regulatory material, a News or Analysis article, or a Regulatory event summary.

The taxonomy properties, however, will always be listed underneath the main body of the document. These properties provide details of the global taxonomy classifications of the document in view including Geography, Sector, Content Type, Organizations, and Themes.



The screenshot shows the Thomson Reuters Regulatory Intelligence interface. On the left, a dark sidebar contains a 'TABLE OF CONTENTS' with a tree structure. The main content area displays the document title 'Consequences of breaching the Principles' and a list of related articles. The right sidebar has a 'View Whole Section' button.

Geography	United States of America
Sector	Healthcare
Content Type	Reuters and Accelus News
Themes	Billing and reimbursement, Medicaid covered services and coverage requirements, Medicaid eligibility, Inpatient services, Safety, Telehealth

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[Complaints Procedure](#)

3.5.1 Viewing Legislative or Regulatory Material

Legislative and Regulatory material, referred to internally as “Rulebooks,” are divided into the following sections:

Table of contents (1):

This shows the entire table of contents for the rulebook. The table of contents is broken down to the rule level, and you can click through this using the arrow icon to expand or collapse an entry and to immediately view a specific section within the rulebook.

The table of contents can be hidden from view by selecting the Hide Table of Contents button.

Breadcrumb trail (2):

A breadcrumb trail will help you to see the location of the document in view within the overall rulebook.

Versions (3):

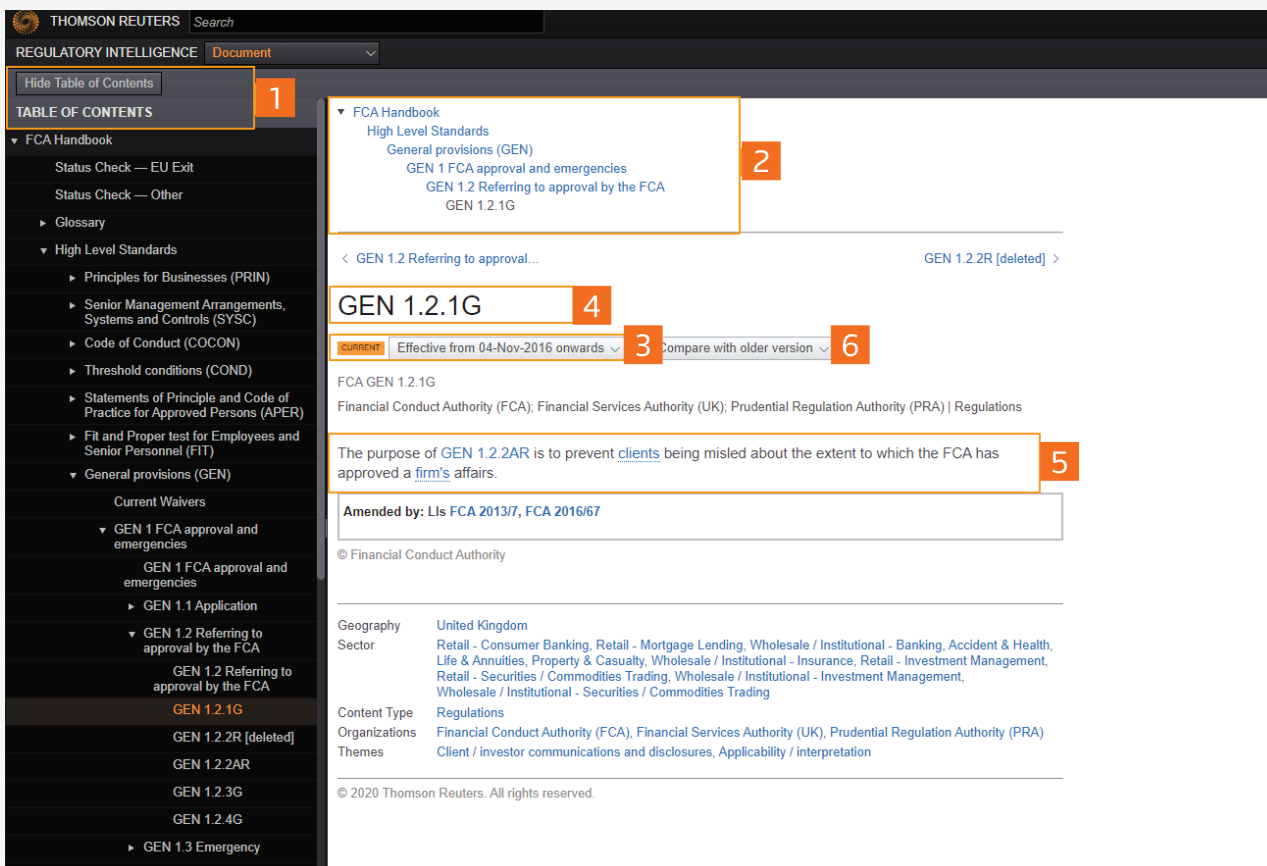
Select the version drop-down to view all previous iterations of the document and, if applicable, associated future versions.

Section Title and/or Number (4):

Section title and/or rule citation.

Body of document (5):

The actual text of the document is shown in the main body of the document viewer.



The screenshot displays the Thomson Reuters Regulatory Intelligence interface. The interface is divided into several sections, each highlighted with a numbered callout:

- 1:** The 'TABLE OF CONTENTS' sidebar on the left, which is currently expanded to show the 'FCA Handbook' structure, including sections like 'High Level Standards', 'Code of Conduct (COCON)', and 'General provisions (GEN)'. The 'GEN 1.2 Referring to approval by the FCA' section is selected.
- 2:** The breadcrumb trail at the top of the main content area, showing the path: 'FCA Handbook > High Level Standards > General provisions (GEN) > GEN 1 FCA approval and emergencies > GEN 1.2 Referring to approval by the FCA > GEN 1.2.1G'.
- 3:** The 'CURRENT' version indicator and the 'Effective from 04-Nov-2016 onwards' date range.
- 4:** The section title 'GEN 1.2.1G'.
- 5:** The main body of the document, which includes the text: 'The purpose of GEN 1.2.2AR is to prevent clients being misled about the extent to which the FCA has approved a firm's affairs.' Below this, it lists 'Amended by: Lis FCA 2013/7, FCA 2016/67' and the '© Financial Conduct Authority' copyright notice.
- 6:** The 'compare with older version' drop-down menu, which is currently set to 'CURRENT'.

Compare (6)

Select historic versions from the 'Compare with older version' drop down menu to view and compare the changes made between the different versions of a rule or piece of legislation. Please see [3.5.1.2 Using Redline](#) within this user guide for additional details.

3.5.1 Viewing Legislative or Regulatory Material continued

Taxonomy (6):

Document taxonomy properties.

Related content:

There are three possible widgets that will appear on the right-hand side in the new document view.

Related Documents (7):

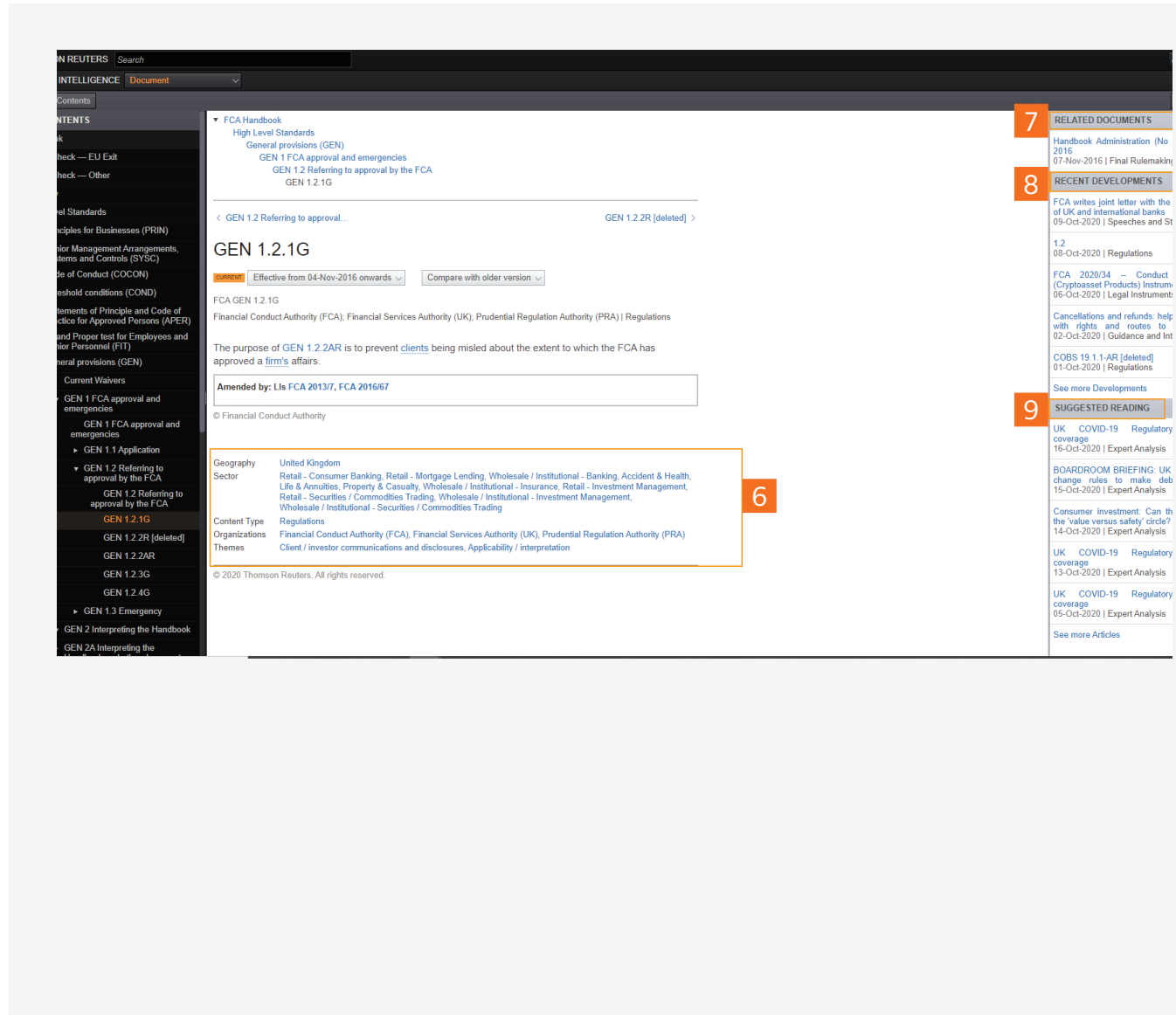
Links that have been manually created by the editor/author of the document and therefore likely to be a highly accurate reflection of related content. An example could be historical "Analysis" pieces written in the past on the same subject.

Recent Developments (8):

Automatically created links to the most recent developments under Regulatory, Legislative, and Executive materials from the regulatory/legislative authority in view based on Organization, Theme, Geography, and Sector.

Suggested Reading (9):

Automatically created links to Thomson Reuters curated content (i.e., news, analysis, guidance), which matches the document in view by Geography, Sector, and Theme classifications.



The screenshot displays the Thomson Reuters Regulatory Intelligence interface for document GEN 1.2.1G. The interface is divided into several sections:

- Left Sidebar (Taxonomy):** A navigation menu with a search bar and a dropdown menu set to "Document". It lists various document categories such as "High Level Standards", "General provisions (GEN)", and "Regulations".
- Main Content Area:**
 - Document Title:** GEN 1.2.1G
 - Effective Date:** Effective from 04-Nov-2016 onwards.
 - Description:** Financial Conduct Authority (FCA); Financial Services Authority (UK); Prudential Regulation Authority (PRA) | Regulations
 - Purpose:** The purpose of GEN 1.2.2AR is to prevent clients being misled about the extent to which the FCA has approved a firm's affairs.
 - Amended by:** L1s FCA 2013/7, FCA 2016/67
 - Copyright:** © Financial Conduct Authority
 - Classification Table:**

Geography	United Kingdom
Sector	Retail - Consumer Banking, Retail - Mortgage Lending, Wholesale / Institutional - Banking, Accident & Health, Life & Annuities, Property & Casualty, Wholesale / Institutional - Insurance, Retail - Investment Management, Retail - Securities / Commodities Trading, Wholesale / Institutional - Investment Management, Wholesale / Institutional - Securities / Commodities Trading
Content Type	Regulations
Organizations	Financial Conduct Authority (FCA), Financial Services Authority (UK), Prudential Regulation Authority (PRA)
Themes	Client / investor communications and disclosures, Applicability / interpretation
- Right Sidebar (Related Documents, Recent Developments, Suggested Reading):** Three widgets providing additional context and links.
 - 7 RELATED DOCUMENTS:** Includes "Handbook Administration (No 2016 07-Nov-2016 | Final Rulemaking)".
 - 8 RECENT DEVELOPMENTS:** Includes "FCA writes joint letter with the of UK and International banks 09-Oct-2020 | Speeches and St" and "FCA 2020/34 -- Conduct (Cryptoasset Products) Instrum 06-Oct-2020 | Legal Instrument".
 - 9 SUGGESTED READING:** Includes "UK COVID-19 Regulatory coverage 16-Oct-2020 | Expert Analysis" and "BOARDROOM BRIEFING: UK change rules to make deb 15-Oct-2020 | Expert Analysis".

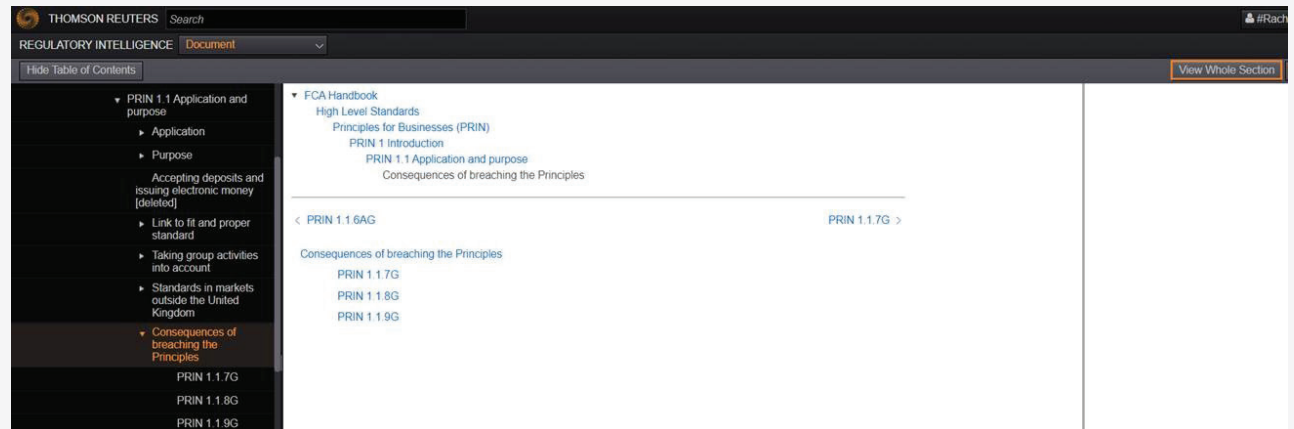
3.5.1.1 Using View Whole Section

When navigating the Table of Contents, wherever you select a parent node you will have the option to select 'View Whole Section.'

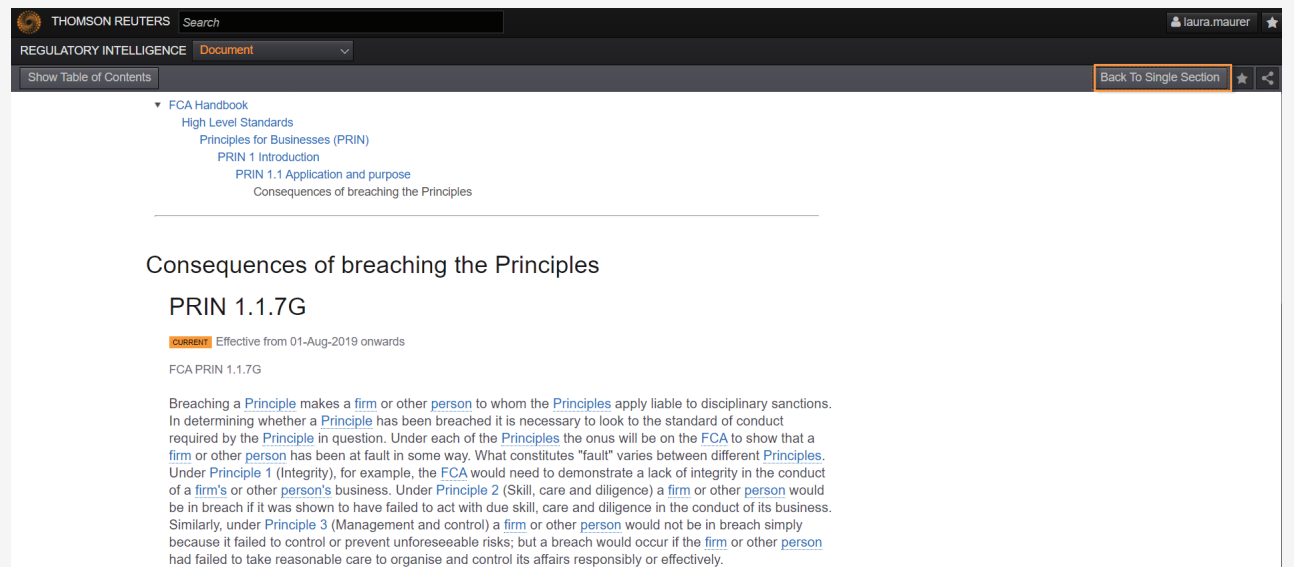
The View Whole Section feature allows you to view the whole section of the document you are reading i.e., all sublevel sections associated to the document. The View Whole Section button is displayed at the top of the right-hand panel. This saves time instead of having to select and open each section from the Table of Contents.

In the above example, by selecting View Whole Section, the user will be able to view all the Table of Content entries under 'Consequences of breaching the Principles'.

To return to the outline table of contents view, select "Back To Single Section" on the top right corner of your document.



The screenshot shows the Thomson Reuters Regulatory Intelligence interface. The top navigation bar includes the Thomson Reuters logo, a search bar, and the user's name '#Rach'. Below the navigation bar, there are two tabs: 'REGULATORY INTELLIGENCE' and 'Document'. The 'Document' tab is active. On the left side, there is a 'Hide Table of Contents' button. The main content area is divided into two panels. The left panel shows a table of contents with a tree view. The right panel shows the document content. A 'View Whole Section' button is highlighted in the top right corner of the right panel.



The screenshot shows the Thomson Reuters Regulatory Intelligence interface. The top navigation bar includes the Thomson Reuters logo, a search bar, and the user's name 'laura.maurer'. Below the navigation bar, there are two tabs: 'REGULATORY INTELLIGENCE' and 'Document'. The 'Document' tab is active. On the left side, there is a 'Show Table of Contents' button. The main content area shows the document content. A 'Back To Single Section' button is highlighted in the top right corner of the right panel. The document content displays the following structure:

- FCA Handbook
 - High Level Standards
 - Principles for Businesses (PRIN)
 - PRIN 1 Introduction
 - PRIN 1.1 Application and purpose
 - Consequences of breaching the Principles

Consequences of breaching the Principles

PRIN 1.1.7G

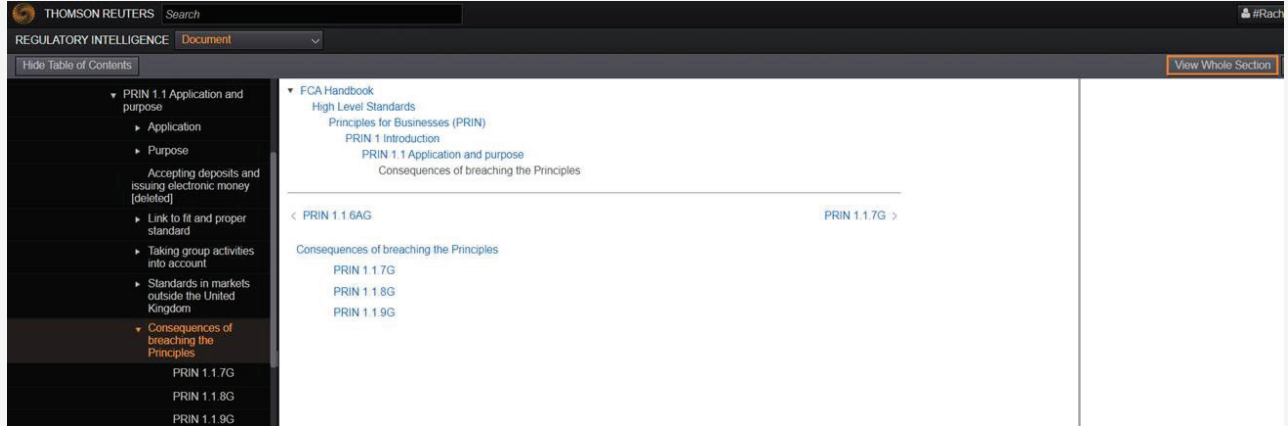
CURRENT Effective from 01-Aug-2019 onwards

FCA PRIN 1.1.7G

Breaching a Principle makes a firm or other person to whom the Principles apply liable to disciplinary sanctions. In determining whether a Principle has been breached it is necessary to look to the standard of conduct required by the Principle in question. Under each of the Principles the onus will be on the FCA to show that a firm or other person has been at fault in some way. What constitutes "fault" varies between different Principles. Under Principle 1 (Integrity), for example, the FCA would need to demonstrate a lack of integrity in the conduct of a firm's or other person's business. Under Principle 2 (Skill, care and diligence) a firm or other person would be in breach if it was shown to have failed to act with due skill, care and diligence in the conduct of its business. Similarly, under Principle 3 (Management and control) a firm or other person would not be in breach simply because it failed to control or prevent unforeseeable risks; but a breach would occur if the firm or other person had failed to take reasonable care to organise and control its affairs responsibly or effectively.

3.5.1.1 Using View Whole Section continued

When documents are too large to be loaded instantly, users will see a “Load more content” indicator at the bottom of the screen. When this is selected, more content can be loaded.

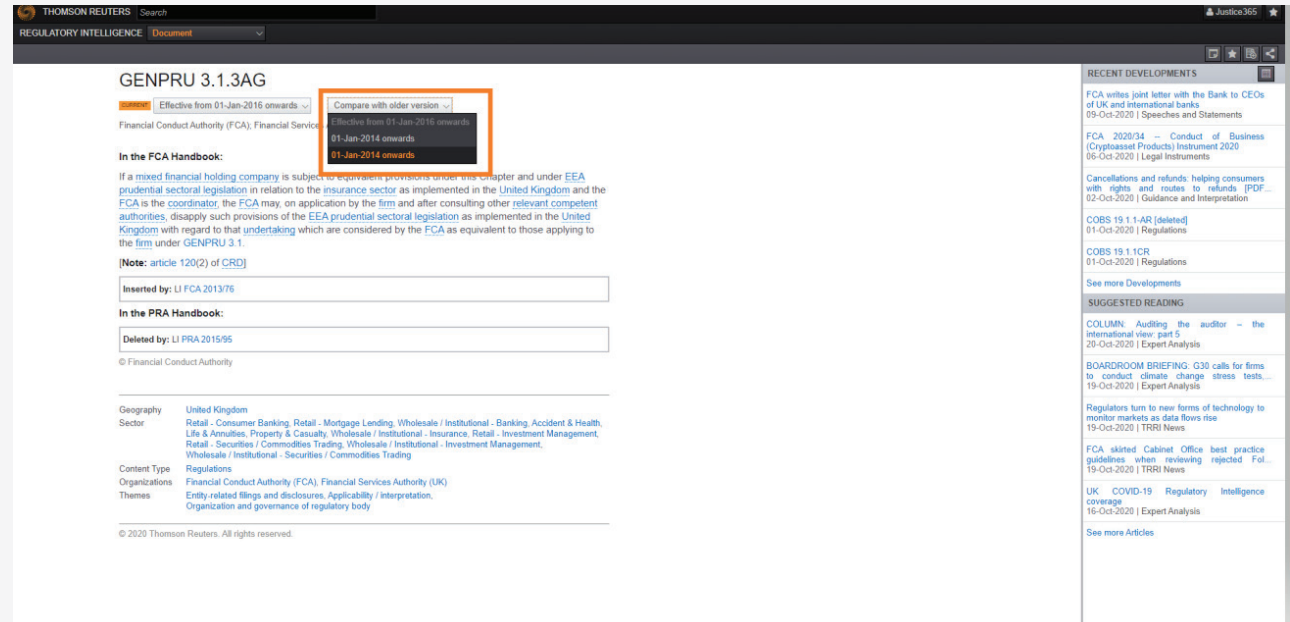


The screenshot displays the Thomson Reuters Regulatory Intelligence interface. The top navigation bar includes the Thomson Reuters logo, a search bar, and the text "REGULATORY INTELLIGENCE Document". A "View Whole Section" button is visible in the top right corner. The main content area is divided into two columns. The left column shows a table of contents for "PRIN 1.1 Application and purpose", with sections like "Application", "Purpose", and "Consequences of breaching the Principles". The right column shows the content for "PRIN 1.1.7G", including "Consequences of breaching the Principles" and a list of sub-sections: "PRIN 1.1.7G", "PRIN 1.1.8G", and "PRIN 1.1.9G".

3.5.1.2 Using Redlining

Redlining enables you to compare legislative or regulatory material with an earlier version, and see the additions and deletions in a single document view without the need to review multiple versions in order to understand what has changed.

From the Compare pull-down menu, select the version you want to compare against the version in view, and the screen will refresh to show the document with additions highlighted in green and deletions highlighted in red with strikethrough. The number of deletions and additions is shown at the top of the document.



THOMSON REUTERS Search

REGULATORY INTELLIGENCE Document

GENPRU 3.1.3AG

Effective from 01-Jan-2016 onwards

Compare with older version

Effective from 01-Jan-2016 onwards

01-Jan-2014 onwards

01-Jan-2014 onwards

In the FCA Handbook:

If a mixed financial holding company is subject to equivalent provisions under this chapter and under EEA prudential sectoral legislation in relation to the insurance sector as implemented in the United Kingdom and the FCA is the coordinator, the FCA may, on application by the firm and after consulting other relevant competent authorities, disapply such provisions of the EEA prudential sectoral legislation as implemented in the United Kingdom with regard to that undertaking which are considered by the FCA as equivalent to those applying to the firm under GENPRU 3.1.

[Note: article 120(2) of CRD]

Inserted by: LI FCA 2013/76

In the PRA Handbook:

Deleted by: LI PRA 2015/95

© Financial Conduct Authority

Geography: United Kingdom

Sector: Retail - Consumer Banking, Retail - Mortgage Lending, Wholesale / Institutional - Banking, Accident & Health, Life & Annuities, Property & Casualty, Wholesale / Institutional - Insurance, Retail - Investment Management, Retail - Securities / Commodities Trading, Wholesale / Institutional - Investment Management, Wholesale / Institutional - Securities / Commodities Trading

Content Type: Regulations

Organizations: Financial Conduct Authority (FCA), Financial Services Authority (UK)

Themes: Entity-related filings and disclosures, Applicability / Interpretation, Organization and governance of regulatory body

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RECENT DEVELOPMENTS

FCA writes joint letter with the Bank to CEOs of UK and international banks 09-Oct-2020 | Speeches and Statements

FCA 2020/34 - Conduct of Business (Cryptosasset Products) Instrument 2020 06-Oct-2020 | Legal Instruments

Cancellations and refunds: helping consumers with rights and routes to redress [PDF] 02-Oct-2020 | Guidance and Interpretation

COBS 19 11-AR [deleted] 01-Oct-2020 | Regulations

COBS 19 11-CR 01-Oct-2020 | Regulations

See more Developments

SUGGESTED READING

COLUMN: Auditing the auditor - the international view part 5 28-Oct-2020 | Expert Analysis

BOARDROOM BRIEFING: G39 calls for firms to conduct climate change stress tests... 19-Oct-2020 | Expert Analysis

Regulators turn to new forms of technology to monitor markets as data flows rise 19-Oct-2020 | TRRI News

FCA skiffs Cabinet Office best practice guidelines when reviewing rejected Fol... 19-Oct-2020 | TRRI News

UK COVID-19 Regulatory Intelligence coverage 16-Oct-2020 | Expert Analysis

See more Articles

1 deletions and 5 additions.

COBS 4.3.1R

FCA COBS 4.3.1R

(1) A firm must ensure that a financial promotion addressed to a client is clearly identifiable as such.

[

Note:

article 24(3) of MiFID, article 17(2) of the IDD and article 77 of the UCITS Directive]

(2) If a financial promotion relates to a firm's MiFID, equivalent third country or optional extension

3.5.2 Viewing a News or Analysis Article

Title (1):

Article title.

Publication Date and Author's name (2):

The date the article was published on Regulatory

Intelligence and the author's name. Clicking on the author's name opens a pop-up box with details of the author.

Content Type (3):

Thomson Reuters proprietary News, Analysis, and Insight content type.

Body of document (4):

The main body of the document itself.

Related content: (5)

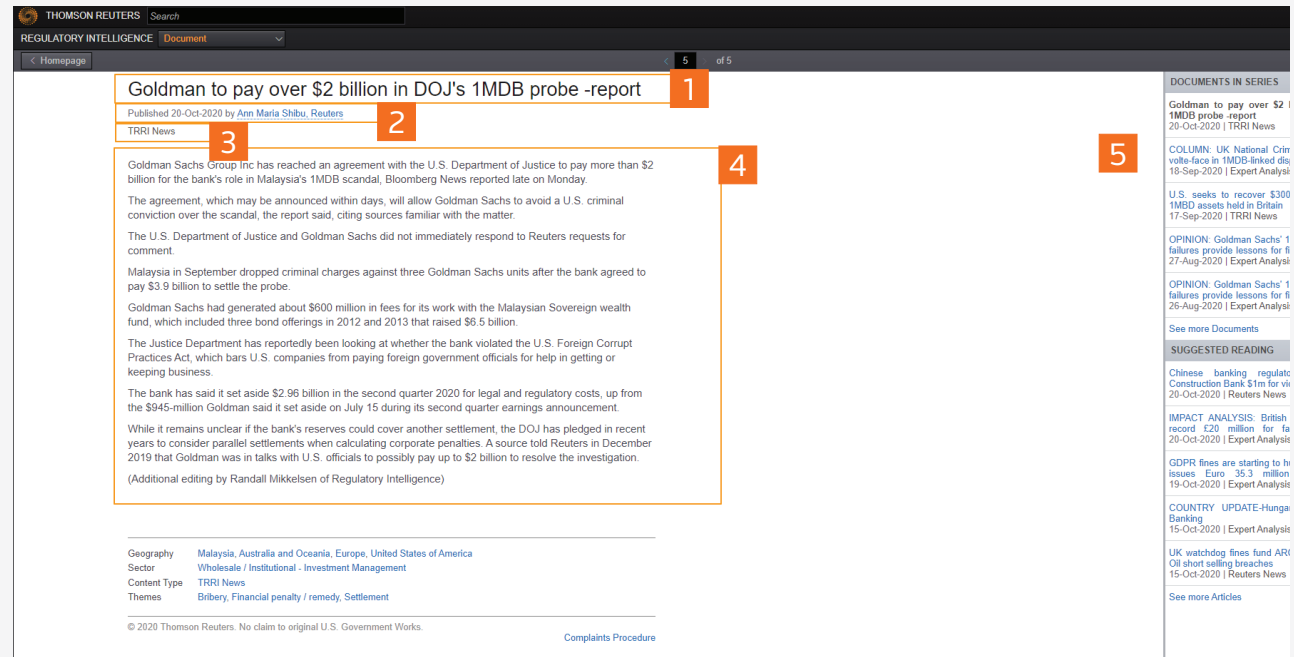
There are two possible widgets that will appear on the right-hand side in the document view:

Documents in Series

Editorially curated relationships linking other proprietary news and analysis articles on the same subject or topic.

Suggested Reading

(As per page 15)



The screenshot displays the Thomson Reuters Regulatory Intelligence interface. At the top, there is a search bar and navigation tabs for 'REGULATORY INTELLIGENCE' and 'Document'. The main article is titled 'Goldman to pay over \$2 billion in DOJ's 1MDB probe -report' (1). Below the title, the publication date '20-Oct-2020' and author 'Ann Maria Shibu, Reuters' are shown (2). The content type is 'TRRI News' (3). The main body of the document (4) contains the article text, including details about the settlement and the bank's financial situation. On the right-hand side, there are two sections: 'DOCUMENTS IN SERIES' (5) and 'SUGGESTED READING'. The 'DOCUMENTS IN SERIES' section lists related articles such as 'Goldman to pay over \$2 1MDB probe -report' and 'COLUMN: UK National Crim volte-face in 1MDB-linked dis'. The 'SUGGESTED READING' section includes articles like 'Chinese banking regulate Construction Bank \$1m for via' and 'IMPACT ANALYSIS: British record £20 million for fa'. At the bottom of the article, there is a metadata section with fields for Geography, Sector, Content Type, and Themes. The footer includes the copyright notice '© 2020 Thomson Reuters. No claim to original U.S. Government Works.' and a 'Complaints Procedure' link.

3.5.3 Viewing a Regulatory Event Summary

Title (1):

Document title

Source Publication Date (SPD) (2):

The date the regulatory event was published by the regulator/organization will always be captured in the SPD. Any other associated event date types will also be shown here as and when applicable.

Organization and Content Type (3):

Publishing regulator/organization and event content type.

Summary (4):

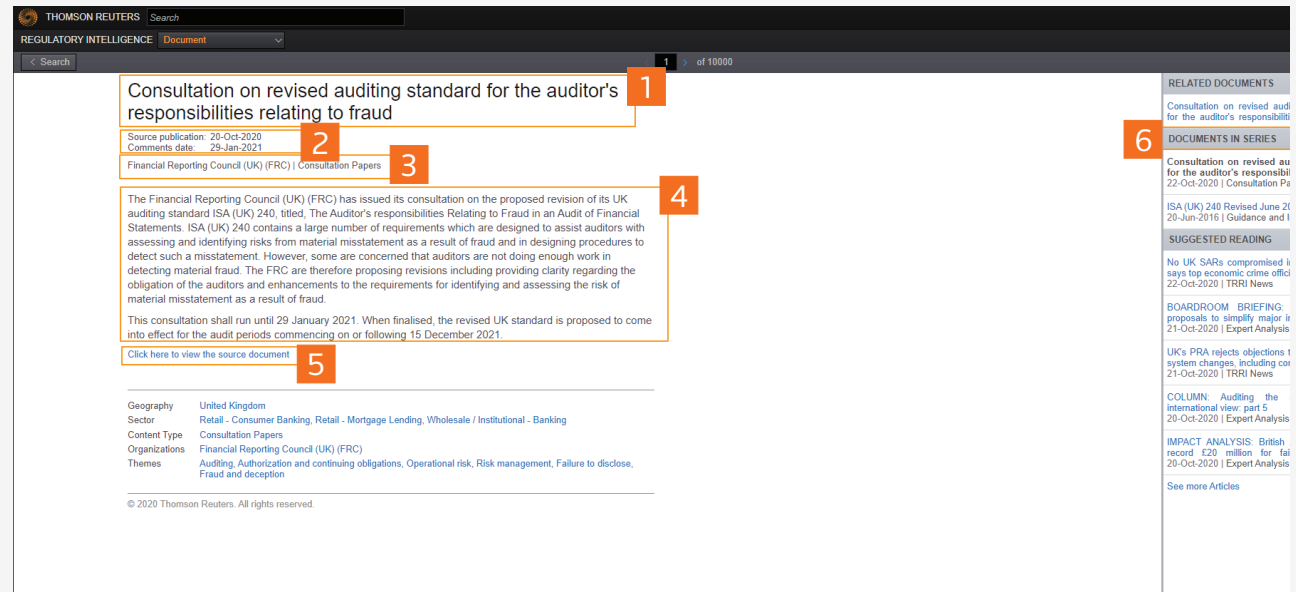
A summary of the contents of the article. This may be an extract from the article itself or of the analysis Thomson Reuters has made of the particular regulatory event.

Link to Source Document (5):

Link to the full source document. This may be an external link or a Regulatory Intelligence internal link.

Documents in Series (6):

Related Regulatory Event Summaries can be collated together in a series.



The screenshot displays the Thomson Reuters Regulatory Intelligence interface. The main content area shows a document titled "Consultation on revised auditing standard for the auditor's responsibilities relating to fraud" (1). Below the title, the source publication date is "20-Oct-2020" (2) and the comments date is "29-Jan-2021". The document is categorized as "Financial Reporting Council (UK) (FRC) | Consultation Papers" (3). The summary (4) states: "The Financial Reporting Council (UK) (FRC) has issued its consultation on the proposed revision of its UK auditing standard ISA (UK) 240, titled, 'The Auditor's responsibilities Relating to Fraud in an Audit of Financial Statements'. ISA (UK) 240 contains a large number of requirements which are designed to assist auditors with assessing and identifying risks from material misstatement as a result of fraud and in designing procedures to detect such a misstatement. However, some are concerned that auditors are not doing enough work in detecting material fraud. The FRC are therefore proposing revisions including providing clarity regarding the obligation of the auditors and enhancements to the requirements for identifying and assessing the risk of material misstatement as a result of fraud. This consultation shall run until 29 January 2021. When finalised, the revised UK standard is proposed to come into effect for the audit periods commencing on or following 15 December 2021." A link to view the source document is provided (5). The interface also includes a metadata table and a sidebar with related documents (6).

Geography	United Kingdom
Sector	Retail - Consumer Banking, Retail - Mortgage Lending, Wholesale / Institutional - Banking
Content Type	Consultation Papers
Organizations	Financial Reporting Council (UK) (FRC)
Themes	Auditing, Authorization and continuing obligations, Operational risk, Risk management, Failure to disclose, Fraud and deception

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RELATED DOCUMENTS

Consultation on revised auditing standard for the auditor's responsibilities relating to fraud

DOCUMENTS IN SERIES

Consultation on revised auditing standard for the auditor's responsibilities relating to fraud

ISA (UK) 240 Revised June 2020-June 2016 | Guidance and Implementation

SUGGESTED READING

No UK SARs compromised in top economic crime office

22-Oct-2020 | TRRI News

BOARDROOM BRIEFING

proposals to simplify major is

21-Oct-2020 | Expert Analysis

UK's PRA rejects objections to system changes, including coe

21-Oct-2020 | TRRI News

COLUMN - Auditing the international view: part 5

20-Oct-2020 | Expert Analysis

IMPACT ANALYSIS: British record £20 million for fail

20-Oct-2020 | Expert Analysis

See more Articles

3.6 Document Share and Export Features

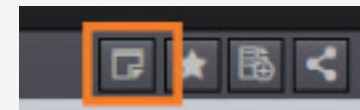
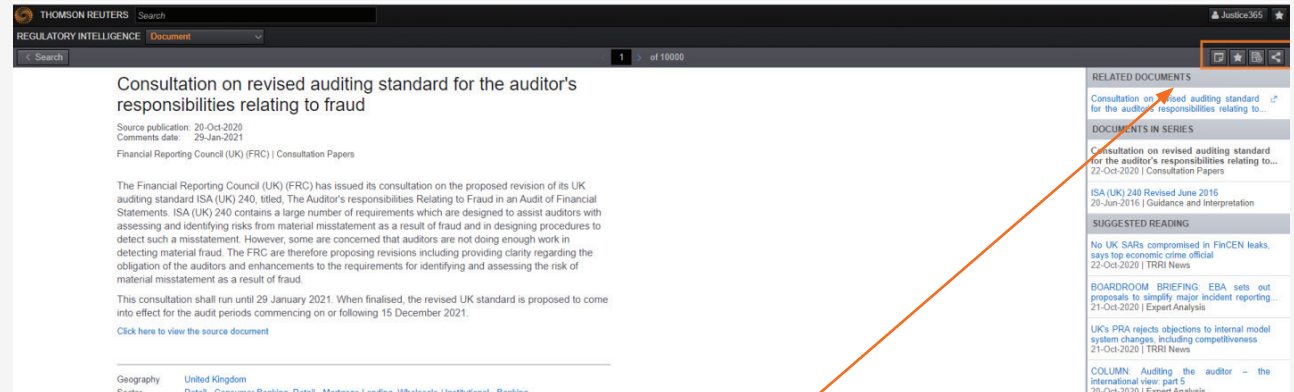
From the document view, you can select from a number of options located in the top right-hand corner: *Annotate*; *Bookmark*; *Add to Report* and *Share*.

3.6.1 Annotate:

By clicking on the Annotate icon, you can add your own notes of up to 2,000 characters to the document. Once the note is saved, you can click on the icon a second time to *delete* or *edit* your comments.

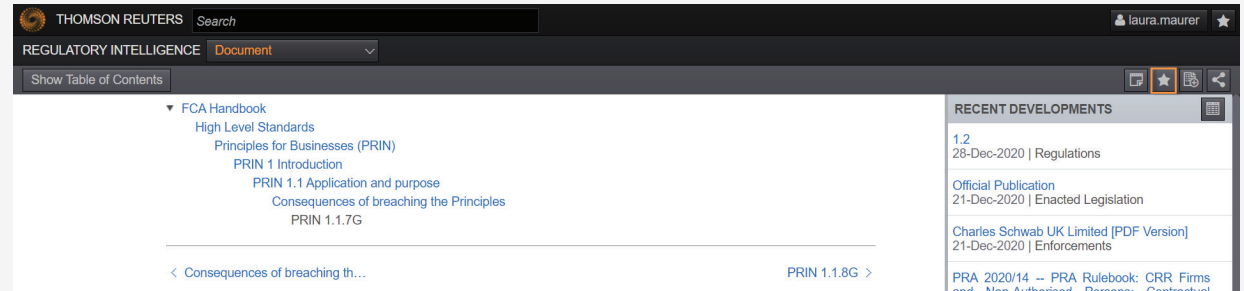
When viewed from search results, My Updates and Reports, all articles with notes appear with an "A" icon to illustrate that the document has been annotated by you.

Documents with notes can be filtered from the Search Results by clicking on the Annotated only drop-down. Please see [3.3.1.3 Annotated only](#) within this user guide for additional details.

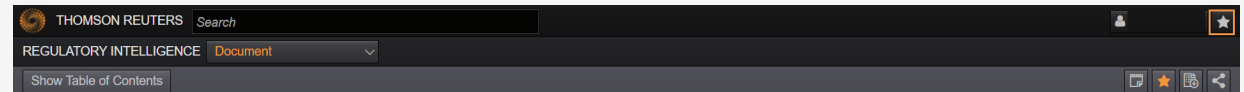


3.6.2 Bookmark

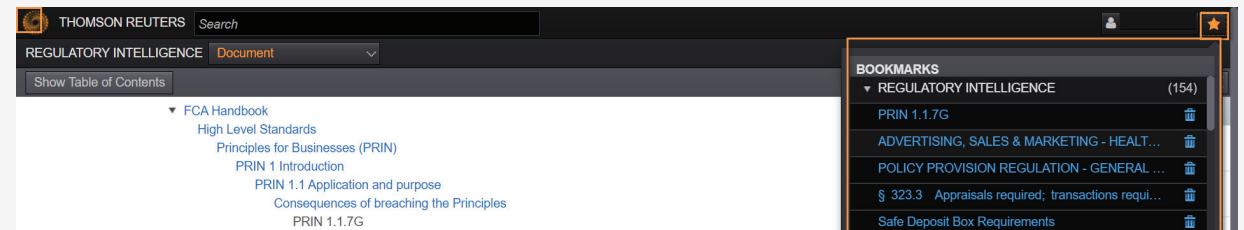
Clicking on the Star icon located to the top right-hand corner of the document in view allows you to bookmark specific content.



All bookmarked content can be accessed from the global bookmarked list, accessible from the Star icon in the top right-hand corner of each screen in the application.



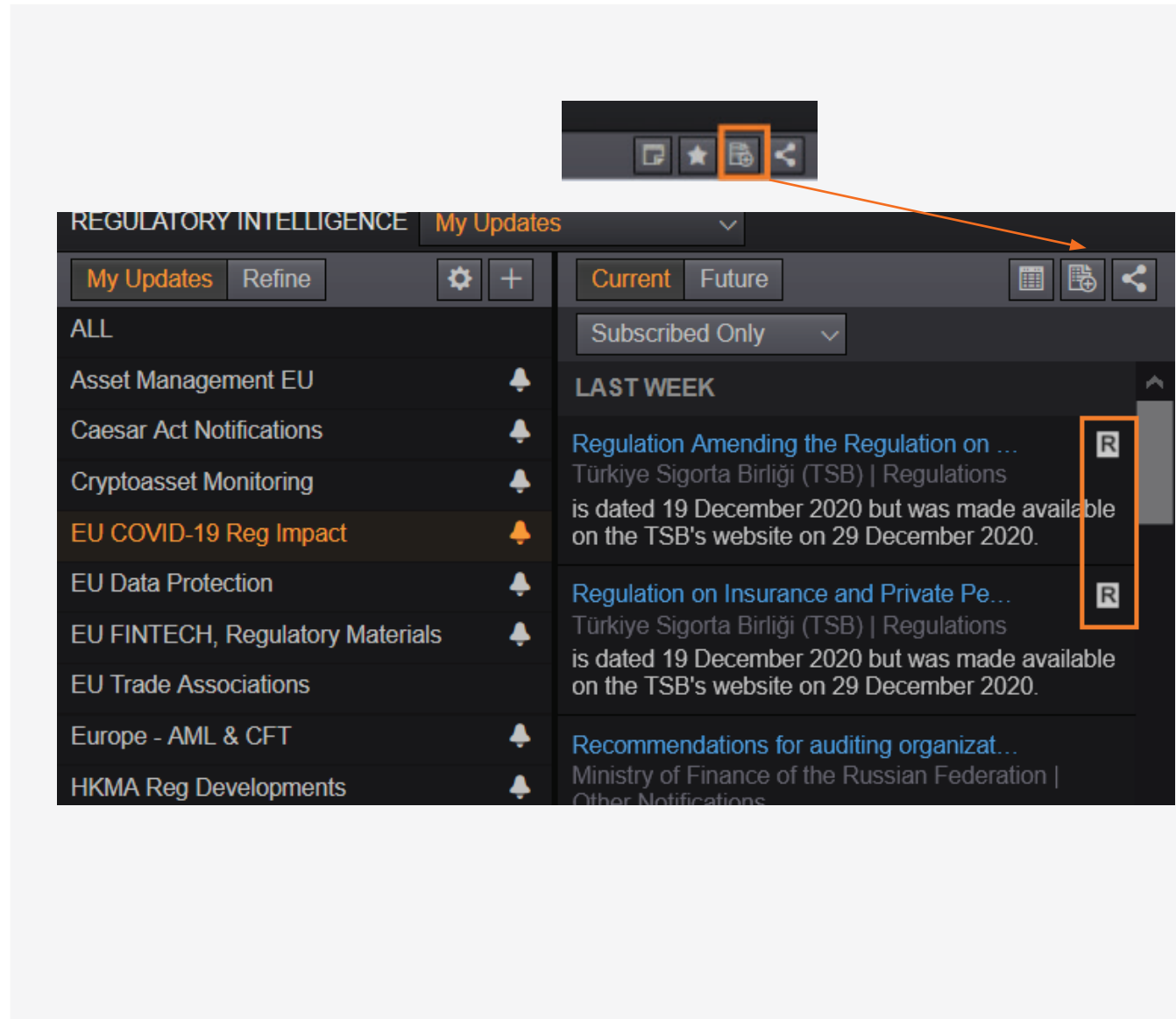
Bookmarked content can be deleted by selecting the Trash icon image.



3.6.3 Add to Report

Clicking on this Add to Report icon will enable you to add a specific document to a report. More information on reports is provided in [Part 7: Reports](#).

Documents that have been added to a report will appear with an 'R' next to the document title, when viewed from within Search results or My Updates. A document can be added to multiple reports.



The screenshot displays the 'REGULATORY INTELLIGENCE My Updates' interface. A callout box highlights the 'Add to Report' icon (a document with a plus sign) in the top right corner of the toolbar. Below, the main content area shows a list of updates. Two document titles are highlighted with orange boxes, each followed by a white 'R' in a black square, indicating they have been added to a report. The first highlighted document is 'Regulation Amending the Regulation on ...' and the second is 'Regulation on Insurance and Private Pe...'. The interface also shows a 'Subscribed Only' filter and a 'LAST WEEK' section header.

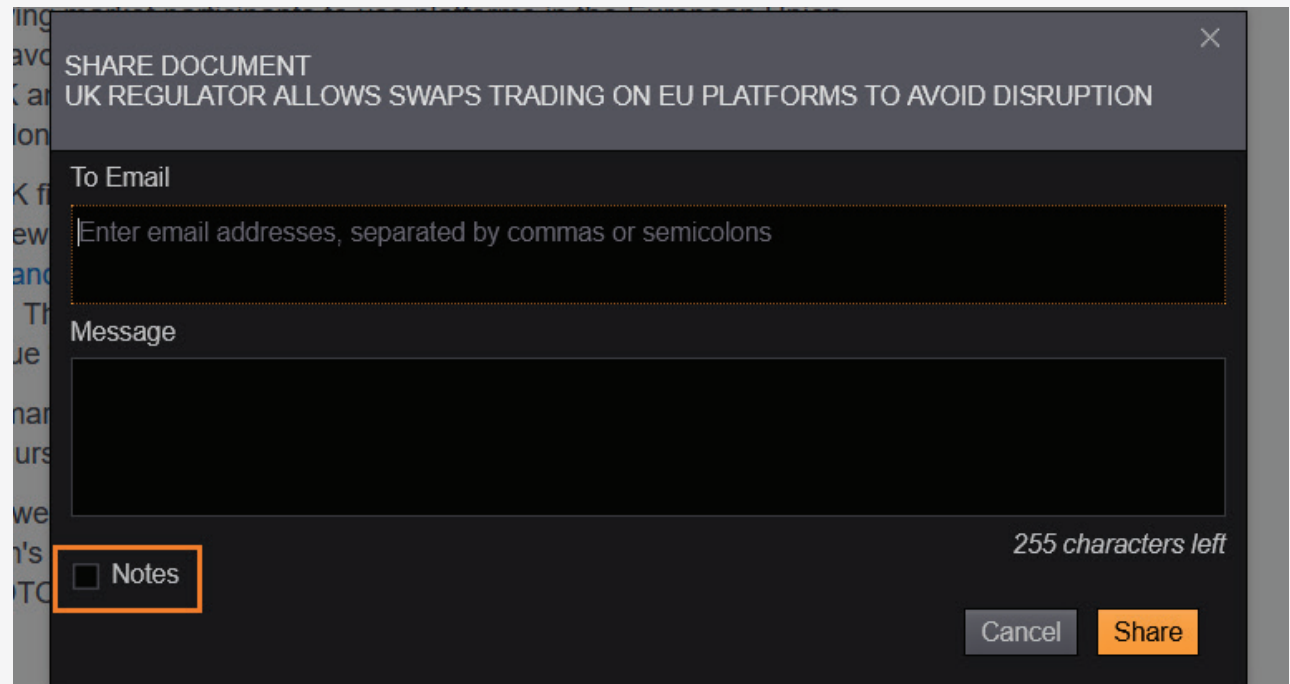
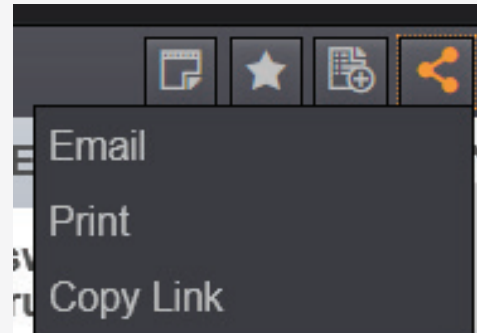
3.6.4 Share

Clicking on the Share icon allows you to export and share the document in view by email, PDF print, or by copying the link.

3.6.4.1 Email

Selecting Email allows you to send a document via email along with a message of up to 255 characters. You can also select to include any associated annotation in your email.

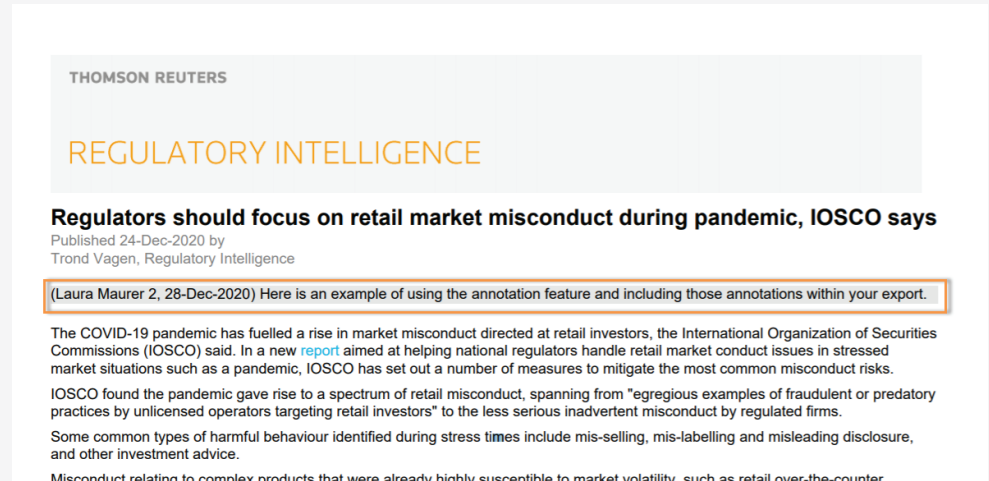
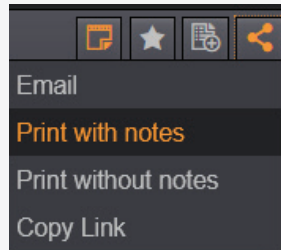
Please note that the recipient of the email will need to be a Regulatory Intelligence license holder in order to view the document in full.



3.6.4.2 Print

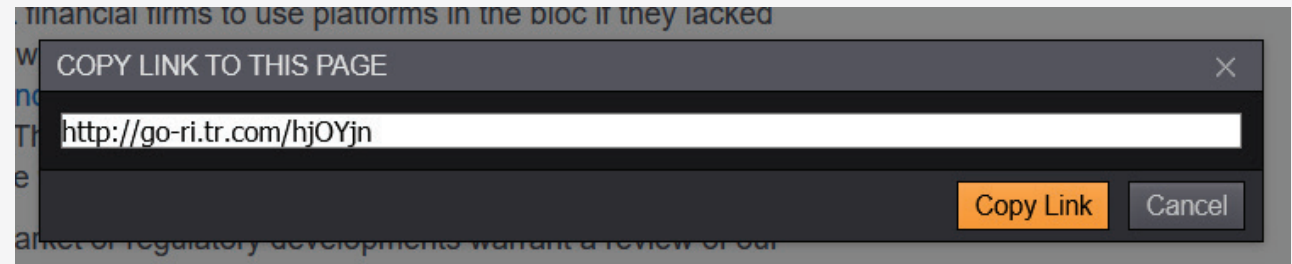
Selecting Print will enable you to save and print a document, as a Thomson Reuters branded PDF.

If you have annotations attached to the document you will have the option to export with or without your notes. To the right is a snapshot of a News and Analysis article that has been exported as a PDF document with annotations.



3.6.4.3 Copy Link

Select 'Copy Link' for an abbreviated link to the document in view. This can be added to internal documentation and shared with colleagues as appropriate. Please note that the link will only be accessible to those with access to Regulatory Intelligence.

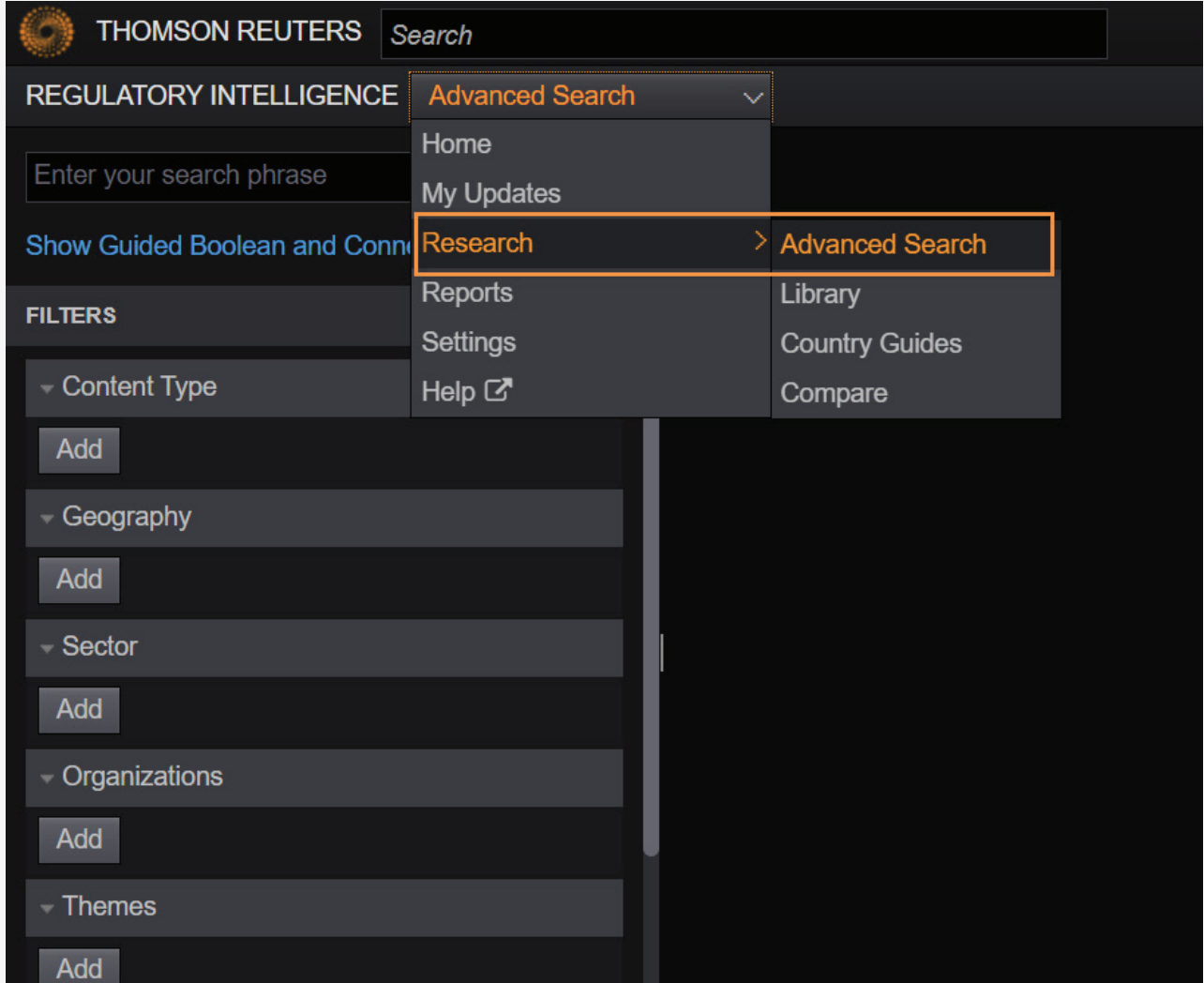


Part 4: Research

The Advanced Search functionality allows you to run a search across the Regulatory Intelligence content database, refining and narrowing your results, and reducing the “noise” of extraneous information, to see only the information that is relevant to your organization.

Advanced search results based on search filters will, by default, be listed chronologically in descending order. If keywords are included in your search, then your results will be listed by relevance.

You can choose to resort your results. Refer to [Part 3.3 Search Results](#) for more information.



The screenshot displays the Thomson Reuters Regulatory Intelligence user interface. At the top, the logo and name 'THOMSON REUTERS' are visible next to a search bar. Below this, the 'REGULATORY INTELLIGENCE' header is present. A search input field contains the placeholder text 'Enter your search phrase'. To the left, there is a link for 'Show Guided Boolean and Conn'. A 'FILTERS' section is visible, listing categories: 'Content Type', 'Geography', 'Sector', 'Organizations', and 'Themes', each with an 'Add' button. On the right side, a navigation menu is open, showing options: 'Advanced Search', 'Home', 'My Updates', 'Research', 'Reports', 'Settings', and 'Help'. The 'Research' option is highlighted with an orange border, and a sub-menu is displayed next to it, containing 'Advanced Search', 'Library', 'Country Guides', and 'Compare'.

4.1 Advanced Search Parameters

The following parameters can be selected for an Advanced Search:

Keyword:

Enter the relevant keywords for your search.

Filters:

Use the Thomson Reuters proprietary taxonomy classifications. Select the Add button from any of the parent taxonomy filters to refine your search to a particular category or sub-node.

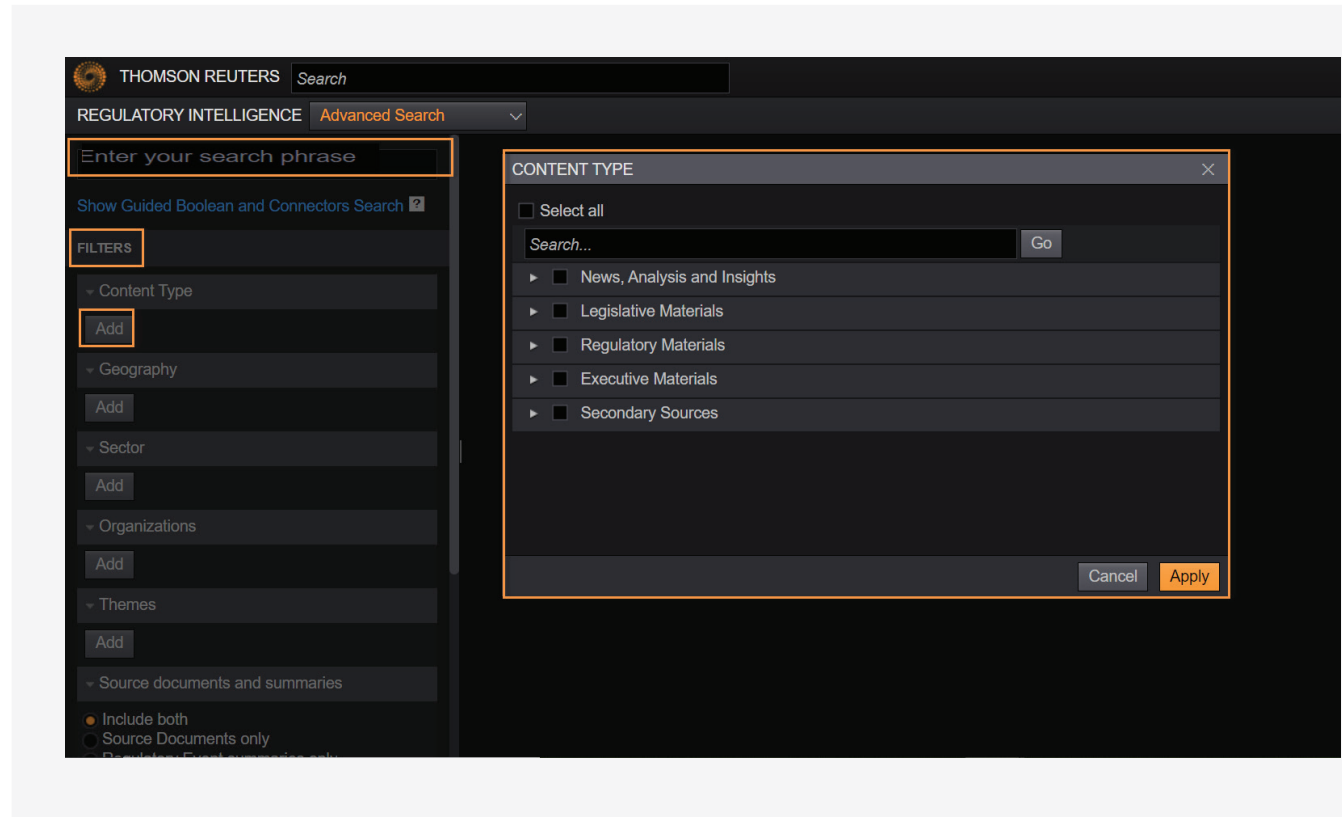
The selected parameters will be displayed in the field below the parent filter.

Content Type:

Enables you to restrict your search to one of five major categories:

- News, Analysis, and Insights
- Legislative Materials
- Executive Materials
- Regulatory Materials
- Secondary Sources

You can also drill down further within each category (for example: Legislative Materials > Statutes). If you do not specify a content type, the system will search against all content types.



4.1 Advanced Search Parameters continued

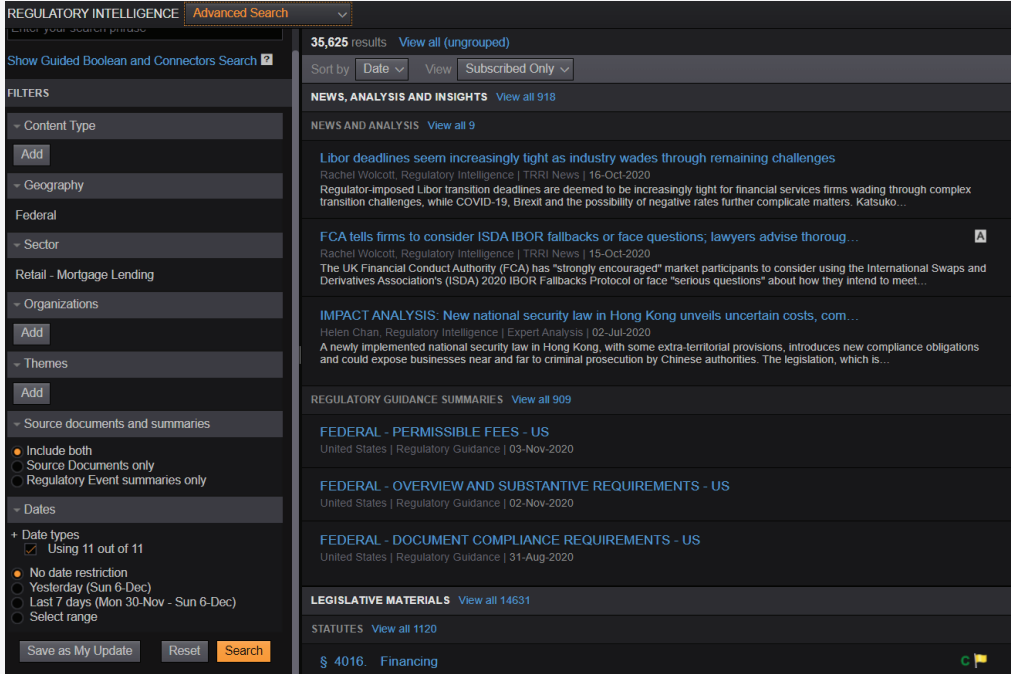
Geography:

This allows you to narrow your search to one of seven regions:

- Europe
- Africa
- Asia
- North America
- Australia and Oceania
- Middle East
- Latin America and Caribbean

By choosing a region you will automatically select all countries in that specific region. Alternatively, you can expand the region to display the list of underlying countries and states to make your selection at that level (for example, North America > United States of America > "Federal," or any of the underlying states).

If you do not specify any geographical region, the system will search against all regions and underlying countries, states, jurisdictions, etc., that are included in your subscription.



Sector:

Allows you to narrow your search to specific sectors:

- Banking
- Insurance
- Securities and Commodities
- Healthcare
- Supplementary

You can also drill down further within certain sectors (for example, Banking > Retail-Mortgage Lending). If you do not specify a sector, the system will search against all sectors.

4.1 Advanced Search Parameters continued

Organizations:

This lets you narrow your search for information published by specific organizations:

- Central banks
- Courts and tribunals
- Government departments/ministries
- International and regional bodies
- Legislative bodies
- Publishers
- Regulators
- SROs, exchanges, ATs and clearing agencies
- Trade associations

You can further drill down within each organization type (for example: Central banks > Federal Reserve). If you do not specify an organization, the system will search against all organizations.

Themes:

Enables you to narrow your search to specific themes:

- Entity Establishment and Governance
- Internal Oversight
- Business Activities
- Business Conduct Standards
- Regulatory Structure and Oversight

You can also further refine your search within each general theme (for example: Business Activities > Offerings > Beneficial ownership). If you do not specify a theme, the system will search against all themes.

All of the above criteria work in an AND relationship. For example, if a user specifies the following criteria for search:

- Keyword: Reform
- Geography: Europe > United Kingdom
- Sector: Banking

Then the search results will contain the keyword “reform” and will be relevant to the “UK” and “Banking.”

When a keyword is specified, the system performs a Natural Language search to return results that have the keyword in the title or within the body of the text.

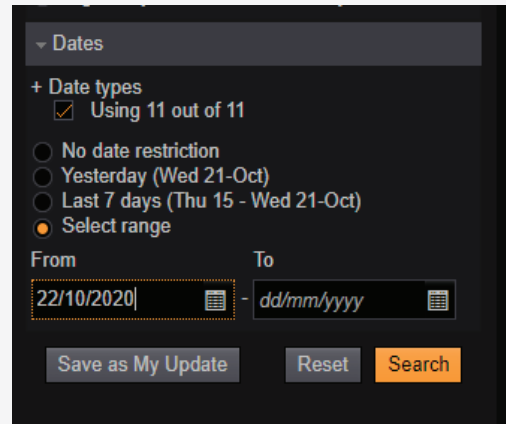
4.1 Advanced Search Parameters continued

Date Filters:

Allows you to apply date restrictions to refine your search results.

Date Types:

With regard to date restrictions, you can further narrow your search by selecting from 11 options of Date Types such as Effective Date, Source Publication Date, Filing Date, etc. This filter allows you to search for specific content based on the dates of regulatory events. Click on the Plus icon (next to Date types) to open the full list of selections.



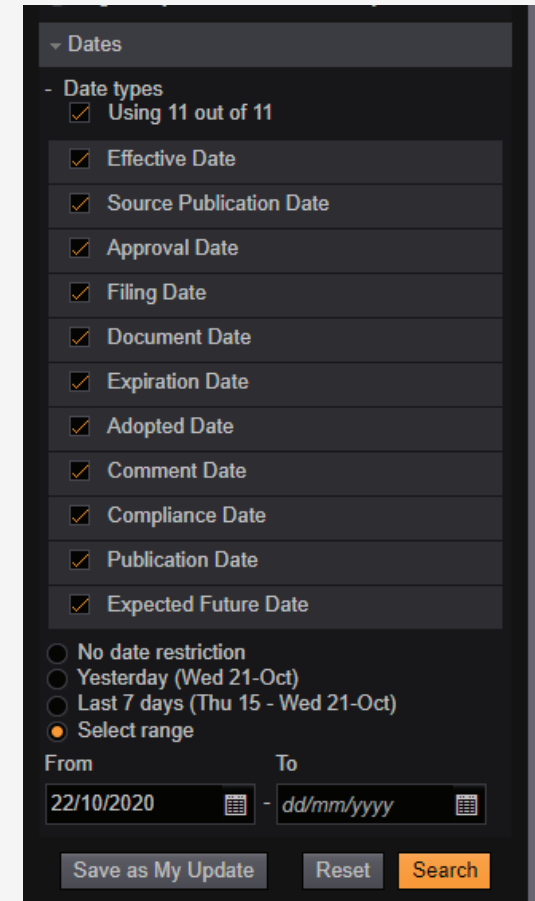
The screenshot shows a dark-themed interface for date selection. At the top, there is a dropdown menu labeled 'Dates'. Below it, the section '+ Date types' is expanded, showing a checked box for 'Using 11 out of 11'. Below this are four radio button options: 'No date restriction', 'Yesterday (Wed 21-Oct)', 'Last 7 days (Thu 15 - Wed 21-Oct)', and 'Select range', which is currently selected. Below the radio buttons are two input fields labeled 'From' and 'To'. The 'From' field contains the date '22/10/2020' and the 'To' field contains the placeholder 'dd/mm/yyyy'. At the bottom of the panel are three buttons: 'Save as My Update', 'Reset', and 'Search'.

Date selector:

Yesterday = selecting this date will cover the previous day only.

Last 7 days = e.g., if using the tool on Monday, the range will cover everything between Friday and Sunday of the previous week.

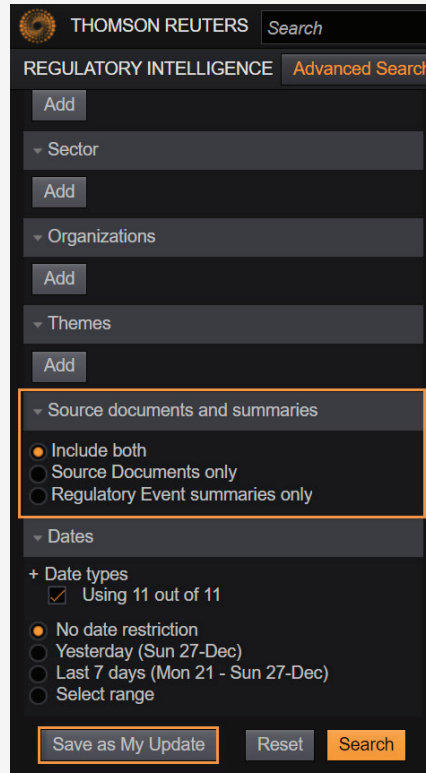
"From", "To" Date = a specific date range can be selected by entering or selecting a From and To date.



The screenshot shows the same dark-themed interface as the previous one, but with the section '- Date types' expanded. It shows a checked box for 'Using 11 out of 11' and a list of 11 date types, each with a checked box: 'Effective Date', 'Source Publication Date', 'Approval Date', 'Filing Date', 'Document Date', 'Expiration Date', 'Adopted Date', 'Comment Date', 'Compliance Date', 'Publication Date', and 'Expected Future Date'. Below this list are the same four radio button options as in the previous screenshot, with 'Select range' still selected. The 'From' and 'To' input fields are also present, with 'From' containing '22/10/2020' and 'To' containing 'dd/mm/yyyy'. At the bottom are the 'Save as My Update', 'Reset', and 'Search' buttons.

4.1 Advanced Search Parameters continued

The Summaries and Source documents filter allows you to include or exclude regulatory developments created by our editorial team, known as *Regulatory Event Summaries*. By default, your search will run against both Source Documents and Regulatory Event Summaries. Select Source Documents to view only the source regulatory and legislative rulebook material, as well as Thomson Reuters's proprietary News and Analysis.'



The screenshot shows the Thomson Reuters Regulatory Intelligence Advanced Search interface. The 'Source documents and summaries' section is highlighted with an orange border. It contains three radio button options: 'Include both' (selected), 'Source Documents only', and 'Regulatory Event summaries only'. Below this section is the 'Dates' section, which includes a '+ Date types' dropdown, a checked checkbox for 'Using 11 out of 11', and four radio button options: 'No date restriction' (selected), 'Yesterday (Sun 27-Dec)', 'Last 7 days (Mon 21 - Sun 27-Dec)', and 'Select range'. At the bottom of the interface are three buttons: 'Save as My Update' (highlighted with an orange border), 'Reset', and 'Search'.

Quick Tip:

Advanced Search criteria, as indicated above, can be saved as My Updates to keep receiving any new regulatory updates based on the criteria. Refer to [Part 5: My Updates](#) for further information.

4.1 Advanced Search Parameters continued

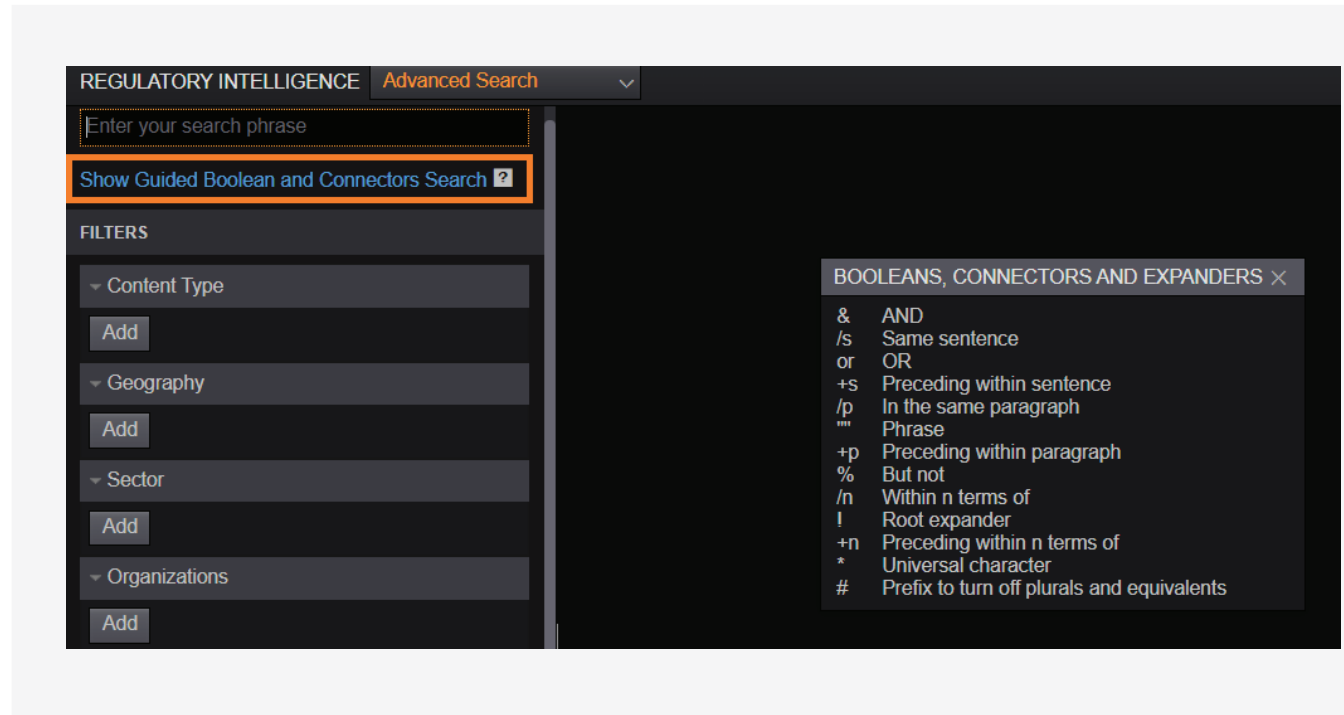
Guided Boolean and Connectors Search:

Select **Show Guided Boolean and Connectors Search** for a template to assist you with a Boolean Terms and Connectors search. Select the “?” box next to the Guided Boolean and Connectors Search link to view a listing of the accepted Boolean connectors and expanders.

Boolean Terms and Connector examples are provided below:

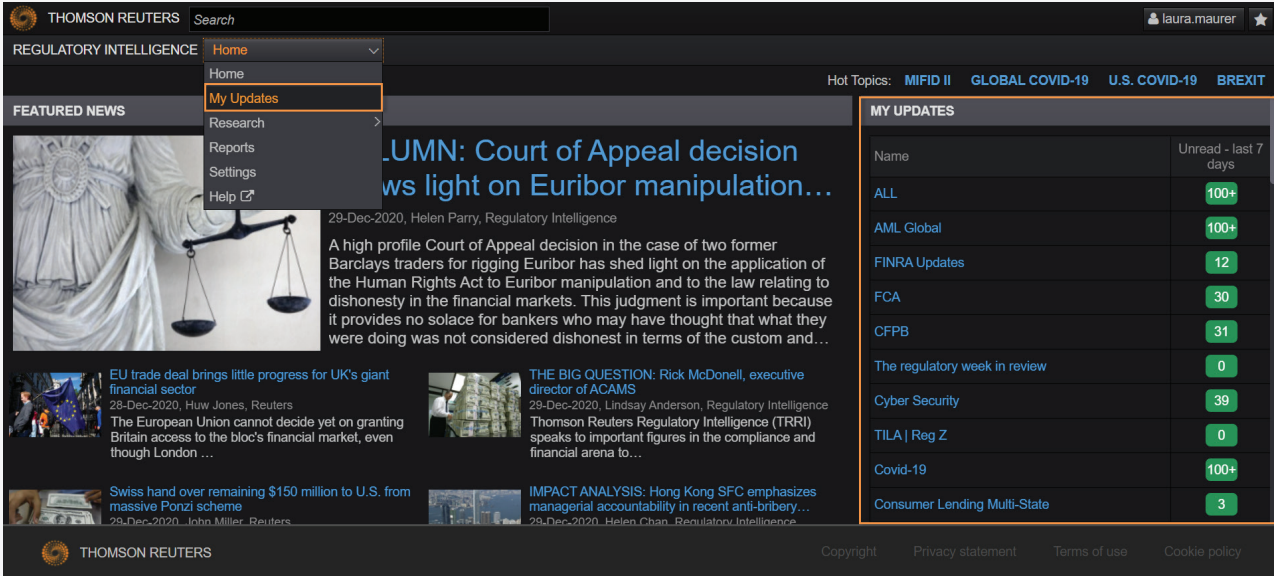
- **BANKING REFORM** will search for content with the words BANKING and, or REFORM. At a minimum, either term must appear in the document in order to appear in the results.
- **BANKING OR REFORM** will search for content with the words BANKING and, or REFORM. At a minimum, either term must appear in the document in order to appear in the results.
- **BANKING AND REFORM** will search for both words, and both words must appear somewhere within the document.
- **“BANKING REFORM”** will search for the terms that appear in the same way as shown within the quotation marks. It searches for the exact phrase *banking reform*.
- **BANKING % REFORM** will search for all content with the word BANKING, but the document must not contain the word REFORM, for it to appear in the results.

For additional Advanced Search tips with Boolean Terms and Connectors, please review the [Advanced Search Quick Start Guide](#).



Part 5: My Updates

My Updates allows you to receive content updates based on specific criteria that you have selected. For example, you could create a My Update using a combination of the taxonomy/parameter filters (Geography, Sector, Content type, Organizations, and Themes) as well as Keywords. My Updates is updated as and when any regulatory development takes place or content is published by our editorial team that falls within the specified criteria. These updates could take place multiple times a day.



The screenshot displays the Thomson Reuters Regulatory Intelligence user interface. A navigation menu is open, showing options: Home, My Updates (selected), Research, Reports, Settings, and Help. The main content area features a featured news article titled "LUMN: Court of Appeal decision sheds light on Euribor manipulation..." with a sub-headline "A high profile Court of Appeal decision in the case of two former Barclays traders for rigging Euribor has shed light on the application of the Human Rights Act to Euribor manipulation and to the law relating to dishonesty in the financial markets. This judgment is important because it provides no solace for bankers who may have thought that what they were doing was not considered dishonest in terms of the custom and...". Below this are several smaller news snippets, including "EU trade deal brings little progress for UK's giant financial sector" and "Swiss hand over remaining \$150 million to U.S. from massive Ponzi scheme". On the right side, there is a "MY UPDATES" table showing unread counts for various categories.

Name	Unread - last 7 days
ALL	100+
AML Global	100+
FINRA Updates	12
FCA	30
CFPB	31
The regulatory week in review	0
Cyber Security	39
TILA Reg Z	0
Covid-19	100+
Consumer Lending Multi-State	3

5.1.1 Create My Updates

You can create a new My Updates profile by clicking on the Plus icon:

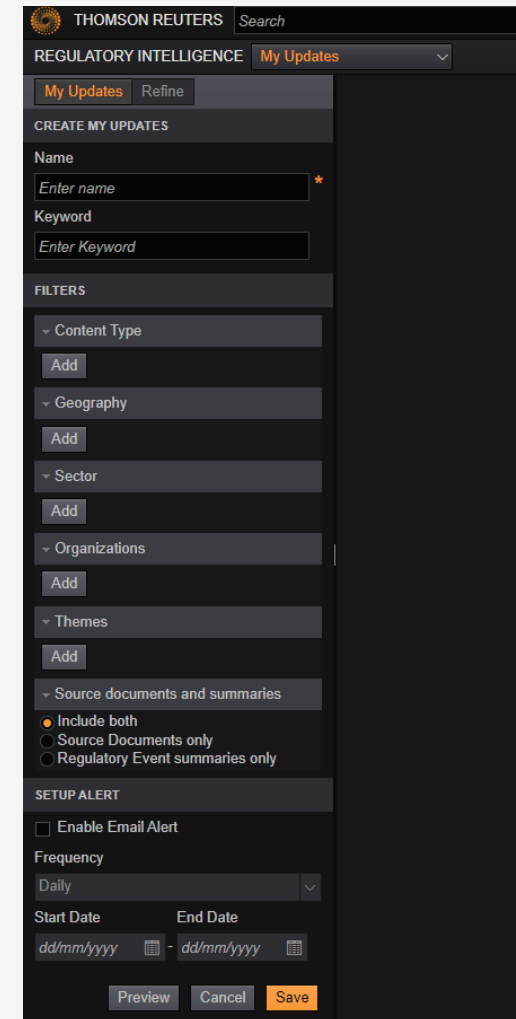
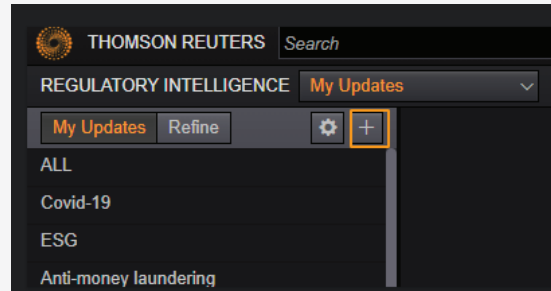
You will be prompted to create a name for the My Updates profile and then select your criteria using Keywords and/or the taxonomy parameters.

Email Alert: Once you have selected the My Updates criteria, you can choose to set up an Email alert. If you select the Enable Email Alert option, you can select the frequency (daily, weekly, monthly) as well an optional Start Date and End Date. If the Start Date and End Date are not filled in, the My Update Email will deliver indefinitely until modified within the profile settings.

You can then choose to Preview, Cancel (and Delete), or Save your My Updates profile.

Selecting the Preview option allows you to view a list of current and historically published documents associated with your My Updates selected criteria.

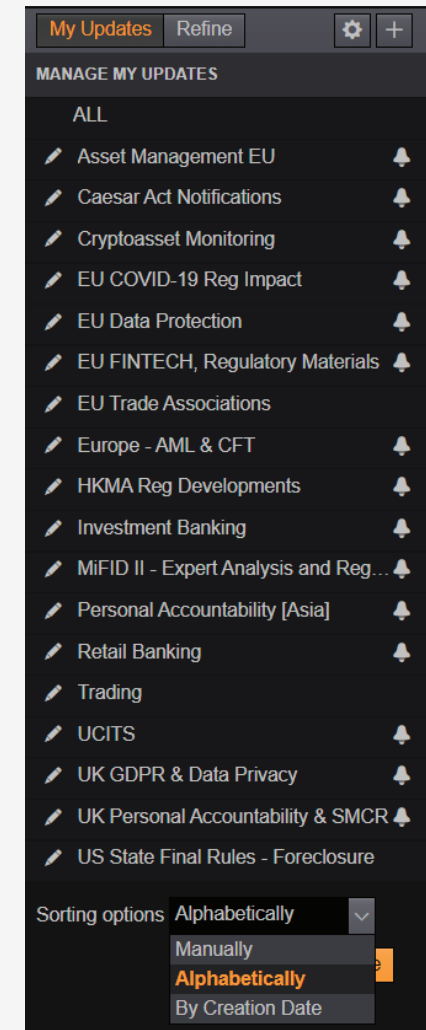
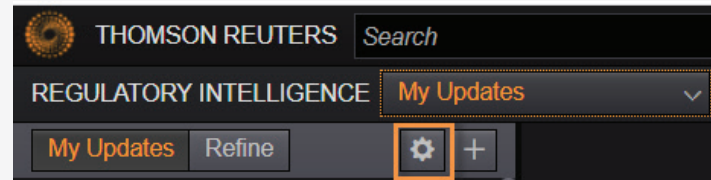
Once you have completed the selections for your My Updates profile, click on Save. To delete without saving, click Cancel.



5.1.2 Manage My Updates

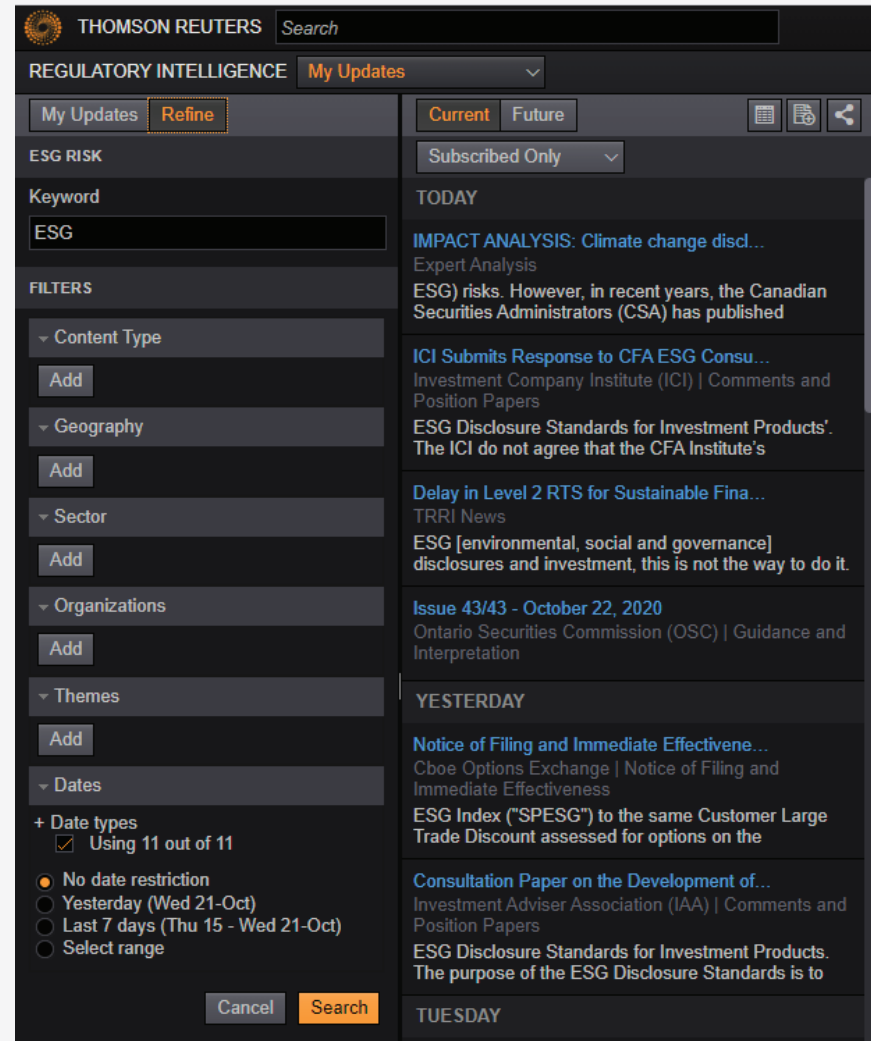
You can select on the Options icon, located to the left of the Plus icon, to manage any of your My Updates. Once the Options icon has been selected, a Pencil icon will appear next to each of your My Updates. Selecting the Edit pen next to each title allows you to Edit, Duplicate, or Delete.

You can also sort your My Updates profile list using the *Sorting options* drop-down. Profiles are automatically listed by Creation date, but you can switch to an alphabetically listed view or select to manually edit and order your profile list.



5.1.4 Searching in My Updates

Select the Refine tab to perform a search against an existing My Update profile, but without making your search refinements or amendments permanent.



The screenshot displays the Thomson Reuters Regulatory Intelligence interface. At the top, the 'THOMSON REUTERS' logo and a search bar are visible. Below this, the 'REGULATORY INTELLIGENCE' header is followed by a dropdown menu set to 'My Updates'. The interface is divided into two main sections: a left sidebar for filters and a right pane for search results.

Left Sidebar (Filters):

- Keyword:** A text input field containing 'ESG'.
- FILTERS:**
 - Content Type:** A dropdown menu with an 'Add' button below it.
 - Geography:** A dropdown menu with an 'Add' button below it.
 - Sector:** A dropdown menu with an 'Add' button below it.
 - Organizations:** A dropdown menu with an 'Add' button below it.
 - Themes:** A dropdown menu with an 'Add' button below it.
 - Dates:**
 - Date types:** A section with a checked checkbox labeled 'Using 11 out of 11'.
 - Radio buttons:** 'No date restriction' (selected), 'Yesterday (Wed 21-Oct)', 'Last 7 days (Thu 15 - Wed 21-Oct)', and 'Select range'.

Right Pane (Results):

- Buttons:** 'Current' and 'Future' tabs, and a 'Subscribed Only' dropdown menu.
- TODAY:**
 - IMPACT ANALYSIS: Climate change discl...** (Expert Analysis) - ESG risks. However, in recent years, the Canadian Securities Administrators (CSA) has published
 - ICI Submits Response to CFA ESG Consu...** (Investment Company Institute (ICI) | Comments and Position Papers) - ESG Disclosure Standards for Investment Products'. The ICI do not agree that the CFA Institute's
 - Delay in Level 2 RTS for Sustainable Fina...** (TRRI News) - ESG [environmental, social and governance] disclosures and investment, this is not the way to do it.
 - Issue 43/43 - October 22, 2020** (Ontario Securities Commission (OSC) | Guidance and Interpretation)
- YESTERDAY:**
 - Notice of Filing and Immediate Effectivene...** (Cboe Options Exchange | Notice of Filing and Immediate Effectiveness) - ESG Index ("SPESG") to the same Customer Large Trade Discount assessed for options on the
 - Consultation Paper on the Development of...** (Investment Adviser Association (IAA) | Comments and Position Papers) - ESG Disclosure Standards for Investment Products. The purpose of the ESG Disclosure Standards is to
- TUESDAY:**

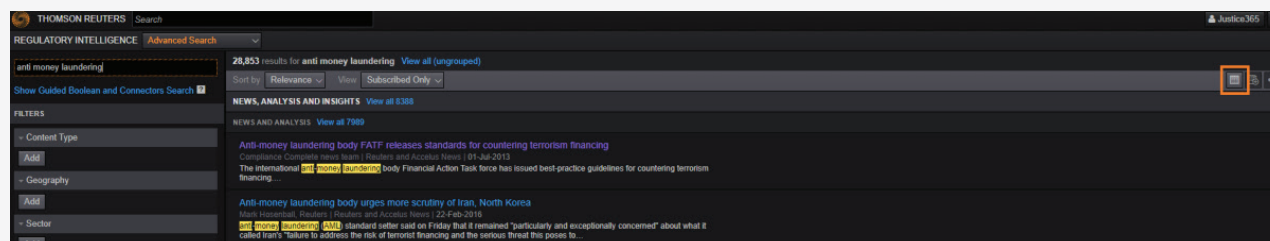
At the bottom of the sidebar, there are 'Cancel' and 'Search' buttons.

Part 6: Calendar

Search results are automatically set to display in a list format. Selecting the Calendar icon allows you to view your search results in a calendar format instead, which provides you with a clear visual of upcoming regulatory events. You can access the Calendar feature from the results of a Global search, Advanced Search, or via My Updates.

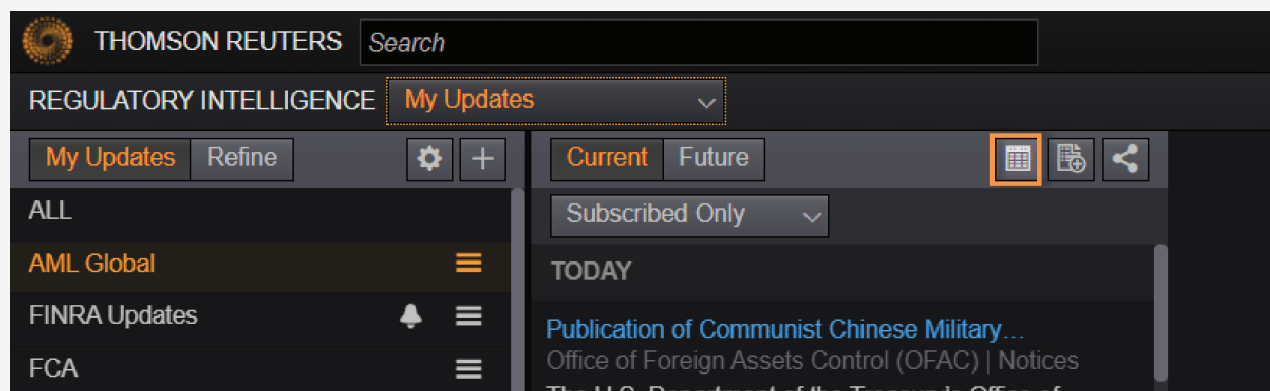
6.1 Calendar Access via Keyword Search and Advanced Search

Once you have carried out a search, you can select the Calendar icon from the top-right corner of your result list page to view the regulatory events based on your search criteria.



6.2 Calendar Access via My Updates

Select the relevant My Update profile from the left-hand toolbar and then select the Calendar icon to view the associated regulatory events based on the criteria set in your My Update.

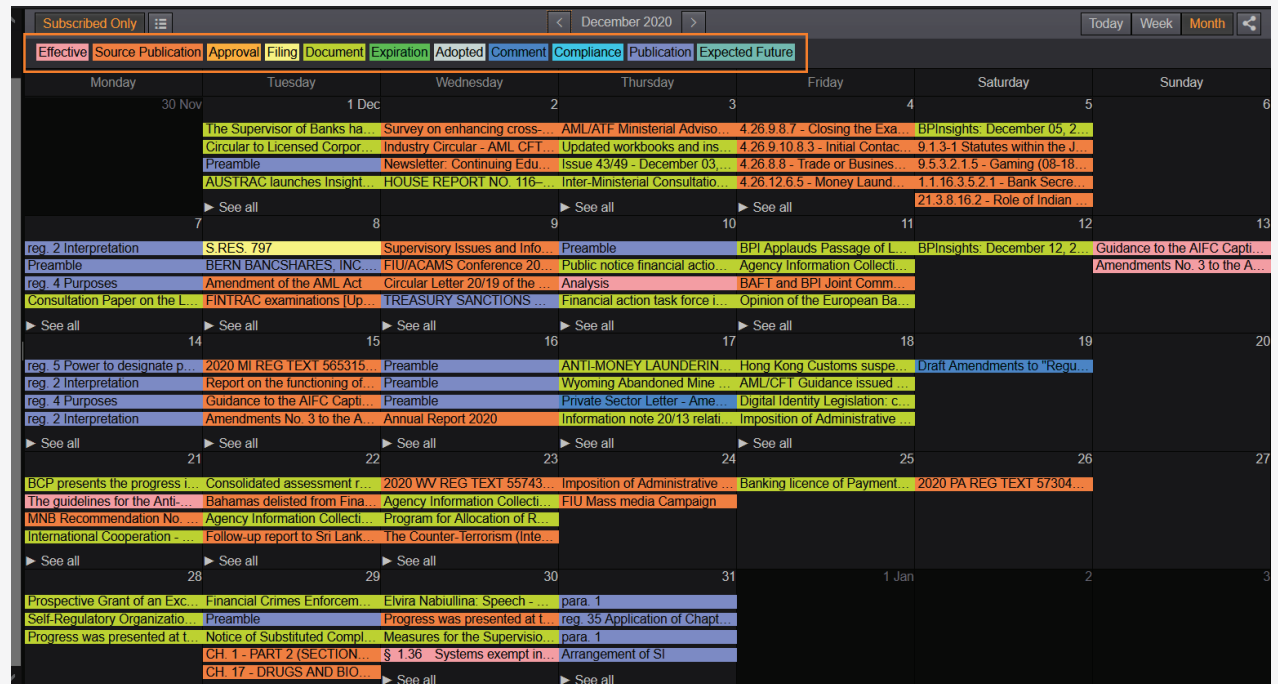


6.3 Calendar, Additional Details

6.3.1 Color Coding

The calendar events are color coded according to their respective date type for easy reference.

Move the mouse over any of the calendar events to view the geography(ies), organization(s), and content type(s) associated with a specific event. Click on the event to view the event details in full.



The screenshot displays a calendar interface for December 2020. At the top, there are navigation controls including 'Subscribed Only', a date selector set to 'December 2020', and view options for 'Today', 'Week', and 'Month'. Below the navigation is a horizontal menu with tabs for different event categories: Effective, Source Publication, Approval, Filing, Document, Expiration, Adopted, Comment, Compliance, Publication, and Expected Future. The main calendar grid shows dates from Monday, 30 Nov to Sunday, 6 Dec. Events are listed in rows, with each row representing a date. The events are color-coded according to their date type. A tooltip is visible over the event for December 1st, showing details such as 'The Supervisor of Banks ha...', 'Survey on enhancing cross...', 'AML/ATF Ministerial Adviso...', '4 26 9 8 7 - Closing the Exa...', and 'BPIInsights: December 05 2...'. The tooltip also includes a 'See all' link.

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	
30 Nov	1 Dec	2	3	4	5	6	
	The Supervisor of Banks ha... Circular to Licensed Corpor... Preamble AUSTRAC launches Insight...	Survey on enhancing cross... Industry Circular - AML CFT... Newsletter: Continuing Edu... HOUSE REPORT NO. 116...	AML/ATF Ministerial Adviso... Updated workbooks and ins... Issue 43/49 - December 03... Inter-Ministerial Consultatio...	4 26 9 8 7 - Closing the Exa... 4 26 9 10 8 3 - Initial Contac... 4 26 8 8 - Trade or Busines... 4 26 12 6 5 - Money Laund...	BPIInsights: December 05 2... 9 1 3-1 Statutes within the J... 9 5 3 2 1 5 - Gaming (08-18... 1 1 16 3 5 2 1 - Bank Secre... 21 3 8 16 2 - Role of Indian...		
7	8	9	10	11	12	13	
reg. 2 Interpretation Preamble reg. 4 Purposes Consultation Paper on the L... ▶ See all	S.RES. 797 BERN BANCSHARES, INC... Amendment of the AML Act FINTRAC examinations (Up... ▶ See all	Supervisory Issues and Info... FIU/ACAMS Conference 20... Circular Letter 20/19 of the... TREASURY SANCTIONS... ▶ See all	Preamble Public notice financial actio... Analysis Financial action task force i... ▶ See all	BPI Applauds Passage of L... Agency Information Collecti... BAFT and BPI Joint Comm... Opinion of the European Ba... ▶ See all	BPIInsights: December 12 2... Amendments No. 3 to the A...	Guidance to the AIFC Capti... Amendments No. 3 to the A...	
14	15	16	17	18	19	20	
reg. 5 Power to designate p... reg. 2 Interpretation reg. 4 Purposes reg. 2 Interpretation ▶ See all	2020 MI REG TEXT 565315... Report on the functioning of... Guidance to the AIFC Capti... Amendments No. 3 to the A... ▶ See all	Preamble Preamble Annual Report 2020 ▶ See all	ANTI-MONEY LAUNDERIN... Wyoming Abandoned Mine... Private Sector Letter - Ame... Information note 20/13 relati... ▶ See all	Hong Kong Customs suspe... AML/CFT Guidance issued... Digital Identity Legislation c... Imposition of Administrative... ▶ See all	Draft Amendments to "Regu...		
21	22	23	24	25	26	27	
BCP presents the progress i... The guidelines for the Anti-... MNB Recommendation No... International Cooperation... ▶ See all	Consolidated assessment r... Bahamas delisted from Fina... Agency Information Collecti... Follow-up report to Sri Lank... ▶ See all	2020 WV REG TEXT 55743... Agency Information Collecti... Program for Allocation of R... The Counter-Terrorism (Inte... ▶ See all	Imposition of Administrative... FIU Mass media Campaign	Banking licence of Payment... 2020 PA REG TEXT 57304...			
28	29	30	31	1 Jan	2	3	
Prospective Grant of an Exc... Self-Regulatory Organizatio... Progress was presented at t... CH. 1 - PART 2 (SECTION... CH. 17 - DRUGS AND BIO... ▶ See all	Financial Crimes Enforcem... Preamble Notice of Substituted Compl... ▶ See all	Elvira Nabiullina Speech -... Progress was presented at t... Measures for the Supervisio... § 1.36 Systems exempt in... ▶ See all	para 1 reg. 35 Application of Chapt... para 1 Arrangement of Si				

6.3.2 Date Type Definitions

Date type definitions are as per the image shown.

The table below provides more information about the types of dates available and their definitions:

DATE NAME	DEFINITIONS
Effective Date	When a new rule or change takes effect.
Source Publication Date	When the source document was published by the source regulator/organization.
Approval Date	When the proposed rule or amendment is approved.
Filing Date	When an SRO (State Regulatory Organization) submits the rule for filing with SEC.
Document Date	When the regulatory organization created the document.
Expiration Date	The end date of an interim or temporary rule.
Adopted Date	When a rule or amendment was adopted by the regulator.
Comment Date	The deadline for comments in a rule-making initiative.
Compliance Date	When the industry must comply with a rule change.
Publication Date	When Thomson Reuters published a document – like a news, analysis, or regulatory event.
Expected Future Date	When a regulatory event is expected to happen.

6.3.3 Filter by Today, Week, or Month

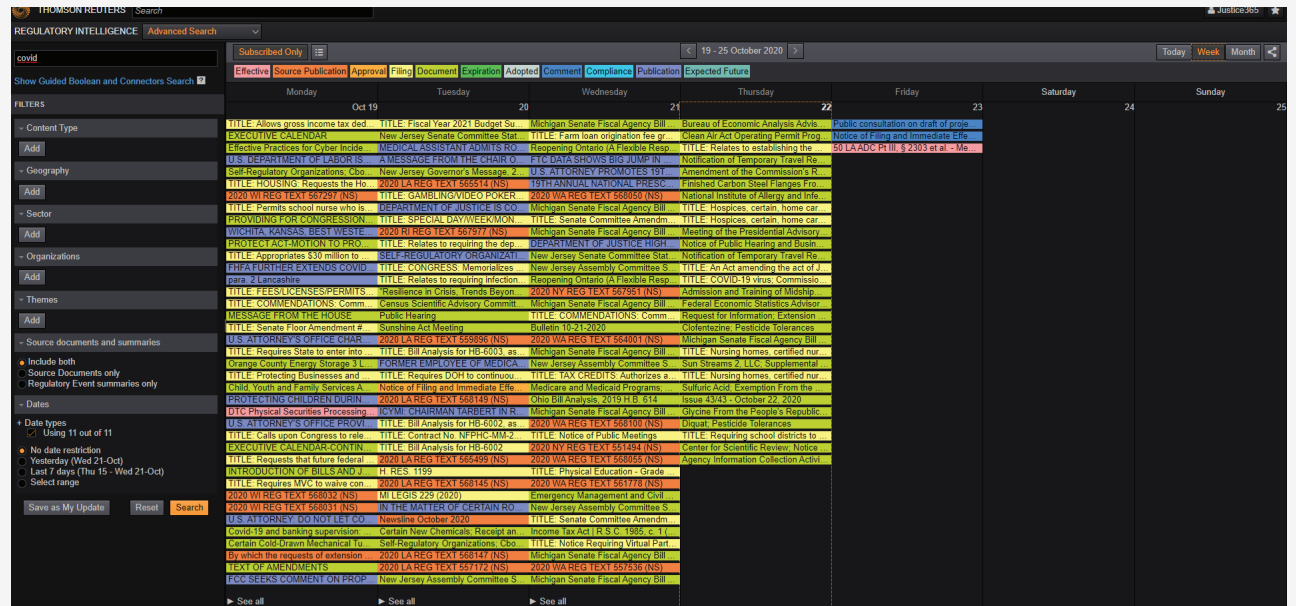
The Calendar view can be formatted to display results by Today, Week, or Month view.

The Today view will allow you to view the events of the current day and will highlight the Data Type and Document title.

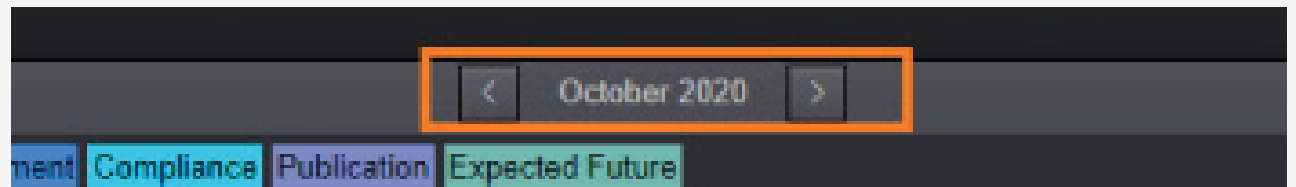
6.3.3 Filter by Today, Week, or Month continued

The Week and Month view will show you the events for the current week or month.

Use the forward and backward navigation arrows to move to a previous or future day, week, or month.



The screenshot displays the Thomson Reuters Regulatory Intelligence interface. At the top, there is a search bar and navigation options for 'Today', 'Week', and 'Month'. The main area shows a calendar view for October 2020, with events listed for each day from Monday, Oct 19, to Sunday, Oct 25. The left sidebar contains various filters such as Content Type, Geography, Sector, Organizations, Themes, Source documents and summaries, Dates, and Date types. The bottom of the interface shows a navigation bar with buttons for 'Compliance', 'Publication', and 'Expected Future'.

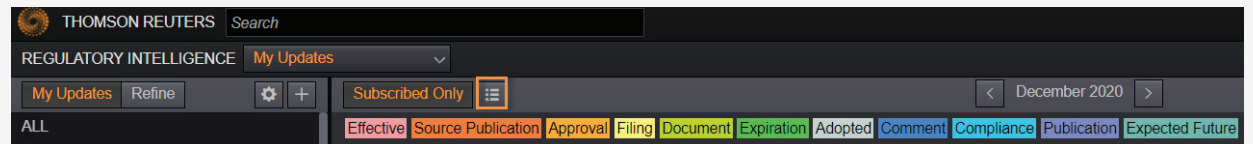
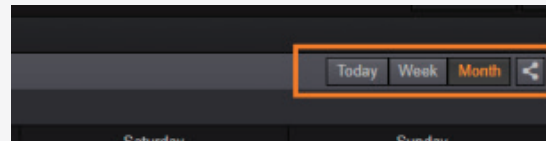


This close-up screenshot focuses on the date navigation controls. It shows a dark grey bar with a central date display 'October 2020' and navigation arrows on either side. Below this bar, there are several colored buttons: 'Compliance' (blue), 'Publication' (green), and 'Expected Future' (orange).

6.3.4 Calendar Print and Export

You can select the Share icon at the top right-hand corner of the calendar to download a PDF of the calendar details.

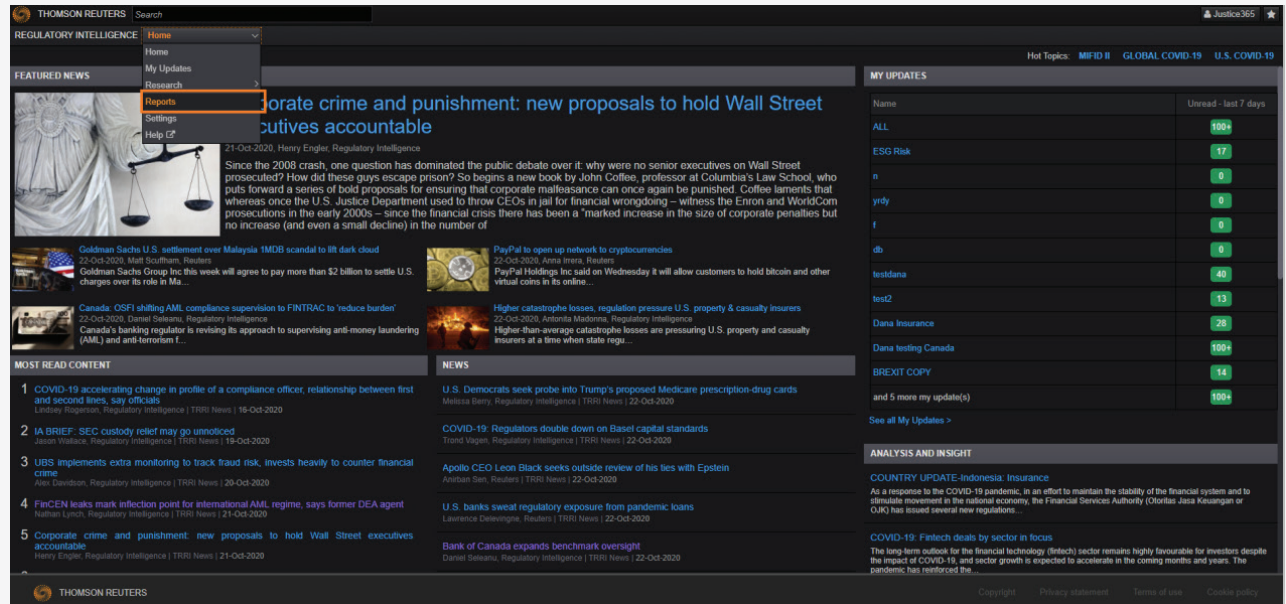
Calendar Quick Tip: From the Calendar view, you can easily toggle back to your My Update profile or list of search results by selecting the List View icon.



Part 7: Reports

Thomson Reuters Regulatory Intelligence Reports are a great way to collate and consolidate material from across the Regulatory Intelligence platform. The reports can be exported and shared in either an email, PDF, CSV, or XLS format.

From the Homepage drop-down menu, select Reports to view existing reports or to create a new report.



The screenshot shows the Thomson Reuters Regulatory Intelligence homepage. A navigation menu is open, highlighting the 'Reports' option. The main content area features a featured news article titled 'Corporate crime and punishment: new proposals to hold Wall Street executives accountable' by Henry Engler, dated 21-Oct-2020. Below this, there are sections for 'MOST READ CONTENT' and 'NEWS'. The 'MY UPDATES' section on the right displays a table of updates for various users.

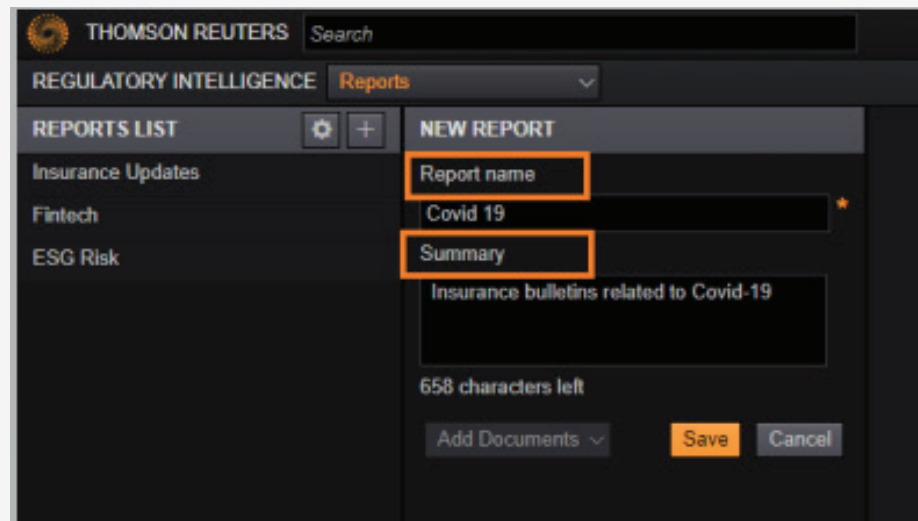
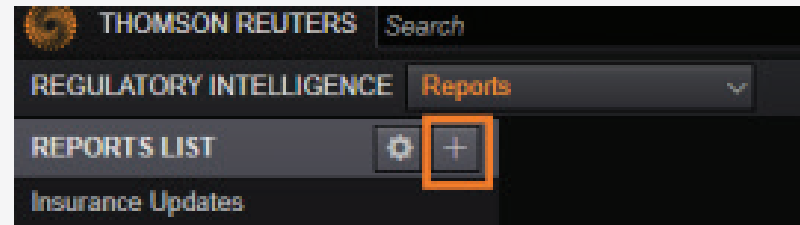
Name	Unread - last 7 days
ALL	100+
ESG Risk	17
n	0
yrdy	0
f	0
db	0
teshdana	40
tes2	13
Dana Insurance	28
Dana testing Canada	100+
BREXIT COPY	14
and 5 more my update(s)	100+

7.1 Create a New Report

Click on the Plus icon from your Reports List to create a new report.

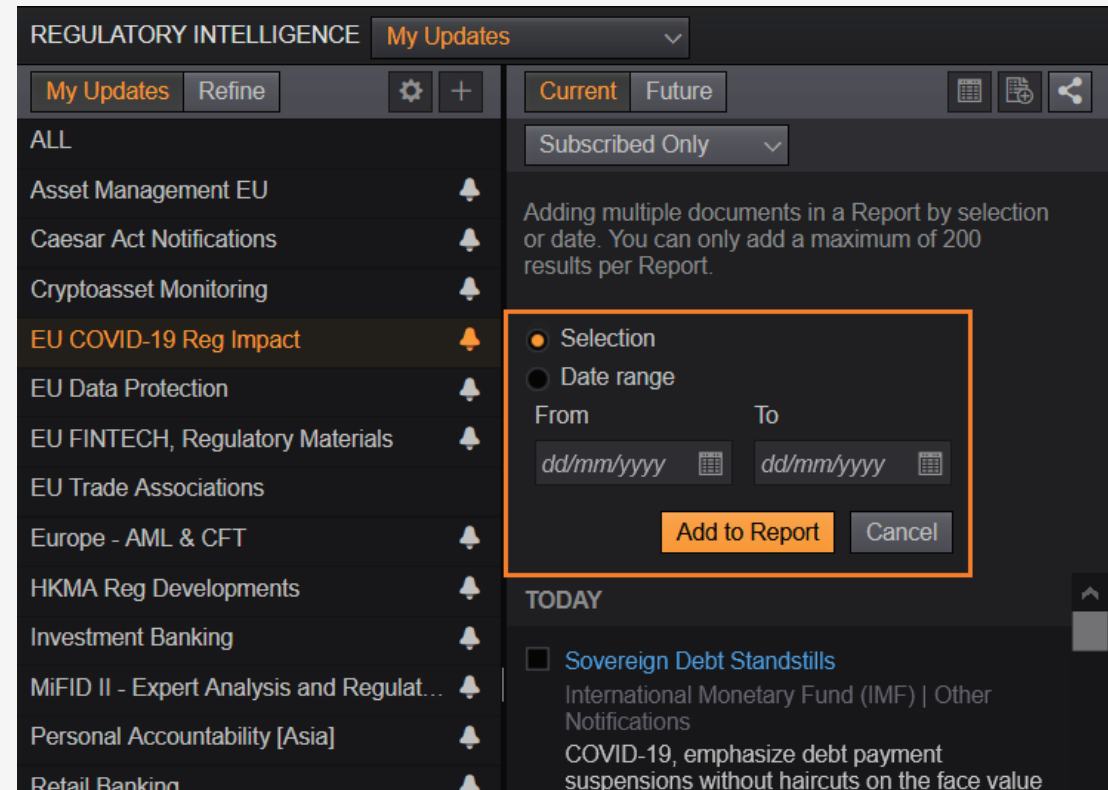
You will be prompted to create a Report Name (required) and a Summary (optional).

Hit Save to save the report.



7.1 Create a New Report continued

Once your report is saved you will have the option to Add Documents from any of your existing My Updates profiles or run a new advanced search.

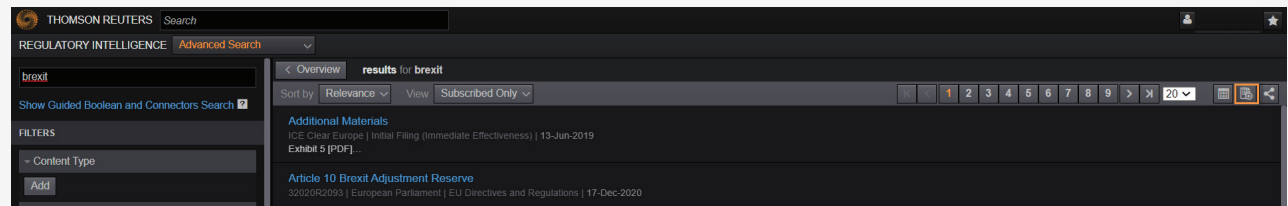
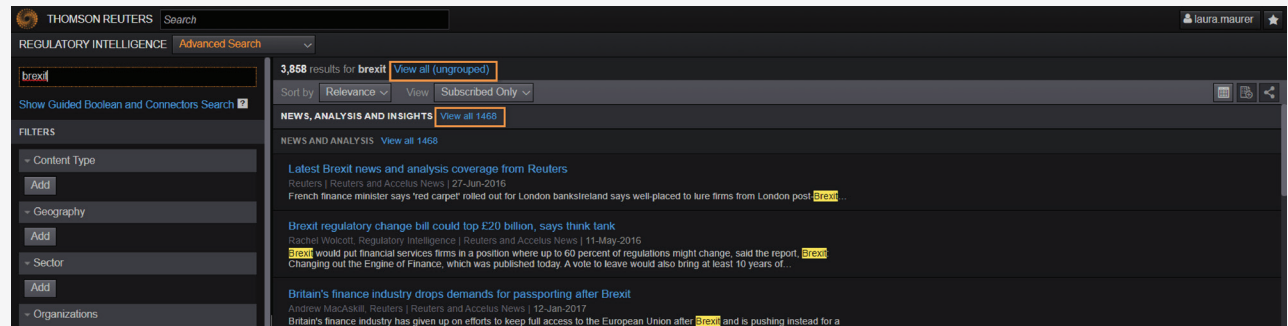


The screenshot displays the 'REGULATORY INTELLIGENCE My Updates' interface. On the left, a list of update categories is shown, including 'EU COVID-19 Reg Impact' which is highlighted. A modal window is open over the 'EU COVID-19 Reg Impact' category, allowing the user to add documents to a report. The modal has two radio buttons: 'Selection' (selected) and 'Date range'. Below these are 'From' and 'To' date input fields with calendar icons. At the bottom of the modal are 'Add to Report' and 'Cancel' buttons. The background interface shows a 'Subscribed Only' filter, a 'Current' vs 'Future' toggle, and a list of documents under the 'TODAY' section, with 'Sovereign Debt Standstills' being the first item.

7.1.1 Adding Documents: From Search

If you choose to add documents “From Search,” you will be redirected to the Advanced Search page where you can enter in your search criteria.

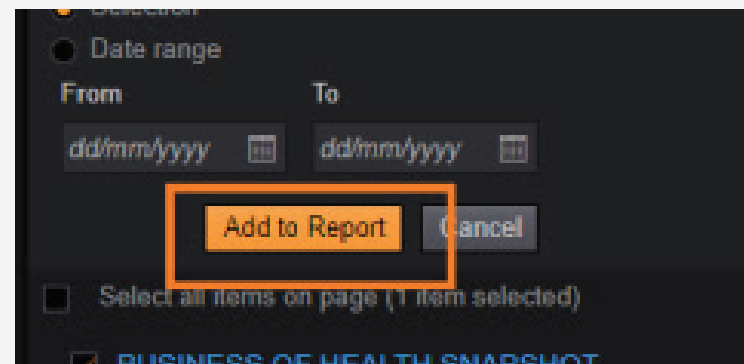
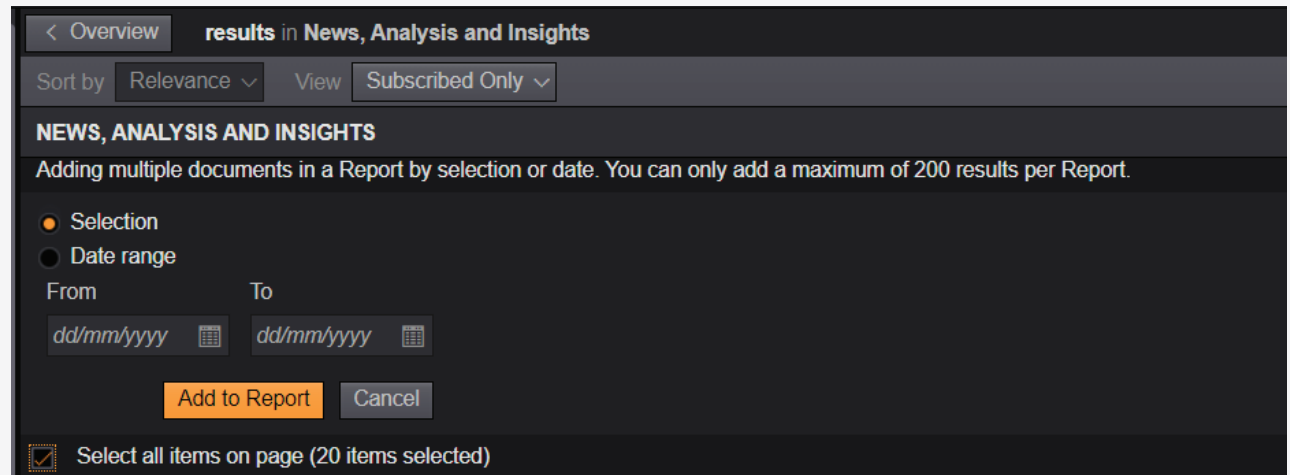
After you have run your search, you will need to select either ‘View all ungrouped’ or ‘View All’ next to a Content Type line in order to make the Add to Report icon accessible.



7.1.1 Adding Documents: From Search continued

Once you select Add to Report, you can then select specific documents you wish to add to your report either by manually selecting documents via the Selection option, or you can extract documents by date range using the Date range option. Alternatively, you can select to move all the documents on a page to your report by checking the Select all items on page option.

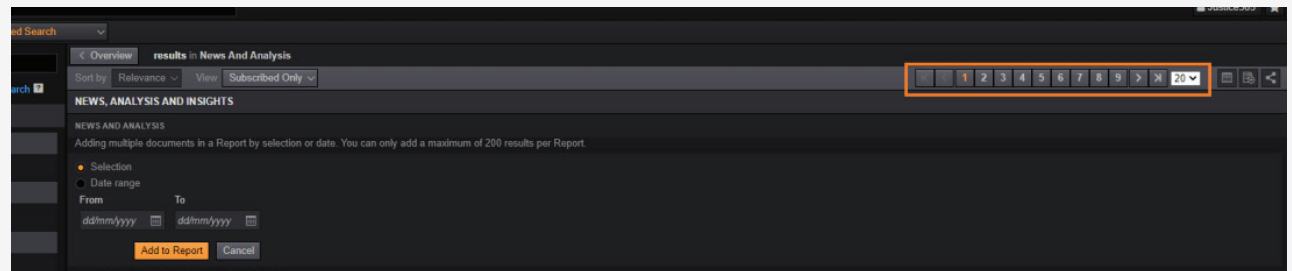
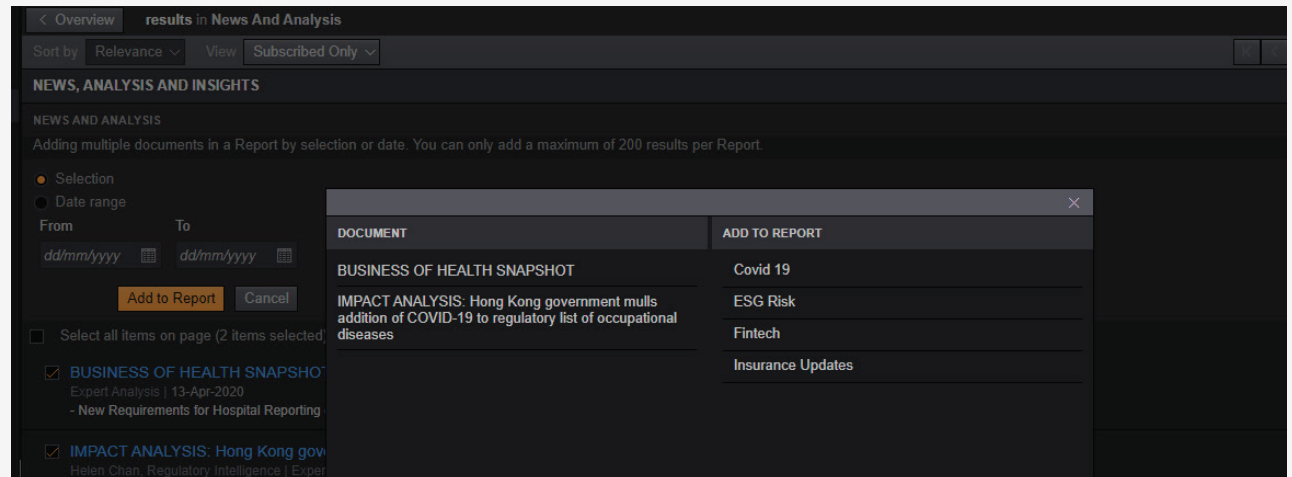
To move the selected documents into your report, select Add to Report.



7.1.1 Adding Documents: From Search continued

Select the name of the report under the Add to Report column, then select Add.

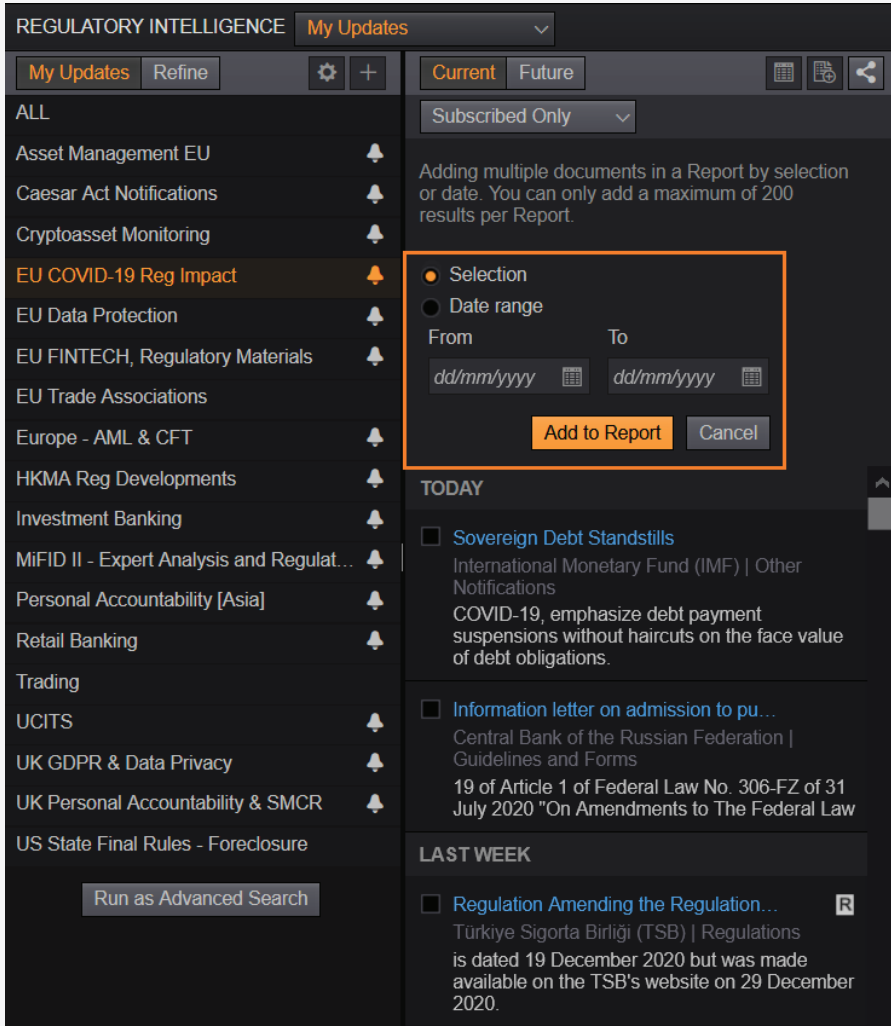
Results are broken down to 20 items per page so you will need to repeat the process of selecting and adding documents to a report by returning to the search results page and using the page navigation toolbar at the top right to locate and select additional documents.



7.1.2 Adding Documents: From My Updates

If you choose to add documents From My Updates, you will be redirected to your My Updates list. Select the relevant My Update profile from the left-hand toolbar, and then select the documents you wish to add to your report. You have the option to select individual documents by using the Selection option, or by date by selecting the Date range option.

Once you have made your selection, hit the Add to Report button. You will be returned to your reports list and the report you are managing will be loaded into view.



The screenshot displays the 'REGULATORY INTELLIGENCE' interface with the 'My Updates' section active. The left-hand toolbar lists various update profiles, with 'EU COVID-19 Reg Impact' highlighted. A modal dialog is open, allowing the user to select documents to add to a report. The dialog offers two options: 'Selection' (selected) and 'Date range'. The 'Date range' option includes 'From' and 'To' date pickers. The 'Add to Report' button is highlighted in orange. The background shows a list of documents under the 'TODAY' and 'LAST WEEK' sections.

REGULATORY INTELLIGENCE My Updates

My Updates Refine [Settings] [Plus]

Current Future [Calendar] [Filter] [Share]

ALL

Subscribed Only

Adding multiple documents in a Report by selection or date. You can only add a maximum of 200 results per Report.

Selection

Date range

From To

dd/mm/yyyy dd/mm/yyyy

Add to Report Cancel

TODAY

Sovereign Debt Standstills
International Monetary Fund (IMF) | Other Notifications
COVID-19, emphasize debt payment suspensions without haircuts on the face value of debt obligations.

Information letter on admission to pu...
Central Bank of the Russian Federation | Guidelines and Forms
19 of Article 1 of Federal Law No. 306-FZ of 31 July 2020 "On Amendments to The Federal Law

LAST WEEK

Regulation Amending the Regulation...
Türkiye Sigorta Birliği (TSB) | Regulations is dated 19 December 2020 but was made available on the TSB's website on 29 December 2020.

Run as Advanced Search

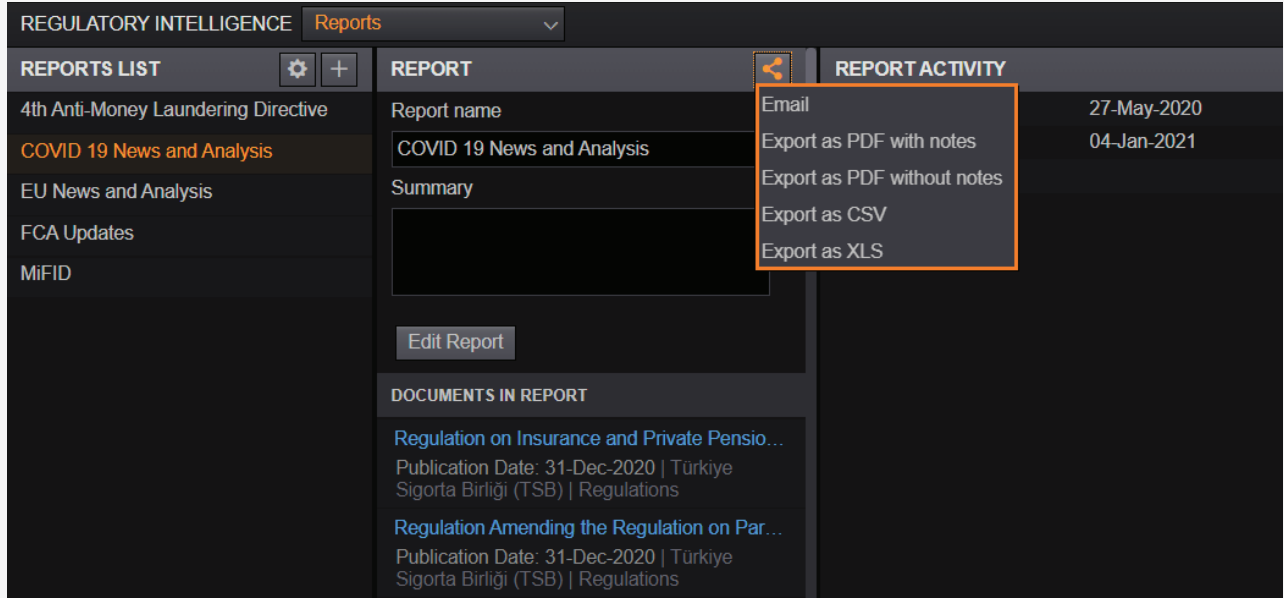
7.2 Share Reports

Reports can be shared by selecting the Share icon from the report in view.

You have the option to share your report by Email, PDF, CSV, or XLS.

Export as XLS:

For users who have access to the reporting feature, we have included a preformatted spreadsheet option. By selecting Export as XLS, you can download a preformatted spreadsheet with the width and height of the cells formatted to the amount of text available. The report also includes functional hyperlinks to documents so you can easily view the full document in the application.



The screenshot displays the 'REGULATORY INTELLIGENCE Reports' interface. On the left is a 'REPORTS LIST' with items like '4th Anti-Money Laundering Directive', 'COVID 19 News and Analysis' (highlighted), 'EU News and Analysis', 'FCA Updates', and 'MiFID'. The main area shows the 'REPORT' details for 'COVID 19 News and Analysis', including a 'Summary' section and an 'Edit Report' button. Below is a 'DOCUMENTS IN REPORT' section with two entries: 'Regulation on Insurance and Private Pensio...' and 'Regulation Amending the Regulation on Par...'. On the right, a 'REPORT ACTIVITY' table shows two entries: 'Email' (27-May-2020) and 'Export as PDF with notes' (04-Jan-2021). A share menu is open over the 'REPORT' section, listing options: 'Email', 'Export as PDF with notes', 'Export as PDF without notes', 'Export as CSV', and 'Export as XLS'.

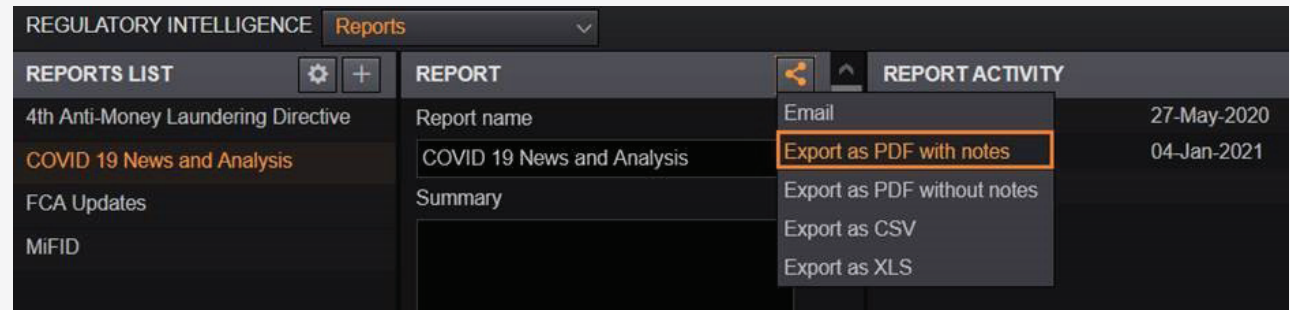
REPORTS LIST	REPORT	REPORT ACTIVITY
4th Anti-Money Laundering Directive	Report name	Email 27-May-2020
COVID 19 News and Analysis	COVID 19 News and Analysis	Export as PDF with notes 04-Jan-2021
EU News and Analysis	Summary	Export as PDF without notes
FCA Updates		Export as CSV
MiFID		Export as XLS

7.2 Share Reports continued

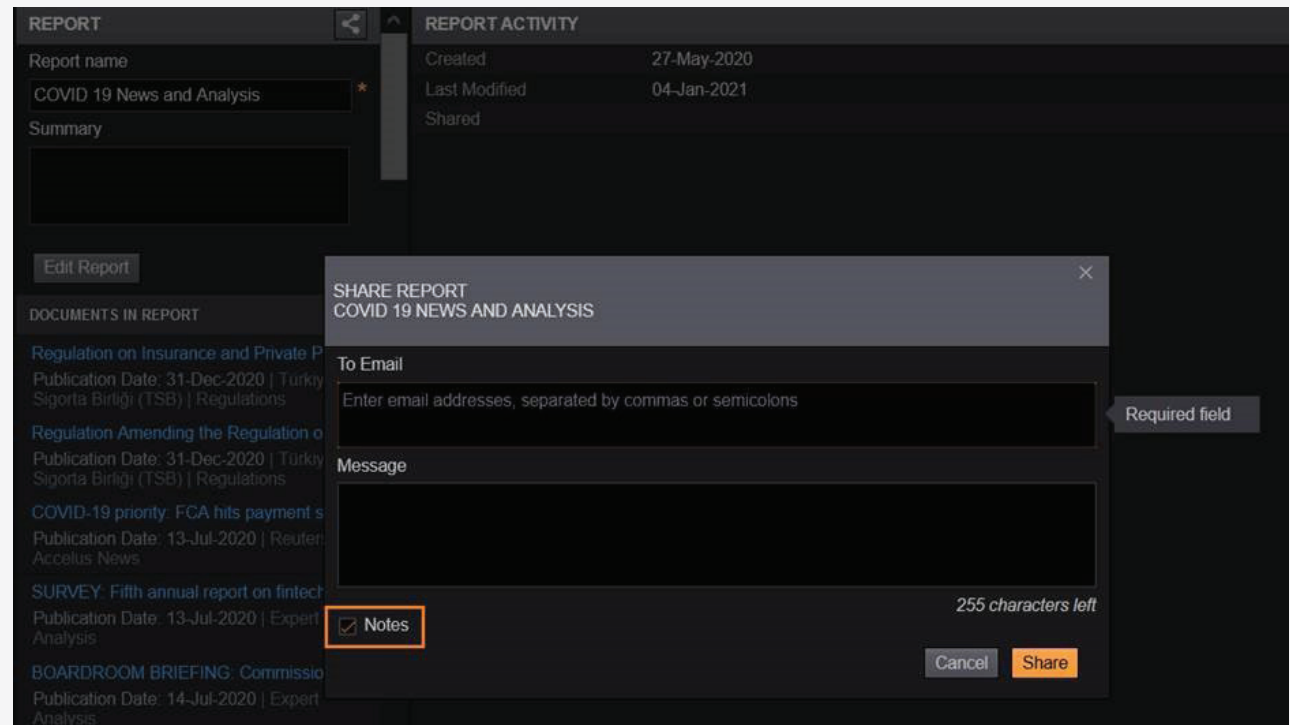
If there are documents in your report with annotations attached, you will have the option to export your report as a PDF with or without your annotations.

You will also have the option to email your report with or without your annotations.

Annotations cannot be exported in the CSV.



REPORTS LIST	REPORT	REPORT ACTIVITY
4th Anti-Money Laundering Directive	Report name	Email 27-May-2020
COVID 19 News and Analysis	COVID 19 News and Analysis	Export as PDF with notes 04-Jan-2021
FCA Updates	Summary	Export as PDF without notes
MiFID		Export as CSV
		Export as XLS



REPORT ACTIVITY

Created	27-May-2020
Last Modified	04-Jan-2021
Shared	

SHARE REPORT
COVID 19 NEWS AND ANALYSIS

To Email
Enter email addresses, separated by commas or semicolons Required field

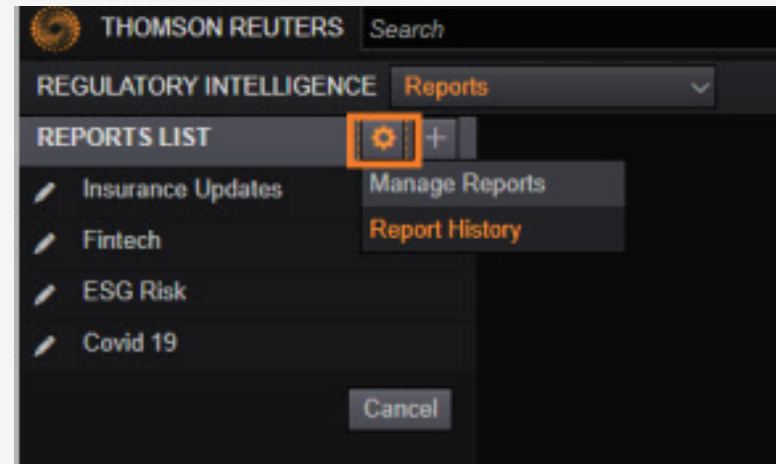
Message
255 characters left

Notes

Cancel Share

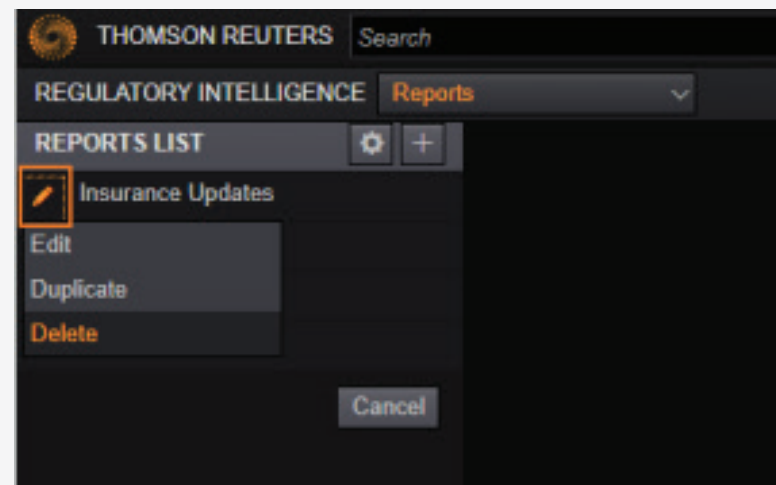
7.3 Manage Reports

Click on the Cog (options) icon to select Manage Reports or Report History.



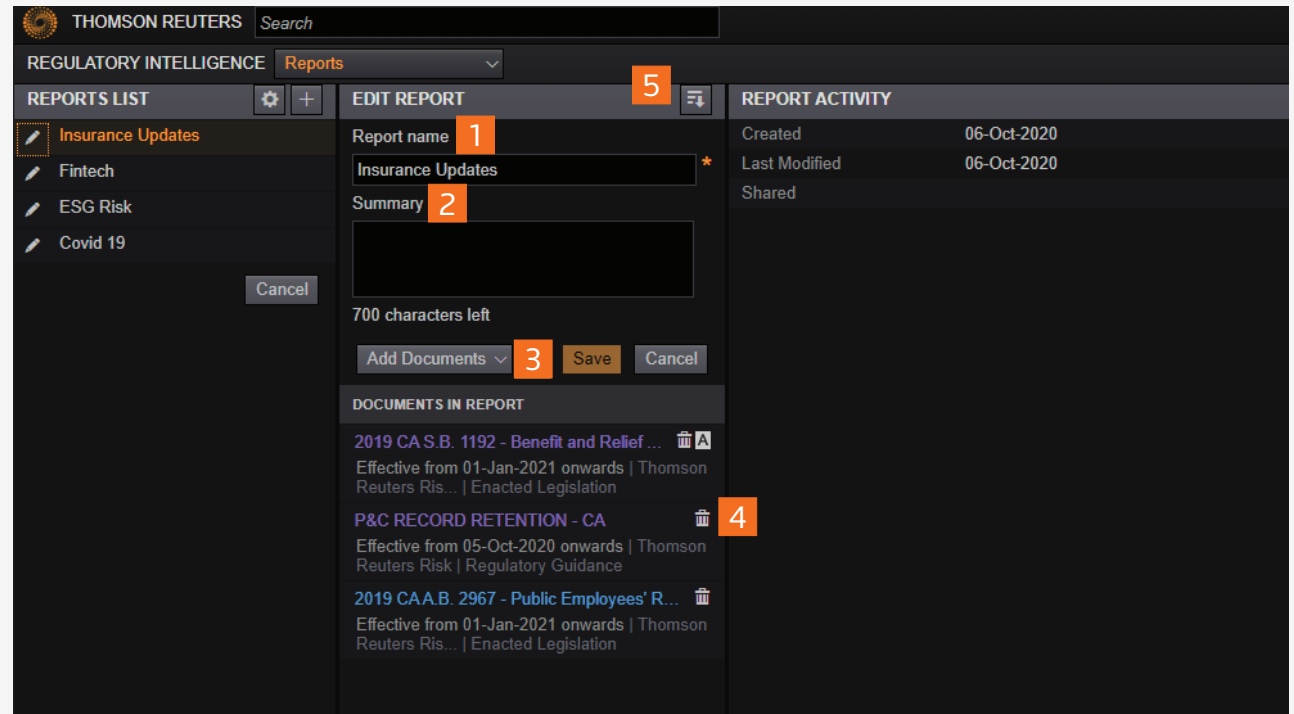
7.3.1 Manage Reports

Selecting to Manage Reports will enable the Pencil icon in line with each report title which will allow you to Edit, Duplicate, or Delete a report.



7.3.2 Editing a Report

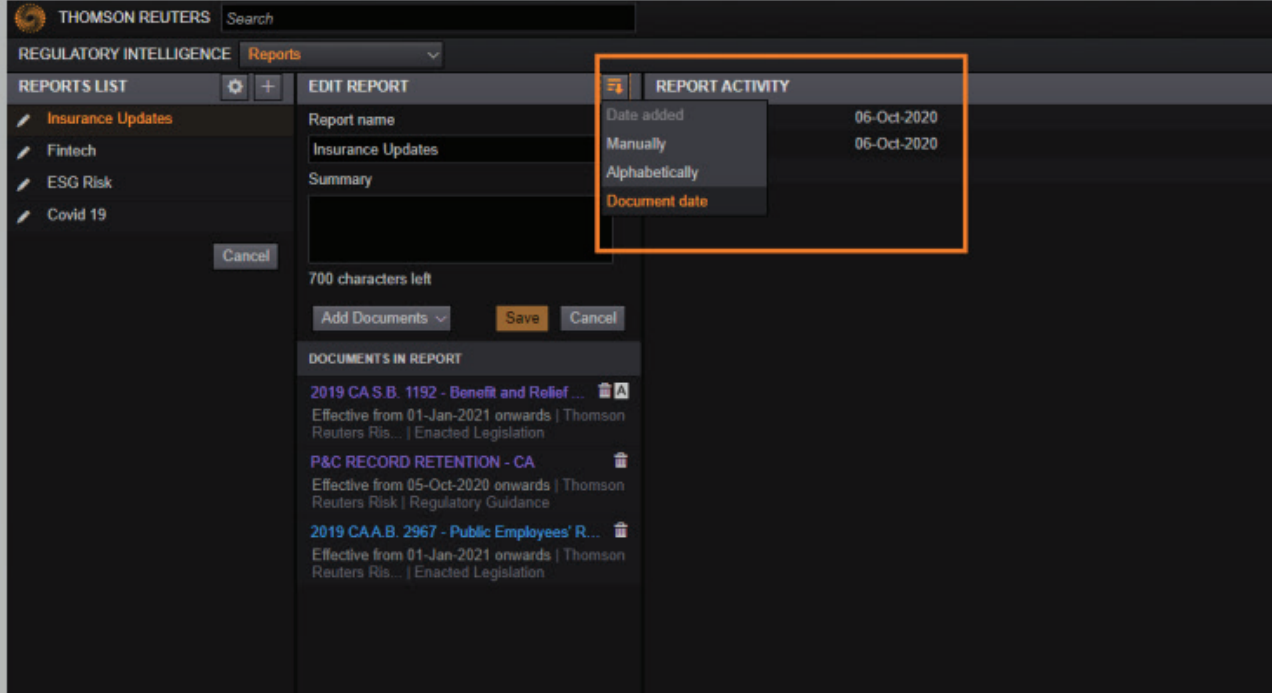
Editing a report will allow you to change the report name (1), amend the summary (2), add new documents (3), or remove documents (4), and change the order of documents (5).



The screenshot displays the Thomson Reuters Regulatory Intelligence interface. The top navigation bar includes the Thomson Reuters logo and a search field. Below this, the 'REGULATORY INTELLIGENCE' section is active, with a 'Reports' dropdown menu. The main interface is divided into three panels: 'REPORTS LIST' on the left, 'EDIT REPORT' in the center, and 'REPORT ACTIVITY' on the right. The 'REPORTS LIST' panel shows a list of reports: 'Insurance Updates' (selected), 'Fintech', 'ESG Risk', and 'Covid 19'. The 'EDIT REPORT' panel is titled 'EDIT REPORT' and contains a 'Report name' field (1) with the value 'Insurance Updates', a 'Summary' text area (2) with a '700 characters left' indicator, and an 'Add Documents' dropdown menu (3) with 'Save' and 'Cancel' buttons. Below this is a 'DOCUMENTS IN REPORT' section listing three documents: '2019 CA S.B. 1192 - Benefit and Relief ...', 'P&C RECORD RETENTION - CA' (4), and '2019 C.A.A.B. 2967 - Public Employees' R...'. The 'REPORT ACTIVITY' panel shows 'Created' (06-Oct-2020), 'Last Modified' (06-Oct-2020), and 'Shared' status. A 'Cancel' button is located at the bottom of the 'REPORTS LIST' panel. Orange callout boxes with numbers 1 through 5 highlight the 'Report name' field, the 'Summary' text area, the 'Add Documents' dropdown, a trash icon next to a document in the 'DOCUMENTS IN REPORT' list, and a reorder handle icon in the top right of the 'EDIT REPORT' panel, respectively.

7.3.3 Reordering Documents in a Report

By default, the documents in a report will appear in reverse order to which they are added. However, by selecting the Order by icon within Edit, you can reorder the reports by Date added, Manually, Alphabetically, and Document date. If you select the Manually option, you can drag and drop the articles into your preferred order.



The screenshot displays the Thomson Reuters Regulatory Intelligence interface. The main window is titled "REGULATORY INTELLIGENCE" and shows a "Reports" dropdown menu. The "EDIT REPORT" dialog box is open, showing the "REPORT ACTIVITY" table. The table has two columns: "Date added" and "Manually". The "Date added" column shows "06-Oct-2020" and the "Manually" column shows "06-Oct-2020". The "DOCUMENTS IN REPORT" section lists three documents:

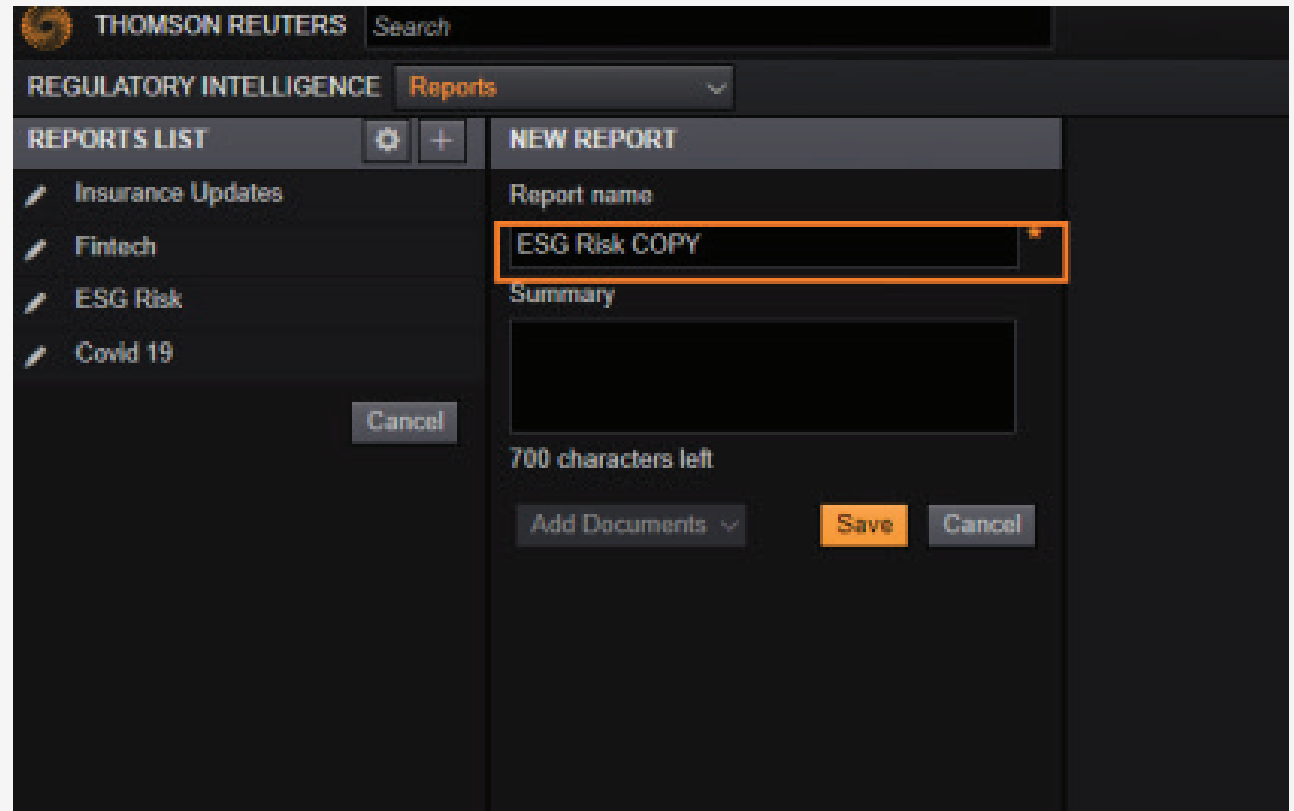
- 2019 CAS.B. 1192 - Benefit and Relief ...
Effective from 01-Jan-2021 onwards | Thomson Reuters Ris... | Enacted Legislation
- P&C RECORD RETENTION - CA
Effective from 05-Oct-2020 onwards | Thomson Reuters Risk | Regulatory Guidance
- 2019 CA.A.B. 2967 - Public Employees' R...
Effective from 01-Jan-2021 onwards | Thomson Reuters Ris... | Enacted Legislation

7.3.4 Duplicating a Report

Duplicating a report will allow you to use an existing report as the starting point for a new one. A new report will be created with the same name as that of the report duplicated, with the suffix COPY. Hit Save to start amending your duplicated report.

7.3.5 Deleting a Report

The option to Delete allows you to permanently delete a report.



THOMSON REUTERS Search

REGULATORY INTELLIGENCE Reports

REPORTS LIST +

- Insurance Updates
- Fintech
- ESG Risk
- Covid 19

Cancel

NEW REPORT

Report name

ESG Risk COPY

Summary

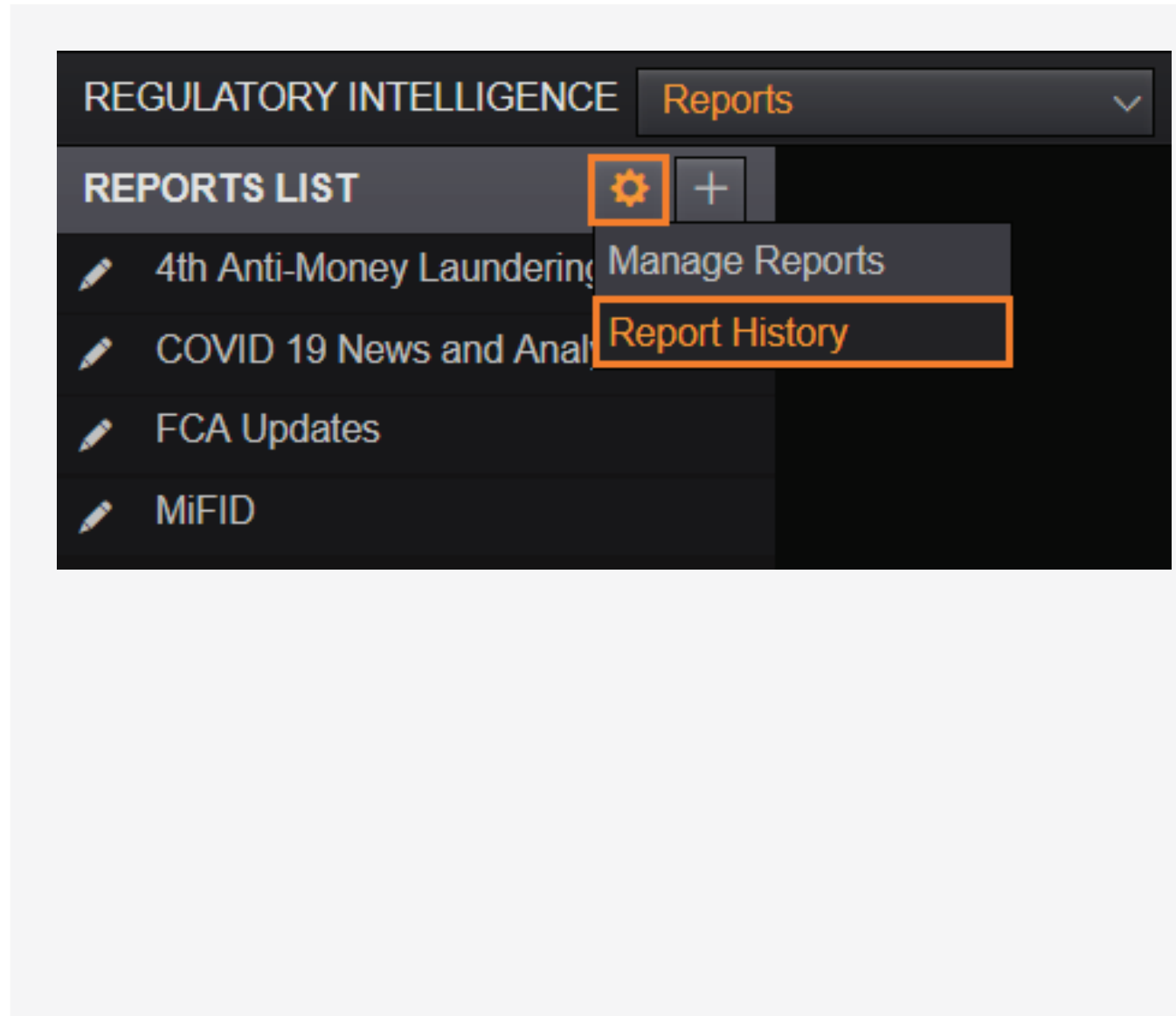
700 characters left

Add Documents Save Cancel

7.4 Report History

The Report History functionality provides an overview of all the reports available at that moment in time. The history shows the name, creation date, last modified date, and who the report was shared with (if the report was emailed).

The Report History can be exported or printed in PDF format.



7.4 Report history continued

The Report History does not provide an audit record of deleted reports.

REPORT

Report name
COVID 19 News and Analysis *

Summary

[Edit Report](#)

DOCUMENTS IN REPORT

[Regulation on Insurance](#)
Publication Date: 31-
Sigorta Birliđi (TSB) |

[Regulation Amending](#)
Publication Date: 31-
Sigorta Birliđi (TSB) |

[COVID-19 priority: FC](#)
Publication Date: 13-
Accelus News

[SURVEY: Fifth annual](#)
Publication Date: 13-
Analysis

REPORT ACTIVITY

Created 27-May-2020

Last Modified 04-Jan-2021

Shared

REPORT HISTORY As of 4 January 2021

All reports for Rachel Simmons

Title	Created	Last Modified	Shared
4th Anti-Money Laundering Directive	09-May-2017	18-Aug-2020	09-Aug-2017 rachel.simmons@thomsonreuters.com 23-Oct-2017 rachel.simmons@thomsonreuters.com 30-Oct-2017 rachel.simmons@thomsonreuters.com 07-Dec-2017 jessica.prior@thomsonreuters.com 15-Jan-2018 rachel.simmons@thomsonreuters.com 25-Jun-2018 rachel.simmons@thomsonreuters.com 13-Dec-2019 rachel.simmons@thomsonreuters.com 15-Apr-2020 rachel.simmons@thomsonreuters.com
COVID 19 News and Analysis	27-May-2020	04-Jan-2021	N/A
ECA Updates	05-Feb-2019	16-Nov-2020	N/A



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