CUBE Digital Regulation Platform (DRP)

For many financial services organizations regulatory change management is a hugely complex, risky and costly process, which can leave you wondering whether you have the right policies and controls in place.

You may question the completeness of your regulatory content. You may not know whether you have sight of all rules and regulations that are relevant to your business, and you may doubt your ability to assess the impact of regulatory change quickly and thoroughly.

Why fly blind when you could be certain of taking the right compliant action, at the right time?

Simplify the Regulatory Change Management Process with CUBE DRP

Track
Continuously capture all global financial services regulation

Enrich
Transform regulatory content into regulatory intelligence

Connect
Automatically map regulatory intelligence to your own policies and controls

Evaluate
Assess regulatory impact quickly, for rapid remediation of policies and controls

Redefining Regulatory Change Management

CUBE Digital Regulation Platform (DRP) simplifies the regulatory change management process, giving assurance that your regulatory risk is being managed effectively – regardless of which jurisdictions you serve, which lines of business you operate and which regulatory challenges are top of mind.

Measurable gains and savings

CUBE DRP's pioneering application of Artificial Intelligence (AI) and Robotic Process Automation (RPA) delivers vast operational efficiencies across your compliance processes, so as well gaining deep insights into your compliance status, you save immense time and cost.

Be proactive. Be profitable. Be compliant.

Fast
Know immediately when regulatory change occurs, know its impact on your policies and controls and act fast to remediate compliance gaps. By responding promptly to regulatory change you can greatly reduce the risk of compliance breaches and safeguard your company and your clients.

Smart
Have all relevant regulatory data at your fingertips, slice and dice it so that you know your cross-border regulatory obligations in an instant and make smarter, more timely decisions. Remediate policies and controls as soon as regulations change, and spend more time evaluating upcoming regulation, for more forward-thinking policy management.

Efficient
Save vast amounts of time and resource by eliminating manual processes and mitigating the risk of regulatory failure.

4 Vital Steps for Effective Regulatory Change Management

TRACK
Global Financial Services Regulation

CUBE DRP automatically and continuously crawls the web to capture all global regulations that impact financial services business operations. We track all regulators, across all jurisdictions. Simply tell us your regulatory content requirements and CUBE DRP can deliver all relevant data. In addition to current, enforceable regulation we scan the horizon for emerging risks from upcoming regulation, referenced in consultation papers, news articles, market trend data and many other sources. CUBE delivers:

- Automated capture, creating the world's richest single source of global financial services regulation

- Continuous monitoring to detect, capture and process all regulatory changes

- Fully-automated translation to English (if needed), transposition to XML and quality assurance

- Deep insight into regulatory events and enforcements that may impact your business in future

ENRICH
Regulatory Content

All regulatory content captured by CUBE DRP is machine-read at immense scale and classified at very high speed. For example, it would take just two hours for CUBE DRP to classify 6,000 regulatory rulebooks, including one million regulatory paragraphs, against a specific regulatory theme like AML — compared with several man-years if tagged manually. With CUBE:

- All regulatory data is machine-read and automatically classified at highly-granular (sentence) level utilizing Natural Language Processing, to accelerate downstream processing and aid onward interpretation

- Each regulatory statement is ranked for relevance to every regulatory topic

- Best-practice ontologies built by CUBE regulatory experts (e.g. for cybersecurity, information assets, technology risk, AML and more) enable automated mapping to your business taxonomies

EVALUATE
Compliance Risk

When regulatory change is managed manually, delays in assessing the impact of new and updated regulatory statements can expose your business to risk. It can take days or even weeks — especially for multi-jurisdictional enterprises — to complete regulatory gap analysis and identify all of the policies and controls that must be remediated to restore compliance. CUBE can:

- Conduct impact assessments in an instant, to identify policies and controls that fall short of current regulatory obligations and require remediation

- Automatically alert business owners to compliance risk, as soon as it occurs

- Provide regulators with a defensible audit trail that evidences the compliance actions you have taken, when and why

CONNECT
Regulatory Intelligence

Having sight of regulatory data and knowing when regulations change is one thing. Drilling down into regulatory intelligence to understand what is relevant to your business, and extracting your regulatory obligations, is a very different matter.

- Automatically map global regulations onto your business, for full insight into which are relevant, and your regulatory obligations in relation to them

- Pinpoint all regulatory statements that apply to each policy and control, down to sentence level

- Automatically map your own business taxonomies to best-practice ontologies (e.g. cybersecurity, AML, credit risk, technology risk) for fast and logical interpretation of regulatory intelligence

- Slice and dice regulatory data, quickly and easily, by regulatory topic, jurisdiction, line of business and more. CUBE DRP has the unique ability to deliver a complete view of global regulations, and their cross-border interrelationships offers unparalleled oversight

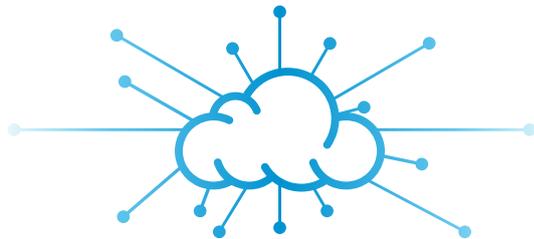# CUBE DRP – Injecting AI-driven Science into Compliance

Technology: Web-crawling
Fully-automated, real time scraping and collection of regulatory content by spiders into a single feed.
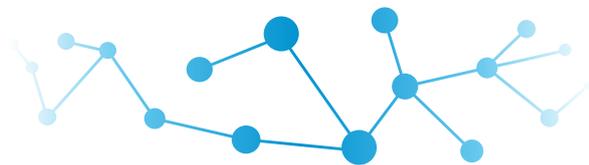
Technology: AI, NLP
Regulatory intelligence from a multitude of sources is tagged automatically at document, section, paragraph and sentence level, utilizing a single unified schema that enables highly-granular filtering and contextual analysis.
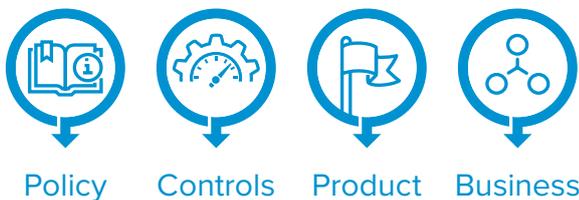
Technology: NoSQL, Graph, other next generation database technology
Captured data resides in an immense big data lake, which is updated continuously, in real time.

Technology: AI, NLP
Centralized best practice taxonomies and ontologies enable regulatory intelligence to be mapped against your own business taxonomy, lines-of-business and jurisdictions, to evaluate compliance status.

Policy   Controls   Product   Business

Technology: AI, NLP, ML, RPA
Continuous monitoring, mapping and automated impact assessments trigger alerts when regulatory change creates compliance risk. All affected policy, controls and procedures are identified.

Regulatory specialists can focus on the high-value, pro-active tasks of implementing regulatory change and monitoring execution, rather than the laborious task of monitoring and mapping regulation.

AI - Artificial Intelligence | NLP - Natural Language Processing
ML - Machine Learning | RPA - Robotic Process Automation

Regulatory Change Management - Before and After CUBE DRP

Manual approaches to regulatory change management are inadequate, ineffective and driving unsustainable costs. The only way to achieve accuracy and speed, at significantly lower cost, is by leveraging intelligent, modern-day Regulatory Technology (RegTech).

Through automation, CUBE DRP equips compliance teams to manage regulatory change accurately and cost-effectively, in real time and at scale, across jurisdictional borders.

Some of the most impactful effects of CUBE's regulatory change management automation are shown below.

Before Automation	With CUBE DRP
Manual consolidation of regulatory data from of a multitude of sources – regulator websites, consultation papers, newsletters, emails, speeches, RSS feeds and more	A single, golden source of global regulatory intelligence, continuously and automatically updated
Daily manual monitoring for regulatory change	Continuous, automated web crawling captures regulatory change and notifies the user in near real time, ensuring that regulatory intelligence is always current and valid
Extremely high manual effort required to locate regulations from different jurisdictions	All financial services regulatory data captured automatically, from all regulators continuously, across all jurisdictions and in 60+ languages
Continuous sifting through huge volumes of data, followed by manual assessments to determine which regulations are relevant to your business	Through system configuration, you only see data relevant to your business operations and your regulatory obligations are automatically indicated
Risk missing ongoing regulatory changes that could result in breaches and enforcement fines	Business owners are automatically alerted when regulatory changes and enforcement actions increase compliance risk; know exactly which policies are impacted, and how
No complete view of all regulations relating to individual jurisdictions or regulatory topics (e.g. AML, cybersecurity, data privacy, liquidity risk)	Slice and dice regulatory intelligence by category or topic, gaining highly accurate, filtered insights relevant to your business operations
High-cost regulatory experts spend too much time manually identifying the relevance of each regulation and conducting lengthy manual impact assessments when regulatory change occurs	Regulatory data is sorted into best practice taxonomies and mapped to your own business taxonomies. Automatically pinpoint exactly which regulations are relevant to each policy and control, identify your regulatory obligations and conduct regulatory gap analysis when change occurs; high value-add human resources can focus on remediation and execution, not repetitive capture and monitoring tasks
Time to market is slow when entering new markets or launching new products	Assess in an instant the regulatory implications of diversification. Know which new regulations would apply and how to remediate policy to comply
Unable to demonstrate compliance actions and decision rationale in response to queries from regulators or Internal Audit	Fully automated audit trail at your fingertips, recording and evidencing all compliance actions and decision rationale
No enterprise-wide oversight of your overall compliance status	Heat maps and analytics viewed via graphical dashboards, continuously updated for a holistic view of your compliance status

Tackling regulatory change, with CUBE

CUBE was founded by regulatory change management pioneers who understand what peace of mind means for regulated financial institutions.

Our Digital Regulation Platform (DRP) delivers regulatory change management processes that are proven to be:

Complete - our regulatory intelligence is global, spanning all regulators and exchanges. Simply tell us your regulatory content requirements, and CUBE DRP can automatically deliver all relevant data.

Efficient - CUBE DRP automates repetitive manual processes involved in capturing regulatory content and managing regulatory change.

Insightful - whether assessing the impact of regulatory change, or scanning the horizon for upcoming regulation, CUBE DRP delivers deep insights at high speed, enabling you to make well-informed, timely decisions.

Defensible - with enterprise-scale oversight and failsafe audit trails, CUBE DRP can prove in an instant that you have taken the right compliance action, at the right time.

Extensible - CUBE DRP is an enterprise-scale regulatory change management platform that scales with your business, whenever additional jurisdictions, products or regulatory initiatives are added.

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REGULATORY INTELLIGENCE:
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TO ADD INTELLIGENCE

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About CUBE

CUBE is globally recognized as the market leader in financial services regulatory intelligence and regulatory change management automation.

- Founded 2011

- Offices in New York, London, Paris, Melbourne

- Early pioneers in Regulatory Technology (RegTech), specialized in regulatory change management

- Serving financial services institutions with cross-border operations (international and domestic multi-state USA)

- 180+ jurisdictions

- 60+ languages

- 24/7 follow-the-sun support

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