

The clear path to compliance

LexisNexis® Regulatory Compliance
Multi-award winning solution
helping you on your path to compliance



Introduction

No matter where you are in the world, or what your industry, compliance is one of the most dynamic and fast-moving functions of business. It can be complex, convoluted, and difficult to ensure you're up to date.

That's why we're proud to help compliance professionals across the world forge a clear path to compliance.

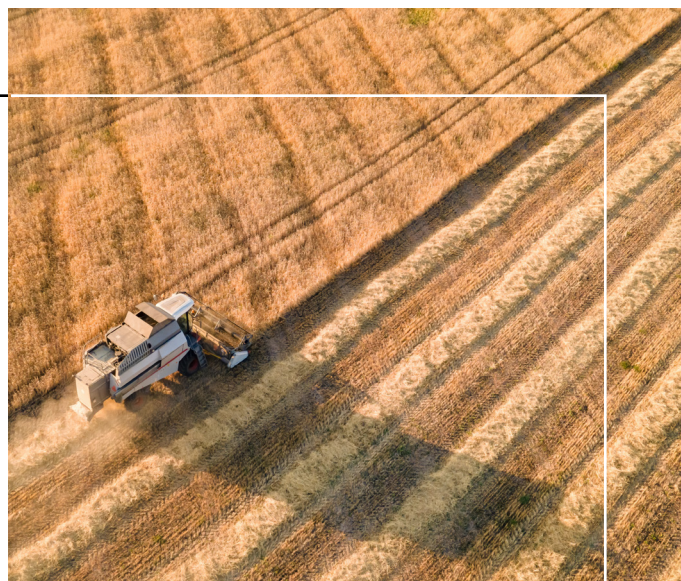
We work in close partnership with a broad range of legal experts in each jurisdiction who have detailed knowledge of the compliance mechanisms, contexts, and regulators that affect your business.

Our experts review, interpret, and translate the many obligations that arise from a range of compliance sources including legislation, codes, standards, and more.

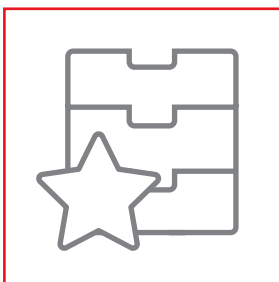
We deliver this information—written in clear, easy to understand language—to you through our compliance registers, alerts, and other information-driven solutions. We do this in a way that aligns to business processes—saving you time, money, and effort.

Our aim is to realise simplicity from complexity, making it as easy as possible for you to become compliant, and stay compliant as the landscape changes.

Our solutions are designed with you—our customer—in mind, and we're committed to partnering with you on every step of your compliance journey.

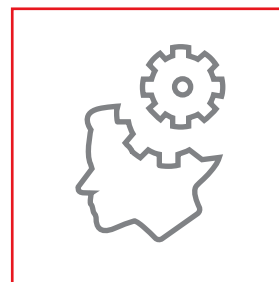


Key benefits about LexisNexis Regulatory Compliance



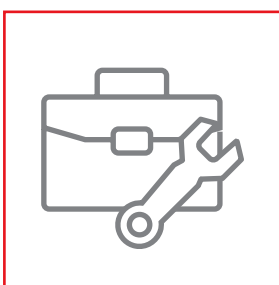
Be certain, always

Access best-in-class content that is both comprehensive, and current.



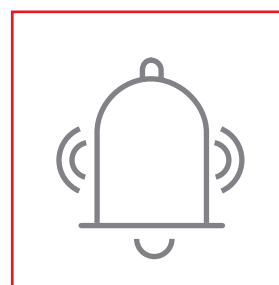
Understand quickly

Information is delivered concisely and is easy-to-apply.



Get exactly what you need

Our suite of products can be easily tailored to the specific needs of your business.



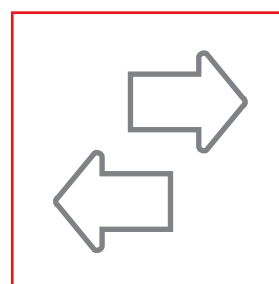
Never miss an update

Our alerting solutions ensure you're always aware of the latest changes affecting you.



Get the full picture

We make it easy to understand the broader regulatory contexts affecting compliance.



Stay connected

Network, collaborate, and share knowledge with the wider compliance community.

This is compliance, uncomplicated.

LexisNexis Regulatory Compliance registers detail compliance obligations and sub-obligations based on hundreds of compliance sources in each jurisdiction.

Each obligation is accompanied by broader legal context, as well as practical guidance, consequences, and remedial actions to ensure you have the full compliance picture.

We align our registers to business processes, not compliance sources. This means a single obligation in a LexisNexis register may satisfy requirements from multiple sources, reducing your workload while keeping you compliant.

1

Description Questional

Does an organisation seeking to provide banking and lending services in the UK comply with legislation, authorisation requirements, and ongoing regulatory procedures of the Financial Conduct Authority and the Prudential Regulation Authority?

Practical Guidance

Regulation of banking in the UK

Regulation of the banking sector is, in common with all other financial services, governed by the Financial Services and Markets Act 2000 (FSMA) and other primary and secondary legislation. FSMA 2000 provides the statutory basis of the two principal regulators of UK financial services – the Financial Conduct Authority (FCA) which supervises almost 60,000 organisations, and the Prudential Regulation Authority (PRA) which supervises approximately 1,500 banks, insurance, and investment organisations.

Banks are dual-regulated because of the significant role they play in the overall provision of financial services and the risk they pose to the wider economy in the event of failure. The PRA assumes the role of lead regulator and is concerned with

- Economic safety and soundness
- An appropriate degree of protection for depositors and borrowers
- Facilitation of effective competition

in relation to all banking organisations. The FCA is concerned with the conduct and behaviour of banks, with particular emphasis on customer outcomes.

*This is an example only for the purposes of demonstrating the content.

1

We provide the user with concise **practical guidance** notes on how to meet their compliance obligations related to Banking and Lending obligation across the UK.

2

Remedial Action

"An organisation seeking to provide banking activities in the UK must apply for authorisation from both PRA and FCA. Once authorised by both PRA and FCA, an organisation must comply with the rules, policies and supervisory statements issued from time to time by both regulators.

An organisation must meet the outcomes of the FCA's Consumer Duty as they specifically apply to the banking sector.

An organisation must comply with the appropriate rules relating to consumer credit business as outlined in the Consumer Credit Sourcebook (CONC), banking services as outlined in the Banking Conduct of Business Sourcebook (BCOBS), as well as the requirements in the Mortgage Conduct of Business Sourcebook (MCOBS) and Conduct of Business Sourcebook (COBS).

An organisation should comply with lending to business customers as outlined in the LSB Standards of Lending Practice for business customers, and invoice finance and asset-based lending as outlined in the Invoice Finance & Asset Based Lending Code.

An organisation providing payment services must comply with the Payment Services Regulations (PSRs) as well as regulations by the Payment Systems Regulator."

3

Consequence

Criminal

An organisation that undertakes banking activities in the UK without authorisation from both PRA and FCA commits a criminal offence which carries a maximum penalty

- on summary conviction, of six months imprisonment, an unlimited fine or both or
- on conviction on indictment, a term of imprisonment not exceeding two years, an unlimited fine or both

4

Compliance Source

[Bank Recovery and Resolution Directive \(BRRD\) Directive 2014/59/EU](#)

[Capital Requirements Regulation \(EU\) No. 575/2013 \(UK\)](#)

[Financial Services and Markets Act 2000 \(UK\) ss 19, 21, 22, 23, 39, 63A, 64C, 66, 138D, 186, 187, 191F, 206, 422, 55Z3, Sch 6Pt 1B, Pt XI](#)

2

We identify **remedial actions** to becoming compliant, in the instance that the user is currently not compliant.

3

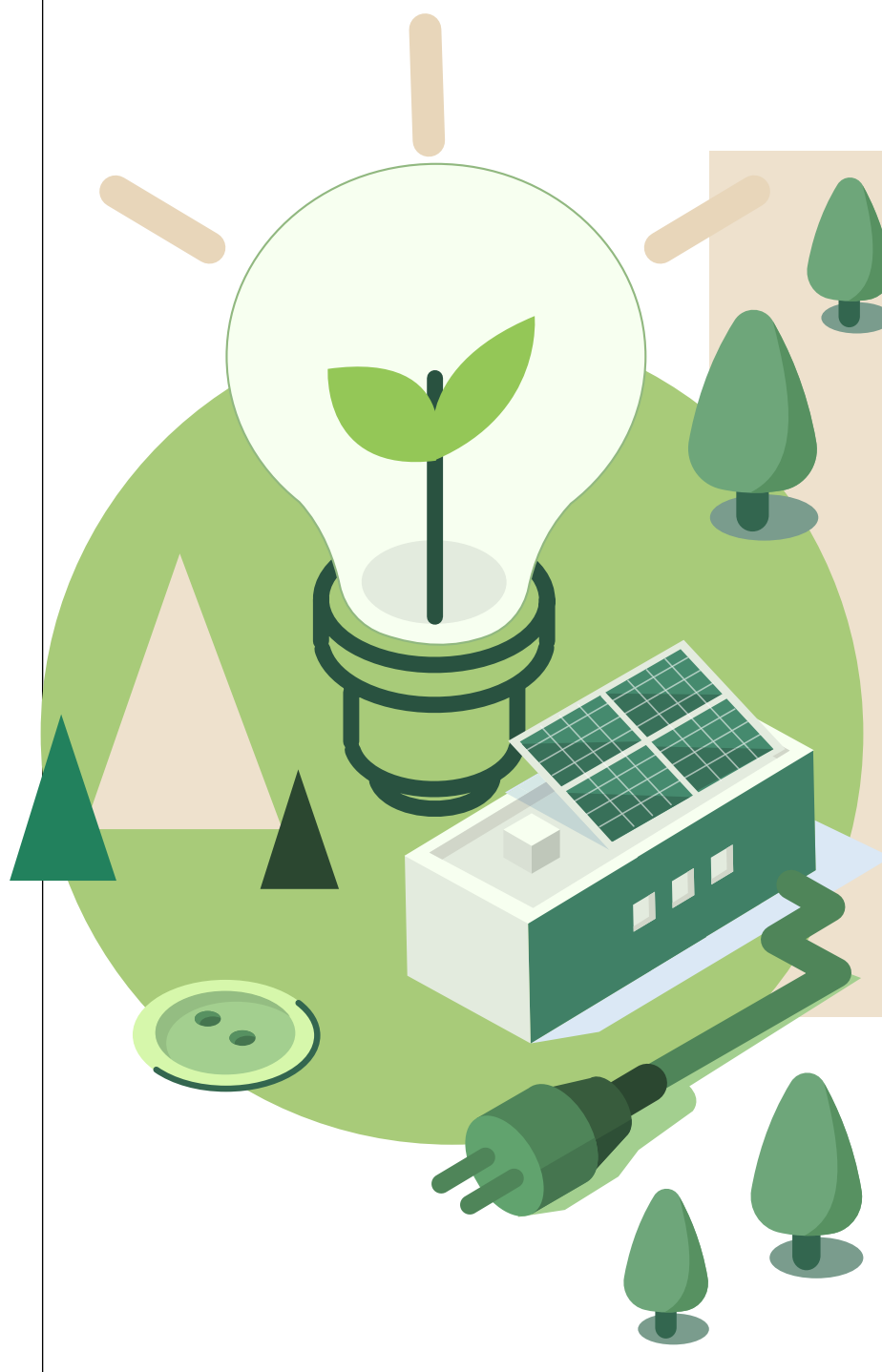
The **consequences** of non-compliance are explained.

4

We provide **authoritative sources** as a reference point. Further, we provide the user with tools, to help with making confident decisions relating to managing compliance.



What our customers say



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“LexisNexis offers clarity. It’s a very simple and efficient use of information.”

—Liza Gubska,
Enterprise Risk and
Compliance Lead at Brighte





“LexisNexis has saved us the equivalent of six months’ work for a full-time staff member.”

—Andrew Webster,
Head of Risk and Compliance at
Aussie Broadband



Registers for all businesses

We offer ten core modules that cover the baseline compliance requirements for businesses.

Anti-money Laundering & Counter Financing of Terrorism

Understand your legal obligations to help prevent money laundering and terrorist financing offences.

Competition

Explore obligations relating to suppliers, competitors and customers, as well as various aspects of business including advertising and price setting.

Corporations

Understand what's required of organisations, directors, and officers through the company lifecycle from company formation and record keeping to winding up.

Consumer Protection

Be compliant when it comes to the protection of consumers including goods, services, digital content and more.

Cybersecurity

Identify your cybersecurity requirements to protect the systems and data throughout your organisation.

Employment

Understand duties and responsibilities to mitigate risk and foster a positive working environment for employees, agency workers, unpaid workers and more.

Environment

Review the legislative and compliance requirements that surround the UK environment framework.

Privacy & Data Protection

Stay on top of your business's secure collection and/or processing of personal data within the UK data protection framework.

Tax

Become fully aware of the potentially wide-ranging tax obligations on your business arising from employment arrangements, industry-specific levies, and more.

Workplace Health & Safety

Manage workplace health and safety risks including hazardous and construction work, asbestos and fire safety to foster a positive work environment.

Registers for your industry

No matter your field, we'll help you find a clear path to compliance with UK specific industry modules.

Anti-Bribery & Corruption	Asset Management	Banking and Lending
Casinos & Gambling	England and Wales Solicitors Regulation	Financial Sanctions
Financial Services Authorisation	Insurance	Payment Services

Global modules

AI and Recruitment	Banking	Cybersecurity
ESG	Risk & Compliance	

European Union

Anti-Money Laundering & Counter Financing of Terrorism	Artificial Intelligence Systems	Asset Management
Digital Operational Resilience	Payments	Payments Attestation

Never miss an update

We know the world of compliance is fast moving, and regulatory changes that affect businesses can occur in short spaces of time.

That's why we deliver alerts to our customers' inboxes whenever changes occur. Our alerts contain all the essential information you need to know, including:

- which of our compliance registers the update relates to,
- which obligations have been impacted
- which compliance source has changed
- the date the change takes effect

Alerts are categorised by relevance



News General information about compliance changes that are occurring.



FYI A change that you should be aware of, but does not require immediate action.



Action Required A change that could directly impact your business in the short term, and requires immediate review.

Signal lights the way to a clearer view of compliance

Signal is an alerts-only horizon scanning tool from LexisNexis Regulatory Compliance.

As regulatory change happens, we will deliver alerts straight into your inbox. Our alerts contain all the essential information you need to know, including:

- What the regulatory change is
- The relevant compliance source
- The date the change takes effect.

Content is sourced by the LexisNexis Regulatory Compliance global content set. This means you can be assured that you've got the information you need stay on the clear path to compliance.



Alerts-only horizon scanning tool, enabling you to see what's happening now and in the future



FYI and Action Required Alerts



Alerts let you know what's changing and how these changes impact your organisation



Alerts are sent straight into your inbox



Subscribe to our entire global content set.



Low cost flat fee for the global content set.



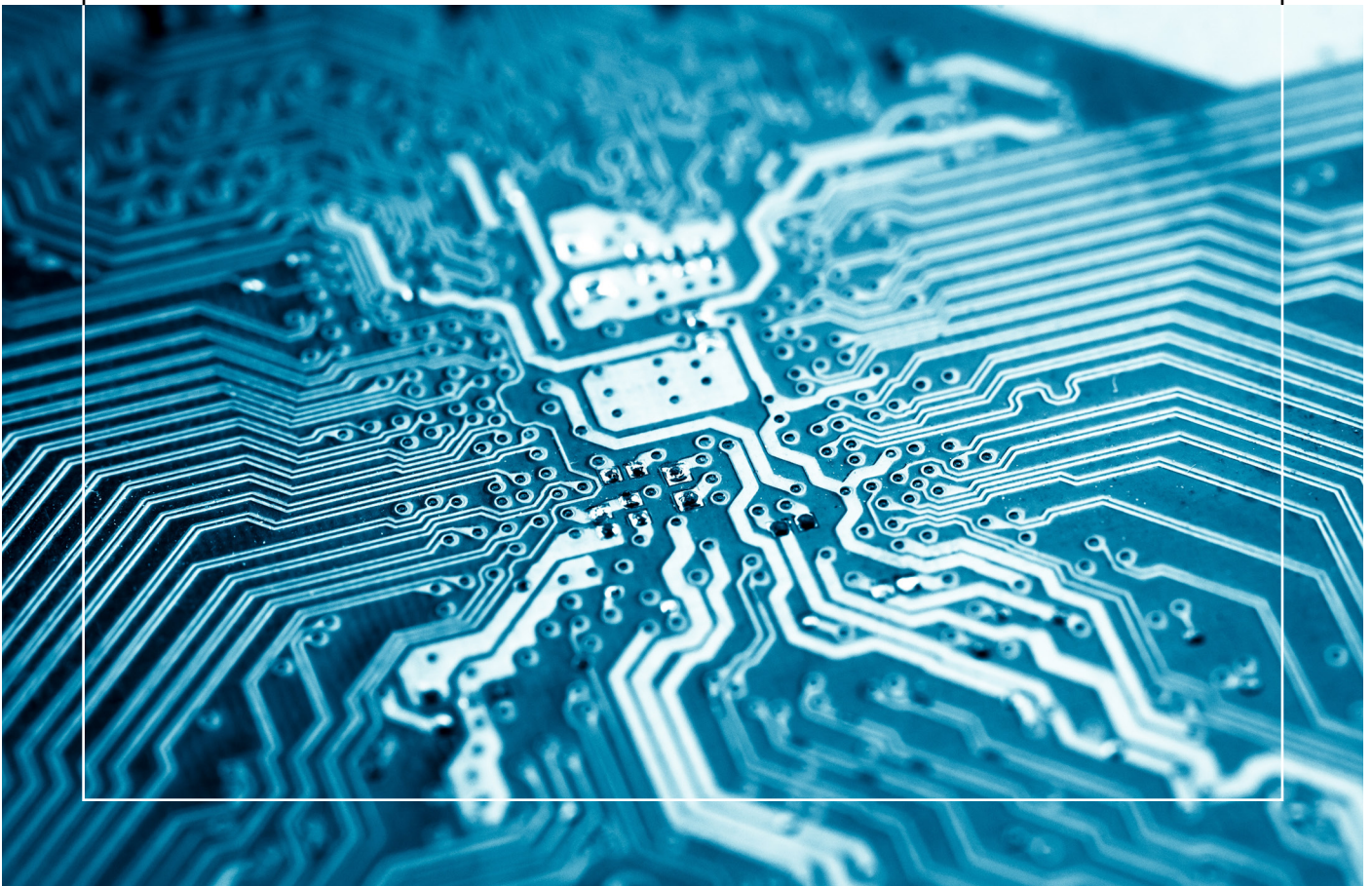
SourceData

Innovative and easy-to-use, LexisNexis® Regulatory Compliance SourceData is the go-to compliance tool when businesses need to understand their compliance obligations under a particular regulator or compliance source.

Our data-driven design allows users to quickly identify the priorities of any regulator in any jurisdiction, using our vast and up-to-date compliance datasets.

Explore compliance sources including legislation, codes, standards, and regulatory frameworks, or draw quick links between regulators, compliance sources, and how they affect your business.

With an unprecedented level of detail, down to individual sections of compliance sources, SourceData allows users a unique clarity of their obligations, in a complex compliance landscape.





Community Portal

Find strength in numbers and join the wider compliance community on our Community Portal.

The self-support platform is available to all LexisNexis Regulatory Compliance customers and helps you to engage and connect with your fellow compliance colleagues.

Ask questions or share your own expertise on the knowledge based, community blog and connect with others within your industry and beyond.

Are you looking for a new product feature or to share your experience with a particular compliance-based issue? Jump on the Community Portal to connect with others in the same boat.

Resources that help guide the way

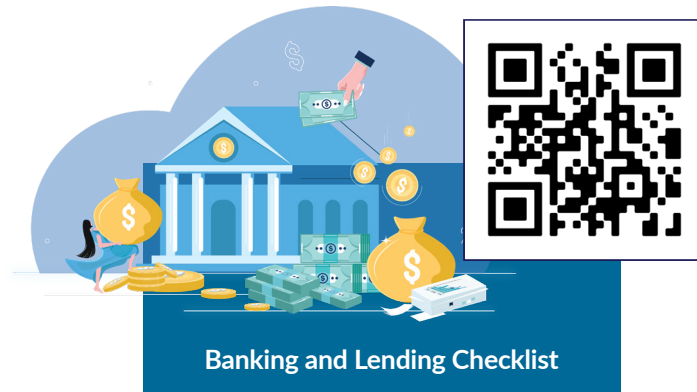
Here are a selection of compliance resources that you can download today.



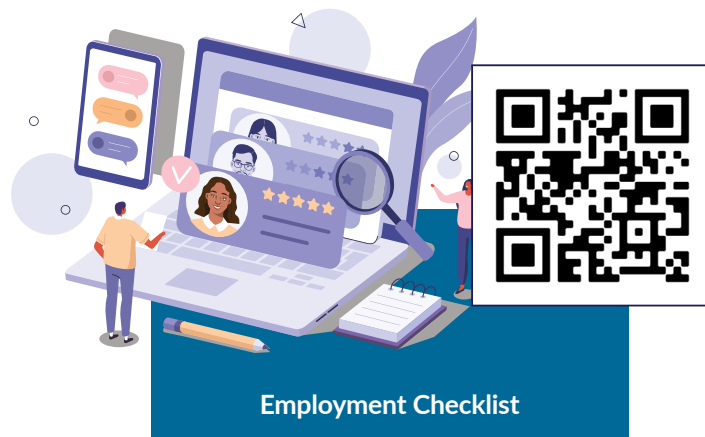
Helping you to deliver on your legal and regulatory obligations related to tax.
Checklist to be hosted online and
QR code created.



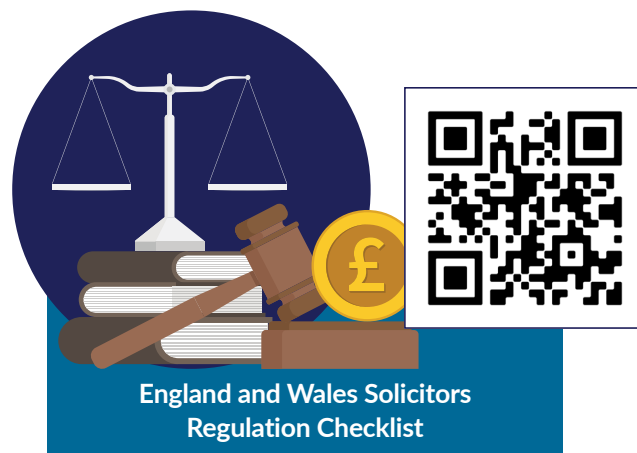
Helping those in FCA-regulated investment firms in the UK to meet their regulatory compliance needs.



Addressing the regulatory framework a CRR bank must take into account when establishing and maintaining its banking operations.



To make sure your organisation adheres to and fulfills its legal duties to workers and prospective workers.



The consequences of environmentally and socially damaging investments.



LexisNexis® Regulatory Compliance
Multi-award winning solution
helping you on your path to compliance



LexisNexis Regulatory Compliance® helps you forge a clear path to compliance.

With LexisNexis® content know-how at the core, our compliance registers, alerts, and information-driven solutions make compliance uncomplicated for GRC professionals across the globe.

- Find relevant obligations faster with jargon-free registers that are aligned to your business processes.
- Stay up to date with near-real time alerts delivered straight to your inbox when you may be impacted by regulatory change.
- Signal is an alerts-only horizon scanning solution which from LexisNexisRegulatory Compliance which delivers alerts straight into your inbox. Our alerts contain all the essential regulatory change information you need to know.
- Explore your compliance obligations under a particular regulator, or a particular compliance source, with SourceData.
- Engage with the wider compliance community and LexisNexis experts through the Community Portal, our self-support platform.
- Access comprehensive, current LexisNexis® content that meets your unique needs, with key core modules relevant to all businesses, and a rapid accelerating roadmap of industry-specific modules that guide your path to compliance.

Authored by leading legal and industry experts, and supported by flexible technology that works the way you do, LexisNexis Regulatory Compliance gives you peace of mind while saving time, and money.



LexisNexis® | Regulatory Compliance

lexisnexis.co.uk/regulatorycompliance

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