

# Global Compliance & Regulatory Affairs Manual

*Unified Compliance Framework*

**Purpose**

To ensure unified compliance across all regulatory jurisdictions where GlobalDot Bank operates.

## 1. Compliance Domains

**KYC & AML**

- Risk-based approach, periodic review, ongoing monitoring
- Real-time sanctions screening via automated systems

**Regulatory Liaison**

- Direct interface with central banks and financial regulators
- Maintenance of all licensing and reporting obligations

**Transaction Monitoring**

- AI-assisted pattern recognition for suspicious transactions
- Escalation to Compliance Officer for SAR filing

**Record Retention**

- Minimum 7-year retention for KYC and transactional data
- Secure archiving compliant with GDPR data minimization

**Compliance Testing & Audit**

- Annual independent compliance review
- Risk control self-assessments (RCSA) across departments