**Technical Validation of Mock Documents**

The six files provide the necessary inputs and the knowledge base for the AI model to perform the required mapping, gap analysis, and recommendation tasks.

| **File Type** | **Example File Names** | **Objective Tested** | **Technical Rationale** |
| --- | --- | --- | --- |
| **Regulatory Knowledge Base (The Rules)** | qcb\_aml\_data\_protection\_regulation.md, qcb\_fintech\_licensing\_pathways.md | 1. Automated Regulatory Mapping | These documents contain specific, structured regulatory articles (e.g., QCB Article 1.1.2) that serve as the **ground truth**. The AI must semantically search and match the unstructured text from the startup plan against these articles. |
| **Startup Input Documents (The Query)** | fintech\_startup\_draft.md, startup\_articles\_of\_association\_mock.md, startup\_data\_privacy\_policy.md | 2. Gap Analysis & Readiness Assessment | These documents contain **explicit gaps** (e.g., the plan mentions using AWS in Ireland/Singapore) and **missing information** (e.g., no dedicated Compliance Officer), which the AI must flag by cross-referencing against the rules. |
| **Recommendation Data (The Output)** | resource\_mapping\_data.json | 3 & 4. Actionable Recommendations & Resource Allocation | This is structured data that the AI can use to recommend a specific expert (EXPERT\_C102) or program (QDB\_EXPERT\_002) once a gap (like "AML Policy Drafting") is identified. |

**Detailed Gap Analysis (The AI's Task)**

Specifically, these files create the following detectable gaps, which the hackathon teams must demonstrate the AI can successfully identify:

| **Startup Detail (From fintech\_startup\_draft.md)** | **Regulatory Conflict** | **QCB Rule Violated** | **The Required AI Output** |
| --- | --- | --- | --- |
| **Data Storage Location:** AWS in "Ireland and Singapore." | Violates local data residency requirements. | qcb\_aml\_data\_protection\_regulation.md (Article 2.1.1: Data Residency) | **Gap:** High Risk. Data storage is outside the State of Qatar. |
| **Key Personnel:** No dedicated Compliance Officer. | Mandates an independent, QCB-approved Compliance Officer. | qcb\_aml\_data\_protection\_regulation.md (Article 2.2.1: Compliance Officer) | **Gap:** Missing Mandatory Document/Role. Requires appointment of dedicated officer. |
| **Capital Requirement:** Paid-up capital is QAR 5,000,000. | Licensing Category 2 (Marketplace Lending) requires QAR 7,500,000. | qcb\_fintech\_licensing\_pathways.md (Article 1.2.2: Marketplace Lending) | **Gap:** Financial Deficiency. Capital is QAR 2,500,000 short of the required minimum. |
| **Cross-Border Transaction Value:** Up to QAR 45,000. | High-risk CDD is required for transactions over QAR 50,000, but monitoring is still required for large volumes. | qcb\_aml\_data\_protection\_regulation.md (Article 1.1.2: Source of Funds) | **Recommendation:** System should recommend the **AML Compliance Workshop Series** (from the resource\_mapping\_data.json file). |

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