

In control.

Ruler manual

Please note: This is a translation of the Dutch Ruler manual. In the event of differences in interpretation between the Dutch and English texts of these general terms and conditions, the Dutch text shall prevail.

TABLE OF CONTENTS

1. INTRODUCTION	4
1.1 GENERAL ACTION BUTTONS	4
2. HOMEPAGE	6
2.1 Dashboard	6
2.2 Menu	7
3. INBOX	12
4. LEGAL FRAMEWORK	15
4.1 Themes and topics	15
4.2 Radar	19
5.3 Consultations	23
6. MANAGEMENT MEASURES	24
7. RISKS	26
7.1 Risk heatmap	26
7.2 Risk analyses	27
8. TASKS	30
8.1 Create task	30
8.2 All tasks	32
9. MONITORING	33
9.1 Monitoring agenda	33
9.2 Monitoring reports	33
10. CONTROL (OPTIONAL)	35
10.1 Control tasks	35
10.2 Box check	37
11. SIGNALLING (OPTIONAL)	38
11.1 Signalling overview	38
11.2 Construction of Legal Framework for 'Other laws'	40
11.3 Linking alerts with the Legal Framework	41
12. RESOURCES	44
12.1 Laws and regulations	44
12.2 News & case law	45

13. ADMINISTRATOR RIGHTS	46
13.1 Users	46
13.2 Profiles	47
13.3 Departments	48
13.4 Making legal framework appropriate for the organisation	49
13.5 Control	49
13.6 Task templates	50
14. CHATBOT	53

1. Introduction

Compliance with external and internal regulations is key to building and maintaining trust in financial institutions. To become and stay compliant, financial firms can use Ruler. This Ruler manual gives you information about the Ruler application and explains how to use Ruler's features.

Before you start reading this guide, there are two points to consider:

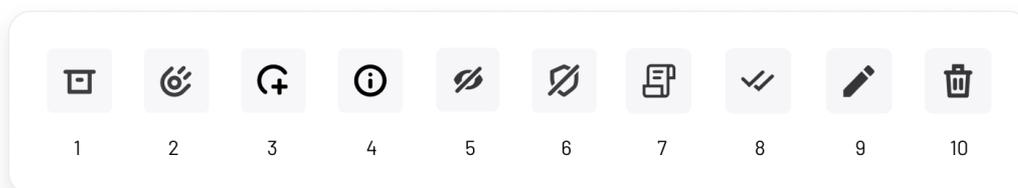
1. Not everyone has the same rights in Ruler. Briefly, Ruler distinguishes the following user types:

Type of user	Rights in Ruler
Administrator	Can use all functionalities
User	Can use almost all functionalities, minus management
Reader	Can view everything
Planner	Can divide tasks

2. This manual contains screenshots, showing where information and functions can be found in Ruler. In these screenshots, blue squares and numbers are inserted. These numbers correspond to the blue numbers in the text. The numbers point you to where in Ruler the explanation refers to.

1.1 General action buttons

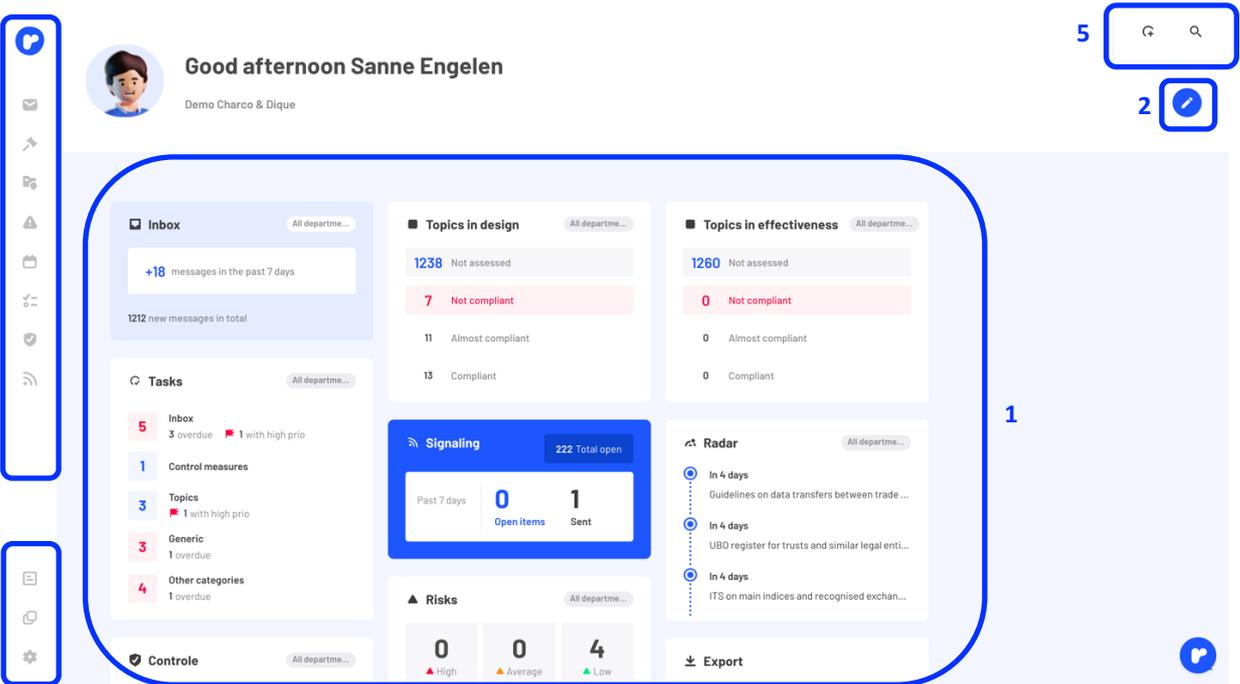
Within Ruler, you can perform actions on different pages. Like creating a task, archiving something, adding an attachment, etc. To do this, you use action buttons. This will be explained in more detail later in the manual, but here is an overview of all possible action buttons processed within Ruler.



1. Archiving an item
2. Giving a message an impact score: low impact, moderate impact, high impact
3. Creating a task
4. View linked departments, profiles and score in design and effectiveness
5. Unfollowing a radar item
6. Excluding a topic from review (*only visible to administrators*)
7. Linking a procedure
8. Linking a (key) control
9. Editing the page
10. Delete an item

2. Homepage

When you log in, you start on the homepage (your dashboard). See image below. You can personalise your dashboard by adding widgets. These give an overview of all components within Ruler. For example, you can see how many tasks are open, how many messages have been received and what developments are coming your way in the near future.



The screenshot shows the Ruler homepage dashboard for user Sanne Engelen. The dashboard is personalized and contains several widgets. Numbered callouts indicate key features:

- 1:** The main dashboard area containing widgets for Inbox, Topics in design, Topics in effectiveness, Signaling, Radar, Risks, and Controle.
- 2:** A pencil icon in the top right corner, used for customizing the dashboard.
- 3:** A vertical sidebar on the left containing various navigation and utility icons.
- 4:** A settings gear icon in the bottom left corner.
- 5:** A search bar in the top right corner.

The dashboard data includes:

- Inbox:** +18 messages in the past 7 days, 1212 new messages in total.
- Tasks:** 5 Inbox (3 overdue, 1 high prio), 1 Control measures, 3 Topics (1 high prio), 3 Generic (1 overdue), 4 Other categories (1 overdue).
- Topics in design:** 1238 Not assessed, 7 Not compliant, 11 Almost compliant, 13 Compliant.
- Topics in effectiveness:** 1260 Not assessed, 0 Not compliant, 0 Almost compliant, 0 Compliant.
- Signaling:** 222 Total open, 0 Open Items, 1 Sent.
- Risks:** 0 High, 0 Average, 4 Low.
- Controle:** 0 High, 0 Average, 4 Low.

2.1 Dashboard

You can design the dashboard yourself using customisable widgets (1). The possible widgets you can add are:

- Control measures, Tasks, Control, Radar, Topics in design, Topics in effectiveness, Inbox impact, Risks, Consultations, Topics (n/a), Risks Monitoring reports, Task control (administrators only), Export (administrators only), Signalling (only if you use the 'Other laws' module).

You can add widgets using the pencil (2). If you have added several widgets, you can also change the order of display. You do this by grasping and dragging the widgets. This gives you a fully customised dashboard.

The export widget (available only to account administrators) provides the possibility of exporting the various components in Ruler (e.g. Tasks, Radar).

This can be useful if you want to share (items from) the Radar with people who do not have access themselves

to Ruler, or if you want to use the export for reporting purposes. You can make an Excel export make of all departments, as well as the one you are currently working in. Here you will find out more in Chapter 3: Inbox.

Note: Most widgets are clickable: clicking on them takes you to the relevant section of Ruler.

2.2 Menu

To the left of the screen you will find menu selection **(3)**. This menu contains the following elements in compliance cycle order:

- 'Inbox'
 - Displays all (new) alerts you have received. Alerts are sent when important changes have taken place in the Legal Framework, Radar, Consultations, etc.
- 'Legal Framework'
 - 'Themes and topics' explaining the standards applicable to your financial institution. You can also see here at a glance how far you are compliant in the design and effectiveness of a theme and topic.
 - 'Radar' where there is new/upcoming legislation (or changes to existing legislation) that may apply to your financial institution.
 - 'Consultations' gives Ruler an overview of the consultations your financial institution can participate in.
- 'Management measures'
 - 'Control measures' acts as a library for all your company's control measures.
- 'Risks'
 - 'Risk heatmap' provides an overview of the risks added to Ruler.
 - 'Risk analyses' allows you to view and perform risk analyses in Ruler.
- Tasks
 - 'Tasks' lists all tasks assigned to people and departments in your organisation. It is filtered on your tasks by default, but you can also filter on tasks of colleagues here.
- 'Monitoring':

- 'Monitoring agenda' lists the tasks included in the monitoring agenda.
- 'Monitoring reports' provides the option to upload monitoring reports.
- 'Control' (Optional for the administrator on paid purchase):
 - 'Task control' provides an overview of tasks by month, including their status.
 - 'Inbox check' lists the tasks added on an inbox item.
- 'Signalling' (optional)
 - This functionality is visible when you purchase the other laws module in addition to the regular Ruler profiles. In that case, you can edit all incoming news items here.

At the bottom left of the screen, we have three more different menu items (4).

- 'Sources'
 - 'Laws and regulations' lists all laws and regulations uploaded in Ruler.
 - 'News & case law' lists all news items and case law automatically scrapped by Ruler.
Please note that the information in 'Sources' is not filtered specifically for your type of financial institution.
- 'Change button'
 - If you are a user with access to several customer accounts, you will see the toggle button. Clicking this will take you back to the login overview. Here you can see all Ruler accounts that fall under your financial institution. Here you make the choice to which account you want to switch. See Edwin's e-mail below.
- 'Settings'
 - 'Language', besides Dutch, Ruler is also available in English. You can change this by clicking on language. For translations, we use the AI system of DeepL. *Please note that customer-specific information (uploaded by users of your financial institution) is not translated by DeepL. DeepL only translates information provided by.*
 - 'Settings' (for administrators only). Where the sub-items below are located:
 - 'Users' allows administrators to add and/or remove users for the account.
 - 'Profiles' shows the profiles (types of institutions) that your financial institution has an account for.
 - 'Departments' allows administrators to create or modify departments for the Ruler account, specifying which users should have access to departments. Within departments, there can be 'active' and 'passive'

users. Active users have full access to a department. This does not apply to passive users. Passive users do not actually have access to a department, but they can receive tasks from the department. So to assign tasks to someone who does not belong to your own department (without giving this person access to the content of the department), you can add this person to your department as a "passive user".

- 'Control' allows administrators to add a definition to the standard terms impact and probability (for the control module), and to define risk categories.
 - 'Task templates' allows you to create a template with a standard set of tasks. For example, for an implementation of a legislative amendment. You do this by creating a task template with the title: 'Implementing legislative change' with associated subtasks such as doing an 'Impact analysis', 'gap analysis', and the 'gap close'. A user then only needs to create a task and click on the "Implementing Law Change" template. All subtasks are then directly in the task. This way, everyone works out the same steps per process.
 - Under 'Signalling' (Only if you purchase the 'Other laws' module), all sources for the other laws module are visible. Here you have the option to switch sources on or off.
- 'Help' takes you to Ruler's support page/FAQ. Here you can find answers to all of Ruler's functional questions.
 - If you click on 'Log out' you will log yourself out of the account.
 - 'Version number (7.0.0)', this figure will change periodically. When this happens, it means that an optimisation has taken place. By clicking on it, a brief explanation of the update will appear. If you scroll down, you have the option to click further to previous Ruler versions.

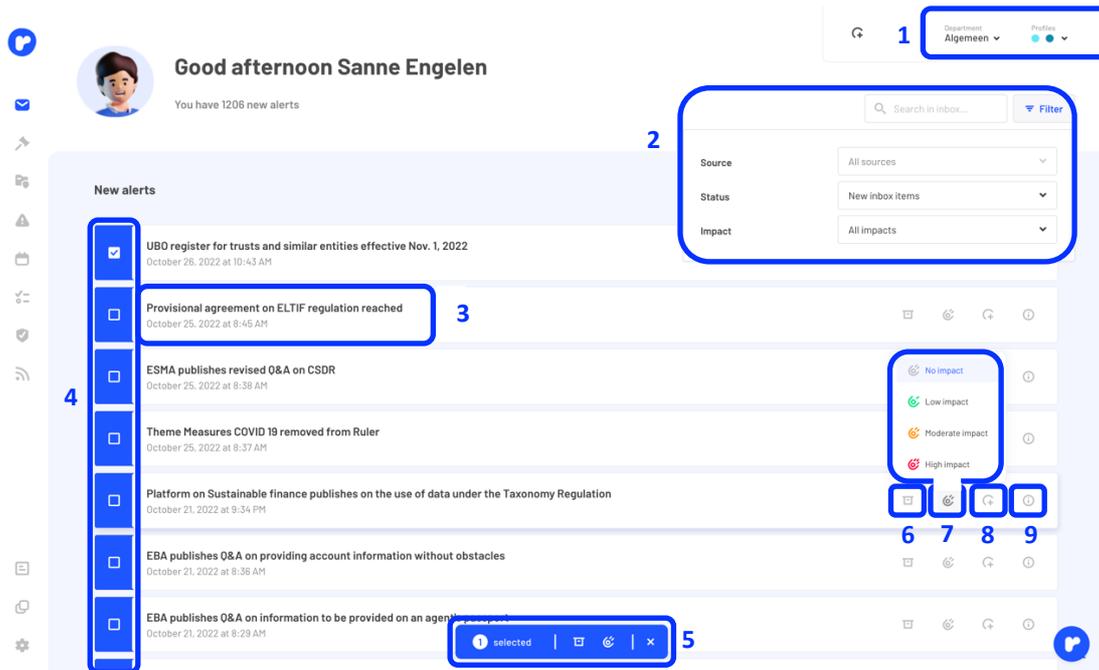
Finally, there are some features at the top right of the Home page [\(5\)](#):

- The circle with the + sign can be used to create a 'generic task'. How to create tasks is explained later in this manual.
- The magnifying glass is Ruler's general search function and can be used to look up anything

in Ruler (e.g. laws, topics, themes, news items, case law, etc.

3. Inbox

If you click on 'Inbox' in the menu on the left, you will be taken to the screen below. This page shows all alerts preselected by the editors and relevant to your organisation. If you take other laws in addition to financial laws and regulations. Then you will also see all news items found relevant here. Several functionalities are also possible on the page, which we explain below the image.



At the top right of the page, you will see department and profiles (1):

- Both of these have drop-down menus. 'Department' is only relevant if your organisation has created multiple departments in Ruler.
 - If you have access to multiple departments, you can switch between departments via this drop-down menu. Once you have switched, you will see the content relevant to that particular department. You can only select one department at a time.
 - If you only have access to one department, this drop-down menu is irrelevant.
- 'Profiles' is only relevant if your organisation has access to multiple profiles in Ruler.

If your organisation has access to multiple profiles in Ruler, you can turn profiles on and off. When a profile is on, you will see content relevant to that profile. When a profile is disabled, content specific to that profile is not visible.

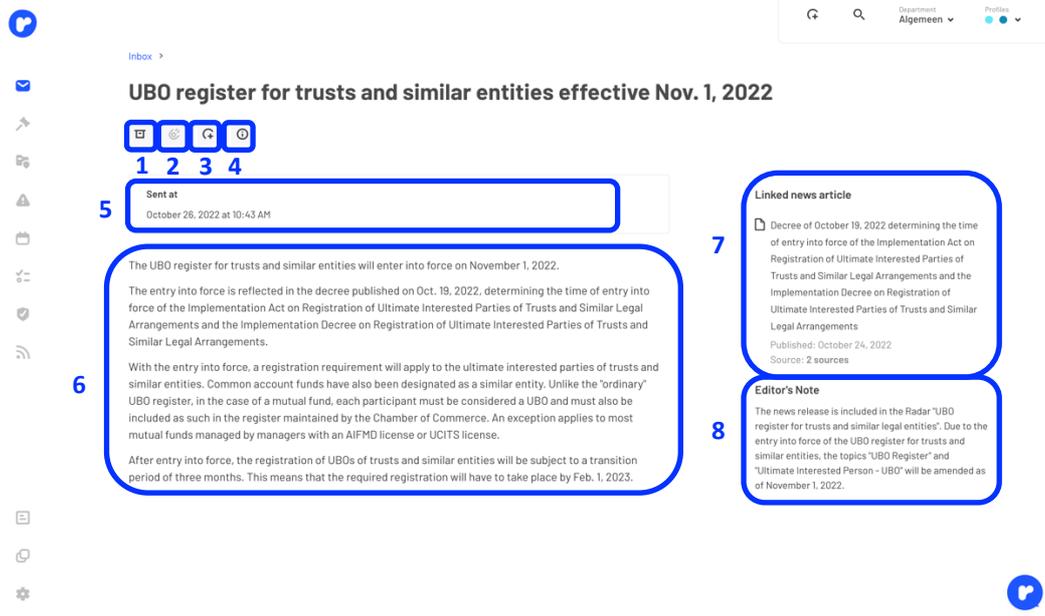
- The search and filter function (2) allows you to easily search for a specific alert. Filtering by source, status and impact level is also possible.

- Clicking on an alert **(3)** will take you to the message itself. Here you can read about the alert in detail.
- If you are an administrator or have been given authority by the administrator to archive inbox items, it is possible to select multiple messages **(4)**. You can then archive them or score them for impact **(5)**.
- As a user, you can use the archive button for each message **(6)**. This always gives you a message to add a note to explain why you want to archive the message. This way, you keep track of your complete audit trail as an organisation.
- If an alert has an impact on your organisation, you want to be able to capture this. You do this by scoring the message on impact **(7)**. You can choose no impact or low, moderate or high impact here.
- If you want to follow up on an alert because it is relevant to your organisation, you can create a task on it **(8)**. Later in this guide, we explain in more detail how tasks can be created.
- You will only receive alerts linked to Ruler items (such as the Legal Framework and Radar items) that are visible to your department. This means that you may not receive the same (relevant) news items/alerts as your colleagues from other departments. For each alert, the 'i' **(9)** therefore shows which profiles the message is relevant to and which departments it has been sent to.

Ruler in practice

If an alert is relevant to your organisation, a task should be created to follow up on the alert. Such follow-up tasks could include, for example, conducting an analysis, creating a risk analysis, or reviewing policies and procedures.

As we wrote above, go to the message by clicking on the alert **(3)**. When you do this, you go to the detail page of the alert. See screen below.



Inbox >

UBO register for trusts and similar entities effective Nov. 1, 2022

1 2 3 4

5 Sent at
October 26, 2022 at 10:43 AM

6 The UBO register for trusts and similar entities will enter into force on November 1, 2022.
The entry into force is reflected in the decree published on Oct. 19, 2022, determining the time of entry into force of the Implementation Act on Registration of Ultimate Interested Parties of Trusts and Similar Legal Arrangements and the Implementation Decree on Registration of Ultimate Interested Parties of Trusts and Similar Legal Arrangements.
With the entry into force, a registration requirement will apply to the ultimate interested parties of trusts and similar entities. Common account funds have also been designated as a similar entity. Unlike the 'ordinary' UBO register, in the case of a mutual fund, each participant must be considered a UBO and must also be included as such in the register maintained by the Chamber of Commerce. An exception applies to most mutual funds managed by managers with an AIFMD license or UCITS license.
After entry into force, the registration of UBOs of trusts and similar entities will be subject to a transition period of three months. This means that the required registration will have to take place by Feb. 1, 2023.

7 **Linked news article**
Decree of October 19, 2022 determining the time of entry into force of the Implementation Act on Registration of Ultimate Interested Parties of Trusts and Similar Legal Arrangements and the Implementation Decree on Registration of Ultimate Interested Parties of Trusts and Similar Legal Arrangements
Published: October 24, 2022
Source: 2 sources

8 **Editor's Note**
The news release is included in the Radar 'UBO register for trusts and similar legal entities'. Due to the entry into force of the UBO register for trusts and similar entities, the topics 'UBO Register' and 'Ultimate Interested Person - UBO' will be amended as of November 1, 2022.

Next to the title, you can see here:

- Actions you can perform as also on the inbox page. So you can archive the alert (1), score it on impact (2), follow it up by creating a task (3) and see which profiles the message is relevant to and which departments have received it (4).
- The date the alert was sent can be seen here (5).
- The message itself is below that again (6). This message is compiled by the editors. To the right, you can see the linked document on which the alert is based (7).
- The editor's note shows where the alert is included within Ruler (8).

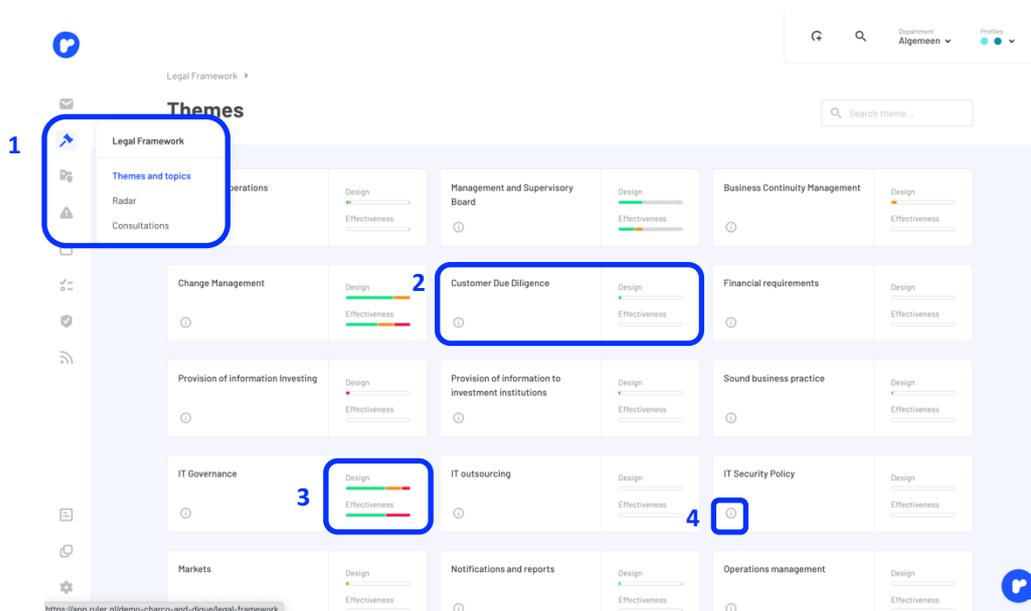
4. Legal Framework

The Legal Framework consists of three parts **(1)**:

- Themes and topics' which explain the standards that apply to your financial institution and shows how you comply with them;
- A 'Radar' showing new/upcoming legislation (or changes in legislation) that may apply to your financial institution;
- 'Consultations' to show you consultations your financial institution can participate in.

4.1 Themes and topics

We go down the list starting with 'Themes and topics', see screen below.



The screenshot shows the 'Legal Framework' section of the Ruler application. A sidebar on the left contains a menu with 'Legal Framework', 'Themes and topics', 'Radar', and 'Consultations'. The main content area displays a grid of theme cards. Each card includes a title, 'Design' and 'Effectiveness' progress bars, and an information icon. The 'Customer Due Diligence' card is highlighted with a blue box and labeled '2'. The 'IT Governance' card's progress bars are highlighted with a blue box and labeled '3'. The information icon on the 'IT Security Policy' card is highlighted with a blue box and labeled '4'. A blue box around the 'Themes and topics' menu item is labeled '1'. The URL at the bottom is <https://app.ruler.nl/demo-charco-and-dique/legal-framework>.

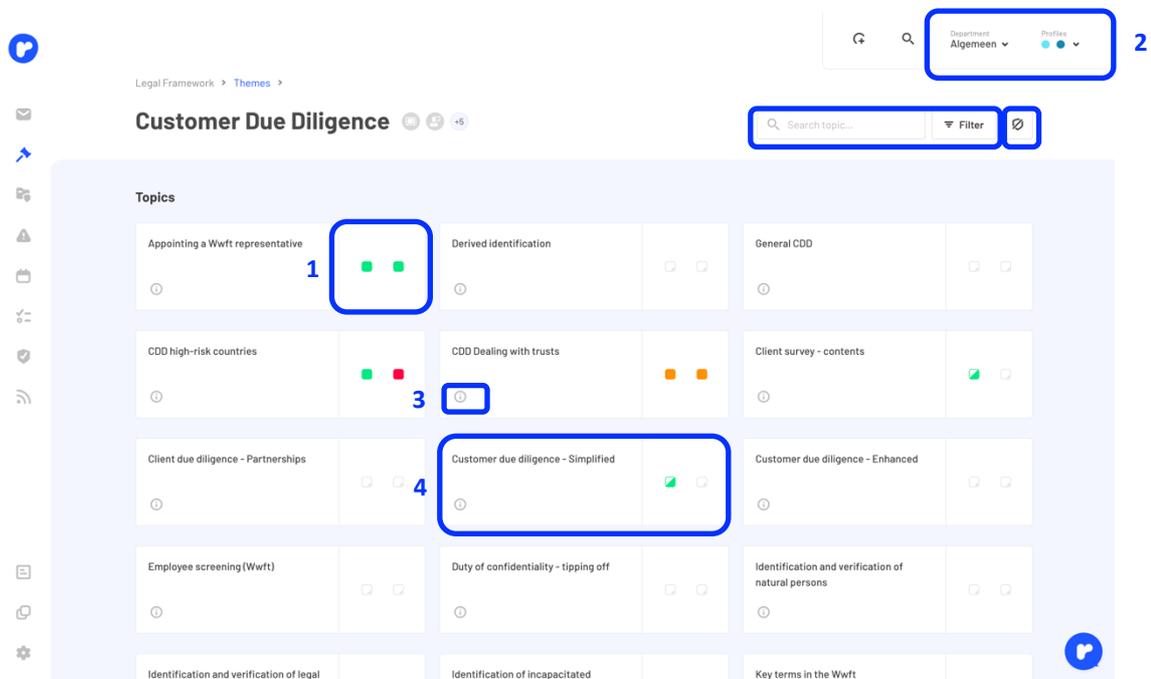
Themes

- The Legal Framework is structured around themes and topics. If you click on "Themes and topics" **(1)**, you will get an overview of all relevant topics for your financial institution. For example, in the theme "Customer Due Diligence" **(2)** you will find topics related to the theme "Customer Due Diligence".
- For each theme, you also see the score of your 'design and effectiveness' **(3)**, so it is quickly clear how far you, as an organisation, comply in the design and effectiveness of a standard.
- Click on the 'i' and you will see which profiles the topic is relevant to and how the 'design and effectiveness' has been assessed.

Ruler in practice

The terms intent and operation are used when monitoring your Legal Framework. By intent we show how a financial institution implements the current standards, for example through a policy or a process. Functioning means the implementation of these control measures in practice. If you comply with both, then you are compliant as an organisation.

- A theme consists of a set of relevant topics, to go here you click on a theme e.g. "Customer Due Diligence" (2). You will then be taken to the screen below.



The screenshot shows the 'Customer Due Diligence' theme page. At the top right, there are dropdown menus for 'Department: Algemeen' and 'Profiles'. Below this is a search bar and a 'Filter' button. The main content is a grid of topic cards. Each card has a title, a status indicator (represented by colored squares), and an 'i' icon. The 'Appointing a Wwft representative' card has two green squares and is annotated with '1'. The 'CDD high-risk countries' card has one green and one red square, with an 'i' icon annotated with '3'. The 'Customer due diligence - Simplified' card has one green square and is annotated with '4'. The 'Department: Algemeen' and 'Profiles' dropdowns are annotated with '2'.

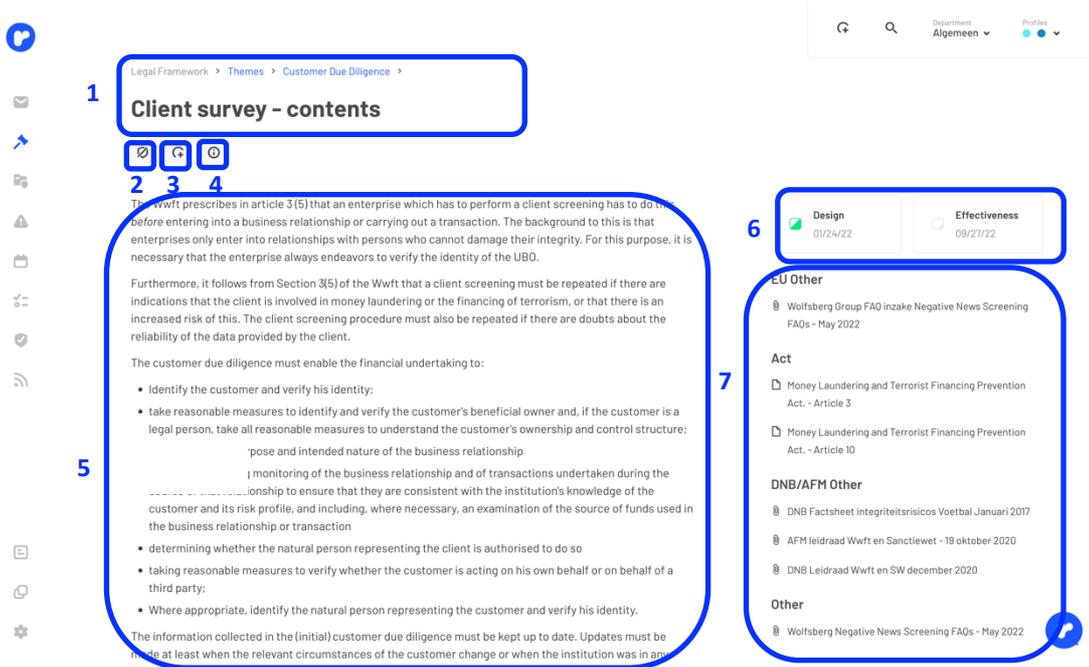
Topics

- In the topic overview, see the design and effectiveness score at topic level (1).
Note that you will only see topics relevant to the department you are logged in for (see top right of screen (2), and to the profile(s) you have selected. If you have gained access to multiple departments and profiles, you can use the drop-down menu to switch as explained earlier in chapter 4.
- Click on the 'i' and you will see which profiles the topic is relevant to and how the 'design and effectiveness' has been assessed.
- Each topic contains a summary of the relevant regulations related to that topic. It also

contains a list of relevant articles and documents (and hyperlinks to them). To see what that looks like click through to a topic e.g. 'Client screening - simplified' (4).

Detail page subject

Clicking on a topic will access the details page, see screen below.



Legal Framework > Themes > Customer Due Diligence >

Client survey - contents

1

2 3 4

5

6

7

Design 01/24/22 **Effectiveness** 09/27/22

EU Other

- Wolfsberg Group FAQ inzake Negative News Screening FAQs - May 2022

Act

- Money Laundering and Terrorist Financing Prevention Act - Article 3
- Money Laundering and Terrorist Financing Prevention Act - Article 10

DNB/AFM Other

- DNB Factsheet integriteitsrisicos Voetbal Januari 2017
- AFM leidraad Wwft en Sanctiewet - 19 oktober 2020
- DNB Leidraad Wwft en SW december 2020

Other

- Wolfsberg Negative News Screening FAQs - May 2022

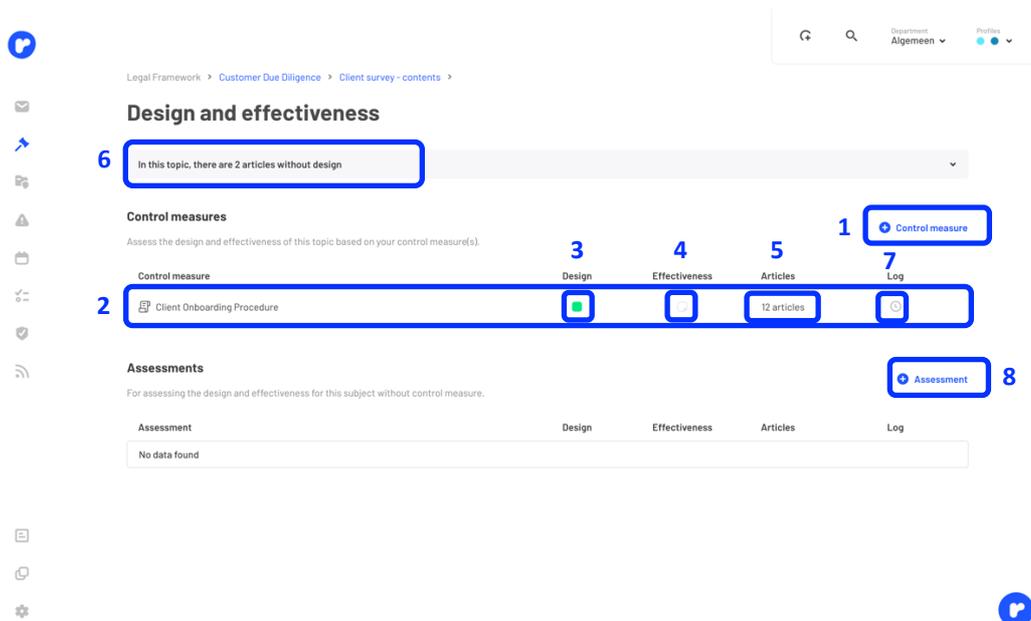
- At the top, you will see the walkway you followed from the Legal Framework and the title of the topic (1).
- On the subject detail page, you can perform three actions directly;
 - 'Do not assess': if the topic is not applicable or relevant to your organisation, you can indicate that you do not want to assess the topic. As a result, the topic is not included in the control (2).
 - 'Create task': later in this manual, we explain in more detail how tasks can be created (3).
 - See which profiles the topic is relevant to and which departments it is visible to (4).
- The summary prepared by the Ruler editors is visible in the centre left. Here you can quickly and clearly read what the topic is about and the relevant regulations attached to it (5).
- On the right, you can see how the organisation complies in the design and effectiveness of this subject and on which date it was assessed (6). To adjust the score on any of the boxes.

- On the right, you can also see whether the subject is linked to a radar subject (7).
- Finally, on the right you will see all relevant articles for this topic (8). The list of relevant articles and documents covers a wide range of regulatory sources. Articles can range from articles from EU legislation to guidance from European regulators and the Ministry of Finance. Should an article become irrelevant, we show this for a notification in orange. This notification is visible for one month. After this period, the article will be removed.
 - Items are categorised by type (e.g. guidance document, formal legislation), level (e.g. European, Dutch) and drafter (e.g. legislator, regulator). You can click on an item to open it.

You can also see here the organisation complies in the design and effectiveness of this issue and on which date it was assessed (5).

Assessing design and effectiveness

To rate the topic, click on 'design' or 'effectiveness'. You are then taken to underlying page where you can rate the topic. See screenshot on the next page.



Legal Framework > Customer Due Diligence > Client survey - contents >

Design and effectiveness

6 In this topic, there are 2 articles without design

Control measures
Assess the design and effectiveness of this topic based on your control measure(s).

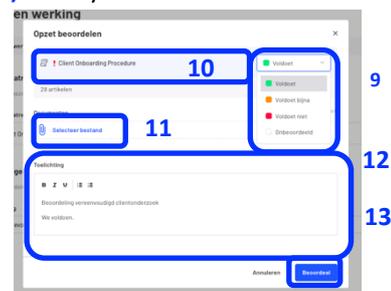
Control measure	3 Design	4 Effectiveness	5 Articles	1 Control measure	7 Log
2 Client Onboarding Procedure	<input type="checkbox"/>	<input type="checkbox"/>	12 articles	<input type="checkbox"/>	<input type="checkbox"/>

Assessments
For assessing the design and effectiveness for this subject without control measure.

Assessment	Design	Effectiveness	Articles	Log
No data found				

8 Assessment

- In this topic "Client survey - simplified", a control measure has already been added by using the '+ control measure' button (1). If you don't have anything here yet, click on it and choose a management measure you added earlier in the management measures (chapter 6).
- Once you have added a management measure, it appears in the overview (2). Now you can assess the design (3) and effectiveness (4) by clicking on the blocks. A pop-up screen appears, see opposite. Here you fill in whether you comply or not (9). You also see which items are linked (10), you can add a file (11), and give an explanation of why you do, almost or do not comply (12). You save the assessment by clicking assess (13).
- Do you want to exclude items from your assessment because they are not included in the management measure? Then you can exclude items by clicking on items (5).
- A paragraph (6) then appears to indicate that not everything in the topic has been assessed.
- Do you want to look back to see who reviewed, added or changed something? Then this is possible by looking at the log (7).
- A management measure is not always required to comply. Should you have a memo or a note, it can be added and reviewed by adding it (8).

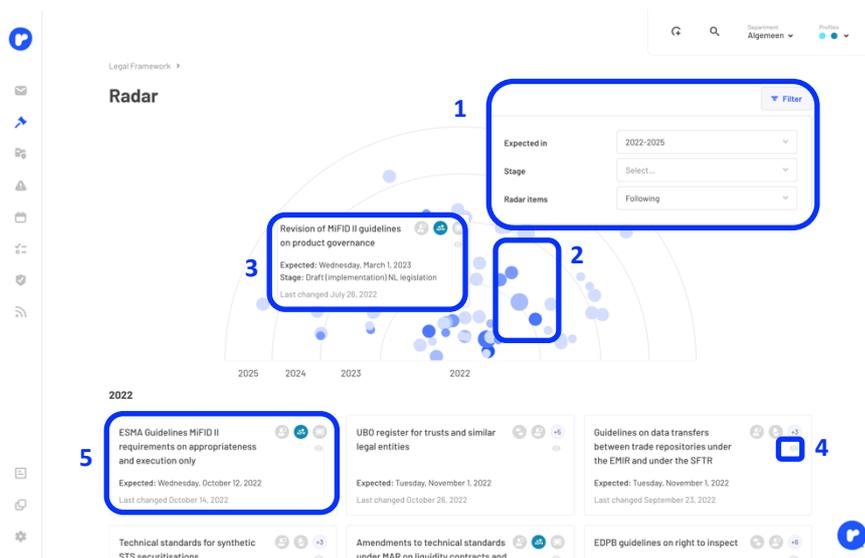


Ruler in practice

When new topics are added to Ruler, they must be assigned to one or more responsible departments. The administrator in Ruler is responsible for this access. As soon as this happens, an alert will be sent from the Ruler editorial team with an explanation.

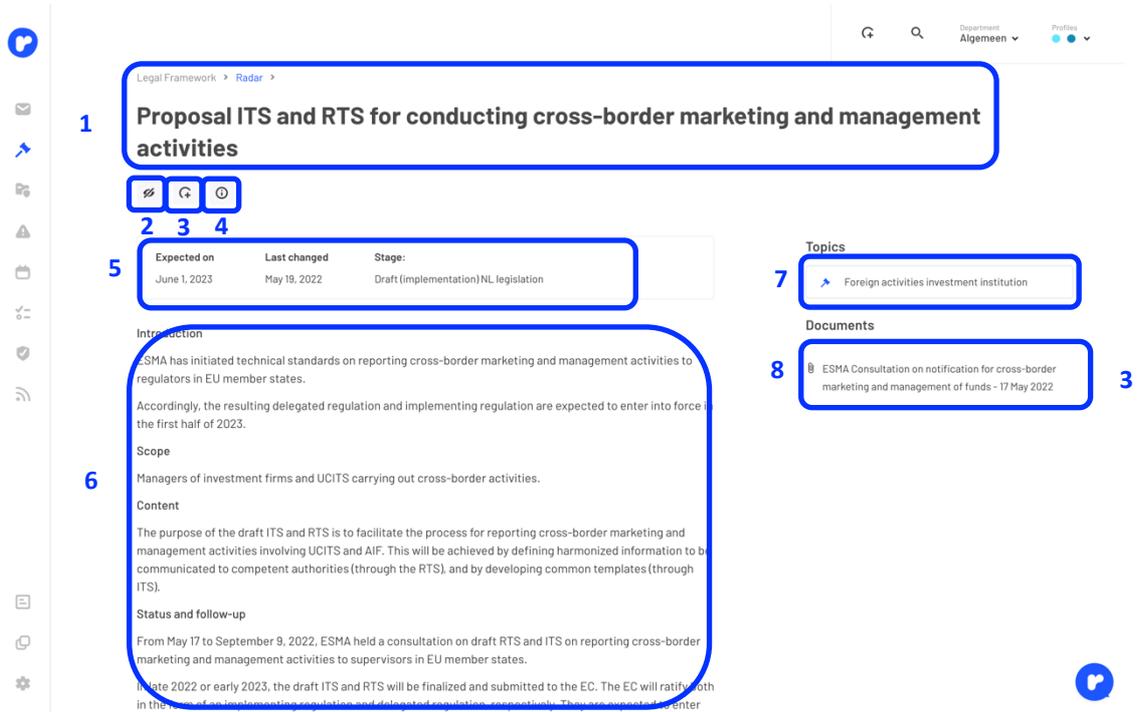
4.2 Radar

The 'Radar' shows new/upcoming legislation (and changes to existing legislation) that may apply to your financial institution. Financial institutions can use the Radar to look ahead and see how their regulatory framework might or will change in the (near) future. This way, you can anticipate upcoming (changes in) regulations, and prepare for these changes in a timely manner. See the radar page screen below.



- To keep things clear, you can filter Radar items by their stage (consultation, formal proposal, finalised and adopted, etc.), by their expected year of entry into force and by whether you are following the radar item or not (1).
- The coloured spheres in the graph also say something. The deeper the colour, the greater the impact on the organisation will be. The size of the sphere determines the amount of work (2). If you hover your mouse over a sphere, this will show which radar item it concerns when it is expected and which phase it is in (3).
- Below the graph, you will see all Radar items categorised by year. Your department can choose to "unfollow" a Radar item, by clicking on the eye (4). As a result, Ruler will no longer notify you of changes and you will no longer receive alerts about that Radar item.

To gain detailed knowledge of a radar item, you can click through to the details page. You do this by clicking on the radar item in question (5). You will then see the screen below.



Legal Framework > Radar >

1 Proposal ITS and RTS for conducting cross-border marketing and management activities

2 3 4

5 Expected on	Last changed	Stage:
June 1, 2023	May 19, 2022	Draft (implementation) NL legislation

7 Topics

- Foreign activities investment institution

8 Documents

- ESMA Consultation on notification for cross-border marketing and management of funds - 17 May 2022

6

Introduction

ESMA has initiated technical standards on reporting cross-border marketing and management activities to regulators in EU member states.

Accordingly, the resulting delegated regulation and implementing regulation are expected to enter into force in the first half of 2023.

Scope

Managers of investment firms and UCITS carrying out cross-border activities.

Content

The purpose of the draft ITS and RTS is to facilitate the process for reporting cross-border marketing and management activities involving UCITS and AIF. This will be achieved by defining harmonized information to be communicated to competent authorities (through the RTS), and by developing common templates (through ITS).

Status and follow-up

From May 17 to September 9, 2022, ESMA held a consultation on draft RTS and ITS on reporting cross-border marketing and management activities to supervisors in EU member states.

In late 2022 or early 2023, the draft ITS and RTS will be finalized and submitted to the EC. The EC will ratify both in the form of implementing regulation and delegated regulation, respectively. They are expected to enter

- At the top, you can see the walkway you followed from the Legal Framework (1).
- On the Radar's details page, you can perform three actions directly:
 - 'Unfollow Radar item': just like on the Radar home page, on the details page you can still decide to unfollow the Radar item. As a result, Ruler will no longer notify you of changes and you will no longer receive alerts about that Radar item.
 - 'Create task': a more detailed explanation of how tasks can be created is given later in this manual (3).
 - See which profiles the topic is relevant to and which departments it is visible to (4).
- The details page also informs you about the (expected) effective date, the last revision date of the item and what stage it is in (5).
- As with themes and topics, on the left you will see a summary on the content of the new (or amended) legislation (6), prepared by the editors.
- In the future, if the Radar item affects existing topics in the Legal Framework, the editors will create a link between the Radar and the Legal Framework (7).
- All relevant documents linked to the radar item are listed on the right-hand side of the page (8). As with themes and topics, the items are categorised by period, type, level and issuer. You can click on any item to open it. You will find more details about the initiative in the

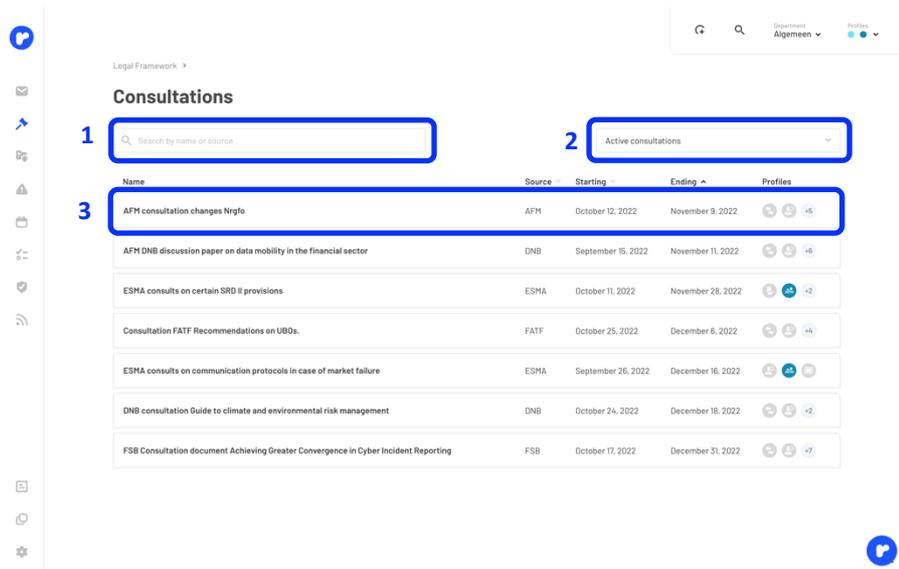
referenced documents and articles. The list of relevant articles and documents may be quite long, as it also includes documents that were relevant at earlier stages of the legislative process (e.g. legislative proposals, explanatory memoranda, opinions, consultation files and amendments). This allows you to understand the rationale behind each Radar item, and to understand why certain decisions were taken by the legislature. On the other hand, only a few items may be mentioned. This is typically the case when not much is yet known about the upcoming law (e.g. when a bill has not yet been published).

Ruler in practice

If a radar item is relevant to your financial institution, a task should be created to follow up on the radar item and ensure that your organisation is prepared in time. Such tasks could include, for example, conducting an impact analysis or gap analysis.

5.3 Consultations

On the "Consultations" page, you will find relevant consultations in which your financial institution can participate. See the screen on the next page.



Legal Framework >

Consultations

1

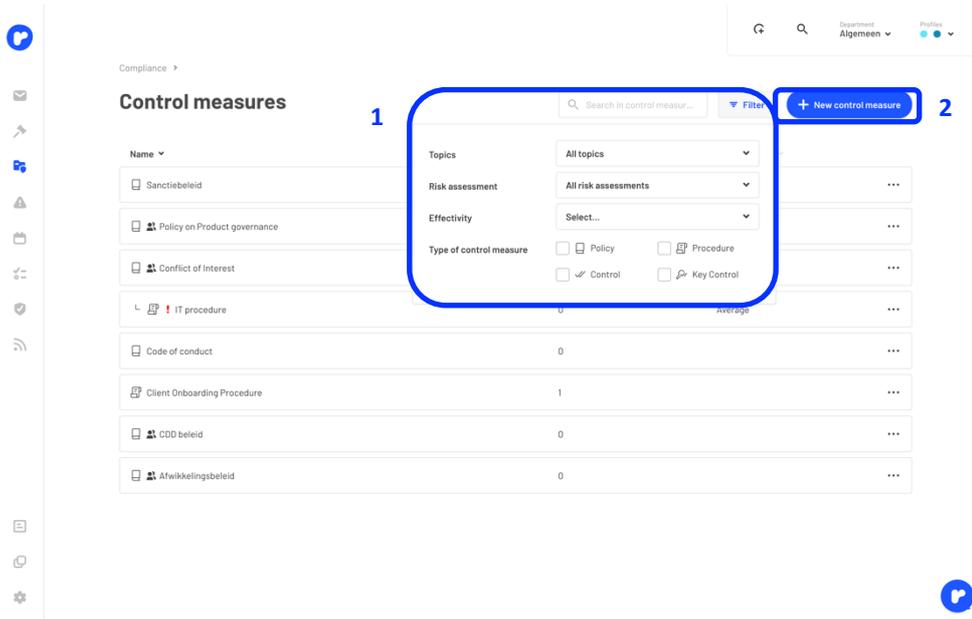
2 Active consultations

Name	Source	Starting	Ending	Profiles
AFM consultation changes Nrgfo	AFM	October 12, 2022	November 9, 2022	
AFM DNB discussion paper on data mobility in the financial sector	DNB	September 15, 2022	November 11, 2022	
ESMA consults on certain SRD II provisions	ESMA	October 11, 2022	November 28, 2022	
Consultation FATF Recommendations on UBOs.	FATF	October 25, 2022	December 6, 2022	
ESMA consults on communication protocols in case of market failure	ESMA	September 26, 2022	December 16, 2022	
DNB consultation Guide to climate and environmental risk management	DNB	October 24, 2022	December 18, 2022	
FSB Consultation document Achieving Greater Convergence in Cyber Incident Reporting	FSB	October 17, 2022	December 31, 2022	

- You can search for a specific consultation using the search bar on the page (1).
- You can also use the drop-down menu where you can filter the consultations by active/inactive and/or all consultations (2).
- Click on a consultation to view information about the consultation, and to access relevant documents (3). These documents may include the consultation paper and any explanatory notes. You can use this information if you want to respond to the consultation, or to understand the legislative changes being considered.

6. Management measures

'Controls' acts as a library for all the policies in place for your financial institution. Documenting the control measures your organisation has in place is important to make visible how you intend to become or remain compliant. See screen below. Note: you will only see control measures visible to the department you have selected.

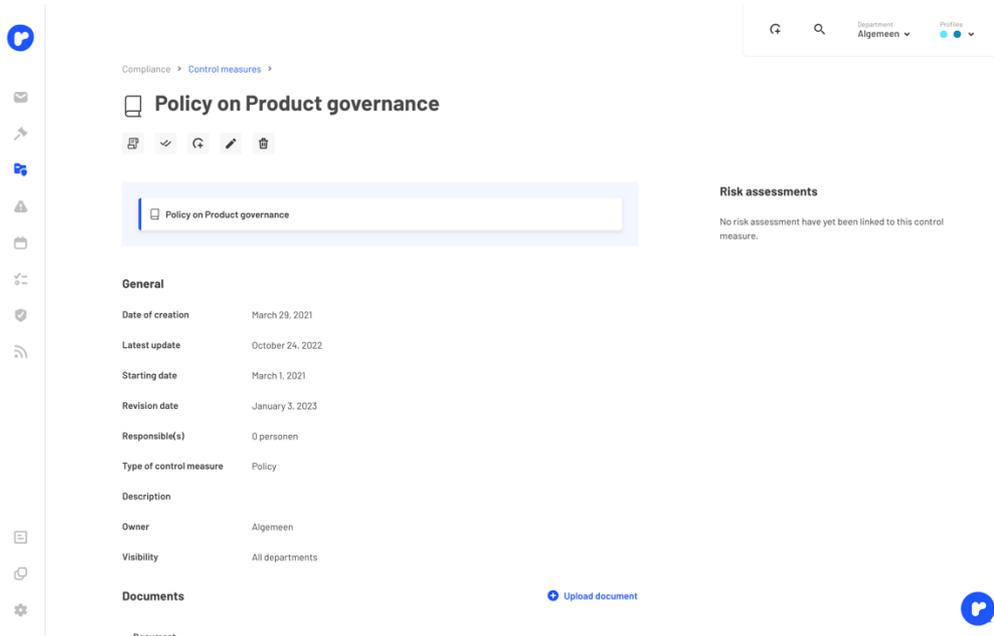


- If you have uploaded all management measures, the overview can become quite long. It is possible to search for a measure by entering a keyword in the search table or using the filter function (1). Filtering can be based on subject, risk analysis, effectiveness or type of management measure.
- You can also add a new control measure here (2). Here, you specify who is allowed to view the control measure. If you exclude a department, this department will not be able to use the control measure in a risk analysis and/or assessment of design and effectiveness.

Ruler in practice

The library of management measures must be kept up to date. Thus, whenever a new policy or procedure is introduced, as well as whenever an existing policy or procedure is changed, the list must be updated. Moreover, it should be checked whether the new/adjusted control measures require other adjustments in Ruler. For example, when assessing design and effectiveness or a risk analysis.

Clicking on a management measure will take you to the detail page. See image below.



The screenshot displays the Ruler interface for a management measure. At the top, there is a navigation bar with a search icon, a dropdown menu for 'Department' set to 'Algemeen', and a profile icon. Below this, the breadcrumb 'Compliance > Control measures >' is visible. The main title is 'Policy on Product governance'. A search bar contains the text 'Policy on Product governance'. To the right, a 'Risk assessments' section states: 'No risk assessment have yet been linked to this control measure.' Below this is a 'General' section with the following details:

Date of creation	March 29, 2021
Latest update	October 24, 2022
Starting date	March 1, 2021
Revision date	January 3, 2023
Responsible(s)	0 personen
Type of control measure	Policy
Description	
Owner	Algemeen
Visibility	All departments

At the bottom, there is a 'Documents' section with an 'Upload document' button.

- If you have a procedure and/or management measure you want to link in addition to the management measure, you can do so on this page (1).
- If a change needs to be made, a task can be created (2).
- General data such as revision date, among others, can be adjusted via the pencil (3).
- If there are risk analyses where the control measure is linked, you will see this here (4).
- Should you want to upload the management measure as a document in Ruler, this is possible (5), this way everyone always works with the most recency version of the document.
- Should there be a monitoring report set within Ruler linked to the management measure, this is also visible on the details page.

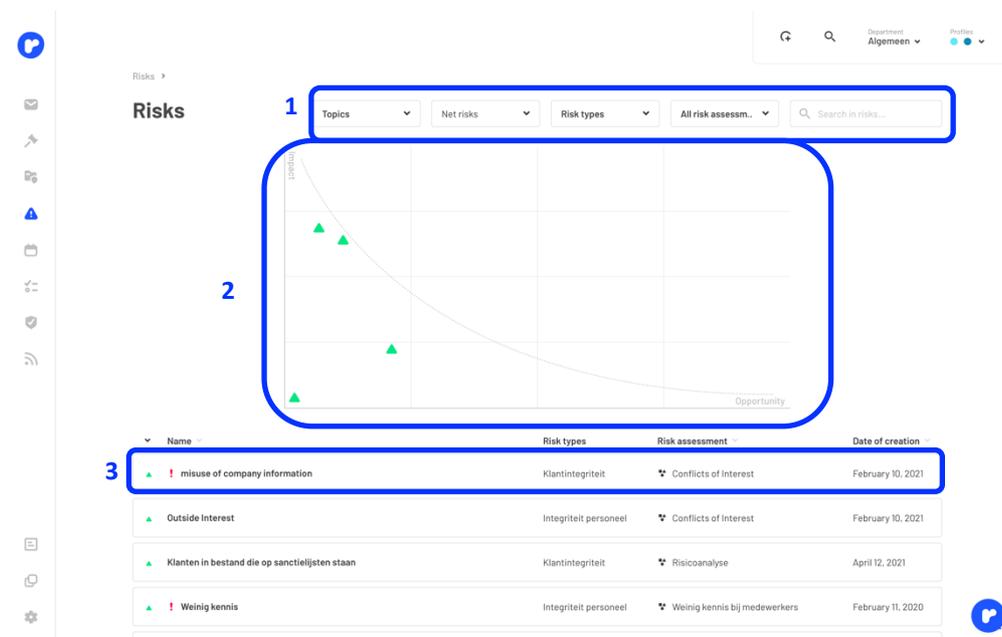
7. Risks

The Legal Framework informs you about the regulations that apply to your organisation. If you want to analyse risks and document the extent to which your organisation complies with these laws and regulations, you can use risk analyses in addition to **design** and effectiveness. You can track your organisation's level of compliance in two ways:

- *High-level analysis* ("Design and effectiveness")
 - For each topic, assess the design and effectiveness, i.e. to what extent the organisation complies. See chapter 5.1 Themes and topics section 'Design' and 'effectiveness'. The assessments indicate whether sufficient policies and procedures are in place to meet the standards, and they are intended to give the reader an initial indication of the level of compliance.
- Risk analysis ("Start risk assessment")
 - For a thorough analysis of the compliance risks the organisation is exposed to, you can use "Risk Assessments".

7.1 Risk heatmap

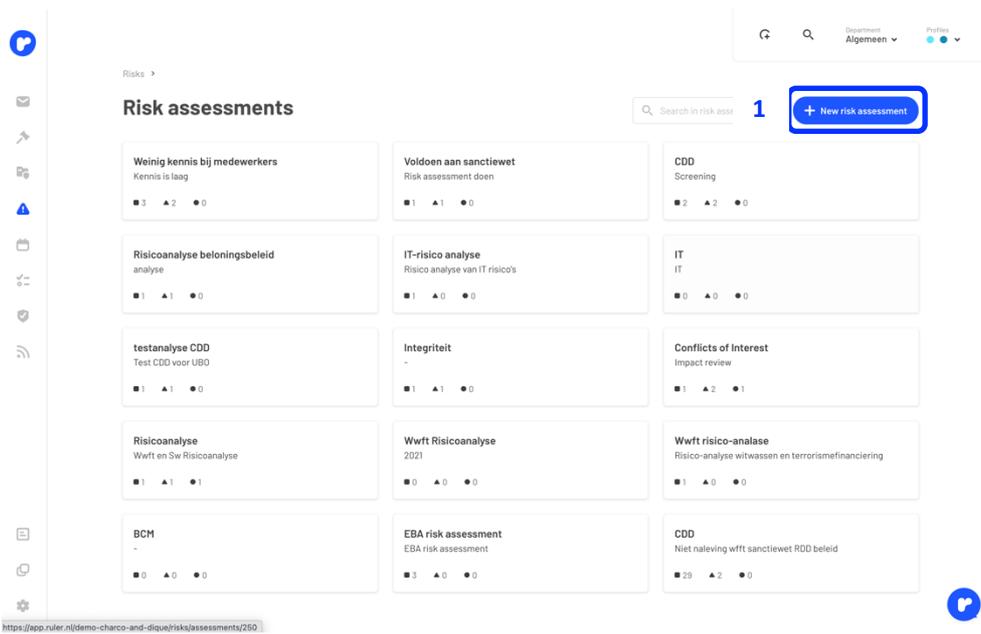
The 'Risk heatmap' gives an overview of the risks your organisation has added to Ruler. See the screen below:



- It is possible to filter in the overview (1), so you can choose to show only gross or net risks, the risks of certain subjects or risks with a certain risk category. You can also search by typing in a keyword.
- The chart shows at a glance what the risks look like for your organisation (2).
- You can also view and edit risk analyses by clicking on them (3).

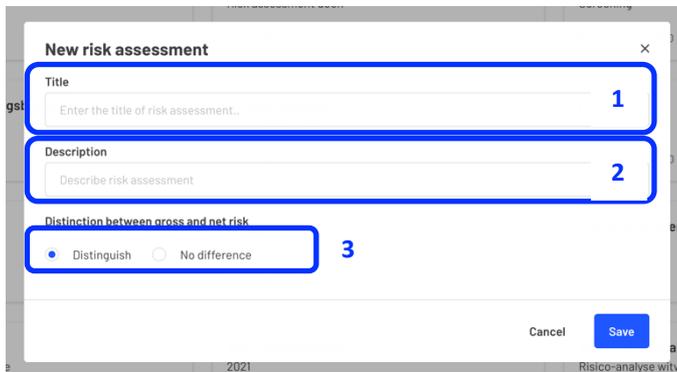
7.2 Risk analyses

In the "Risk Analysis" section, you can see an overview of all the risk analyses your financial institution has performed. Each analysis consists of one or more risks, and each risk is linked to (i) the relevant standards (selected from the Legal Framework) and (ii) the relevant control measures (selected from the library of control measures). Each risk has a net risk score (and can also have a gross risk score), which reflects the likelihood and impact of the risk. You can also create a new risk assessment and/or modify existing risk assessments. In the screens below, we explain to you the correct sequence of steps. *Please note that you will only see the risks visible to the department you have selected.*

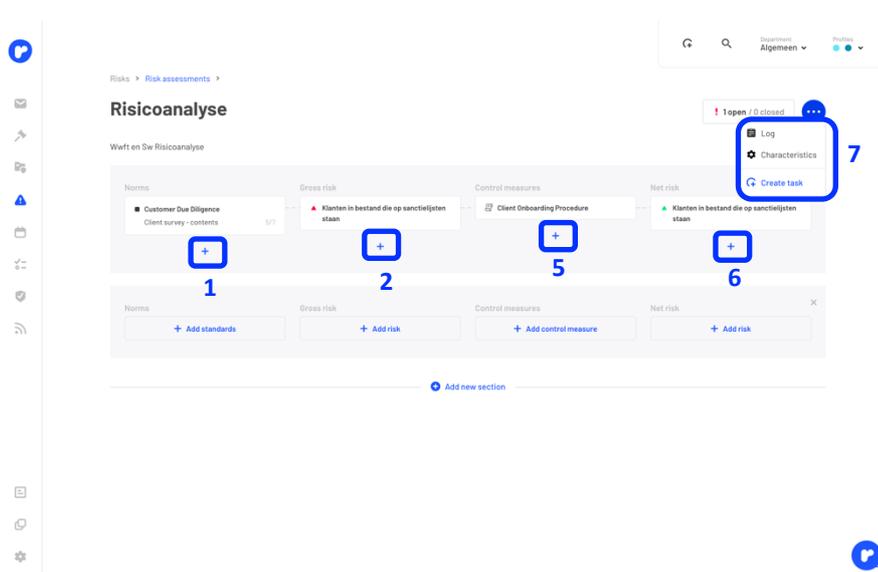


The screenshot shows the "Risk assessments" overview page in the Ruler application. The page features a search bar with a "1" next to it, and a blue box highlighting the "+ New risk assessment" button. The main content area displays a grid of risk assessment cards, each with a title, a brief description, and a score indicator (e.g., 3, 2, 0). The cards include titles such as "Weinig kennis bij medewerkers", "Voldoen aan sanctiewet", "CDD", "Risicoanalyse beloningsbeleid analyse", "IT-risico analyse", "IT", "testanalyse CDD", "Integriteit", "Conflicts of Interest", "Risicoanalyse", "Wwft Risicoanalyse", "Wwft risico-analyse", "BCM", "EBA risk assessment", and "CDD".

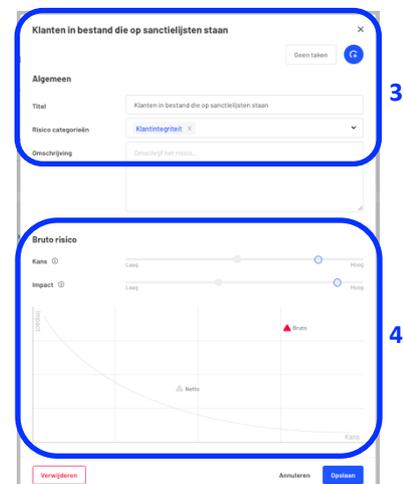
- To start a risk analysis, click on "New risk analysis" (1). The screen on the next page appears.



- Enter the name (1) and description of the analysis (2) here, and choose whether to distinguish between gross and net risk (3). Then press save.



- First link the right standard (1)
- Then enter the gross risk (2), see screen opposite. Here you fill in the title, risk category and description (3). Then use the sliders (4) to indicate the probability and impact without linking a management measure.
- Then press save.
- Now add the management measure (5).
- Finally, enter the net risk, in this you follow the same steps as for the gross risk (6).
- Then press save again. The risk analysis is now also



back in the risk overview via 'Risks'.

- If you later want to edit the name and/or description of an existing risk analysis, click properties (7), then choose edit.
- If you want to take action on the risk analysis result, you can also choose to create a task (7). How to create tasks is explained in more detail later in this guide.

Ruler in practice

With a risk analysis, a financial institution identifies, classifies and prioritises the compliance risks to which it is exposed. Periodically, the institution must reassess the risks included in the analysis.

To do so, your institution must do the following, among other things:

- Make adjustments in the assessment of existing risks. For example:
 - Adjust the (gross/net) probability and/or impact; and
 - Add, remove or modify relevant management measures.
- Add new risks if necessary.

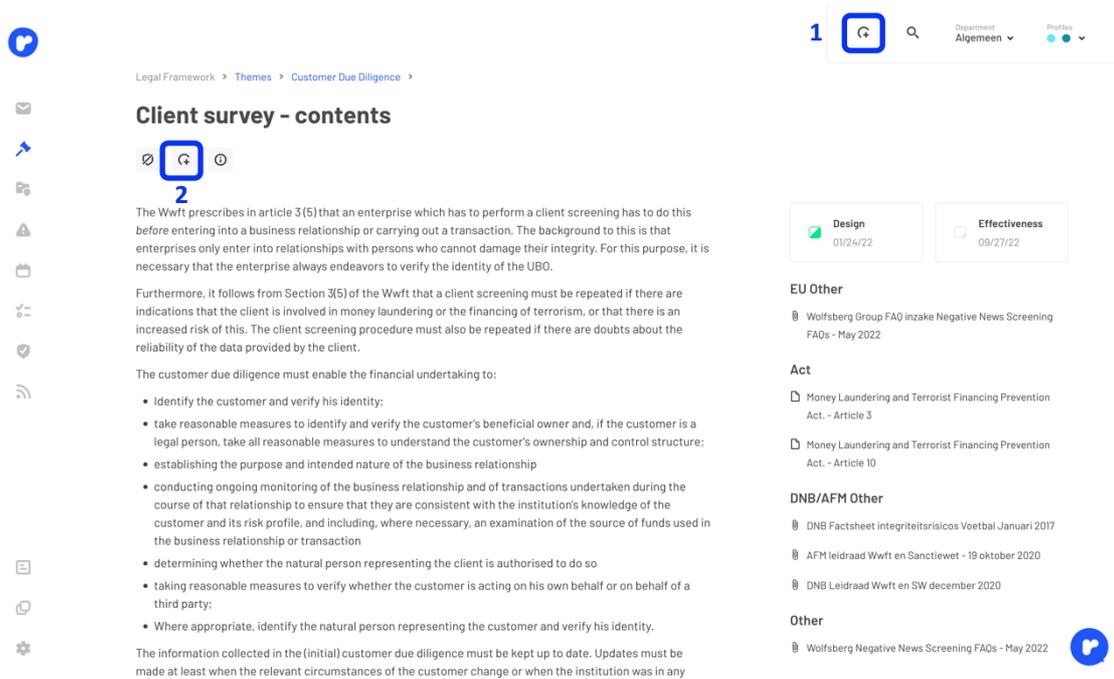
If a risk is found to exceed your organisation's risk appetite, a task should be created to further mitigate it. Such follow-up tasks could be, for example, the development of new policies or procedures, or modification of existing policies or procedures.

8. Tasks

Tasks is wide-ranging within Ruler, allowing you to manage activities that need to be carried out in your organisation. You can define tasks, assign responsibility for them and track progress. The section helps you understand what needs to be done and when. We start by explaining how to create a task in Ruler.

8.1 Create task

You can create a task from almost any page in Ruler. When you create a task from a particular page, you will see that the task is linked to the page you are on, e.g. a topic/alert/risk/Radar item etc. There is also an option to create 'generic' tasks. Generic tasks are not linked to a specific page or item. The way of creating a task is the same everywhere. See the steps below.



Legal Framework > Themes > Customer Due Diligence >

Client survey - contents

The Wwft prescribes in article 3(5) that an enterprise which has to perform a client screening has to do this before entering into a business relationship or carrying out a transaction. The background to this is that enterprises only enter into relationships with persons who cannot damage their integrity. For this purpose, it is necessary that the enterprise always endeavors to verify the identity of the UBO.

Furthermore, it follows from Section 3(5) of the Wwft that a client screening must be repeated if there are indications that the client is involved in money laundering or the financing of terrorism, or that there is an increased risk of this. The client screening procedure must also be repeated if there are doubts about the reliability of the data provided by the client.

The customer due diligence must enable the financial undertaking to:

- Identify the customer and verify his identity;
- take reasonable measures to identify and verify the customer's beneficial owner and, if the customer is a legal person, take all reasonable measures to understand the customer's ownership and control structure;
- establishing the purpose and intended nature of the business relationship
- conducting ongoing monitoring of the business relationship and of transactions undertaken during the course of that relationship to ensure that they are consistent with the institution's knowledge of the customer and its risk profile, and including, where necessary, an examination of the source of funds used in the business relationship or transaction
- determining whether the natural person representing the client is authorised to do so
- taking reasonable measures to verify whether the customer is acting on his own behalf or on behalf of a third party;
- Where appropriate, identify the natural person representing the customer and verify his identity.

The information collected in the (initial) customer due diligence must be kept up to date. Updates must be made at least when the relevant circumstances of the customer change or when the institution was in any

Design 01/24/22

Effectiveness 09/27/22

EU Other

- Wolfsberg Group FAO inzake Negative News Screening FAQs - May 2022

Act

- Money Laundering and Terrorist Financing Prevention Act - Article 3
- Money Laundering and Terrorist Financing Prevention Act - Article 10

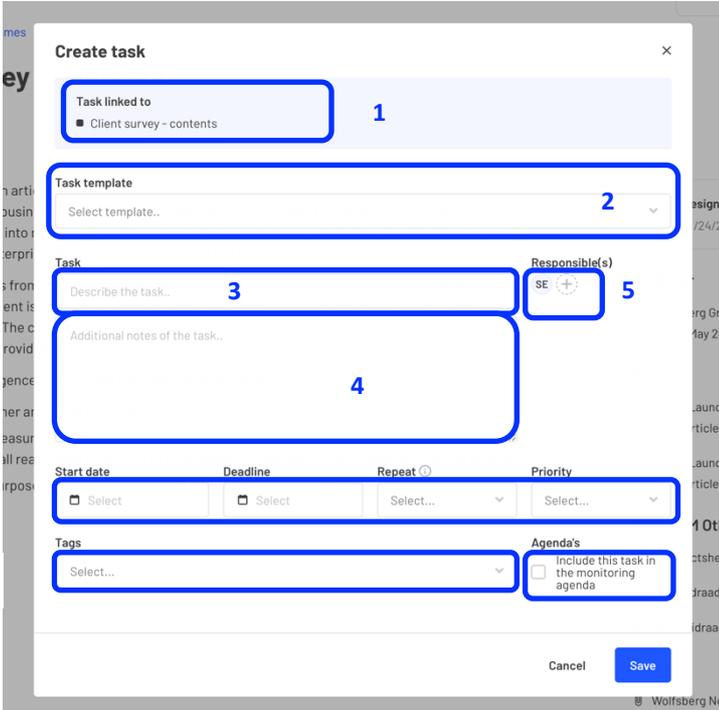
DNB/AFM Other

- DNB Factsheet integriteitsrisicos Voetbal Januari 2017
- AFM leidraad Wwft en Sanctiewet - 19 oktober 2020
- DNB Leidraad Wwft en SW december 2020

Other

- Wolfsberg Negative News Screening FAQs - May 2022

- For a generic task, click in the top right corner of Ruler (1).
- For the steps below, we use a task linked to the topic "Client enquiry - Simplified". We do this by clicking on the 'create task' icon (2). The following screen appears.



The screenshot shows a 'Create task' dialog box with the following elements highlighted by numbered callouts:

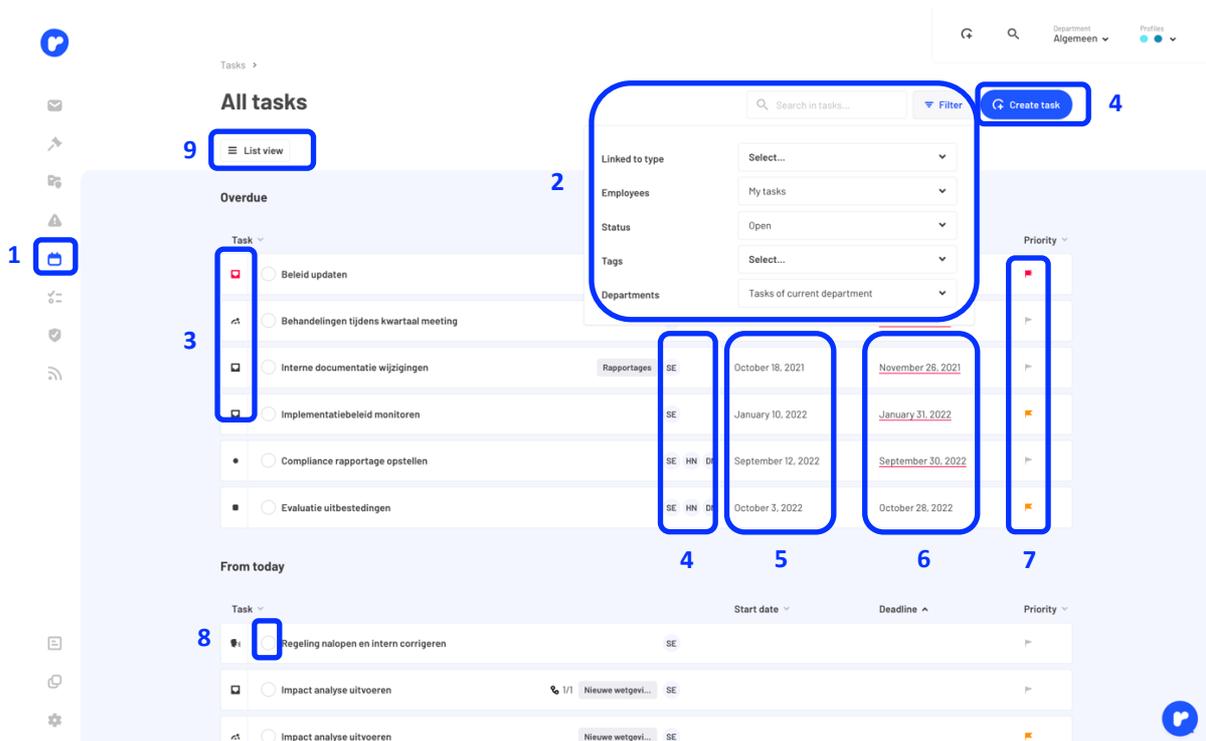
- 1:** 'Task linked to' dropdown menu showing 'Client survey - contents'.
- 2:** 'Task template' dropdown menu with 'Select template...'.
- 3:** 'Describe the task...' text input field.
- 4:** 'Additional notes of the task...' text area.
- 5:** 'Responsible(s)' dropdown menu with a plus sign icon.
- 6:** 'Start date', 'Deadline', 'Repeat', and 'Priority' dropdown menus.
- 7:** 'Tags' dropdown menu.
- 8:** 'Agenda's' checkbox labeled 'Include this task in the monitoring agenda'.

Buttons for 'Cancel' and 'Save' are located at the bottom right of the form.

- When creating a task, the first thing you see is what the task is linked to (1). If it is a generic task, it will say 'Generic task'.
- If the administrator of the Ruler account has created task templates for your organisation, it is possible to use them here (2). The task template (the task with subtasks) will then be loaded directly. If you don't want to use this, then skip this option.
- You then give the task a description (3).
- If you want to include additional information with the task, you can do so (4).
- When you create the task, it is automatically linked to you. If you want to forward the task to a colleague, click on the plus sign next to owner (5). Your colleague will be informed about the task by e-mail. Note: you can only forward a task to other Ruler users.
- You then have the option to give the task a start date, deadline, frequency and a priority (6).
- By using keywords added to the task as tags, you can find a task quickly (7). Note that tags are not filled in by default, so write out a tag in full yourself and press enter. From then on, the system saves all tags, giving the drop-down menu its function.
- You can tick that a task should be visible in the 'Monitoring agenda' (8). If you do this for all tasks that qualify as monitoring tasks, you get an overview of all monitoring tasks in the Monitoring Agenda. If you do not tick the box, the task will not appear in the Monitoring Agenda, but it will appear in the overview of all tasks.
- Then press save. The task is now visible in the subject and in all tasks in the planning module.

8.2 All tasks

All tasks within your organisation can be found under 'All tasks' (1). See screen below.



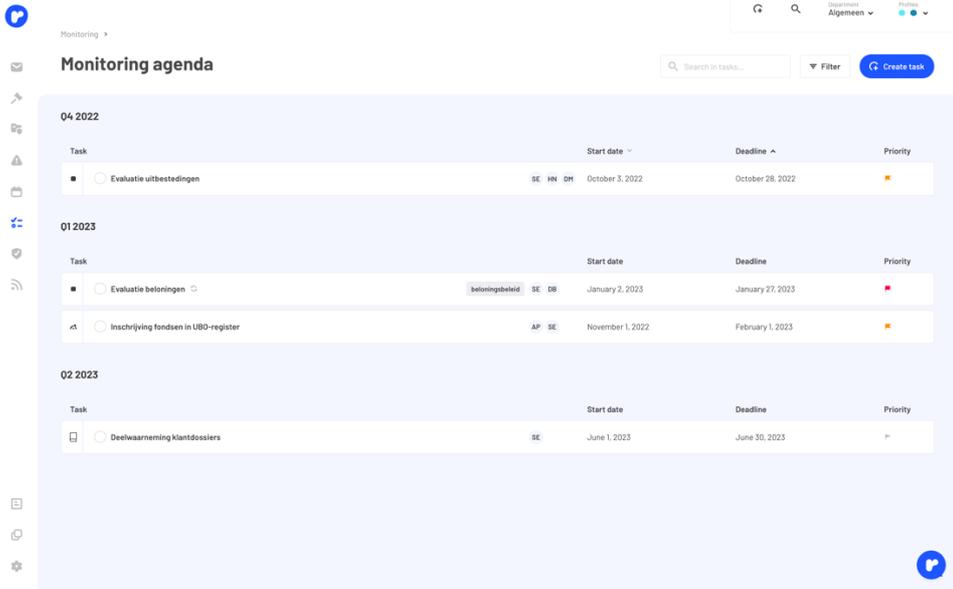
- 'All tasks' thus gives an overview of all possible tasks outstanding within the organisation at a glance. Note *that when you open this page, you will in principle only see the tasks assigned to you, to see all tasks you have to use the filter.*
- On this page, you can filter (2) by the following options: task linked to (component within Ruler: Inbox, Radar, risk, etc.), employees, status, tags and departments.
- Each task also shows what it is linked to (3). Thus, from top to bottom, you can see here an Inbox, Radar, and another Inbox task twice.
- You can also see here for each task who the owner is (4), the start date (5), the deadline (6) and the priority (7) assigned to the task.
- To complete a task, causing it to be archived, click on the bullet next to the task itself (8). A pop-up window then appears in which you can explain why a task has been completed. You also have the option to add an attachment here. By clicking on 'Complete task', you archive the task and it disappears from the list of all tasks.
- You can also group the overview of tasks by link (9). This gives an overview of tasks based on the subject/Radar item/alert from which the tasks were created.

9. Monitoring

Monitoring allows you to demonstrate compliance with laws and regulations. This way, you continuously assess whether the execution of business activities (still) meets the set standards, and whether the control measures and compliance policy have the desired effect. By recording this as the last item in Ruler, the compliance cycle is complete. Monitoring consists of two sub-items: 'Monitoring agenda' and 'Monitoring reports'.

9.1 Monitoring agenda

If you select 'Monitoring agenda', an overview appears of all created generic and specific tasks where it is indicated that they are included in the Monitoring agenda. You can also see here what the tasks are linked to, which tags belong to them, who is responsible, what priority the task has and when the deadline is. A button is displayed at the top right, offering the possibility to create a new generic task.



The screenshot shows the 'Monitoring agenda' interface in Ruler. It features a sidebar on the left with navigation icons. The main content area is titled 'Monitoring agenda' and includes a search bar, a filter dropdown, and a 'Create task' button. The tasks are organized by month and year:

- 04 2022**

Task	Start date	Deadline	Priority
Evaluatie uitbestedingen	October 3, 2022	October 28, 2022	High
- 01 2023**

Task	Start date	Deadline	Priority
Evaluatie beloningen	January 2, 2023	January 27, 2023	High
Inschrijving fondsen in UBO-register	November 1, 2022	February 1, 2023	High
- 02 2023**

Task	Start date	Deadline	Priority
Deelwaarneming klantdossiers	June 1, 2023	June 30, 2023	Medium

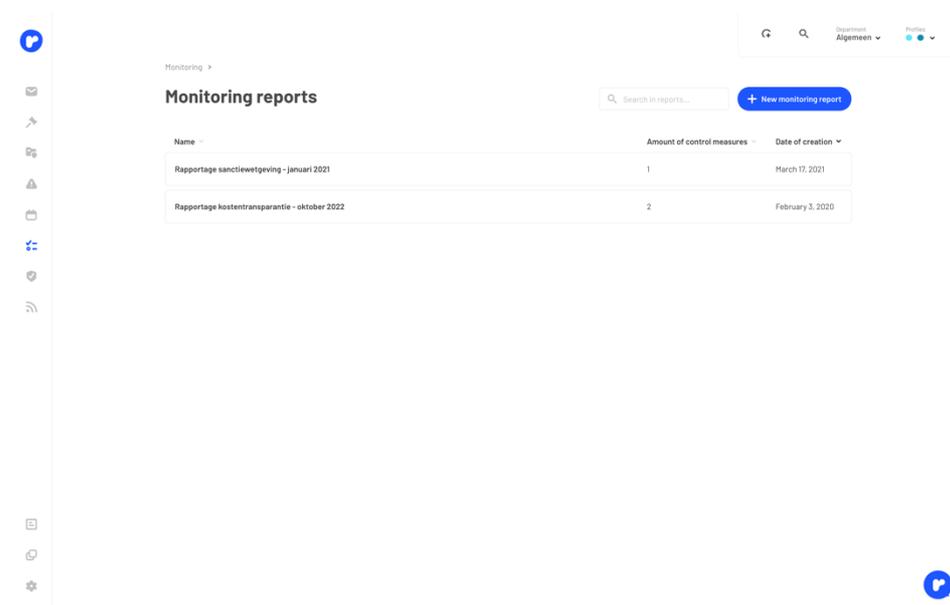
9.2 Monitoring reports

Monitoring reports allow you to assess and track the effectiveness of your control measures. This allows you to:

- Record the results of monitoring activities;
- Determine follow-up actions and monitor progress;
- Link the results of monitoring activities to the management measure and a topic from the legal framework.

It is therefore possible to upload Monitoring Reports in Ruler. You can then link these to the Legal

Framework (design & effectiveness) and to Risk Assessments.



The screenshot shows the 'Monitoring reports' section of the Ruler application. It features a sidebar on the left with various navigation icons. The main content area includes a search bar, a 'New monitoring report' button, and a table listing reports. The table has columns for 'Name', 'Amount of control measures', and 'Date of creation'. Two reports are listed: 'Rapportage sanctiewetgeving - januari 2021' with 1 measure and 'Rapportage kostentransparantie - oktober 2022' with 2 measures.

Name	Amount of control measures	Date of creation
Rapportage sanctiewetgeving - januari 2021	1	March 17, 2021
Rapportage kostentransparantie - oktober 2022	2	February 3, 2020

10. Control (optional)

As an administrator, you have the option to check tasks, as well as tasks linked to the Inbox. In 'Check', you can see which tasks are still open and which have been completed.

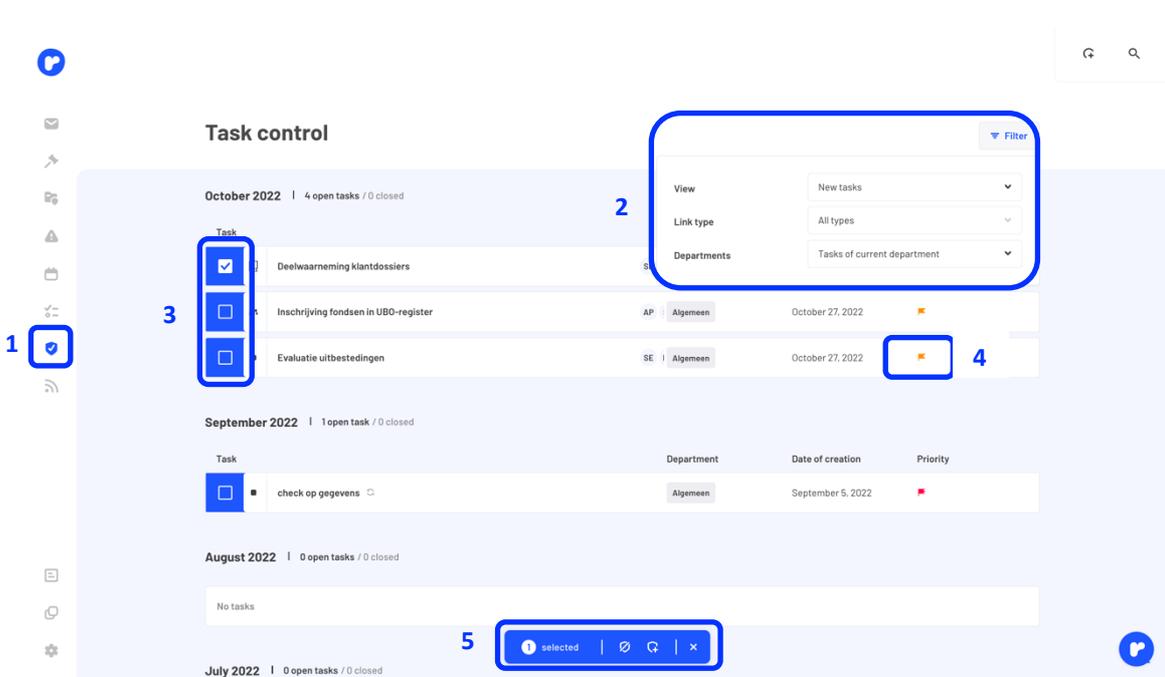
Ruler in practice

As the administrator of the Ruler account, you want to verify that tasks are actually completed by those responsible for them, and it should be verified that the completion of tasks has led to the intended results (i.e. risk mitigation). If tasks are not completed correctly or if the results are insufficient to achieve an acceptable level of risk, follow-up tasks should be created.

We have divided between Tasks control and Inbox control. With Inbox control, as an administrator, you specifically keep control of all tasks associated with an Inbox item by department.

10.1 Control tasks

See below the Task Control screen and its explanation (1).



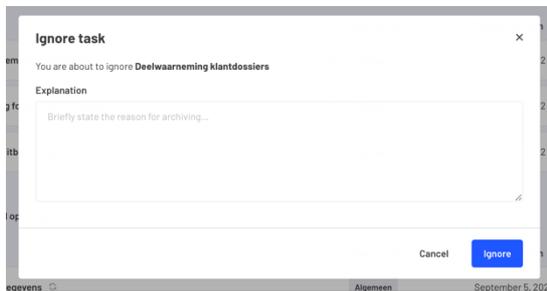
The screenshot shows the 'Task control' interface. It features a sidebar on the left with navigation icons, a main content area with a table of tasks, and a filter panel on the right. The interface is annotated with numbered callouts:

- 1**: Points to the 'Check Tasks' icon in the sidebar.
- 2**: Points to the filter panel on the right, which includes options for 'View' (New tasks), 'Link type' (All types), and 'Departments' (Tasks of current department).
- 3**: Points to the checkboxes in the task list, indicating that tasks can be selected.
- 4**: Points to a task entry in the list, showing details like 'Evaluatie uitbestedingen'.
- 5**: Points to the bottom toolbar, which includes a 'selected' indicator and action icons.

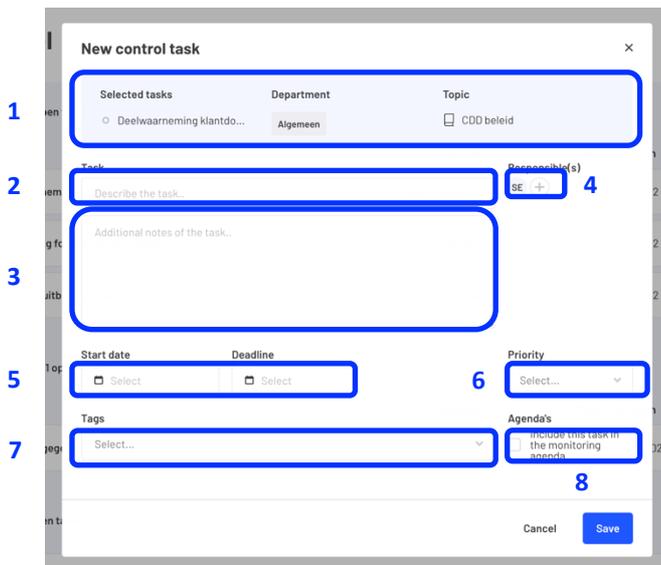
- When you open Check Tasks, you will see new tasks listed by default. In it, you can filter by view (new tasks, ignored tasks, check task created and all tasks), Link type (generic task,

Inbox item, Radar, etc.) and departments (2).

- You can select several tasks at once to then archive them, or create a control task (3).
- If you have several tasks selected at once, use the archive and check task buttons at the bottom of the page (4).
- If you want to archive a task and or create a check task, click on the icons to the right of the task (5).
- If you archive one or more tasks, you will see the screen below. Here, you have the option of giving a brief explanation where you can then archive the task.



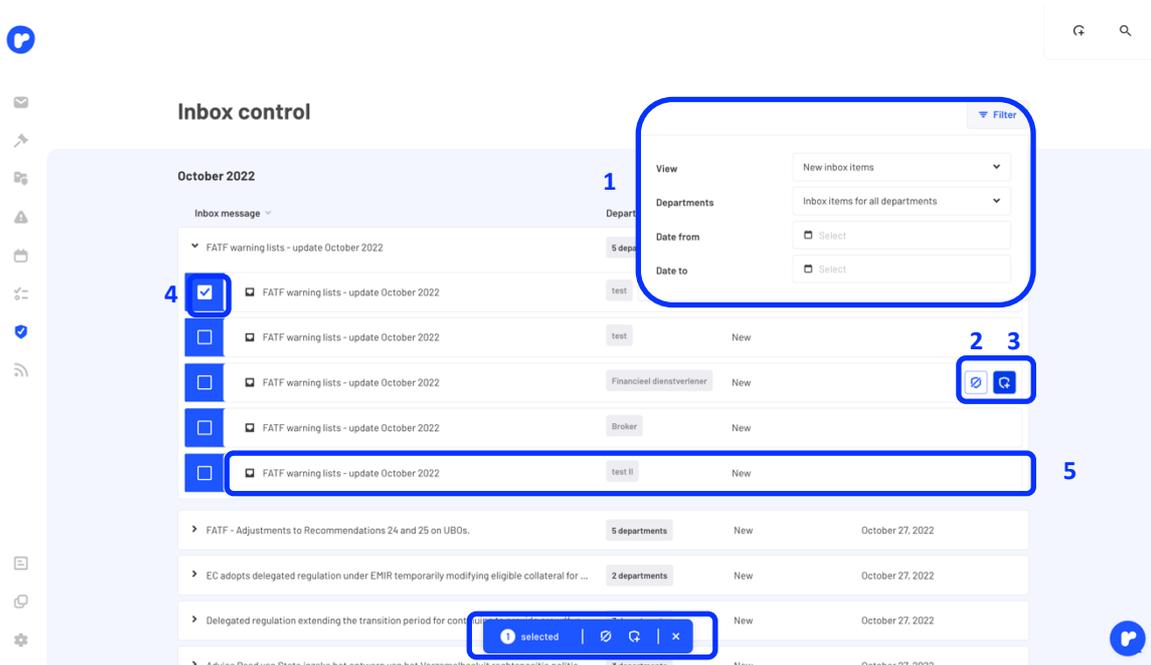
- When you create a control task, you will see the screen below. Here you can see the selected task, which department it concerns and to which the task is linked (1). You then give the control task a name (2), and add any additional information (3), owner (4), start date and deadline (5), priority (6) and tags (7). You also have the option to add the control task to the monitoring agenda (8).



- The control task can then be seen by filtering the page by control tasks.

10.2 Box check

As described above, with Inbox Control, as an administrator you specifically keep control of all tasks associated with an Inbox item by department. This provides a clearly structured overview. The filter (1), archiving (2 & 3), creating a control task (2 & 3), as well as selecting multiple tasks at once (4), works exactly the same as in 'Task control'. See screen below. We will explain what else you can do here:



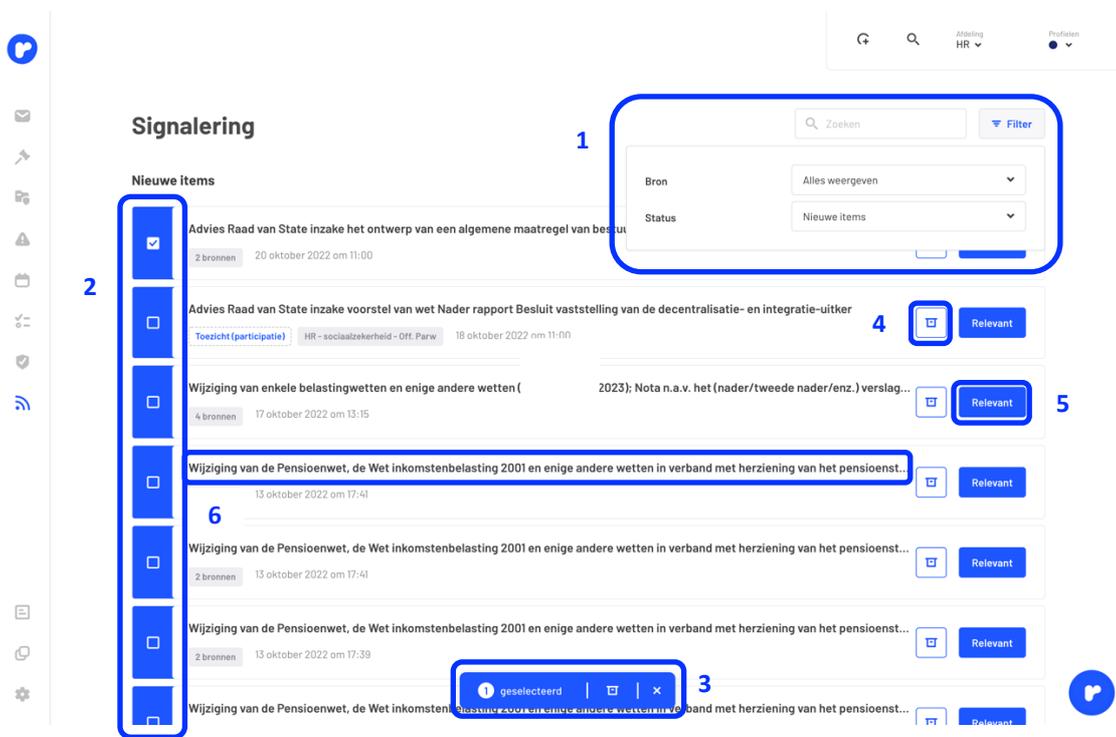
- If one task is linked to an Inbox item, you will see a bar containing only the title of the item, which department created a task and when this was done (5).
- If there are multiple tasks associated with an Inbox item, you will see a drop-down option. This is shown with a 'v' in front of the Inbox title. If you click this, the tasks created under that item become visible. For each task, you can then also see which department did this.
- If you want to clear the screen again, click the drop-down ('v') again. This collapses everything back into place, restoring the overview.

11. Signalling (optional)

Signalling is only visible if, as an organisation, you purchase Ruler's other laws module. This means that besides financial laws and regulations, you also keep track of other laws (Labour and participation (HR), Pension (HR), Social security (HR), Tax, Legal doctrine, Legal procedures and/or Housing market) in Ruler.

11.1 Signalling overview

On the alert page you will see an overview of all incoming news items concerning the other laws profile you have taken. As an example, we have taken the profile 'Social Security' (HR), see screen below.



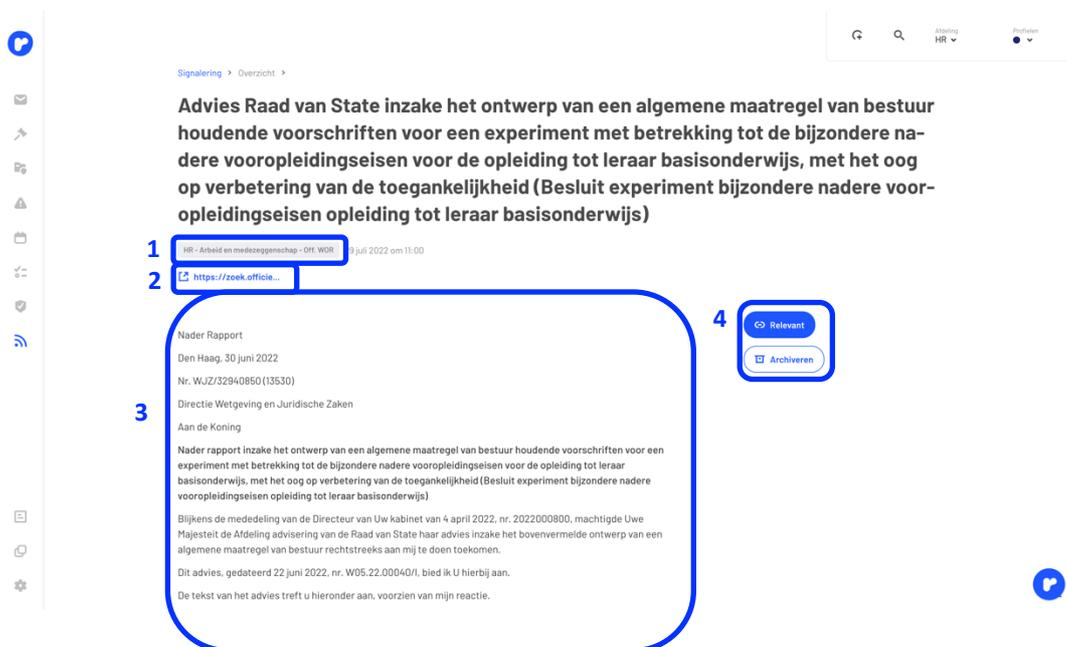
The screenshot displays the 'Signalering' (Signaling) overview page. At the top right, there is a search bar and a filter dropdown menu. The main content area is titled 'Signalering' and shows a list of news items under the heading 'Nieuwe items'. Each item includes a checkbox for selection, the source (Bron), and a 'Relevant' button. A multi-select bar at the bottom of the list is labeled 'geselecteerd'. Numbered callouts (1-6) highlight specific UI elements: 1 points to the filter dropdown, 2 to the selection checkboxes, 3 to the multi-select bar, 4 to a 'Relevant' button, 5 to another 'Relevant' button, and 6 to a news item title.

The news items in the alert overview come directly from the source and have to be researched by you, the user, yourself. For the financial profiles, the editor does this. Within the alert module, you yourself are the editor of the other law profiles. Below, we explain how to do this:

- First, there is an option to filter the alert page (1). This allows you to select a resource and filter by item status; 'new items, archived and relevant'.
- All news items that come into the overview are considered 'new items'. You go through them one by one to see if they are relevant to the organisation. Sometimes you can see at a glance that one or more news items are not relevant. You can archive these using the multi-select

tool (2). As soon as you have selected the news items, click on archive (3) at the bottom of the screen. If you want to archive just one item, you can also use the archive button (4).

- As soon as you click on archive, you get a pop-up screen with the option to provide an explanation. This way, you build a full audit trail for any subsequent inspections or evaluations.
- If you see a news item that is relevant, you can also forward the news item directly by clicking on 'relevant' (5). A pop-up screen will then appear, more on this in 3.2 'Linking alerts to the Legal Framework'.
- If you want to get to the bottom of the news item by looking at the underlying information, click on the title (6). You will then be taken to the overview of the news item. See screen below.



The screenshot shows a news item titled "Advies Raad van State inzake het ontwerp van een algemene maatregel van bestuur houdende voorschriften voor een experiment met betrekking tot de bijzondere nadere vooropleidingseisen voor de opleiding tot leraar basisonderwijs, met het oog op verbetering van de toegankelijkheid (Besluit experiment bijzondere nadere vooropleidingseisen opleiding tot leraar basisonderwijs)".

Callout 1 points to the source information: "HR - Arbeid en medezeggenschap - HR, WDR" and "3 juli 2022 om 11:00".

Callout 2 points to a linked document icon and the URL "https://zoek.officie...".

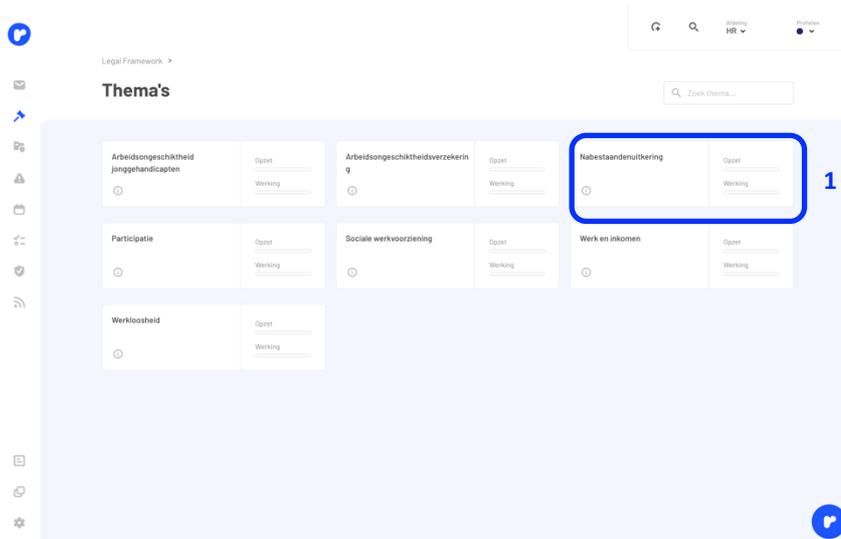
Callout 3 points to the main text of the news item, which includes: "Nader Rapport", "Den Haag, 30 juni 2022", "Nr. WJZ/32940850 (13530)", "Directie Wetgeving en Juridische Zaken", "Aan de Koning", and a detailed summary of the report.

Callout 4 points to a pop-up menu with two buttons: "Relevant" and "Archiveren".

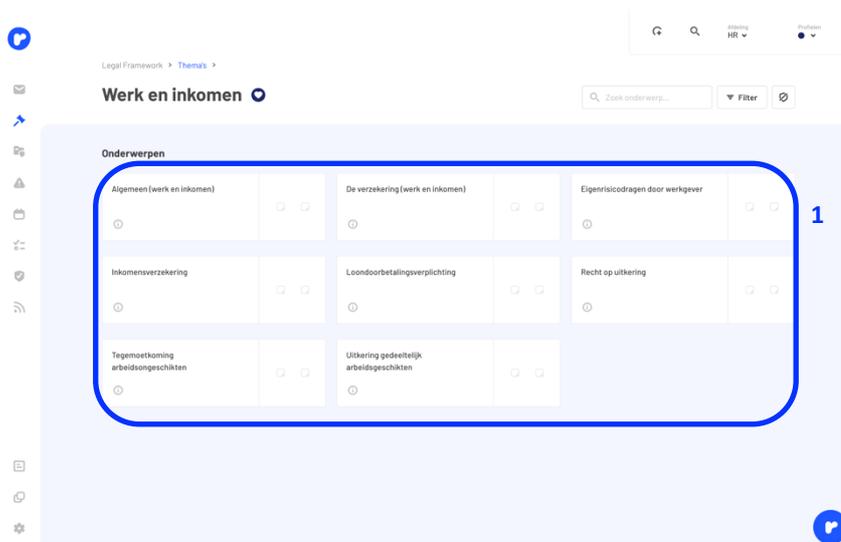
- Here you can directly see which source the news item comes from (1).
- Linked documents are displayed here (2). The text of the news item is also adopted (3).
- Should you now know that the item is relevant to you, click on 'relevant' (4). A pop-up will then appear. We explain the steps to follow next at 3.3 'Linking alerts to the Legal Framework'.
- If the news item turns out not to be relevant, you can also archive the news item via this page (4).

11.2 Construction of Legal Framework for 'Other laws'

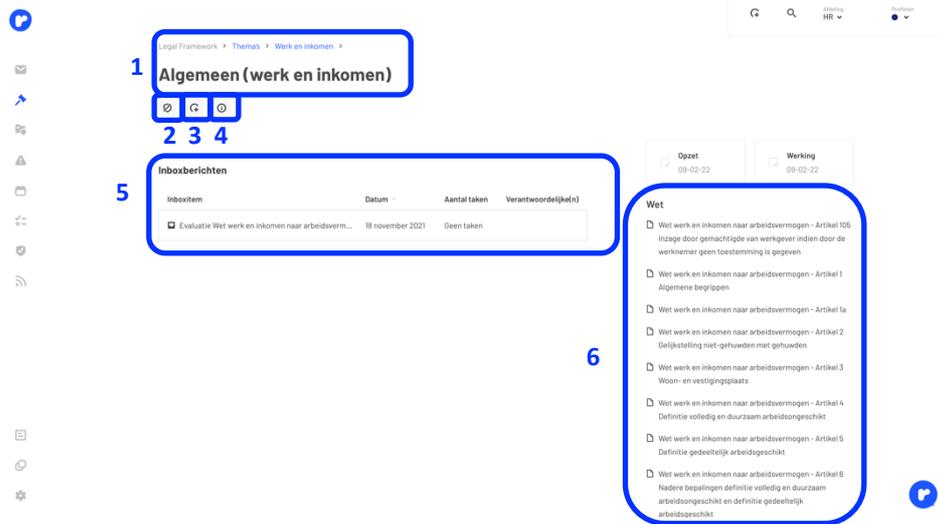
If a news item is relevant to your organisation, you will link it to the Legal Framework. The Legal Framework for the other law profiles is made up of themes and topics. Each theme is created based on a specific law. For example, the 'Work and Income' theme (1) is created on the basis of the 'Work and Income according to Labour Capacity Act' (WIA). See the screen below.



Where possible, the topics within the themes follow the legislative structure of the relevant law. In the example below 'Work and income' (1), the topics follow the chapters as in the WIA.



Clicking through to a topic, e.g. 'General (work and income)' (1), takes you to the detailed overview of the topic. See the screen below.

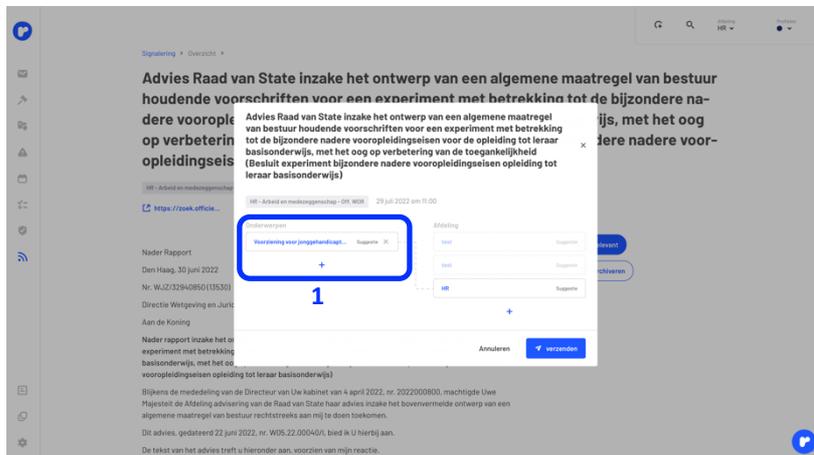


The screenshot shows the Ruler interface for the 'Legal Framework' section. At the top, a breadcrumb trail reads 'Legal Framework > Thema's > Werk en inkomen'. Below this, the title 'Algemeen (werk en inkomen)' is displayed, with three icons (a trash can, a plus sign, and a magnifying glass) underneath, labeled 2, 3, and 4. On the left side, a vertical list of 'Inboxberichten' (inbox messages) is shown, with the first item 'Evaluatie Wet werk en inkomen naar arbeidsverm...' dated 18 november 2021, labeled 5. On the right side, a list of 'Wet' (laws) is displayed, including 'Wet werk en inkomen naar arbeidsvermogen - Artikel 105' and others, labeled 6. The interface also includes a search bar at the top right and a sidebar with navigation icons on the left.

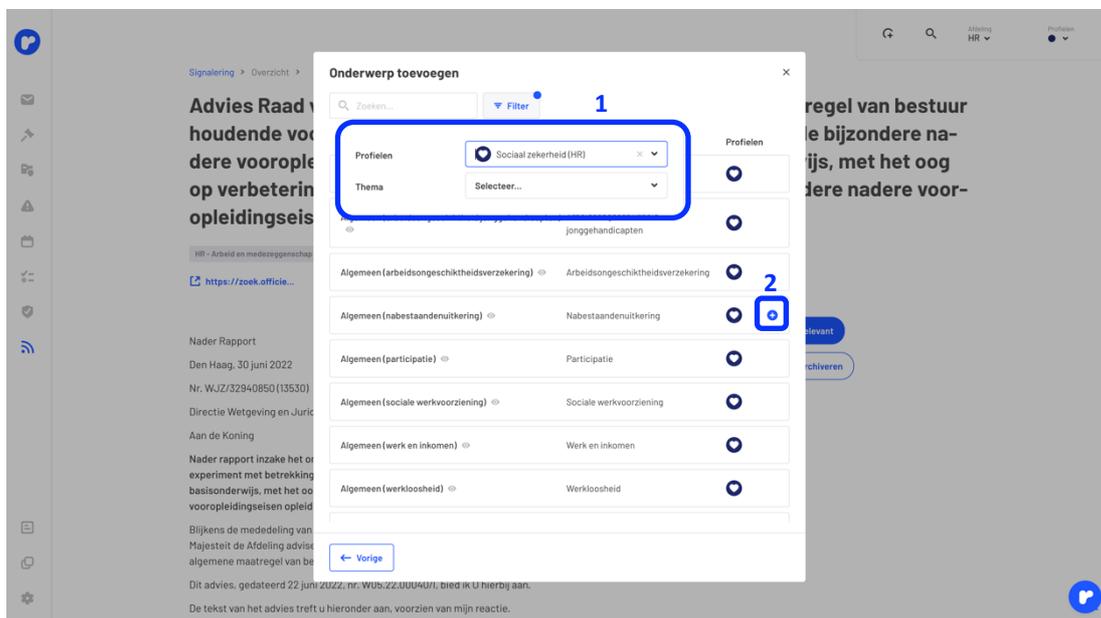
- At the top, you will see the walkway you followed from the Legal Framework and the title of the topic **(1)**.
- On the subject detail page, you can perform three actions directly:
 - 'Do not assess': if the topic does not apply or is not relevant to your organisation, you can indicate that you do not want to assess the topic. The topic is then not included in the control **(2)**.
 - 'Create task': a more detailed explanation of how tasks can be created is given later in this manual **(3)**.
 - If you click on it, you can see which profiles the topic is relevant to and which departments it is visible to **(4)**.
- On the left, you will see all linked news items **(5)**. These are the news items that you as an organisation have linked yourself.
- On the right-hand side, you will see all linked items **(6)**.
- The other functions of this page are further explained in Chapter 5: Legal Framework.

11.3 Linking alerts with the Legal Framework

Once you deem an item relevant, you need to link it to the Legal Framework. You do this by following the steps below. You click on 'Relevant' as mentioned in 3.1 Signal overview, then a pop-up screen appears, see below.



- Select a topic by clicking 'Add topic' (1). In some cases, the system already gives a suggestion. The more links are made with the Legal Framework, the smarter the system becomes and the more suggestions the system will give. In this example, we choose the topic itself.
- Once you have clicked 'Add topic', a new pop-up will appear. See screen below.



- Here you first filter by the appropriate profile and theme (1). So in this example, 'Social security (HR)' and the theme 'Work and income'.
- Press the plus sign (2) by the appropriate topic. When selecting a topic, a link to the appropriate department is automatically created.
- You will see in the pop-up the topic and department you want to link the news item to. By



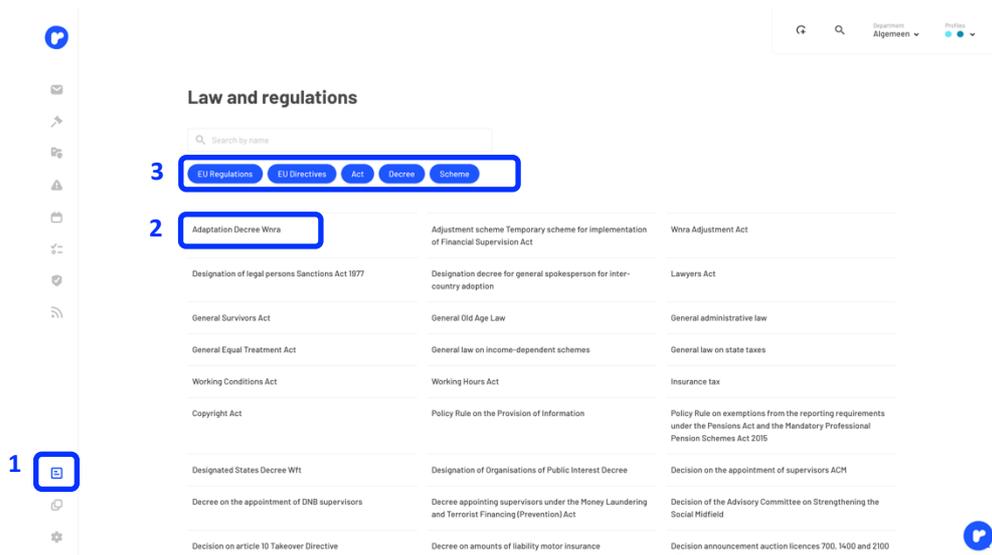
pressing send, you actually link the news item to the subject. In addition, the news item arrives in the Inbox of the department it is linked to. This way, your colleagues within that department are immediately informed.

12. Resources

Before sending out alerts, the editors look at themes, topics and radar items to see if they are relevant to your organisation. In sources, you will see all the information they have received on the monitor. So also items that are not considered relevant to your organisation. Here you can see all legislation, regulations and news items from all the sources we monitor.

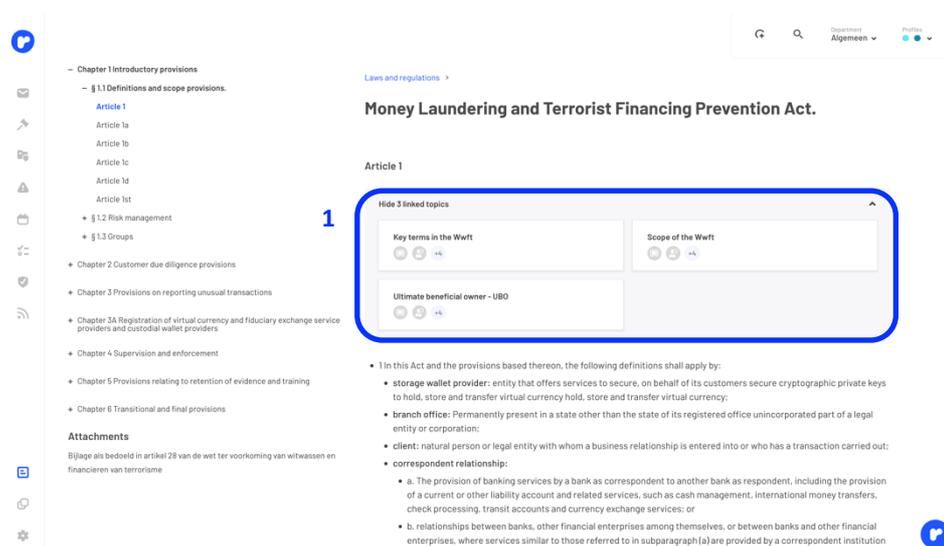
12.1 Laws and regulations

When you open sources you start at laws and regulations (1), see screen below.



The screenshot shows the 'Law and regulations' overview page. At the top, there is a search bar and filter buttons for 'EU Regulations', 'EU Directives', 'Act', 'Decree', and 'Scheme'. Below this is a table of laws and regulations. The first row is highlighted with a red box labeled '2', showing 'Adaptation Decree Wvra'. A red box labeled '1' highlights the search bar.

- In the overview, you will see all financial and non-financial laws and regulations listed (2).
- It is possible to filter by EU claims, EU directives, law, decision and regulation (3).
- You can view the law by clicking on it, see screen below. The law is updated automatically and is therefore always up-to-date.



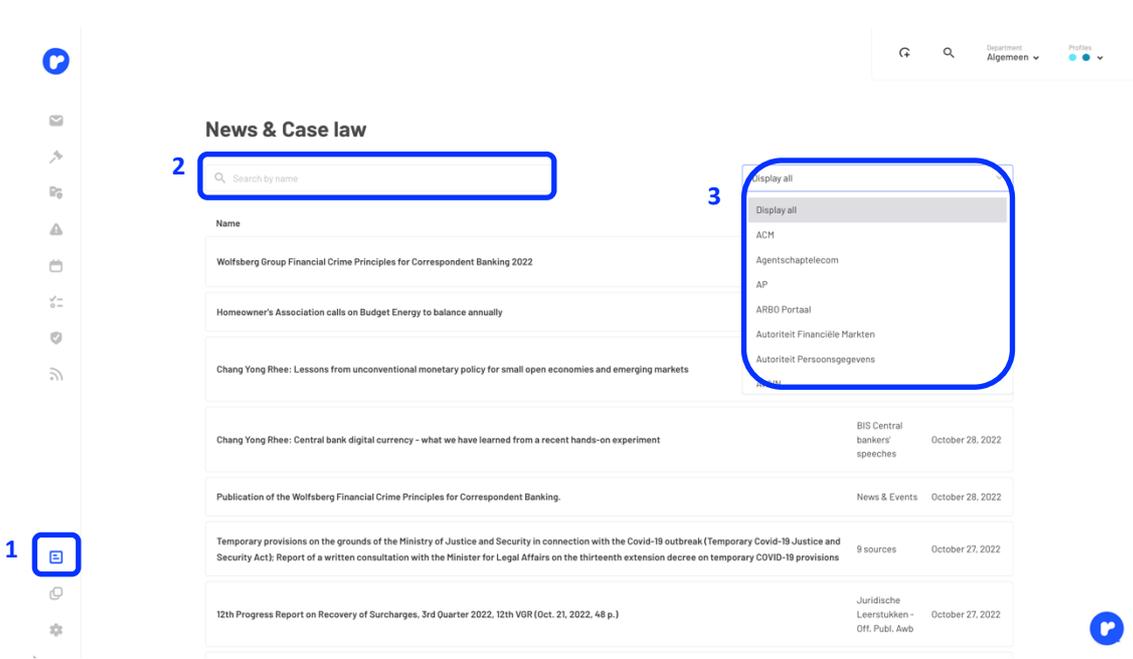
The screenshot shows the 'Money Laundering and Terrorist Financing Prevention Act' page. The page title is 'Money Laundering and Terrorist Financing Prevention Act'. Below the title is 'Article 1'. A red box labeled '1' highlights the 'Key terms in the Wvft' and 'Scope of the Wvft' sections.

Not very familiar with Ruler yet and is the Legal Framework new to you? Then we have a trick that makes it easy to see which law is linked to which topic.

- In Article 1 of the 'Prevention of Money Laundering and Financing of Terrorism Act', you will see three linked topics (1). Clicking on these will take you directly to the topic where you can carry out any follow-ups.

12.2 News & case law

At news and jurisprudence (1), you can find all messages received at Ruler. For the financial profiles but also for the other law profiles. See screen below.



The screenshot displays the 'News & Case law' section of the Ruler application. A search bar (2) is located at the top left of the main content area. Below it, a list of news items is shown, each with a title, source, and date. A filter dropdown menu (3) is open on the right side, showing a list of sources including 'Display all', 'ACM', 'Agentschapelecom', 'AP', 'ARBO Portaal', 'Autoriteit Financiële Markten', and 'Autoriteit Persoonsgegevens'. A sidebar on the left contains navigation icons, with the 'News & Case law' icon (1) highlighted. The top right corner shows a search icon and a dropdown menu for 'Algemeen'.

Name	Source	Date
Wolfsberg Group Financial Crime Principles for Correspondent Banking 2022		
Homeowner's Association calls on Budget Energy to balance annually		
Chang Yong Rhee: Lessons from unconventional monetary policy for small open economies and emerging markets		
Chang Yong Rhee: Central bank digital currency - what we have learned from a recent hands-on experiment	BIS Central bankers' speeches	October 28, 2022
Publication of the Wolfsberg Financial Crime Principles for Correspondent Banking.	News & Events	October 28, 2022
Temporary provisions on the grounds of the Ministry of Justice and Security in connection with the Covid-19 outbreak (Temporary Covid-19 Justice and Security Act); Report of a written consultation with the Minister for Legal Affairs on the thirteenth extension decree on temporary COVID-19 provisions	9 sources	October 27, 2022
12th Progress Report on Recovery of Surcharges, 3rd Quarter 2022, 12th VGR (Oct. 21, 2022, 48 p.)	Juridische Leerstukken - Off. Publ. Awb	October 27, 2022

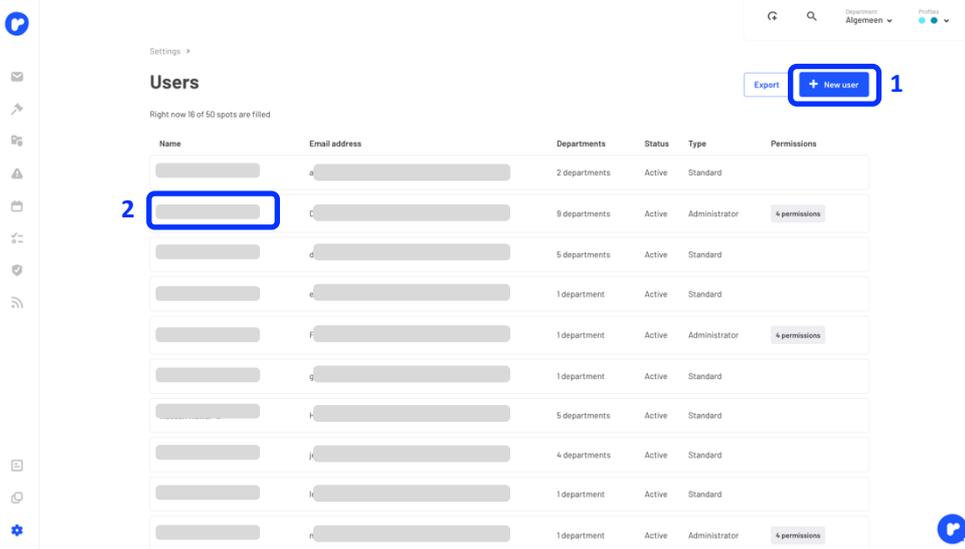
- The latest posts are always at the top.
- If you are looking for a specific message, type the keyword via the search bar (2).
- Here you can also see all the sources we follow at Ruler in the filter option (3). Here you can filter by source which again makes searching easier.
- You can read the entire post by clicking on it.

13. Administrator rights

As an administrator, you have a number of additional rights in Ruler, to keep an overview of the account and establish standard processes. Areas covered include customising; users, profiles, departments, module control, alerting (optional) and task templates.

13.1 Users

You can add users to your organisation's account, delete them, edit data and change a user's roles and rights. See screen below, the user overview.



Settings >

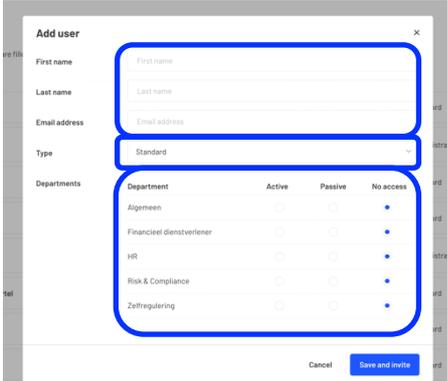
Users

Right now 16 of 50 spots are filled

Export **+ New user** 1

Name	Email address	Departments	Status	Type	Permissions
a		2 departments	Active	Standard	
2 c		9 departments	Active	Administrator	4 permissions
d		5 departments	Active	Standard	
e		1 department	Active	Standard	
f		1 department	Active	Administrator	4 permissions
g		1 department	Active	Standard	
h		5 departments	Active	Standard	
i		4 departments	Active	Standard	
j		1 department	Active	Standard	
k		1 department	Active	Administrator	4 permissions

- To add a new user, click the blue button at the top right of Ruler (1). The screen below appears.



Add user

First name

Last name

Email address

Type

Departments

Department	Active	Passive	No access
Algemeen	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Financieel dienstverlener	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
HR	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Risk & Compliance	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Zelfregulering	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Cancel **Save and invite**

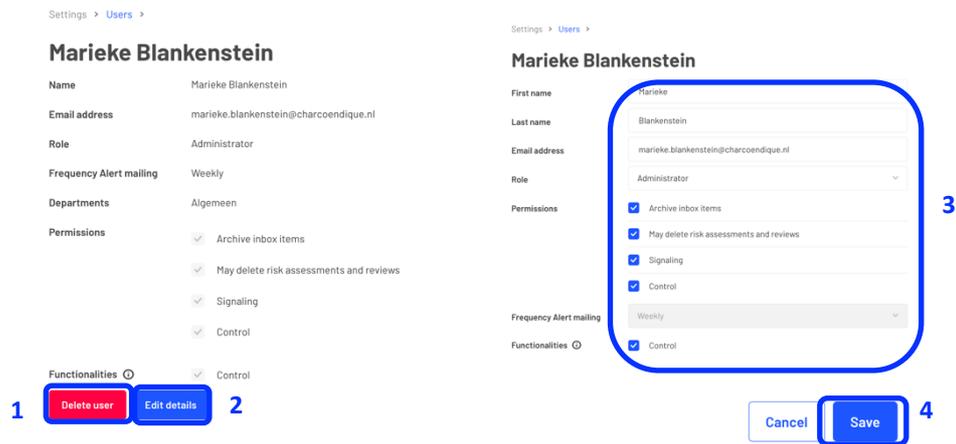
- Here you then enter the name, surname and e-mail address (3).
- Then choose which role the new user should be assigned (4).
- Then, lastly, select which department(s) the user is entitled to (5). If you add the user as an

active user, the user can do everything in that department. If you add the user as a passive user, the user can only view and perform tasks.

- By clicking save, the new user will automatically receive an activation e-mail in which the account can be activated.

You can also modify data of a current user and/or delete a user. You do this by clicking on the user's name in the user overview (first screenshot 10.1) (2). You will be taken to a detail page for the user (see pop-up screens below),

- Click on 'Delete user' if you want to delete a user (1)
- To edit data, click 'Edit details' (2).
- Next, all fields become customisable (3).
- Having adjusted everything, click save (4).



Settings > Users >

Marieke Blankenstein

Name Marieke Blankenstein

Email address marieke.blankenstein@charcoendique.nl

Role Administrator

Frequency Alert mailing Weekly

Departments Algemeen

Permissions

- Archive inbox items
- May delete risk assessments and reviews
- Signaling
- Control

Functionalities 

1 **Delete user** **Edit details** 2

Settings > Users >

Marieke Blankenstein

First name Marieke

Last name Blankenstein

Email address marieke.blankenstein@charcoendique.nl

Role Administrator

Permissions

- Archive inbox items
- May delete risk assessments and reviews
- Signaling
- Control

Frequency Alert mailing Weekly

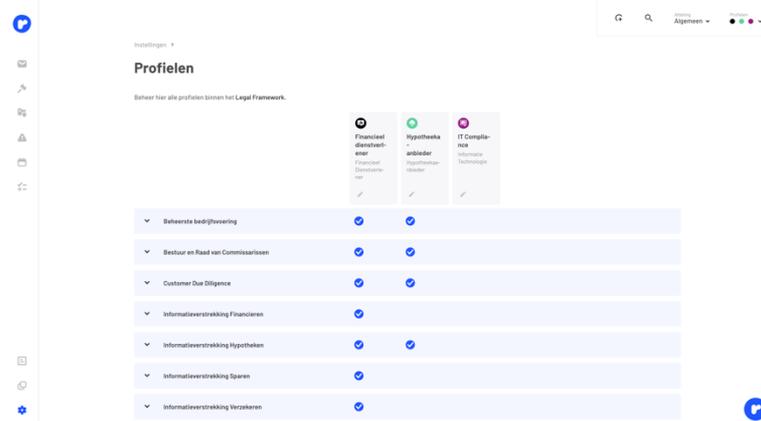
Functionalities 

3

Cancel **Save** 4

13.2 Profiles

In the profiles section, you will see an overview of the profiles associated with your Ruler account. See screen below. You cannot perform any other actions here.



Instellingen >

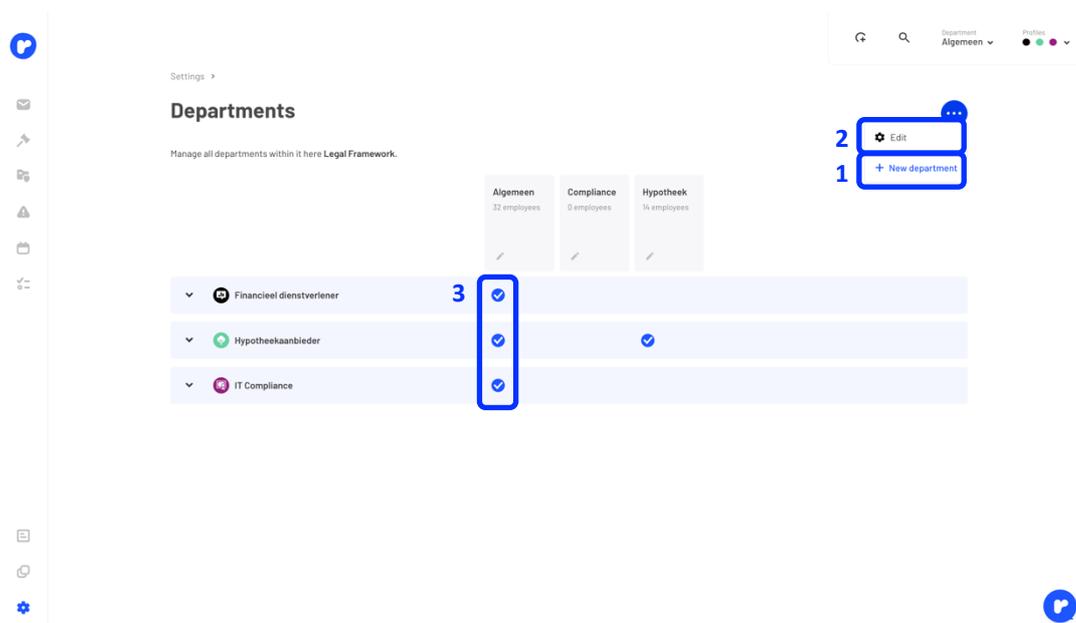
Profielen

Beleef hier alle profielen binnen het Legal Framework.

	Financieel dienstverlener	Hypotheekarwerker	IT Compliance
Beheerste bedrijfsvoering	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Beleef en Raad van Commissarissen	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Customer Due Diligence	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Informatieverstrekking Financierien	<input checked="" type="checkbox"/>		
Informatieverstrekking Hypotheken	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Informatieverstrekking Sparen	<input checked="" type="checkbox"/>		
Informatieverstrekking Verzekeren	<input checked="" type="checkbox"/>		

13.3 Departments

In the departments section, you will see an overview of all profiles but also all departments. By default, each account has one department, department 'general'. Via departments, you can create several departments, which is useful when you want to create more separation. As an example, here is an organisation with the profiles financial service provider, mortgage provider and IT compliance. They have created a separate department for the mortgage provider profile. See screen below.



How do you do this yourself?

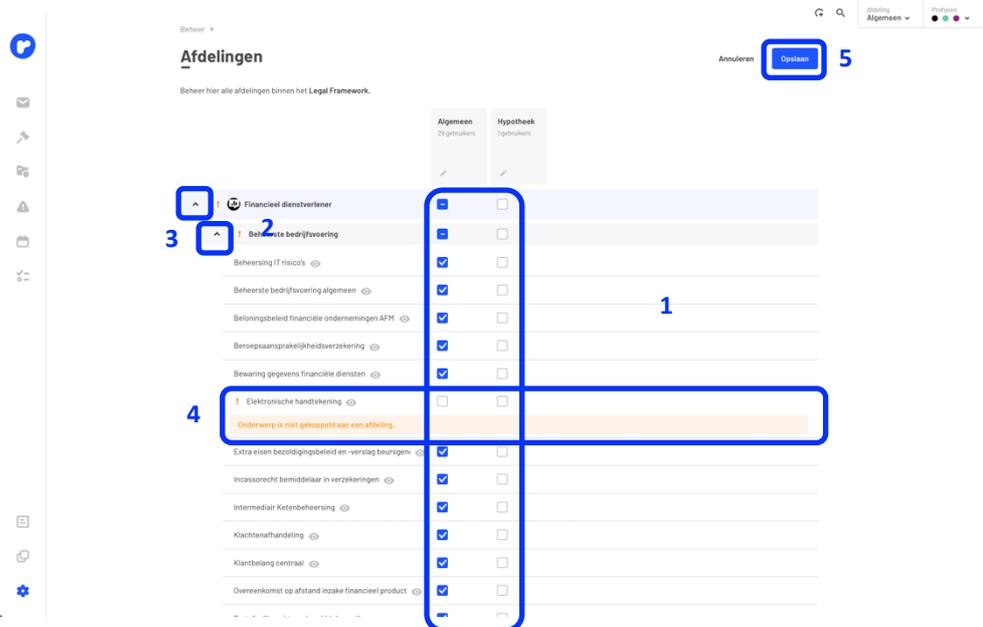
- Click on that blue sphere with three white dots **(1)**. Then click on '+ New department'.
- A pop-up will appear where you can name the department and set your users to active and/or passive. If you add a user on active they will receive alerts, if you add them as a passive user that user will have access but no alerts will be sent out. Next, you can set a preference as to whether the department wishes to receive alerts from all consultations. When you have filled in everything, press save.

The department is now at the top next to your general and/or other departments. Now you still need to link the profiles you want visible under the department.

- Click again on the blue sphere with the three white dots and click edit **(2)**. You will now see that the boxes by the profiles and under the departments become multiselect **(3)**. You can now click the relevant profiles under the department you just created.
- **Once you have done this, click save at the top right. You have now created a department.**

13.4 Making legal framework appropriate for the organisation

The Legal Framework within Ruler is set up on the basis of financial licences. However, a licence and its associated Legal Framework can be broader than what you as an organisation actually do. Therefore, we have made it possible to customise the Legal Framework.

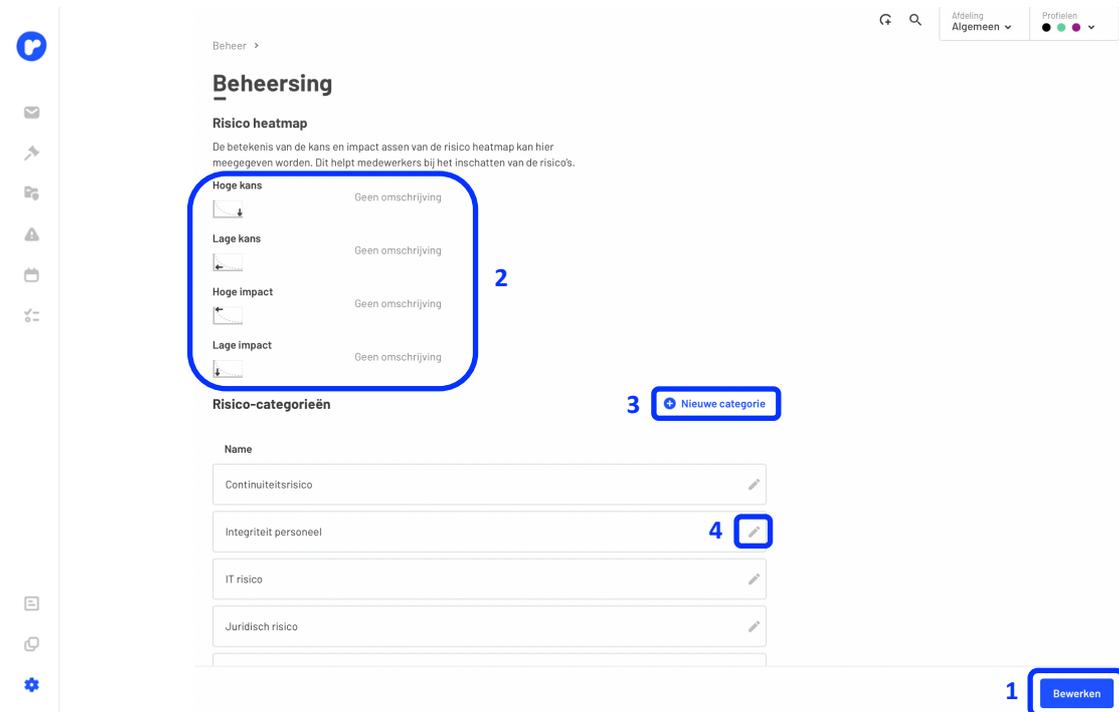


- Click that blue sphere with three white dots and click edit as described in 8.3. You will now see that the circles at profiles and departments change into squares and become clickable (1).
- Using the arrows to the left of the profile (2), you can make all themes visible under a profile.
- Via the second arrow (3), you can make all topics visible.
- Now you can enable or disable topics by department. In the example above, for example, we have turned off the topic 'Electronic signature' under the topic 'Controlled operations' because it does not apply to our organisation (4).
- Then press save (5) at the top right.

This way, you can go through all themes and topics so that the profile is fully tailored to your organisation. You will not receive any alerts and/or other notifications.

13.5 Control

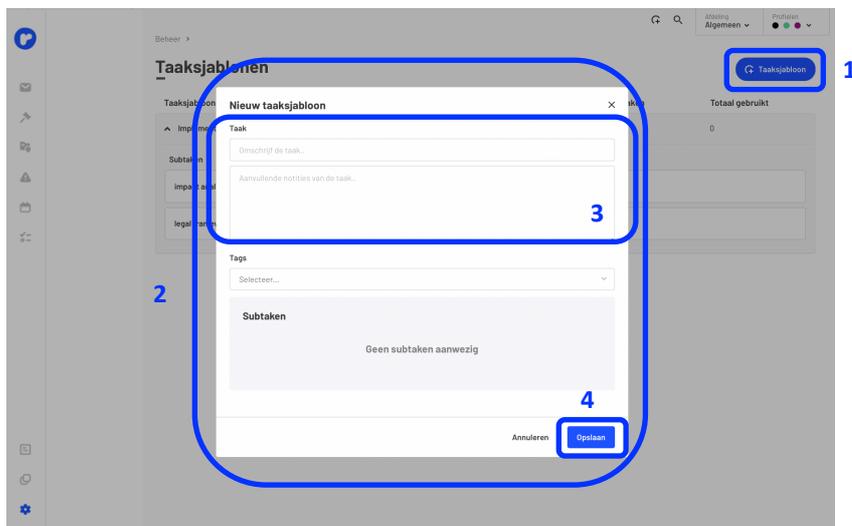
Each organisation uses its own terms to indicate risk categories and the probability and impact. We have therefore made it possible to personalise this. You do this under 'Control', see screen below.



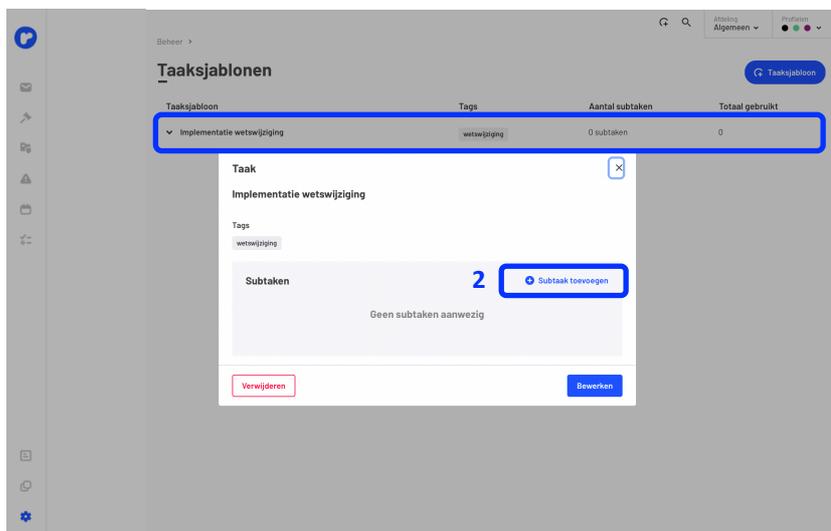
- Clicking edit at the bottom right (1) will take you to a screen where you can add a description to the axes of the graph (2)
- By clicking on new category (3), you can add a new risk category.
- If you want to change the name of a current risk category, press the pencil icon (4).

13.6 Task templates

Many organisations work with set tasks when carrying out, for example, an implementation law change or making an impact analysis. For this reason, we have made it possible to create task templates. These can be selected by users when creating a task so that everyone follows the same working method. Through the screens and steps below, we explain how to create a task template.



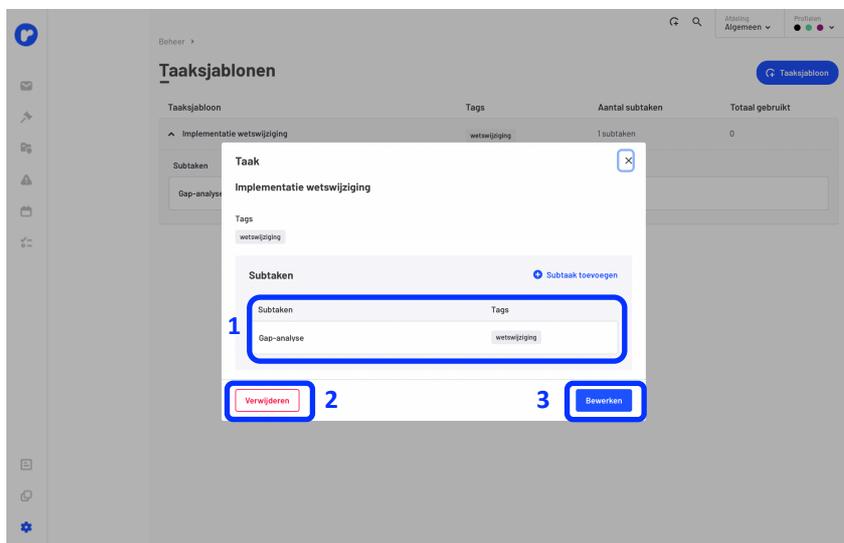
- Press the 'Task template' button **(1)**.
- A screen appears with several insertion fields **(2)**.
- Here you give the task template a name **(3)** along with an additional description or note, if required.
- It is also possible to add a tag, on which you can later filter and/or search in Ruler.
- Then press save **(4)**.



- The task template appears in the overview, by clicking on the name **(1)** of the task template you can create subtasks.
- Press 'Add subtask' **(2)**, a new screen will appear.



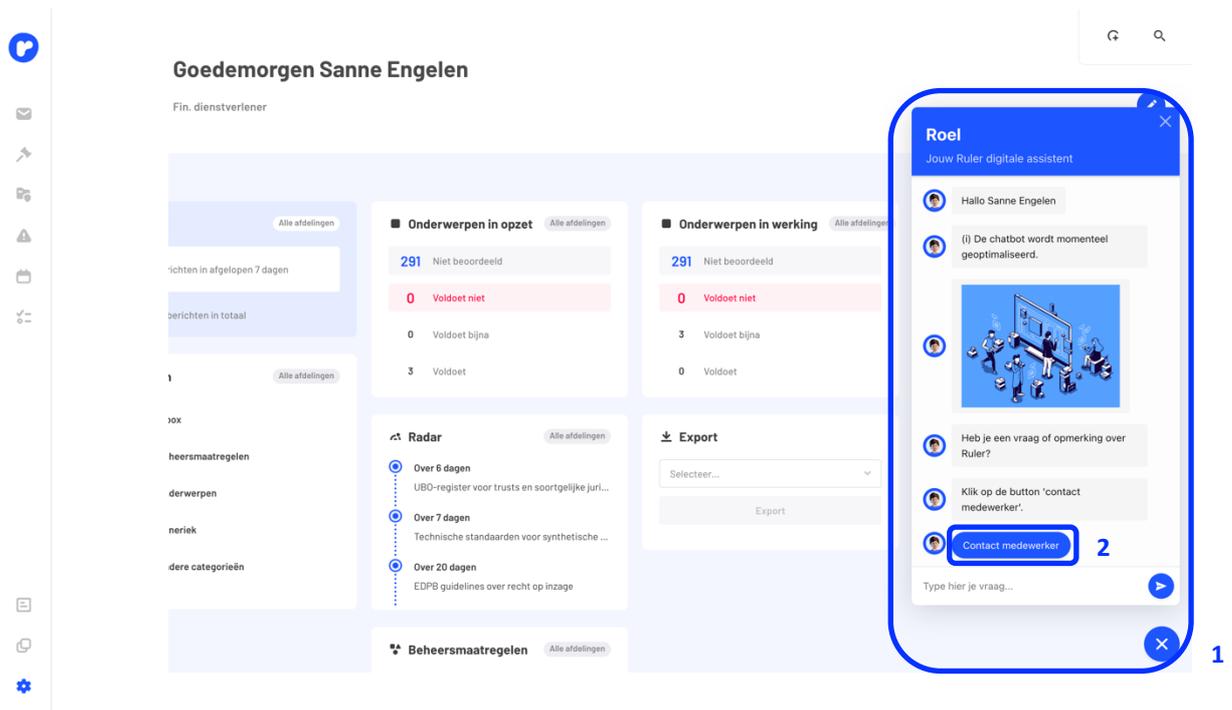
- In this screen, you can see that the subtask you create is linked to the main task (1).
- Fill in the title of the subtask (2) and give it an additional note if necessary.
- Again, it is possible to add a tag.
- Then press save (3) again.



- The subtask will now appear below the main task (1). To add more subtasks, repeat the above steps.
- You can edit and or delete a task template by clicking on the task template and then using the delete (1) or edit (2) options.

14. Chatbot

On the screen within Ruler, you will see the Ruler logo with some regularity, at the bottom right of the screen. This is your digital assistant. This Chatbot can start talking on its own (e.g. when webinars are scheduled or new checklists are available), but you can also click on it yourself. You will then see the screen below.



The screenshot displays the Ruler dashboard for user 'Goedemorgen Sanne Engelen'. The dashboard includes a sidebar with navigation icons and a main content area with several data cards. A chatbot window titled 'Roel' is overlaid on the right side, showing a conversation with the user. The chatbot has a blue header and a white body. The conversation includes a greeting, a message about optimization, a question about Ruler, and a 'Contact medewerker' button highlighted with a red box and the number '2'. The chatbot also has a search icon and a close button.

- You can chat with the digital assistant if you have any questions (1).
- The Chatbot will offer you several options for help. Select one of the options to find answers to your question or to get in touch with a Ruler consultant (2).

Please note that the Chatbot does not speak English. For questions about how Ruler works, you can of course contact a consultant via the Chatbot.