



MAS TRM Verification Sample

Twenty real obligations spread across the whole instrument, complete in every respect and verifiable against the published PDF before you speak to anybody.

Dataset ID	mas-trm-verification-sample-1.0.0
Version	1.0.0 · Released 2026-08-06
Jurisdiction	Singapore
Issuing Authority	Monetary Authority of Singapore (MAS)
Coverage	20 obligations · Technology Risk Management Guidelines (2021)
Classification	Free Verification Sample · Licensed Distribution

What This Dataset Is, and Why It Exists.

The MAS TRM Verification Sample is twenty real obligations spread across the whole instrument by an even stride, complete in every respect. Each carries every layer the paid tiers ship except the Policy Suite prose, so a prospect can see the full depth and verify all twenty records against the regulator's own PDF before speaking to anybody.

Who It Is For

Bank and fintech compliance teams, technology risk officers, internal audit, and the consultancies that advise them. It suits any institution that must evidence its posture against MAS technology risk expectations.

Why It Exists

Published regulation is authoritative but unstructured. Hundreds of duties sit buried in prose across a long PDF. Building a usable, cited register by hand is slow, fragile and hard to prove. This dataset does that work once, correctly, and ships it as structured data.

EXPECTED BUSINESS OUTCOMES

- | | |
|-------------------------------------|--|
| • JUDGE IT BEFORE YOU COMMIT | Twenty complete records, verifiable against the official PDF at no cost, so the evaluation is of the data rather than of a brochure. |
| • PROOF BUILT IN | Every record quotes the regulator byte-exactly and cites the exact pages of the published PDF. A certification script in the folder re-proves the whole package. |
| • AUDIT-READY PROVENANCE | Every duty is quoted verbatim and page-anchored, so a finding traces to the source in one step. |
| • LOWER KEY-PERSON RISK | The regulator's expectations are captured as structured data, not held in one analyst's spreadsheet. |

THIS TIER

This is not a degraded product. The twenty records are chosen by arithmetic on the corpus, not by hand, so they run from the first section to the last and nobody chose which duties a buyer sees. Every field of the paid tiers is present except the bank-voice policy statements, and the certification in the folder proves the package the same way it proves a paid one.

How Teams Put the Data to Work.

The dataset is the structured foundation under the compliance workflows a bank runs every quarter. The same records serve each of them.

Obligation Registers

Stand up a complete, cited MAS TRM obligation register on day one instead of reading the instrument and re-keying each duty by hand.

Gap Analysis

Map each obligation to an internal policy or control and evidence the gaps, with the source wording attached to every finding.

Audit and Examination Readiness

Walk into an inspection with every expectation already located, quoted and page-anchored to the source document.

Policy Mapping

Trace each internal policy statement back to the specific duty it satisfies, and surface duties no policy answers yet.

Regulatory Change Management

Join releases on the content address of each duty, so a reissued instrument diffs record by record instead of page by page.

Verification

Check any record against the official PDF using the exact page citation it carries, with nothing but the shipped folder and the free public source.

Internal Controls

Assign a control owner to each parsed duty and monitor coverage across the full obligation set.

Risk Assessment

Weight and prioritise remediation using the modal strength and classification carried on every record.

Coverage, Method and Provenance at a Glance.

• OBLIGATIONS	20 discrete, individually cited duties
• SOURCE DOCUMENT	Technology Risk Management Guidelines (2021), Monetary Authority of Singapore (MAS)
• RECORD CONTRACT	11 of 12 schema blocks included, each one whole
• FLAT TABLE	46 columns in the flat table and the workbook, measured from the shipped files
• FORMATS	JSON records, CSV flat table, Excel workbook. The source document is not redistributed, and every record carries its official source URL
• CERTIFICATION	A certification script ships in the folder. It re-proves the files, the counts and the block boundaries from the folder alone, and every quotation's cited pages against the freely published source
• LICENCE	Free. The sample is licensed at no charge, under the same licence terms as the paid tiers, and carries the same certification.

HOW IT IS BUILT

- **Extraction.** Each duty is isolated from the official MAS PDF at the clause level, one record per duty, cited to the exact pages of the published document.
- **Structuring.** Declared schema blocks separate the regulator's words from ProfytAI's additions, and a block ships whole or not at all.
- **Attribution.** Prose authored by ProfytAI is labelled as ours on the record, so an examiner always sees where the regulator stops and our analysis begins.
- **Human review.** Every record passed a human review queue before release, and recorded corrections are replayed on every rebuild.
- **Certification.** The package re-proves itself. The shipped script checks the files, the counts and the block boundaries from the folder alone, and every quotation's cited pages against the freely published source.

The Record Contract, Block by Block.

A record is made of declared schema blocks. A block ships whole or is excluded whole with the reason stated, so no tier advertises a feature it does not carry.

INCLUDED BLOCKS Population measured from this delivery's records.

identity	included	populated on 20 of 20 records
source	included	populated on 20 of 20 records
register	included	populated on 20 of 20 records
regulatory_context	included	populated on 20 of 20 records
regulatory_intelligence	included	populated on 20 of 20 records
hierarchy	included	populated on 20 of 20 records
functional_domains	included	populated on 20 of 20 records
topics	included	populated on 20 of 20 records
evidence	included	populated on 20 of 20 records
relationships	included	populated on 20 of 20 records
fulfillment	included	populated on 20 of 20 records

EXCLUDED BLOCKS Stated on the contract with the reason, never shipped empty.

policy_statements	excluded	Bank-voice policy prose is the Policy Suite tier. It is excluded here rather than shipped empty, so no tier advertises a feature it does not carry.
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EVERY FIELD THE JSON RECORD SHIPS

Read from this product's own schema, 148 fields in all. The JSON record is the complete delivery; the flat CSV and workbook carry the subset that fits a table. The full measured reference, with fill rates, ships in DEVELOPER_GUIDE.md.

IDENTITY Identifiers for this obligation and the group it belongs to.

FIELD	TYPE	DESCRIPTION
obligation_id	string	Unique id of this obligation. Carries the section marker and the printed page it begins on.
obligation_group_id	string	Id of the obligation group this obligation belongs to. The group is the unit a policy adopts.
content_id	string	Stable content address of the obligation's own words. Survives the regulator reissuing the document with different pagination; use it to join across releases.
framework_id	string	

SOURCE AND CITATION Where the obligation sits in the published instrument, and how to cite it.

FIELD	TYPE	DESCRIPTION
framework	string	The regulatory framework this obligation belongs to.
document_title	string	Title of the source instrument.

FIELD	TYPE	DESCRIPTION
document_version	string	Version or issue date of the source instrument.
regulator	string	The issuing authority.
jurisdiction	string	The jurisdiction the instrument applies in.
legal_citation	string	Short citation for workpapers.
legal_citation_full	string	Full citation naming the instrument, section, printed page and regulator.
section_number	string	Section or provision marker as printed.
section_title	string	Heading of the section the obligation sits in.
parent_section	string	
heading_section_number	string	
heading_section_title	string	
page_start	integer	
page_end	integer	
pdf_page_start	integer	PDF page the obligation begins on: the page number to type into a PDF reader. The PRINTED page appears inside obligation_id and both citation columns, and the two numberings can differ in instruments that are a slice of a larger book.
pdf_page_end	integer	PDF page the obligation ends on. Differs from pdf_page_start on obligations that cross a page break.
source_pdf_url	string	The official source. Free to retrieve; the authoritative publication.

THE REGULATOR'S WORDS AND THE PARSED DUTY The regulator's verbatim text and the obligation parsed from it.

FIELD	TYPE	DESCRIPTION
verbatim_text	string	The regulator's words, byte-exact. THE authoritative field: cite this, never a derived field.
normalized_text	string	The same text with layout artifacts (line breaks, hyphenation) normalised for search.
parsed_requirement	object	
deontic_category	string	Obligation, prohibition, permission, recommendation, discouragement or informational.
is_conditional	boolean	True where the obligation applies only under stated conditions.
is_negative	boolean	True where the obligation is stated in the negative.
modal	string	The normalised modal verb that makes this an obligation.
modal_strength	string	Mandatory, recommended or informational, read from the modal.
plain_language	object	
plain_strength	string	
plain_summary	string	
plain_type	string	
obligation_type	string	
covered_person_scope	array[string]	

FIELD	TYPE	DESCRIPTION
actor	string	Who the obligation falls on, in the document's own terms. Empty where the source names nobody.
action_required	string	What must be done, extracted from the obligation's own words.
object_of_obligation	string	What the action applies to.
applicability	string	Who or what the obligation covers, where the source states a scope.
conditions	array[string]	
exceptions	array	
frequency	string	How often, where the source states one.
timing	string	When or by when, where the source states one.
priority	null	
consequence	null	

DOCUMENT CONTEXT, THE READING WINDOW The surrounding passage and structural context of the obligation.

FIELD	TYPE	DESCRIPTION
ancestors	object	
breadcrumb	string	
reading	object	
context_window	string	The surrounding passage a reader needs to interpret the obligation.
following_paragraph	string	The paragraph printed after the obligation's own.
obligation_paragraph	string	The full paragraph the obligation sits in.
preceding_paragraph	string	The paragraph printed before the obligation's own.
tables	array	
structure	object	
complete_list	null	
cross_references	array[object]	
resolved	boolean	
text	string	The item text, quoting the source passage that supports it.
definitions_relied_on	array[object]	
necessity	string	
text	string	The item text, quoting the source passage that supports it.
why	string	
governing_stem	string	The lead-in sentence that governs a list the obligation belongs to, where there is one.
inherited_scope	array[object]	
necessity	string	
text	string	The item text, quoting the source passage that supports it.
why	string	

PROFYTAI REGULATORY INTELLIGENCE ProfytAI's analyst reading of the obligation. Commentary, not regulatory text.

FIELD	TYPE	DESCRIPTION
authored_by	string	
content_type	string	
obligation_kind	string	ProfytAI's classification of the obligation's nature (governance, control, process and so on). Analyst commentary, not regulatory text.
summary	string	
context_summary	string	
applicability_summary	string	
actors	array[string]	
intended_outcome	string	
why_this_obligation_exists	string	
interpretation_notes	string	
relationship_to_parent	string	
reader_watchouts	string	

POSITION IN THE DOCUMENT The obligation's position in the instrument's marker tree.

FIELD	TYPE	DESCRIPTION
marker_path	string	The full marker path from the section to this obligation.
markers	array[string]	
depth	integer	Nesting depth of the obligation within the document structure.
role	string	
relationship	string	
is_lead_in	boolean	
effective_obligation_text	string	
stem_obligation_id	null	
stem_verbatim	string	
member_obligation_ids	array[string]	
child_obligation_ids	array	

GRC DOMAINS GRC functional-domain classification of the obligation.

FIELD	TYPE	DESCRIPTION
assignments	array[object]	
basis	string	
confidence	number	
label	string	
leaf	string	
parent	string	
parent_label	string	
path	string	

FIELD	TYPE	DESCRIPTION
leaves	array[string]	

TOPICS Topic classification drawn from the instrument's own structure.

FIELD	TYPE	DESCRIPTION
values	array[object]	
basis	string	
confidence	number	
label	string	
level	string	
path	string	
source_field	string	
value	string	

EVIDENCE Page-image reference for this obligation.

FIELD	TYPE	DESCRIPTION
img_loc	string	Relative path of this obligation's annotated source-page capture inside the pack (evidence/<obligation_id>.png).
page_start	integer	
page_end	integer	
pdf_page_start	integer	PDF page the obligation begins on: the page number to type into a PDF reader. The PRINTED page appears inside obligation_id and both citation columns, and the two numberings can differ in instruments that are a slice of a larger book.
pdf_page_end	integer	PDF page the obligation ends on. Differs from pdf_page_start on obligations that cross a page break.

RELATIONSHIPS Cross-references this obligation makes to other provisions.

FIELD	TYPE	DESCRIPTION
obligation_group_id	string	Id of the obligation group this obligation belongs to. The group is the unit a policy adopts.
parent_section	string	
previous_obligation_id	null	
sibling_obligation_ids	array	
cross_references	array[object]	
resolved	boolean	
target_obligation_id	null	
text	string	The item text, quoting the source passage that supports it.
definition_dependency_count	integer	
next_obligation_id	null	

FULFILLMENT, REQUIREMENTS AND CHECKLIST ProfytAI's derived requirements and testable checklist items for the obligation.

FIELD	TYPE	DESCRIPTION
requirements	array[object]	
category	string	The kind of requirement this item is.
classification	string	
requirement_id	string	
source_support	string	Whether and how the source text supports this derived item.
text	string	The item text, quoting the source passage that supports it.
checklist	array[object]	
checklist_id	string	
classification	string	
completion_criteria	string	When the item is considered done.
expected_artifact	string	The evidence a reviewer would keep.
required_action	string	The action the item asks to be performed.
responsible_actor	string	Who is expected to perform it.
source_support	string	Whether and how the source text supports this derived item.
text	string	The item text, quoting the source passage that supports it.

How the Data Connects Back to the Regulation.

Every obligation is anchored to its source in several independent ways, so any number your team publishes reconciles to the regulator's own document in seconds.

The Identifier Is an Address

Each `obligation_id` is stable and human-readable. It encodes the regulator, the instrument, the issuance year, the section or clause marker, the printed page and the obligation's sequence within that clause.

MAS	TRM	2021	Sec5.1.4	p15	OBL1
REGULATOR	INSTRUMENT	ISSUED	SECTION / CLAUSE	PRINTED PAGE	OBLIGATION INDEX

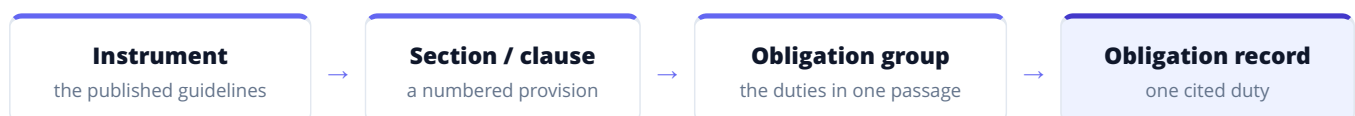
The Keys That Connect the Data

Five fields carry every relationship in the dataset. Each one is an independent way back to the regulator's own document.

<code>obligation_id</code>	→ Locates the duty in this edition of the instrument. Regulator, instrument, year, clause marker, printed page and its sequence in the clause. It is the readable address decoded above.
<code>content_id</code>	→ A fingerprint of the duty's own words, mas-trm-2021:a67984427efc. It survives the regulator repaginating or reissuing the instrument, so releases join on it and a reissue diffs record by record.
<code>obligation_group_id</code>	→ Groups the duties governed by one passage. This record sits in MAS.TRM.2021.Sec5.OBL.GRP.01, and the group is the unit a policy statement covers.
<code>legal_citation</code>	→ A drop-in citation with section and printed page, with a full form in <code>legal_citation_full</code> carrying the complete document title. Paste either into a register or an audit finding without re-keying.
<code>verbatim_text</code>	→ The regulator's exact words. The normalized text, the parsed duty and every higher layer are derived from it, labelled, and never replace it, so the authoritative wording is always one field away. Because it is byte-exact, a source footnote number appears glued to the word it follows (e.g. confidentiality4, authentication21); that digit is the regulator's footnote marker, not a typo. Read <code>normalized_text</code> for the sentence without it.

Every Record Knows Its Place in the Document Tree

Structural fields nest each record inside the instrument exactly as the regulator organised it, so a register groups the way the source document reads.



Built to Survive Audit Review.

Regulatory data earns its keep in front of an examiner. Every release is engineered so its provenance holds up to that scrutiny.

• EXTRACTION	Each duty is isolated from the official MAS PDF at the clause level a compliance officer would cite. One record per duty, cited to the exact pages of the published document.
• BYTE-EXACT VERBATIM	Every record quotes the source duty exactly. Nothing is paraphrased in the verbatim field, and the derived layers never overwrite it.
• THE BLOCK CONTRACT	A record is made of declared schema blocks. A block ships whole or is excluded whole with the reason stated, so no tier advertises a feature it does not carry.
• LABELLED AUTHORSHIP	The regulator's words and ProfytAI's additions are separated at the schema level, and prose authored by ProfytAI says so on the record.
• CERTIFICATION	The shipped script re-proves every file against the package manifest, recomputes the record count, checks the block boundaries and locates every quotation on the pages it cites. It needs nothing but the folder and the free public source.
• HUMAN REVIEW	Every record passed a human review queue before release, and recorded corrections are replayed on every rebuild rather than re-entered.
• VERSIONING AND ERRATA	Releases are dated and carry a change log. A confirmed extraction error is corrected within the purchased edition at no charge. Coverage is point-in-time, and a later revision of the instrument is a new, separately licensed edition rather than an update to this one.
• KNOWN SCOPE	Coverage is point-in-time. The exact text of the instrument as issued, which is precisely what a defensible assessment cites. Fields the source does not state, a frequency for example, are populated only where the source states them.

The Record Makes the Claim. The Package Proves It.

Verification is a property of the product, never a feature of a plan. Every tier at every price, the free sample included, carries the same proof chain, and the delivery re-proves itself with nothing but the folder and the regulator's freely published document.

• EXACT PAGE CITATIONS	Every record names the exact pages of the published PDF its quotation was printed on, in both the printed and the PDF numbering, so the claim is checkable in seconds rather than by searching a document.
• BYTE-EXACT QUOTATION	The verbatim field is the regulator's text exactly as published. What you check against the source is the words themselves, not a paraphrase.
• THE SHIPPED CERTIFICATION	One script, in the folder. It re-proves every file against the package manifest, recomputes the record count, checks that nothing outside the declared contract shipped and proves the flat tables against the JSON, all from the folder alone. Pointed at the freely published source, it also locates every quotation on the pages it cites.
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Definitions and Reference.

A NOTE ON TERMINOLOGY: OBLIGATION AND DUTY

In this product, **obligation** is the name of the unit. One record is one obligation. **Duty** is simply the everyday word for the same thing, used interchangeably with obligation throughout.

GLOSSARY

Obligation	The unit of this dataset. One record is one obligation, ProfytAI's decomposition of the instrument into a single actionable regulatory expectation. It is a structuring label, not a claim that the regulator issued this many individually binding legal obligations.
Duty	Used in this dossier as a plain-language synonym for an obligation record. Where duty and obligation appear together, they name the same unit.
Obligation group	The obligation records governed by one passage, grouped. The group is the unit a policy statement covers.
Block	A declared section of the record schema. A block ships whole or is excluded whole with its reason, never partially.
Deontic category	The force a record carries. Obligation, prohibition, permission, recommendation, discouragement or informational. Here obligation is the narrower sense of a mandatory duty, one category among several, and is distinct from obligation as the name of the dataset's unit above.
Verbatim	A byte-exact quotation of the source text. Legally authoritative, and the field you cite.
Content address	A stable identifier of the duty's own words, unchanged across repagination and reissue. The join key between releases.
Point-in-time	The dataset reflects the instrument exactly as issued on the release date. A later revision of the instrument is published as a separate, newly dated edition, not as an update to this one.

ABBREVIATIONS

MAS	Monetary Authority of Singapore, the issuing authority and financial regulator.
TRM	Technology Risk Management Guidelines (MAS, 2021).
FI	Financial Institution, the regulated entity the duties apply to.
OBL	Obligation, the atomic unit of the dataset. One duty per record.
GRP	Obligation group, the unit a policy statement covers.
SKU	One sellable dataset within the product line.

REFERENCE

The complete, versioned record contract and the measured field reference are in DEVELOPER_GUIDE.md, shipped in every product folder. The source instrument is not redistributed. Every record links to the official version on the regulator's own site, and the licence in each delivery states the basis of reproduction.



ABOUT PROFYTAI

ProfytAI builds structured regulatory intelligence for financial institutions. We compile a regulator's source documents into examination-ready obligation data. Byte-exact quotations, page-anchored citations, parsed duties and document context travel on every record, and each one re-proves itself against the official source. Singapore regulatory intelligence is live today for the MAS Technology Risk Management Guidelines, and further instruments and jurisdictions are in build.

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