COMMERCIAL FINANCE LAUNCH PROGRAMME · CHOOSE YOUR AUTHORISATION ROUTE: AR, DA, OR NEITHER

AR vs DA decision matrix

Scores cost, control, speed, compliance burden and credibility for your plan, with a who-owns-compliance column.

01 The three postures side by side

Score AR, DA and unregulated honestly for your plan.

Cost: ongoing network fees, or your own FCA fees, capital and compliance spend?

Control: how much independence over panel, proposition and brand do you want?

Speed: how soon do you need to be placing deals, against each route's clock?

02 Compliance burden and credibility

Compliance: do you want a principal to carry it, or will you own it directly?

Credibility: which route do your target market and introducers expect?

03 Who owns compliance

Name the owner before you commit; it is never this programme.

On balance, AR, DA or unregulated, and who owns compliance under it? Write the decision and the single biggest reason.

PREFER THIS DONE FOR YOU?

Ready to build the firm once your route is set?

It's one of the things we build — hand it over and skip the DIY. · digitalroyalty.co.uk

Talk to us