

1.5.2 Regulators and Supervisory Agencies

[Return to 1.5 Intended Audience](#)

Government agencies and regulatory bodies consume, interpret, validate, and compare data reported under statutory and regulatory regimes. These organizations include agencies responsible for oversight, supervision, risk assessment, policy analysis, and related regulatory functions.

This audience includes agencies implementing requirements associated with the [Financial Data Transparency Act \(FDTA\)](#), including agency-specific application of the FDTA joint data standards to collections of information within their jurisdiction.

For these audiences, the [Reference Architecture \(RA\)](#) provides a framework for understanding how systems interpret, version, compare, and govern reported data independently of enforcement decisions or policy discretion.

FDIS-RA clarifies how systems maintain [Semantic](#) consistency, traceability, auditability, and demonstrable comparability across agencies and reporting periods. It supports informed oversight while preserving the authority and discretion of regulators and supervisory agencies over regulatory actions, policy judgments, and outcomes.

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<https://wiki.didosolutions.com/dido/01-fdis-ra/01-introduction/01-5-intended-audience/01-5-2-regulators-and-supervisory-agencies/start>

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