



## DRCF AI and Digital Hub - FAQs

### 1. How does the process work?

Innovators are invited to submit their query to the AI and Digital Hub via the link on the Hub website page. You will be asked to complete a Microsoft Forms application, where you will provide information about your product, service or business model, your cross-regulatory query and why you think you meet our eligibility criteria. Please ensure all questions in the application form are completed and answered comprehensively – not providing sufficient information will make it harder for us to consider if your query is eligible to be progressed through the Hub.

We will review your query and inform you of the outcome. If eligible, we aim to provide informal advice on your query within eight weeks of formal acceptance, but please note that response times will depend on the number of regulators involved and complexity of the query.

All queries and any informal advice issued in response will be subject to the Conditions of Participation (see link on the Hub website page).

### 2. Who can use the service?

Our free service is open to organisations of any size, in any sector, as long as you meet our eligibility criteria outlined below:

- Your product, service or business model that you are asking about is ***innovative***;
- Your product, service or business model that you are asking about focuses on ***artificial intelligence (AI) or digital***;
- Your product, service or business model that you are asking about can demonstrate ***a benefit to consumers, businesses and/or the UK economy***;
- Your ***query*** falls within the scope of at least ***two*** of the four ***DRCF members' regulatory remits***.

3. Can law firms and consultants use the service?

Yes, providing they meet the Hub eligibility criteria.

4. How do you define innovation?

Innovation is defined by the DRCF AI and Digital Hub as: *“A new or adapted way of conducting an activity within the scope of the Hub. This could include the development of new services or products or creating efficiencies in how these are delivered or a new process or method to meet regulatory requirements.”*

5. How will innovators benefit from this service?

The Hub aims to help innovators bring new products and services to market safely and more quickly by providing informal advice from DRCF regulators on issues that cross regulatory boundaries.

As the Hub becomes operational and we start to provide informal advice, innovators will also be able to search a bank of case studies based on the informal advice provided previously by the Hub to increase their understanding of the regulatory framework, or find answers to specific questions without having to submit a query.

6. Will the informal advice from regulators be legally binding?

Our informal advice is not legally binding nor is it a replacement for you obtaining independent legal advice as you develop your product, service or business model. It is ultimately an organisation’s responsibility to assess its position under the law and the regulatory regime, with the benefit of independent legal advice if necessary.

Our informal advice is provided subject to the Conditions for Participation in the Hub.

7. Will the hub provide an endorsement of my product or service?

The provision of the Informal Advice (and publication of a case study) should not be taken to mean that any DRCF Regulator has approved or endorsed a participant’s query or specific business model, product or service.

Neither the participant nor anyone acting on their behalf may publicise, nor make any statement or announcement, either expressly or by implication, that suggests that DRCF Regulators have approved, endorsed, or otherwise accepted that the participant’s query or specific business model, product or service complies with legal and/or regulatory requirements as a result of their involvement with the Hub.

#### 8. What does each regulator's remit cover?

The **Competition and Markets Authority (CMA)** is the UK's lead competition and consumer authority and an independent non-ministerial department of the UK government. The CMA helps people, businesses and the UK economy by promoting competitive markets and tackling unfair behaviour. The CMA's ambition is to promote an environment where consumers can be confident, they are getting great choices and fair deals, and competitive, fair-dealing businesses can innovate and thrive.

**Ofcom** is the regulator and competition authority for the UK communications industries. It regulates the TV and radio sectors, fixed line telecoms, mobiles, postal services, plus the airwaves over which wireless devices operate. It is responsible for enforcing the Online Safety Act and regulations requiring communications providers and Digital Infrastructure Service providers comply with security obligations.

The **Information Commissioner's Office (ICO)** is the UK's independent public authority set up to uphold information rights. It upholds information rights in the public interest, promoting openness by public bodies and data privacy for individuals.

The **Financial Conduct Authority (FCA)** regulates the financial services industry in the UK. Its role includes protecting consumers, keeping the industry stable, and promoting healthy competition between financial service providers. The FCA regulates the conduct of 50,000 firms in the UK, ensuring our financial markets are honest, competitive and fair.

#### 9. How long will it take to receive a response?

We aim to respond within eight weeks from the Hub formally accepting a query. This is an indicative timeline and may vary depending on the complexity of the query (for example, how many regulators' remits it interacts with). Our consideration of each application and the time taken to formally accept a query for a response by the Hub may also vary according to:

- the number of DRCF regulators the query concerns
- the complexity of the query and/or product, service or business model
- whether we require further information from you in order to respond to your query.

If your query is confirmed as eligible by the Hub, we will keep you informed of the timeline for a response.

#### 10. How much detail will you go into in your response?

We will provide as much information as we can to help you determine what regulatory frameworks within the DRCF member regulators' remits are likely to apply to the product, service or business model that you are asking about, how those may apply and what matters you should consider in the further development of your product, service or business

model. The informal advice provided will be limited to regulations and rules in force at the time your query is accepted, to the information you have provided and the extent of the assessment possible within an eight-week timeframe. Our informal advice should not be treated as an exhaustive account of the issues linked to your product or service, and is not a substitute for independent legal advice.

11. Is there an opportunity for follow-up queries?

While the service is not intended to be an ongoing support service, you will be able to clarify any aspects of our response which are unclear, to confirm your understanding of the information in the informal advice. Once the informal advice is provided, we do not envisage any ongoing communications to amplify or expand the advice given.

12. Will my query go straight to the relevant regulator/s?

The Hub is resourced by a team from across the four regulators. The advice will come jointly from those regulators who have accepted the query.

13. Will I hear back from one regulator, or more?

You can expect to receive a response from a DRCF AI and Digital Hub representative. For a query to be eligible, it must fall within the scope of at least two regulators' remits. Our goal is to provide you with one response incorporating the views of each of the DRCF regulators that have accepted your query.

14. What if I don't want my idea/query published?

You can request to anonymise the case study and we will consult with you to ensure we have paid due regard to any confidentiality concerns you may have.

15. I participated in the Hub previously; can I submit another query?

Yes. You are free to submit queries whether you have been previously involved in the Hub or not.

16. Can you decline to respond to a query?

Acceptance of a query is at the discretion of the DRCF regulators, taking account of the Hub's Conditions for Participation, due diligence carried out by each regulator, whether we have sufficient space in the Hub, whether there are any ongoing investigations into the

product, service or business model or any aspect of it and whether the regulators consider that the Hub is the correct vehicle to respond to a particular query.

In order to assess your query properly, we may need to ask for additional information from you and note that any response will be limited to the information you provide us with. If your query falls solely within only one regulator's remit, we will provide you with the relevant contact for you to approach that regulator individually.

17. Will you take action against me if you learn of something non-compliant?

Our goal is to offer innovators a platform to submit queries to help bring products, services or business models to market safely and more quickly.

However, Hub participation does not in any way limit the DRCF regulators' duties and obligations under applicable legislation. This means that if you share any information that indicates a planned product, service or business model may fall foul of the law, we will inform you of this.

Where relevant we retain the right to forward issues identified in a response which may require further consideration by a relevant service within a regulator(s).

The provision of informal advice does not prevent a regulator (DRCF or non-DRCF) from taking any enforcement action in the future in relation to the product, service or business model that is the subject of your query.

18. I have a question which isn't answered here, who should I send it to?

For questions, support and advice regarding the Hub, please send your questions to [AIHubDRCF@ico.org.uk](mailto:AIHubDRCF@ico.org.uk).

We aim to respond to emails within five working days. We will let you know if it will take us longer to respond.

Please note, the ICO is responsible for managing the DRCF AI and Digital Hub inbox. Any emails received to this inbox will be handled by the ICO in the first instance. The ICO may share your email with other regulators in order to respond to you.