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European Regulatory Alignment Matrix

QMI-QLI Framework | EU AI Act | MiCA Regulation

Regulatory Alignment by Design

AGI Finance Lab and the QMI-QLI ecosystem have been designed from the outset with a European governance perspective.

The objective is not merely technological innovation.

The objective is to build a measurement infrastructure capable of operating within a regulatory environment where transparency, accountability, auditability, and human oversight are increasingly strategic requirements.

The following matrix summarizes the alignment between the QMI-QLI framework and the principles established by the European Union through the AI Act and the Markets in Crypto-Assets Regulation (MiCA).

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Area	QMI-QLI Approach	EU AI Act Alignment	MiCA Alignment	Alignment Level
Human Oversight	Dual-layer architecture combining automated measurement and human epistemic supervision	Consistent with human oversight requirements	Consistent with accountability principles	High
Transparency	Methodologies, assumptions, and measurement logic are documented	Supports transparency obligations	Supports transparent market practices	High
Traceability	Every metric is linked to identifiable sources and evidence	Supports traceability requirements	Supports audit and verification needs	High
Data Governance	Analysis based on documented and verifiable data sources	Consistent with data governance principles	Consistent with information integrity expectations	High
Risk-Based Methodology	QLI quantifies uncertainty and potential losses through scenarios	Consistent with risk-based AI governance	Consistent with risk-management principles	High
Explainability	Results can be reviewed, replicated, and challenged	Supports explainability objectives	Supports investor and stakeholder transparency	High
Decision-Making Responsibility	Final responsibility remains with the CEO, CFO, investor, or authorized decision-maker	Human-in-the-loop model	Accountability remains with regulated entities	High
Continuous Monitoring	Ongoing model review, validation, and refinement	Consistent with post-deployment monitoring principles	Supports ongoing compliance management	High
Auditability	Reports and calculations are designed for verification and review	Facilitates independent auditing	Facilitates due diligence processes	High
Digital Asset Assessment	Risk evaluation without speculative activity or promotion	No structural incompatibility	Compatible with regulated digital asset ecosystems	Medium-High

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Documentation	Formal and documented analytical process	Supports compliance documentation requirements	Facilitates regulatory reporting and record keeping	High
Governance	Defined methodological framework and accountability chain	Consistent with governance expectations	Consistent with market integrity objectives	High

Compliance as a Strategic Asset

AGI Finance Lab does not regard regulation as a constraint on innovation.

Regulation is treated as a framework for trust creation.

The long-term value of QMI and QLI is not derived solely from analytical performance.

It is also derived from their ability to operate within a governance structure that can be understood, reviewed, challenged, and validated.

This philosophy can be summarized as follows:

Measurement without transparency generates uncertainty.

Transparency without accountability generates fragility.

Accountability without verification generates trust deficits.

QMI and QLI have therefore been designed around four foundational principles:

1. Human responsibility.
2. Documented evidence.
3. Methodological transparency.
4. Continuous improvement.

Regulatory Positioning Statement

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AGI Finance Lab considers both the EU AI Act and MiCA as structural components of its long-term strategy.

The objective is not to build a black-box system.

The objective is to build a measurable, auditable, and continuously improving Cognitive Measurement Infrastructure capable of supporting CEOs, CFOs, analysts, investors, and financial institutions throughout Europe.

QMI measures what has happened.

QLI quantifies what could potentially be improved.

Neither predicts the future.

Both aim to reduce uncertainty through data, logic, verification, and human judgment.

Investment Perspective

For investors, the regulatory dimension represents more than compliance.

It represents risk mitigation.

A framework designed around European governance principles benefits from:

- lower regulatory uncertainty;
- greater institutional credibility;
- stronger auditability;
- improved transparency;
- higher long-term defensibility.

In this sense, compliance is not merely a legal requirement.

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It is a competitive advantage.

Trust creates adoption.

Adoption creates value.

Measurement creates trust.