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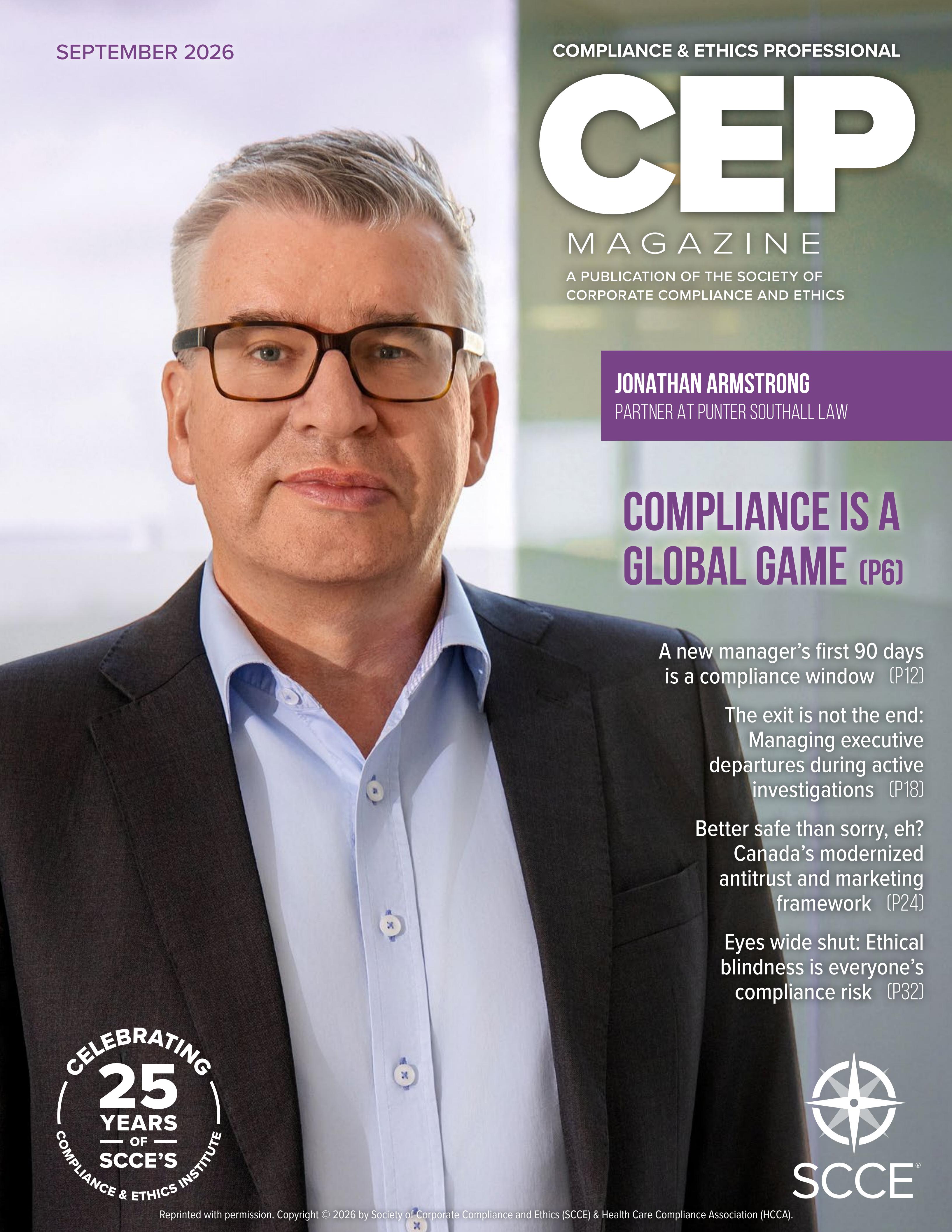

JONATHAN ARMSTRONG
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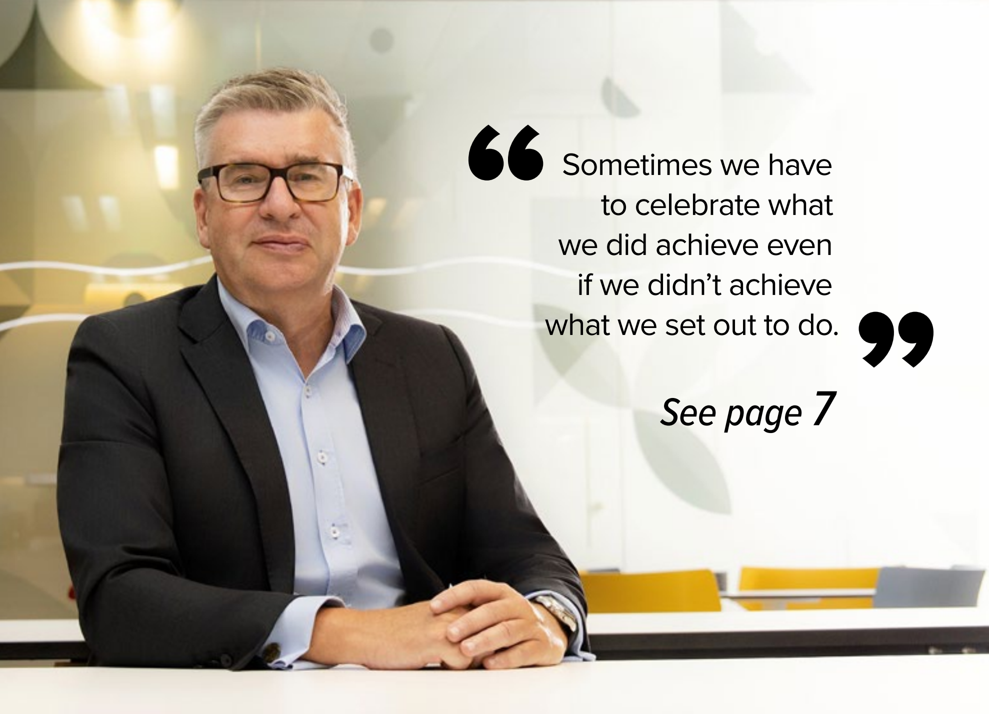
COMPLIANCE IS A GLOBAL GAME (P6)

CELEBRATING 25 YEARS OF SCCE'S COMPLIANCE & ETHICS INSTITUTE

SCCE



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See page 7

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Features

Columns

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Departments

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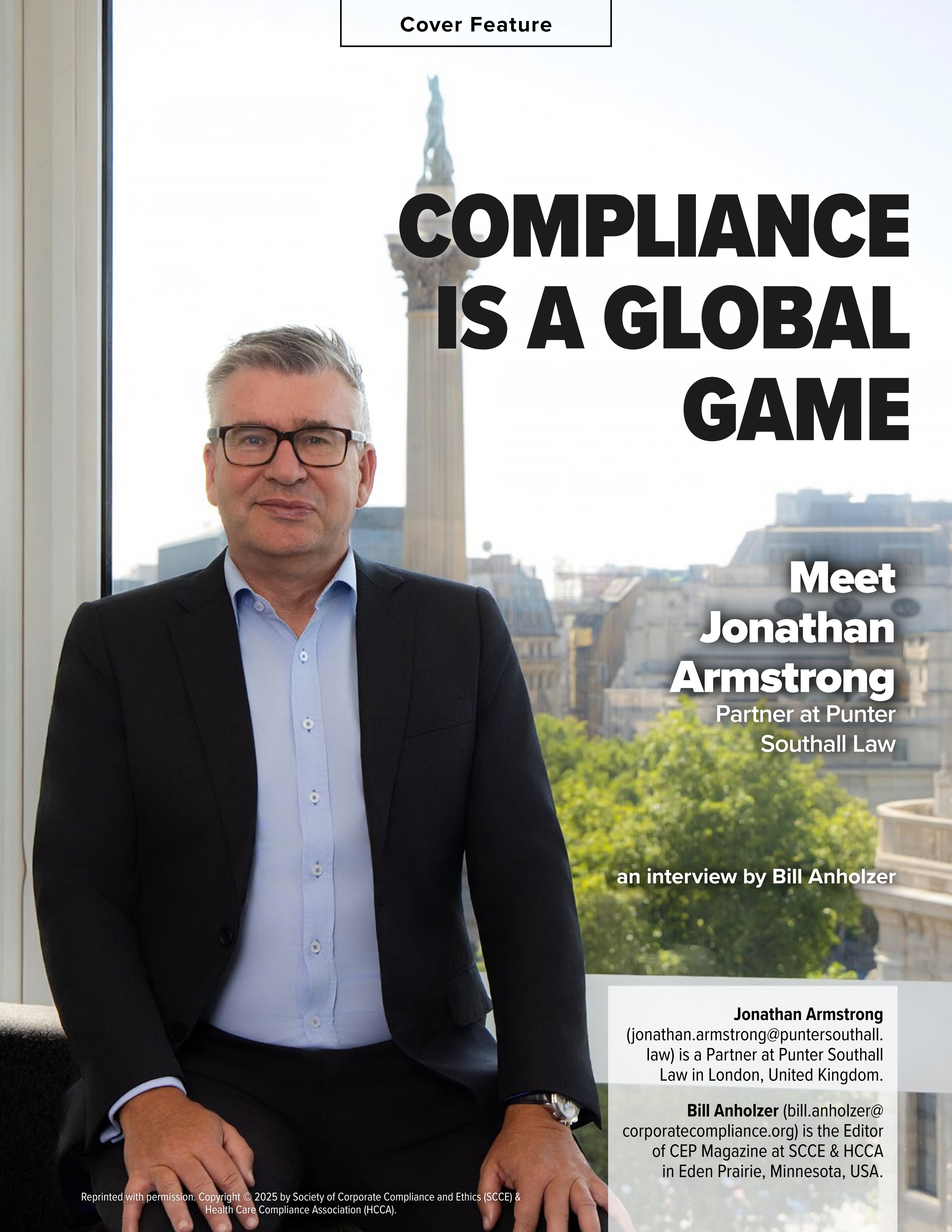

COMPLIANCE IS A GLOBAL GAME

Meet Jonathan Armstrong

Partner at Punter Southall Law

an interview by Bill Anholzer

Jonathan Armstrong (jonathan.armstrong@puntersouthall.law) is a Partner at Punter Southall Law in London, United Kingdom.

Bill Anholzer (bill.anholzer@corporatecompliance.org) is the Editor of CEP Magazine at SCCE & HCCA in Eden Prairie, Minnesota, USA.

BA: You became a lawyer in 1991 and have spent decades focused on technology and compliance, gathering a healthy collection of honors and acknowledgments along the way. Could you give our readers an overview of your career?

JA: Thanks, Bill. I am happy to. I think the interest in tech goes back even earlier than 1991. My mum was a typing teacher, and one summer when I was maybe 12, she was told she'd be teaching computing the next academic year. She'd not used a computer before, but the college felt that since they had keyboards, she'd have a head start. So, we spent the summer holidays trying to program this thing that sat on our kitchen table. I then taught myself to program various machines and went to college part-time at 14 to do computer studies. In parallel, I was always interested in the law. I had an inspirational teacher (shoutout to Mr. Lister) who had failed in his quest to become a lawyer but kept trying to persuade me to do the same. I was the first in my family to attend university, and it was partly the push from teachers like this who got me there.

Once I qualified as a lawyer, I moved back to my hometown. The firm's IT manager had been in the same computer studies course, so I pretty quickly had my first tech law cases. That work became more interesting with the Y2K issue, and I led the Y2K legal team for a global insurer, which gave me a taste of international work. I developed this from about 2000 onwards, but then it accelerated with an inspirational client, Don Cohn at DuPont, who involved me in some cutting-edge global compliance projects as they built out their technology offerings around the world. The DuPont work saw me spend quite a bit of time in the U.S. and in Switzerland, particularly, and this got me into the international team at Eversheds, where I helped build out the firm's technology practice (the Eversheds LegalTech offering) and the international network, where I was involved in the build-out throughout Europe and in China.

I left Eversheds for Duane Morris, as I wanted to continue my international practice and work for a U.S. firm. Then, in 2014, I had the opportunity of a lifetime to launch and lead the world's first compliance-focused law firm, backed by a listed company. I did this for just under 10 years before joining Punter Southall Law two years ago.

BA: What drew you to this space, and what keeps you engaged?

JA: Well, it's cliché, but no two days are ever the same. I was drawn to the space as it allowed me to combine my interest in all things tech with some of the legal and compliance stuff that interested me. I've always been interested in politics, world events, and culture too, and I think that's a large part of this as well. And I think I'm someone who likes a blank sheet of paper with a problem to work out. A lot of the compliance issues I work with — like a data breach or a whistleblower complaint — start with very little information and the need to develop a plan quickly. When you're responsible for responding to something like this, you need to build on all of the skills you've learned over the years: how geography might play a role, how people react under pressure, what regulators will expect to see as part of the response. It's the ever-changing part of this that keeps me engaged.

BA: You mentioned you helped found Cordery Compliance, the U.K.'s first dedicated compliance law firm. You thought you'd spend the rest of your career there, but then your path took a turn. What do you think career pivots — intentional or unexpected — can teach compliance professionals about resilience and how to think about their own trajectories?

Most of the compliance professionals I come across are really talented, and the international programs at SCCE, by definition, include people who've got the skills to deal with big global compliance issues.

JA: Well, I have to say that my thinking in this was influenced by one of my daughters. I think when you've got the future mapped out, and it doesn't go to plan, there's a human reaction to regard that as a failure. My daughter sat me down and talked about sitcoms that only have one or two seasons and asked me if they were successes or failures. I found it a helpful way of thinking: sometimes we have to celebrate what we did achieve even if we didn't achieve what we set out to do.

I know a lot of my best friends in the compliance community are between roles at the moment. That's a lonely place. But often the skills we learn from one place are just what's needed at the next. At Punter Southall, we're trying to build something new, increase our international focus and build relationships with compliance specialists around the world, and the things I've learned over the last 30 years are key to that. I've also got the opportunity to help shape the future of the legal profession in the work I've been doing on AI in the law. I've learned that career progression isn't linear. There are curves and bumps in the road — and sometimes a dead end. But sometimes we have to take the journey and be less focused on the destination. Most of the compliance professionals I come across are really talented, and the international programs at SCCE, by definition, include people who've got the skills to deal with big global compliance issues. If you're between jobs right now, there is a role for you where you can take all of the great stuff you've learned, even if the short term doesn't look as great as it did.

BA: To expand on that idea of loneliness, you've also talked about compliance as a lonely profession. What role do professional communities like SCCE play, not just for networking but for the day-to-day work of compliance professionals?

JA: Yes, I do think compliance can be a lonely profession. I think some compliance professionals can be solo acts — sometimes they're on their own, or the backing band is in another country — for example, at Home Office. And sometimes we know secrets that make it hard to chat openly with people. I can remember working on-site with a client doing an investigation for an extended period. It's hard to sit down in the staff canteen when you've read lots of information about people there. For example, I had an awkward lunch with someone I knew was having an affair, which made discussions about family life quite tricky. And in some organizations, there can be an us-versus-them culture that can be hard, especially when noncompliance people can outnumber compliance people by 100 to 1.

So, SCCE has a really valuable role to play. It allows people to meet in a safe environment and share their experiences. It gives people a network: a bunch of people to call or a WhatsApp group to benchmark and share resources. And it also changes that ratio around so that almost 100% of the people in the room are compliance professionals, even if it's only for a handful of days a year at an SCCE conference.

For me, it also helps with horizon scanning; we can work out what's trending and the compliance issues around the corner.

There are people in the SCCE community who are there for the bad times, too. I know one compliance professional who recently lost her job, and I'm proud of the members of the SCCE community who reached out to her and offered help. That's a true sense of community.

BA: You've handled legal and compliance matters in more than 60 countries. How has the enforcement landscape shifted in recent years, and what should compliance professionals be paying attention to?

JA: I'm fortunate enough to be an adjunct professor at Fordham, and this is one of my areas of focus in the classes I am teaching. Compliance is definitely a global game now, and we have seen many countries increase their enforcement programs, sometimes because they genuinely care about compliance but sometimes because they can see the fiscal upside: every dollar raised through fines is a dollar they don't have to raise through taxes. General Data Protection Regulation fines alone, for example, have exceeded $6 billion, many of which have been against U.S. corporations from European regulators.[1] One key change, then, is that not all games are home games. U.S. corporations, especially, have spent time over the years getting to know their home regulator, sometimes even recruiting people from that regulator. But when an overseas regulator knocks on the door, that might not help — and could even be a disadvantage. So, having a more global outlook is key.

Some organizations learn this the hard way. For example, OpenAI's quick switch from a U.S.-centric approach to a global one when Italy's data protection regulator came knocking. But for compliance professionals, a balanced approach is key: reminding the business that compliance is a global game and that different regulators have different areas of concern. In a world where the perception is that the current U.S. administration is taking its foot off the gas in some areas, this becomes even more important. Nature abhors a vacuum, and there are now more regulators than ever willing to step in.

BA: From your perspective, how does someone working for a multinational avoid the trap of being too U.S.-centric, and what does it actually look like to build cultural awareness into your program?

JA: I think one great tip is to walk in the shoes of someone working outside the Home Office. For example, I did an investigation in one country where individuals thought detailed instructions in a Foreign Corrupt Practices Act (FCPA) policy on how to identify a foreign public official were only there as instructions to pay bribes to everyone else. Following their logic pattern was really instructive. And the message is often to keep it simple; if your organization really means "don't pay bribes," then that's a much simpler message than a 12-page instruction on the intricacies of the FCPA.

Time matters too. I can remember the experience of one employee working for a U.S. corporation in Asia. All the important calls he had to handle were late at night. When these calls go longer than their allotted time — to 1 or 2 a.m. his time — that breeds resentment and can lead to compliance issues as well. I know one compliance officer who schedules calls to suit the time zone he is calling, which shows he's respectful of work–life balance and makes it easier to get help when he needs it.

I'm a great fan of being open to experiences if you're on the ground, too. I realize that for some compliance folks, travel is now a luxury rather than a norm, but if you travel, ask Uber drivers or staff in the hotel or in bakeries how their economy is doing, what compliance is like, what the challenges are. You might get a more authentic view from someone outside your organization than from the management inside.

BA: You mentioned to me an organization that avoided bribery problems that hurt its peers, specifically because ethics were built into the company's DNA. What does that actually look like in practice, as opposed to just having the right policies on paper?

JA: Yes, I did an investigation into bribery in Russia as part of a multinational U.K. Serious Fraud Office (SFO), U.S. Securities and Exchange Commission (SEC), and U.S. Department of Justice (DOJ) investigation. Our client didn't seem to have a bribery problem, whereas many of their competitors did. One of the key things was a communication from the leader of the organization. The corporate communications people hated it: it was in the wrong font, the wrong logo, the wrong paper. But the regulators liked it, as it showed authenticity. It wasn't a corporate initiative, and people would see it as different and from the heart.

We interviewed the company's leader in Russia, who had refused a request to pay bribes. He knew this would have a short-term impact on the business, but he'd read the leader's note about the DNA of the business, and he knew he'd have support from the very top when he turned those requests down — even if this meant they lost business as a result. And we could see that when he told the people wanting to pay bribes that it wasn't in the company's DNA, they stopped asking. So, I think it's key not just to have policies but to live and breathe them. And many times, a simple message on a couple of pages is way more effective than a 30-page policy.

There's a great book about entrepreneurs in the 1800s who founded their businesses on core principles based on their own beliefs.[2] They often founded villages, schools, or educational opportunities for workers or their families. Some of them still exist today, like the Carnegie libraries that were a key part of my learning when I was young. When "doing the right thing" is genuinely in your company's DNA, you have fewer compliance issues, and people come and tell you when someone is crossing the line. And there's some learning about new entrants to the workforce that suggests these core values are vital to compliance too. So, for many organizations, it's about culture and sometimes more carrot and less stick.

For many organizations, the biggest issue is that the compliance team doesn't know what AI tools the business is using.

BA: You've served on the New York State Bar Association's AI Task Force and work on AI regulation through multiple

organizations. Where do most compliance programs stand today when it comes to AI governance, and what should they be doing that they're not?

JA: It's amazing how quickly we've moved with AI. I think I first spoke at a conference on the impact of AI on compliance in 2019. It was a bit of a niche topic then, with some people thinking it wouldn't change that much. But it's clear AI is now a key part of compliance, and that change in just six or seven years has been seismic.

For many organizations, the biggest issue is that the compliance team doesn't know what AI tools the business is using. Over the last 10 years, organizations have outsourced more. So, AI has become embedded in an organization's systems by stealth. If your recruiter uses AI, then so do you. If your payroll provider uses AI, then so do you. If your training provider uses AI, then so do you. And we all know about issues of unauthorized use of AI. According to a recent survey, over 80% of employees admit to using shadow AI, and when we look at the AI features of most search engines, we know that almost every employee uses AI every day.[3]

AI changes the threat landscape too. For example, as a test, in less than a minute, I got an AI application to help me offer a bribe with disguised language that the recipient would understand. I also got it to create a credible phishing attack email within a couple of minutes with the right logos, etc. So, the bad guys are also using AI.

But we also know that, when properly controlled, AI can make a compliance professional's job easier. We've helped clients use AI to deal with subject access requests, for example, when it can be quicker, cheaper, and more accurate. And many compliance professionals are using AI-assisted onboarding tools.

The key is AI literacy. It's a legal obligation for many under the EU AI Act, and it makes good sense too. This can't be some dull online program; it needs to be engaging and reflect real risks and be delivered in a way that speaks to those most likely to put us at risk. Once we've developed AI literacy, there's a whole host of tools we've used to build out more compliance: impact assessment tools, diagnostic tools, board education programs, etc., but literacy is the crucial first step. In some areas, there's no need to reinvent the wheel: a vendor onboarding process could be tweaked to address vendor AI risk. For many organizations, having a cross-generational group looking at AI issues can also be useful. Again, the studies tell us that people are most likely to obey guidelines when they have been involved in setting them, and we know that often new entrants to the workforce can present the greatest risk. For example, one U.K. law firm just had one of its most critical compliance issues that now involves a full-scale regulatory investigation because a new lawyer in the organization failed to properly understand AI risk.

BA: The EU AI Act has introduced a risk-based framework for AI regulation. How are multinational companies approaching compliance with the EU AI Act, and what tensions does it create with how AI is regulated — or not regulated — elsewhere?

JA: I think the main conflict I am seeing is with management. Most compliance professionals know that most organizations will have some of their activities regulated by the EU AI Act. For example, because they have a global presence or because their websites are accessible in the EU, with AI involved in functionality like chatbots or online profiling. But too often I have seen management swallowing the "AI is unregulated" or "AI is the Wild West" nonsense that's spouted online — and sometimes by GenAI applications themselves. So, for many organizations, it starts with board training and awareness as part of a literacy program.

The AI use policy is important too, but watch out for mission creep. We drafted a short AI policy for a client — about four pages long — that was clear and easy to understand. The business then allowed heads of different functions and business units to comment on or add to it. Then it was over 24 pages long and completely unreadable. Different bits of the business had built in new sections; for example, a rehash of the existing recycling policy. The AI use policy needs to stay focused and link to other policies where necessary, but it isn't a dumping ground for other corporate initiatives.

BA: You've said that anyone who claims to know everything about AI is "at best hallucinating." For those who feel behind or overwhelmed by AI, where's a reasonable place to start?

JA: I think I'd start with an understanding of the key AI terms and topics. For example, Punter Southall Law has a simple EU AI Act Glossary[4] and FAQs.[5] Then there are SCCE resources and commentary on different AI and compliance topics in some of the specialist

media like Information Security Media Group.

But the important thing to remember is that no one knows everything about AI. It's better to ask questions and be curious about the risk than to pretend you understand. Some of the biggest issues we are seeing are with people being afraid to admit they don't know the answer.

BA: To wrap up, you were at an event recently with several people well past retirement age who had no interest in leaving the field. What do you think separates the people who build careers they genuinely don't want to walk away from?

JA: That's a great question. I think one of the main lessons is that some people are at work more than at home these days — or at least they are working on days they should be relaxing at home! So as work intrudes ever more into your social life — however much we talk about work–life balance — it's important that your work is something that you enjoy. I started doing the tech and compliance stuff when it wasn't that fashionable or lucrative. I likely had better options for the money, but I knew I was interested in this and had a hunch that it was an area that would grow, so eventually demand for the work matched my ambition. Some of the people I know who are happiest at work are doing something they enjoy and are also working in areas that change quickly, so they can learn new topics or skills. Most of the people I know don't walk away for that reason. And for those of us who were doing tech and compliance stuff when it was a boring topic for discussion at dinner parties, it isn't the time to retire when people have just discovered what an interesting topic it is!

BA: Thanks, Jonathan, for sharing with our readers! CEP

Endnotes

1. CMS Law, "GDPR Enforcement Tracker," fines database, accessed July 6, 2026, https://www.enforcementtracker.com/.
2. Ian Bradley, *Enlightened Entrepreneurs: Business Ethics in Victorian Britain* (Oxford: Lion Books, 2007), https://spckpublishing.co.uk/enlightened-entrepreneurs-pb.
3. UpGuard, *The State of Shadow AI*, 2025, https://www.upguard.com/resources/the-state-of-shadow-ai.
4. Punter Southall Law, "EU AI Act Glossary: Key terms, Definitions & Acronyms," accessed July 6, 2026, https://puntersouthall.law/insights/eu-ai-act-glossary/.
5. Punter Southall Law, "The EU Artificial Intelligence (AI) Act," FAQs, accessed July 6, 2026, https://puntersouthall.law/insights/the-eu-artificial-intelligence-act/.