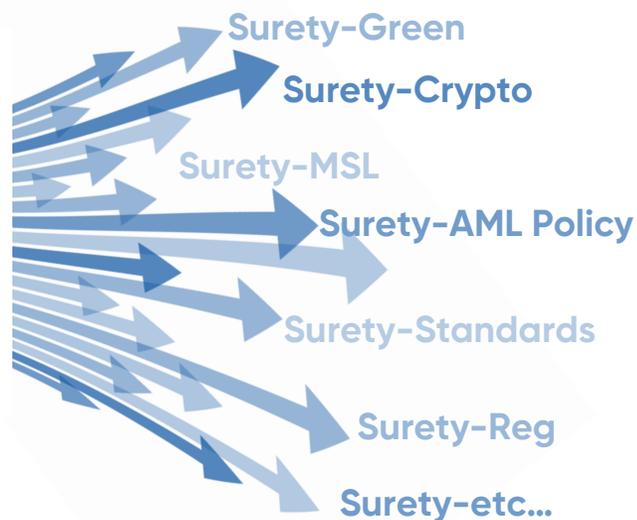




**Surety is an AI-powered Regulatory Technology**

# Introduction



Our **vision** is to be the global leader in digital compliance management across sectors and jurisdictions.

**Surety** is a highly-configurable platform that enables companies to efficiently address their compliance obligations.

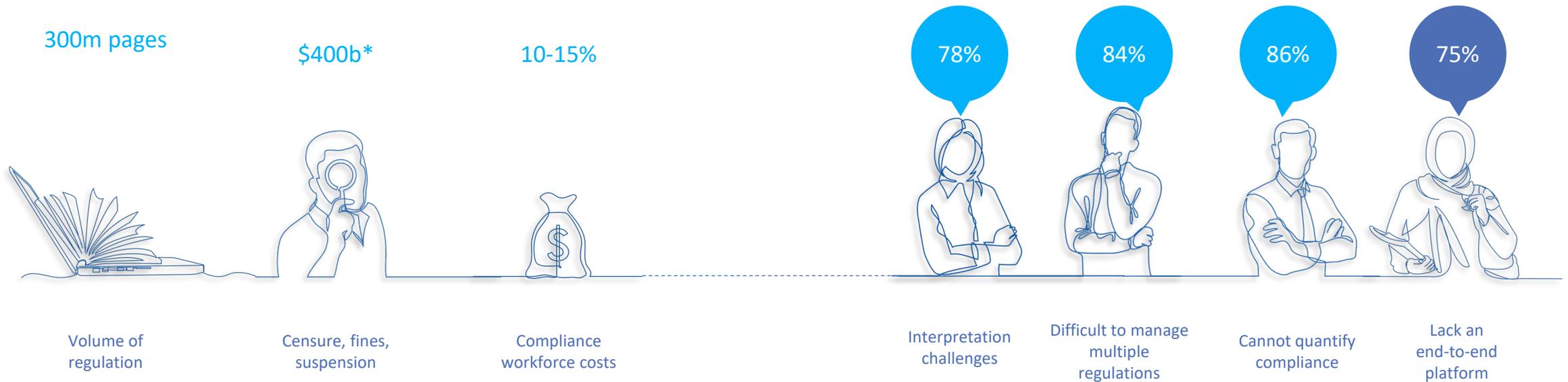
The **cost of compliance** is increasing because:

- the **volume** of regulation is increasing
- regulations **diverge** across jurisdictions
- existing tools are rigid, do not align regulation to individual company operations, are not “end-to-end” and do not help manage compliance on an ongoing, quantifiable basis.

**Surety** aims to address this and more...

# Compliance is complex, risky & costly...

# ...Organisations are struggling to keep up



\*fines accumulated by western banks since the 2008 Great Financial Crisis

# Vision



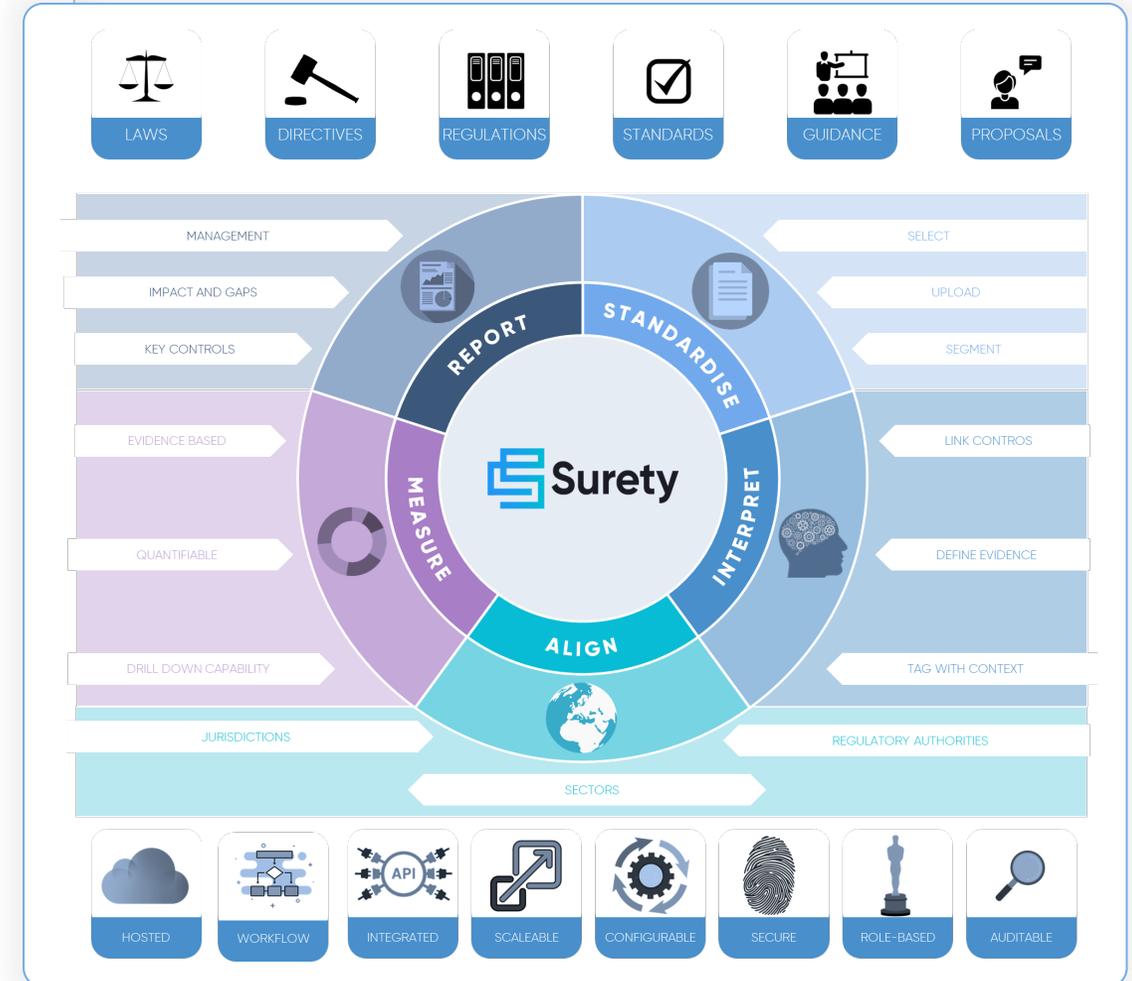
Surety™ is a regulatory technology platform that enables regulatory obligations to be met across products and jurisdictions.

## Why does this matter?

- Financial services institutions face a "tsunami" of regulations that must be complied with to successfully run their business.
- Heightened scrutiny from regulators often results in censure, prohibitive fines or even suspension.
- Combatting this means having to allocate significant resource and budget to compliance activities and hence high operational costs.
- **Getting this wrong** creates operational risk and massive barriers to growth.
- **Getting it right**, equates to a competitive edge.

## Objectives:

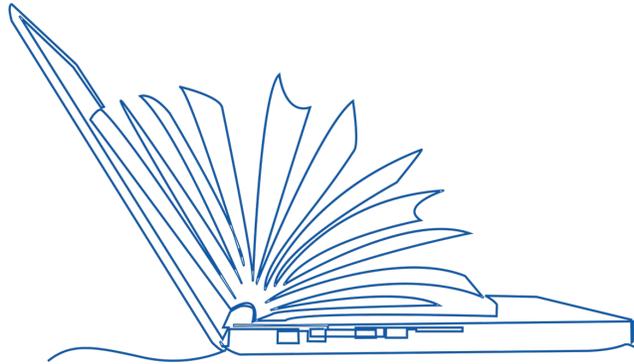
- To streamline compliance management and reporting process
- To replace existing manual activities with workflow capability
- To enhance the user experience with an effective way of gathering and validating compliance evidence
- To incorporate AI to further drive compliance accuracy and efficiency



# Compliance is complex, risky and costly

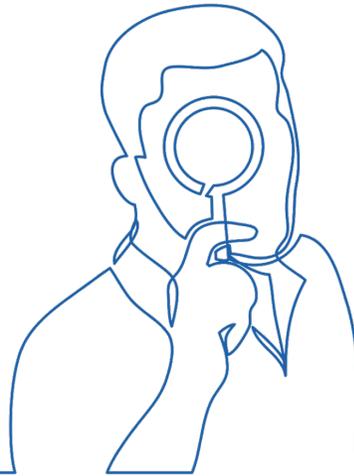


**300m pages**



Volume of regulation

**\$400b\***



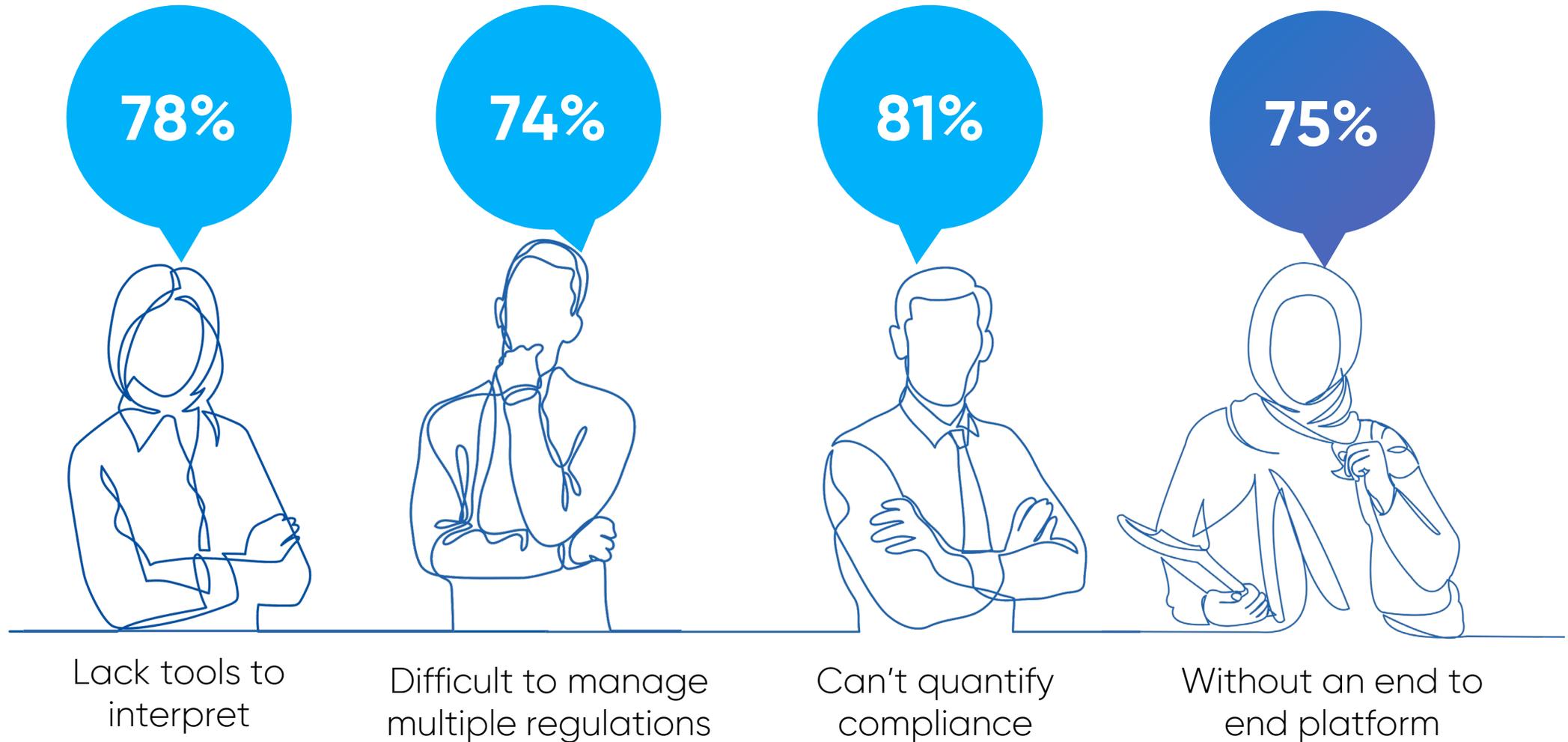
Censure, fines, suspension

**10-15%**



Compliance workforce costs

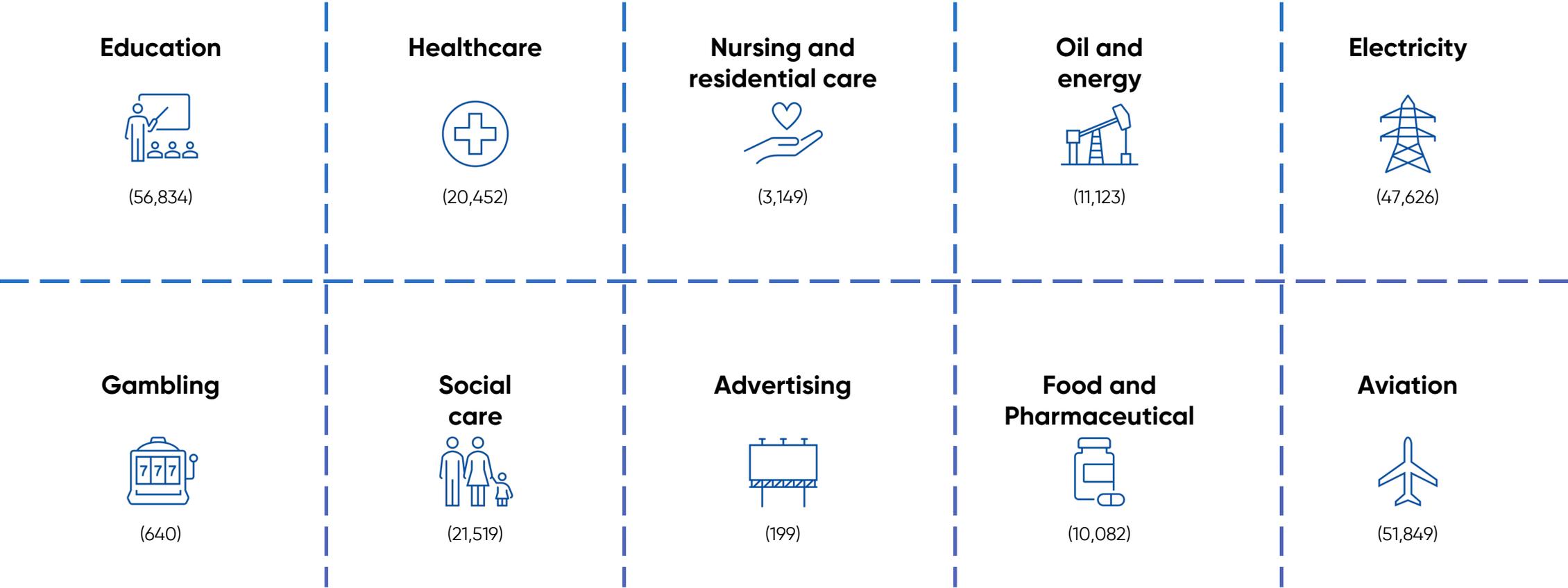
# ...and industry is struggling



# The opportunity (wider potential)

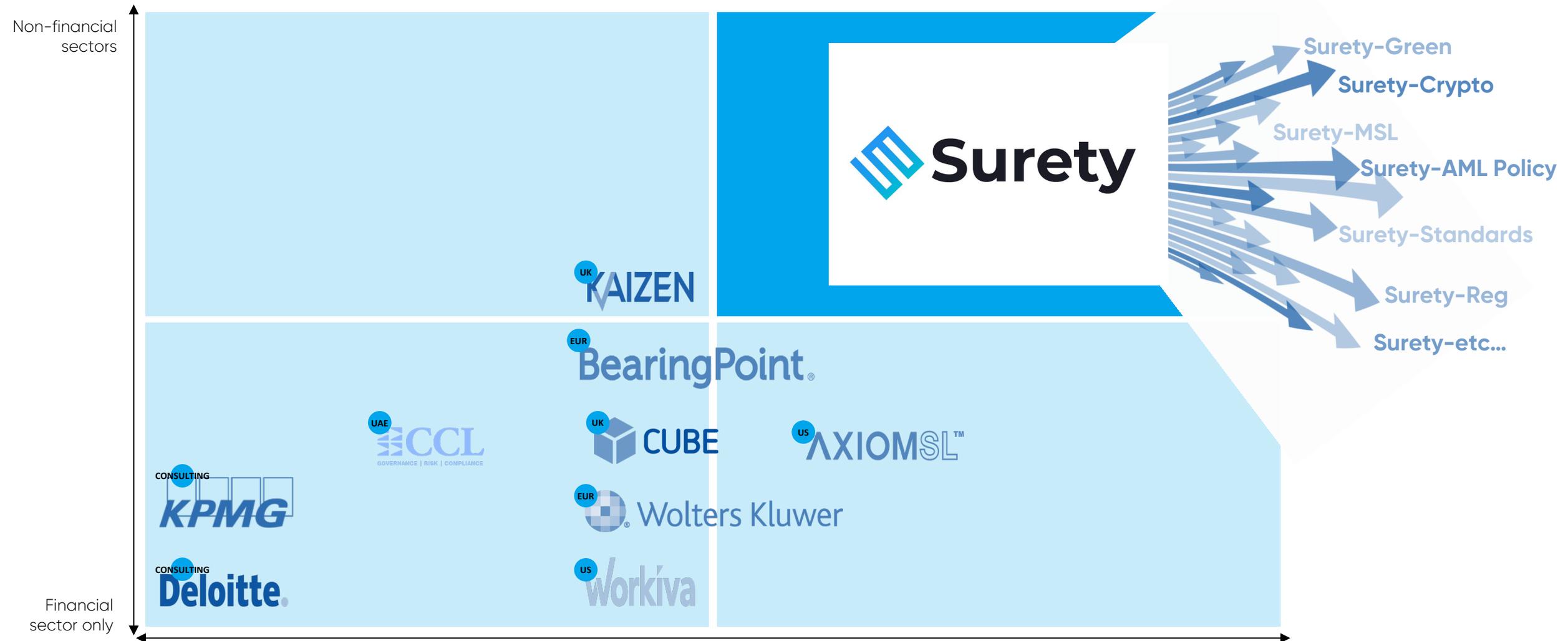


Non Financial sectors and regulatory rules in place



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# A regulatory market place



Single

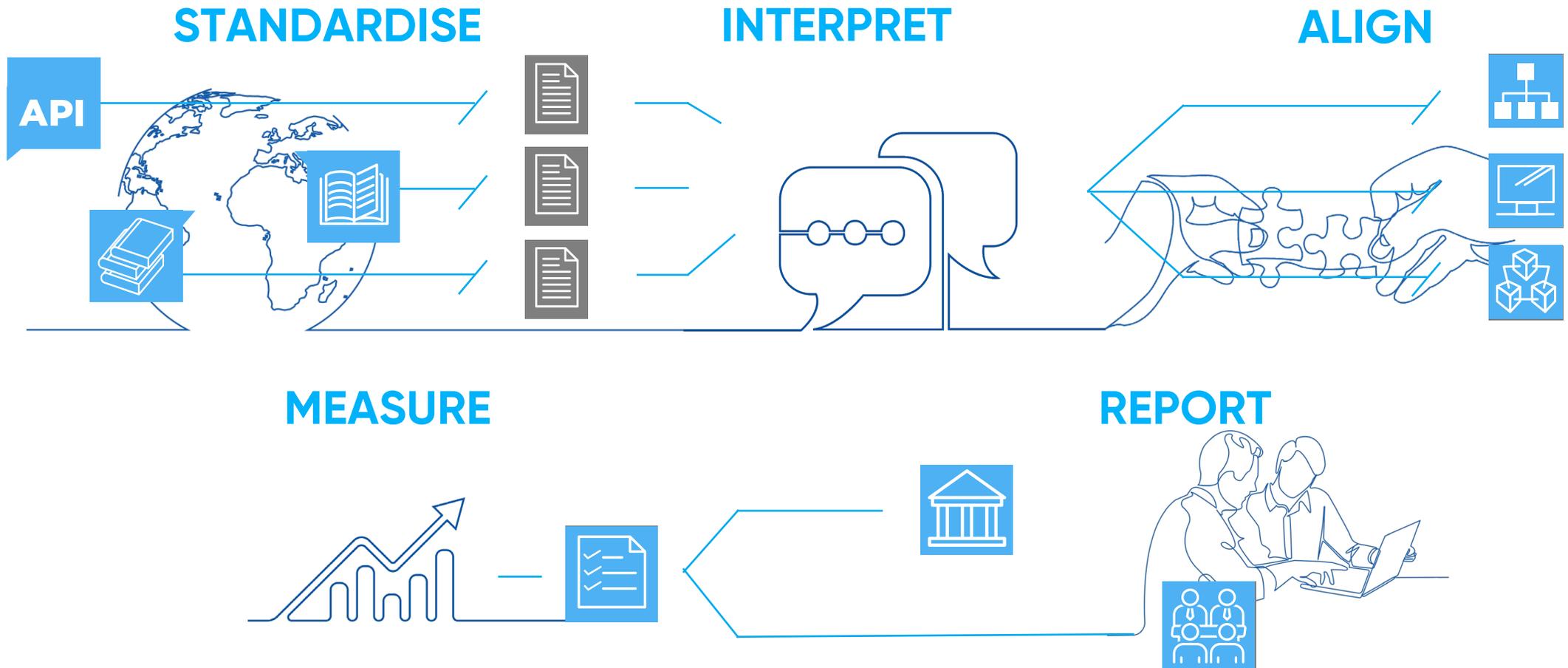
Parts of the compliance lifecycle covered

Full

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# How Surety works



# Mashreq Bank's Regulatory Challenges



Subject to  
**Stringent CBUAE**  
regulations



Must maintain robust  
**AML/CFT frameworks**



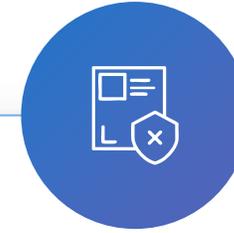
Required to enforce  
**sanctions compliance**



Needs strong  
**Corporate governance**  
structures



Obligated to uphold  
**Consumer protection**  
standards



Faces **Severe penalties**  
for non-compliance  
(up to AED 19.5M in  
fines)

# Requirement for a Centralized Compliance Solution



## Core Features

### Centralized Regulatory Management

- Single platform to manage all CBUAE regulations
- Streamlined compliance workflow for Mashreq's multiple departments

### Unified Obligation Repository

- Consolidates AML/CFT, sanctions, and consumer protection requirements
- Eliminates siloed compliance management across Mashreq

# Enhancing Mashreq's Compliance Efficiency



## Advance Features

### AI-Powered Regulatory Intelligence

- Automated segmentation of complex CBUAE regulations
- AI-driven summaries to accelerate comprehension of new directives
- Reduces interpretation time by compliance teams by 65%

### Document Management Excellence

- Upload flexibility for regulatory communications
- Auto-scanning capability for CBUAE notices and circulars
- Ensures no regulatory updates are missed

# Strengthening Mashreq's Compliance Governance



## Workflo & Validation



### Multi-Level Review Workflow

- Structured reviews by SPOC, managers, risk stewards
- Ensures compliance with corporate governance requirements
- Creates accountability at every level

### Evidence Validation Framework

- Verifies evidence is audit-ready for CBUAE inspections
- Prevents compliance gaps in AML/CFT documentation
- Reduces regulatory findings by 78%



## Monitoring & Reporting

### Notifications & Escalations System

- Automated reminders for CBUAE reporting deadlines
- Escalation paths for high-risk compliance issues
- Prevents deadline violations that could trigger penalties

### Comprehensive Audit Trail

- Tracks all compliance activities for transparency
- Provides defensible evidence of compliance efforts to CBUAE
- Simplifies regulatory examinations

# Operational Efficiency Benefits



## Business Integration

### Federated Obligation Distribution

- Assigns regulatory responsibilities to appropriate Mashreq business units
- Ensures consistent implementation across retail, corporate, and treasury operations

### Deadline Management

- Proactive tracking of CBUAE submission dates
- Prioritizes compliance activities based on regulatory importance
- Reduces last-minute compliance scrambles by 92%

# Export & Reporting Capabilities



## Demonstrating Compliance

### Export Functionality

- Generates comprehensive reports for CBUAE examiners
- Links regulations with evidence of compliance
- Transforms compliance from reactive to strategic advantage

### Unified Business Intelligence

- Real-time compliance status visibility
- Control effectiveness metrics from HCL iControl
- Integrated dashboards showing regulatory coverage and operational execution

# 2024 Re-Cap



In 2024, product development was 100% focused on the requirements of our strategic client, **Mashreq Bank** with emphasis on establishing a secure and workable on-premise solution. This centered on the execution processes of the central Compliance team and supporting their target-state operating model with workflow and user-based notifications. Key features included:

## Integrations and user access

- Active Directory and SailPoint API (user and resource validation)
- RBAC setup
- Mailkit (mailbox scanning)
- Migration to on-prem file structure from Azure Cloud

## Workflow

- Task management/obligation assignments
- Date-based SLAs (pending/overdue regulatory deadlines)
- Inactive SPOC management
- Status tracking and scoring methodology
- Comment logging

## Email/Document processing

- Email and document processing (scanned and uploaded)
- Automated retrieval of "basic information" from email contents
- Email classification (as informational vs actionable)
- Assignment to SPOCs
- Document metadata extraction
- Obligation tagging/filtering

## Breach handling and notifications

- Automated SPOC notifications (actionable obligations, and information-only)

## Data management

- Dashboards and reports (as-is)
- Keyword search
- Document and obligation tagging
- Mandatory vs. optional fields



**Thank You**

[www.complianceaservice.com](http://www.complianceaservice.com)

+44 (0) 7990 065 620

[info@surety-reg.com](mailto:info@surety-reg.com)