



Compliance with Confidence

Regtech

NIS2

ISO 9001

DORA

Automated Compliance

SEBI

FCA & PRA

ISO 27001

CSSF



Compliance is complex, risky & costly...

...Organisations are struggling to keep up



300m pages

\$400b*

10-15%

78%

84%

86%

75%



Volume of regulation

Censure, fines, suspension

Compliance workforce costs

Interpretation challenges

Difficult to manage multiple regulations

Cannot quantify compliance

Lack an end-to-end platform



Vision

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

Why Does This Matter?

The regulatory landscape poses significant challenges for financial institutions, making effective compliance management not just necessary—but a strategic differentiator.

1. Financial services institutions face a "tsunami" of regulations that must be complied with to successfully run their business
2. Heightened scrutiny from regulators often results in censure, prohibitive fines, or even suspension
3. Combatting this requires significant resource and budget allocation to compliance activities, leading to high operational costs
4. Getting this wrong → Creates operational risk and massive barriers to growth
5. Getting it right → Equates to a competitive edge



Vision

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

Objectives

CueComp aims to transform compliance from a cost center into a streamlined, intelligent, and efficient function through the following objectives:

1. Streamline compliance management and reporting processes
2. Automate by replacing existing manual activities with workflow capabilities
3. Enhance user experience with effective methods for gathering and validating compliance evidence
4. Leverage AI to further drive compliance accuracy and efficiency

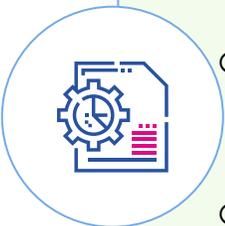
Requirement for a Centralized Compliance Solution

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

Core Features

-  Automation
-  Continuous Monitoring
-  Document Centralization



Enhancing Mashreq's Compliance Efficiency



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



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%



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

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%



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

Your Right-Sourcing **IT** Partner.

