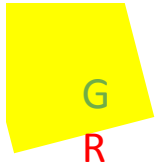




Global Regulation

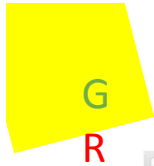
Global-Regulation



Fines are the tax that financial institutions pay for not using software.

Since 2008, regulatory fines cost financial companies \$321 billion dollar





1.6 million laws from 90 countries, in English, machine translated from 30 languages

Academics/Government

Global-Regulation

bank

85,795 Results

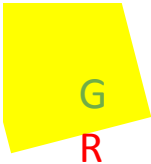
Country Filter

- All 95 Countries (85795)
- Andorra (129)
- Antigua and Barbuda (131)
- Argentina (56)
- Armenia (20)
- Australia (1732)
- Austria (428)
- Bangladesh (395)
- Belgium (658)
- Belize (136)
- Bermuda (84)
- Bhutan (27)
- Bolivia (825)
- Botswana (161)
- Brazil (2150)
- Bulgaria (175)
- Canada (1314)
- Chile (90)
- China (1334)
- Colombia (289)
- Cuba (14)

- Equity of a Bank or a Bank Holding Company Regulations**
Equity of a **Bank** or a **Bank** Holding Company Regulations SOR/2001-377BANK ACT Registration 2001-10-04 Equity of a **Bank** or a **Bank** Holding Company Regulations P.C. 2001-1748 2001-10-04Her Excellency the Governor General in Council, on the recommendation of the Minister of Finance, pursuant to section 978Footnote a of the **Bank** Act, hereby makes ...
- Central Bank**
In this Act— "the **Bank**" means the Central **Bank** of Trinidad and Tobago
- Workers' Bank**
Workers' **Bank** L.R.O.
- Distributing Bank and Distributing Bank Holding Company Regulations**
Distributing **Bank** and Distributing **Bank** Holding Company Regulations SOR/2006-303BANK ACT Registration 2006-11-28 Distributing **Bank** and Distributing **Bank** Holding Company Regulations P.C. 2006-1428 2006-11-28Her Excellency the Governor General in Council, on the recommendation of the Minister of Finance, pursuant to section 2.4(1)Footnote a of the **Bank**...
- The Central Bank Of The Russian Federation (Bank Of Russia)**
Rossiïavlëtaï **Bank** is a legal entity.
- Bank Undertaking (Barclays Bank PLC Belize Operations) Vesting Act**
This Act may be cited as the **Bank** Undertaking (Barclays **Bank** PLC Belize Operations) Vesting Act. 2.
- §6.2-1146. State association or association holding company acquiring bank; association acquired by bank or bank holding company merger or consolidation of association and bank**
State association or association holding company acquiring **bank**; association acquired by **bank** or **bank** holding company; merger or consolidation of association and **bank**.
- Statute Dg Bank Ag**
The company is: DG **BANK** Deutsche Cooperative **Bank** Aktiengesellschaft 2.
- 803 Application by an Out-of-State Bank Holding Company to Acquire a Delaware Bank or Bank Holding Company**
Application for Authority of an Out-of-state **Bank** Holding Company to Acquire a Delaware **Bank** or **Bank** Holding Company
- Bank Simpson National Act 1074**

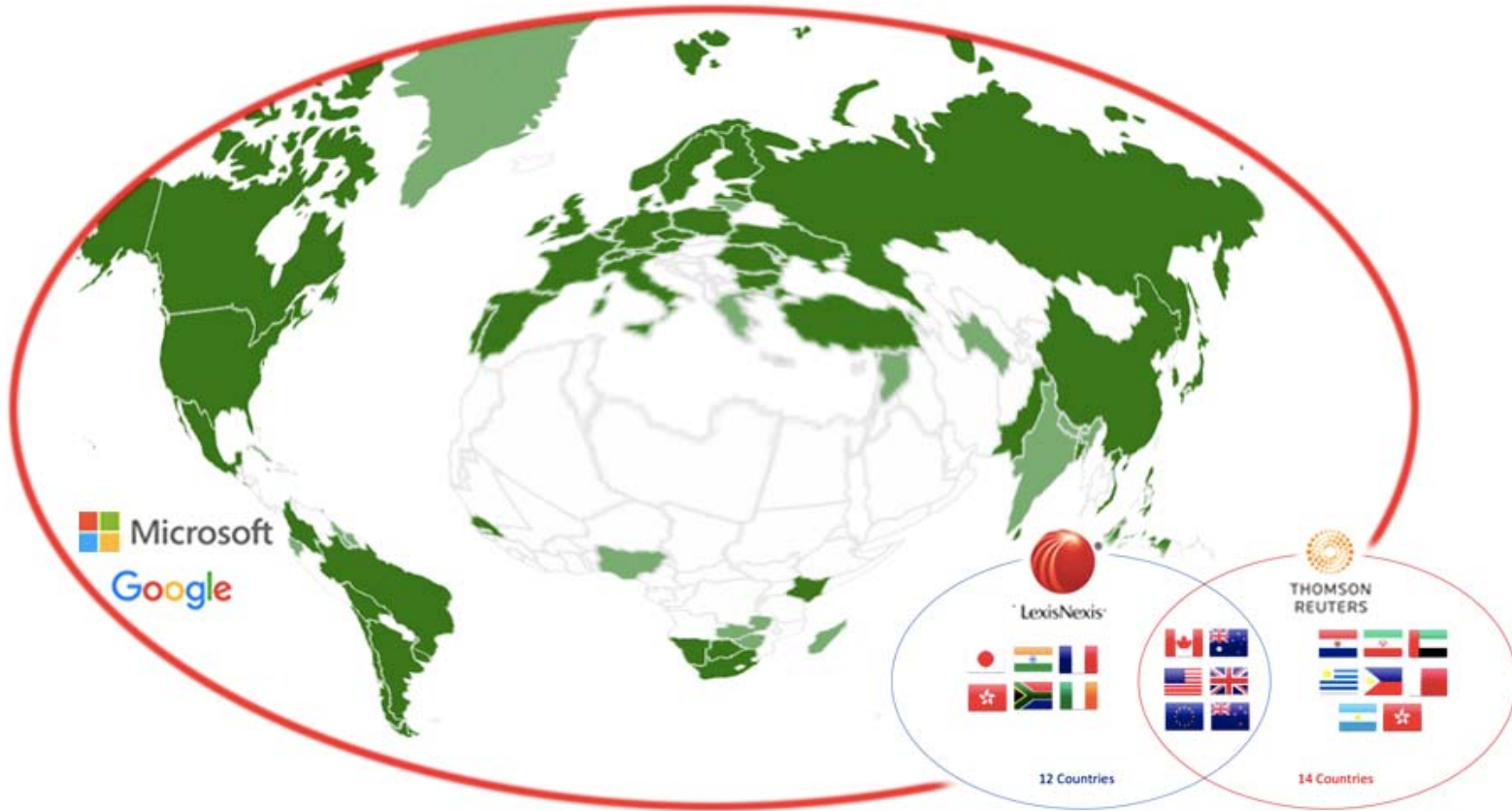
UBS Future of Finance Challenge, Americas Finals, NYC Nov 8, 2017



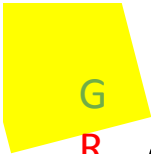


'The Google of Laws'

UBS Future of Finance Challenge, Americas Finals, NYC Nov 8, 2017



Research -> Commercialization -> Early Adopters -> Corporate



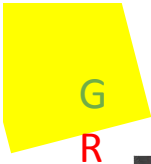
eGRC Market Expected Growth



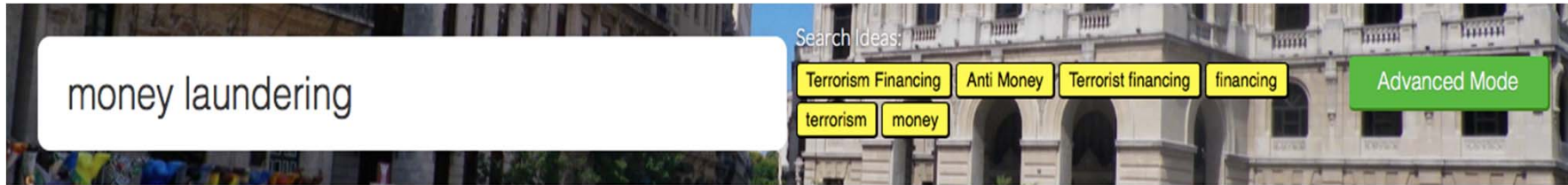
UBS Future of Finance Challenge, Americas Finals, NYC Nov 8, 2017

“\$1 spent on compliance saves \$5 in fines”

Jim Low, Director of KPMG US



UBS Operates in 50 Countries: Over 1 Million Laws, Which Ones Apply?



816 Results

Country Filter
All 61 Countries (816)

Antigua and Barbuda (23)

Australia (22)

Austria (25)

Bangladesh (2)

Belgium (21)

Belize (4)

Bermuda (28)

Botswana (8)

Bulgaria (6)



1. Money Laundering (Prevention) Act

More Info & Related Laws

Offence of money laundering. 4.



2000

Penalties Identified by Our AI

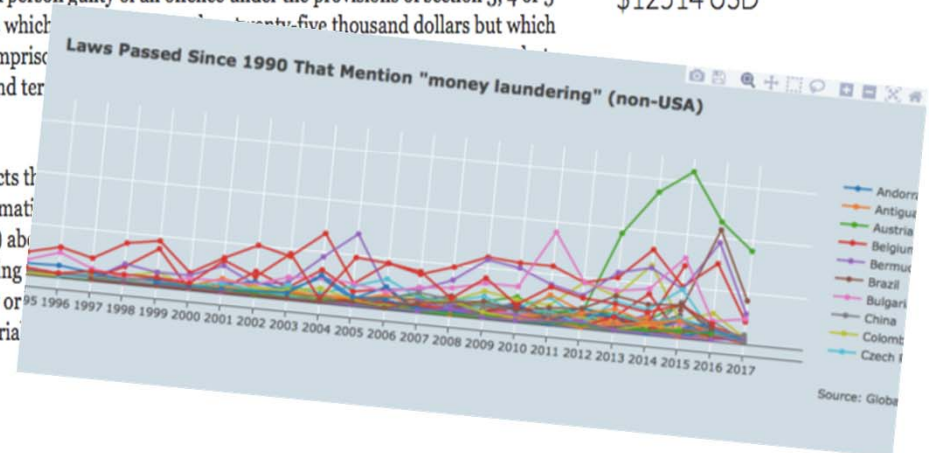
\$1k-\$10k

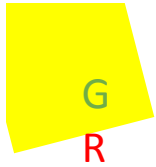
\$10,000 to \$50,000

"5. Any person who attempts or who aids, abets, counsels, or procures the commission of, or who conspires to commit, the offence of money laundering is guilty of an offence. 6. A person guilty of an offence under the provisions of section 3, 4 or 5 of this Act shall be punishable on conviction with a fine which may extend to one hundred thousand dollars, or with imprisonment which may extend to six years, or with both such fine and term of imprisonment."

25000 BZD =
\$12514 USD

"7.-(1) It is an offence for a person who knows or suspects that another person is about to be, made to divulge that fact or other information... (2) A person guilty of an offence under subsection (1) above shall be punishable on conviction with a fine which may extend to one hundred thousand dollars, or to imprisonment for a term not exceeding six years, or with both such fine and term of imprisonment. (3) It is an offence for a person to falsify, conceal, destroy or remove, destruction or disposal of any document or material in connection with money laundering"





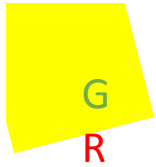
Banks are Losing Billions of Dollars Every Year for not Adopting RegTech

Objectives

- Help customers reduce regulatory compliance fines
- Enable regulatory complexity detection
- Make regulatory projections

Application

- Regulatory compliance dashboard ■
- Alerts and surfacing changes ■
- Complexity & projections ■



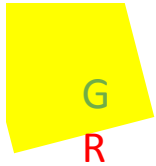
Regtech Experts



Dr. Nachshon (Sean) Goltz
CEO
RegTech Expert & Law Professor
Israeli & Canadian Lawyer



Addison Cameron-Huff
CTO
Award Winning Developer
Canadian Tech Lawyer



The Transition from using Human to using Software is now in Everything. This is the RegTech Age

Summary



- Proposition: Software = Minimize Regulatory Risk
- Pioneering: Global law + Machine Learning = English
- Potential: \$1 on compliance, saves \$5 in fines & \$43B market
- Practical: Scalable & fast foundation built on the Cloud (AWS)
- Plan: Evolve from Academic/government to Corporate Market
- Proposer: Regtech Experts