

Regulatory Readiness Report

Score: 15 / 100

Failed Gaps: Capital Shortfall, Data Residency Failure, Compliance Officer Missing, AML/CFT Policy Gap, Fit & Proper Docs Missing, Data Retention Shortfall, P2P Monitoring Gap

Score Breakdown

- Capital Shortfall: FAIL (weight 15, contrib 0)
- Data Residency Failure: FAIL (weight 8, contrib 0)
- Compliance Officer Missing: FAIL (weight 8, contrib 0)
- AML/CFT Policy Gap: FAIL (weight 15, contrib 0)
- AoA Submission: PASS (weight 15, contrib 15)
- Fit & Proper Docs Missing: FAIL (weight 8, contrib 0)
- Data Retention Shortfall: FAIL (weight 8, contrib 0)
- P2P Monitoring Gap: FAIL (weight 25, contrib 0)

Recommendations

- Capital Shortfall
 - Licensing Roadmap for Category 2 Providers (guide)
 - Fintech Regulatory Accelerator (QDB Program)
- Data Residency Failure
 - Data Residency Implementation Guide (guide)
 - Dr. Aisha Al-Mansoori (Compliance Expert)
- Compliance Officer Missing
 - Corporate Governance Checklist (checklist)
 - Fintech Regulatory Accelerator (QDB Program)
- AML/CFT Policy Gap
 - AML Policy Template (Board-approved) (template)
 - AML Compliance Workshop Series (QDB Program)
- Fit & Proper Docs Missing
- Data Retention Shortfall
 - Data Residency Implementation Guide (guide)
 - Dr. Aisha Al-Mansoori (Compliance Expert)
- P2P Monitoring Gap
 - Transaction Monitoring Implementation Checklist (checklist)
 - AML Compliance Workshop Series (QDB Program)