1. **NorthRow - The Future of Regtech**
   1. **Subtitle**: Revolutionizing Identity Verification and Regulatory Compliance
   2. **Company Logo**
2. **PROBLEM STATEMENT**
   1. **over 90% of global banks and 85% of mid-sized financial institutions are still relying on outdated, manual processes!**
   2. **Financial fraud and cybercrime costS businesses over $500 billion annually!**
   3. **Over $3 trillion in illicit funds flowed through the global financial system in 2023!**
   4. **Current compliance methods are costly, time-consuming and are error prone!**
3. **Need / Demand**
   1. **Companies fined for regulatory & compliance breaches - 2023**
      1. **Goldman Sachs - $2.9M**
      2. **Credit Suisse – 5.3M Euros**
      3. **Revolut – 10M Pounds**
      4. **Western Union – $600 M**
      5. **UBS - $4.5M**
      6. **Danske Bank – 1.5M Euros**
      7. **MTN Nigeria - $8.6M**
   2. **The 2020 Wirecard collapse, involved €1.9 billion in missing funds, revealed large-scale fraud that went undetected due to weak compliance and manual oversight.**
4. **NorthRow Bridging the Gap - Solution**
   1. **Know Your Business (KYB)**
   2. **Know Your Customer (KYC)**
   3. **Digital Identity Verification**
   4. **Ongoing Customer Monitoring**
   5. **Customer Remediation**
   6. **Supplier Due Diligence**
   7. **Anti-Money Laundering (AML) Compliance**
   8. **Right to Work verification**
5. **Growth Strategy**
   1. **AI-Driven Automation**
      1. **Products**
         1. **Enhance Compliance Accuracy**
         2. **Predictive Insights**
         3. **Proactive Risk Management**
      2. **Operational Excellence**
         1. **Streamline Process**
            1. **Cost Reduction**
      3. **Operational Optimization**
         1. **Full-time headcount to be decreased**
         2. **Address overstaffing**
         3. **Nearshore & Offshore Resource engagement models**
   2. **Strategic Client Expansion and Market Penetration**
      1. **Target different geographies**
         1. Take Northrow Global – Expanding to new untapped markets – Driving growth
      2. **Focus on maximizing TCV**
6. **Market Opportunity**
   1. **Total Addressable Market: $21 Billion**
   2. Compliance costs for financial institutions are set to **exceed $210 billion**, as businesses struggle to keep pace with constantly evolving regulations
   3. With **over 80% of financial institutions** poised to ramp up AI spending on compliance in the next five years, the market is ready for **Northrow’s AI-powered solutions** to revolutionize the landscape.
7. **Competitive Advantage**
   1. AI Powered - End to End Product Offering – Faster – Reliable – Cost Effective
   2. Freedom – Data agnostic
   3. Extensive Experience - Existing customers – Fortune 500 + Top Tier Banks
   4. Integratable architecture
8. **Pricing**
   1. STANDARD : 15,000£ /yr
   2. PREMIUM:  35,000£ /yr
   3. ENTERPRISE: 65,000£ /yr
9. **Financials**
   1. **Current Revenue - £3M in revenue**
   2. **Revenue Projections – 10X through global expansion – Tapping in to SAM from SOM**
   3. **Growth Projections**
10. **Team**
    1. Names + Functions + Designation + yrs of experience
11. **Roadmap / Use of Funds**
    1. Product Development
       1. Advanced AI-Powered Fraud Detection and Prediction Capabilities
       2. Scalable, Modular AI Solutions
       3. Explainable AI (XAI) for Compliance Transparency
       4. AI-Driven Personalization and Adaptive Learning
       5. Proactive Compliance Monitoring and Alerts
       6. Integration with Existing Systems
       7. Data Privacy and Security Through AI
       8. Continuous Learning and Evolution of AI Models
    2. Organizational Development
       1. AI-Powered Customer Onboarding and Verification
       2. Human-AI Collaboration Tools
12. **Closing Slide**