



## do same as above

AI/Innovations

Power what-if tools, continuous learning, customer submission portal

Here is an advanced, research-backed requirements analysis for **AI/Innovations** in a RegTech SaaS platform, focused on "what-if" scenario tools, continuous learning, and customer submission portals. These innovations ensure ROI, speed, trust, and legal defensibility in compliance operations for SMEs, mid-market and enterprises.

### AI/Innovations – Advanced Research and Platform Features

#### 1. Power What-if Simulation Tools

- **AI-Powered Scenario Simulator:** Users can run hypothetical changes (e.g., new embargo, new denied party, or rule change) against historic and in-flight transactions to instantly reveal all impacted orders, partners, or compliance risks.
- **Delta Analytics & Dashboard:** Visualizes what would have been approved/blocked/flagged before and after the 'what-if' event—drives risk quantification, board-level reporting, and pre-emptive mitigation decisions.
- **Impact Forecasting:** "Show me the effect of a Russia embargo on this quarter's orders," "simulate tighter screening logic outcomes on all 2024 shipments."
- **Workflow Integration:** Simulations can trigger drafts/suggestion tickets for necessary master data, workflow, or rule/config changes.

#### 2. Continuous AI Learning & Calibration

- **Model Self-Tuning:** AI models for screening, classification, and risk scoring continuously learn from user interventions ("false positives," "overrides," data reclassifications) and trending regulatory data.
- **Customer-Centric Calibration Wizard:** Onboarding module that guides customers to upload and label past data for rapid-tailored accuracy on first go-live.
- **Explainability & Confidence Logging:** All AI suggestions paired with natural-language explanations, confidence scores, and learning rationale (improving user trust and compliance auditability).
- **Human-in-the-Loop Feedback Loop:** Users can ratify or override model decisions (with "why" input); feedback is tracked and used for future model updates and error detection.

### 3. Customer Submission Portal

- **External-Secure Portal Module:** Customers, partners, or suppliers can securely submit data or documents (e.g., end-user certificates, compliance attestations, declarations) with AI-driven pre-validation and status tracking.
- **Proactive Data Quality Feedback:** Instant alerts for missing or incomplete submissions, risky data patterns, or likely KYC/documentation issues.
- **Submission Visibility & Automation:** Integrated with master records; submissions can auto-trigger KYC/screening, compliance checks, and workflow state changes.
- **Customer Collaboration Features:** Embedded chat/support, guided field validation, and checklists to accelerate onboarding and compliance evidence gathering.

### 4. Other Leading-Edge AI Innovation Features

- **Proactive Regulatory Impact Analysis:** When new rules, lists, or laws emerge, the system uses NLP/ML to auto-map changes to affected entities, suggest mitigations, and alert responsible users before manual review.
- **Self-Improving Automation:** Detection of recurring bottlenecks or exceptions is itself used to recommend UI, workflow, or integration automations ("suggest bulk approval triggers").
- **Open Innovation APIs:** Allow external researchers or large customers to deploy/test their own models/rules in a securely sandboxed environment (enabling co-innovation and early compliance for emerging global rules).

### Benchmarks/Acceptance Criteria

- 100% of rule/embargo/party screening scenarios can be simulated, with detailed difference logs and actionable impact findings.
- AI show >95% accuracy after <3 weeks of customer calibration or human-in-loop training, with all feedback/rationale logged and reportable.
- Customer submissions reliably pre-validated and tied to transaction/entity records, with instant feedback and status in-app.
- All new regulatory updates automatically mapped and impact-assessed via NLP/model, driving proactive action (not just alerts).
- At least one external customer/partner successfully piloting open innovation API or co-configured AI model in <6 months.

### Competitive/Innovation Rationale

- Modern compliance buyers value tools that enable "decision foresight", not just "after-the-fact" investigation.
- Continuous learning and open AI calibration are now essential for regulatory readiness and objection handling; closed, static rule engines risk loss of trust/adoption.

- External/customer portal and innovation API modules are a key gap in legacy systems and a strong differentiator for extensibility and co-creation.

Let me know if you want user stories, architecture diagrams, or a workflow for any of these AI/innovation modules!



1. ComprehensiveRequirementsfortheGlobalTradeLicenseHub-Deep-seek.pdf
2. Market-Intelligence-Report-Export.pdf
3. ComprehensiveRequirementsforaBest-in-ClassExportand-Groke.pdf
4. Consolidated\_RegTech\_Market\_Analysis\_Detailed.pdf
5. Expert-Review-of-the-Comprehensive-on-ths-doc.pdf