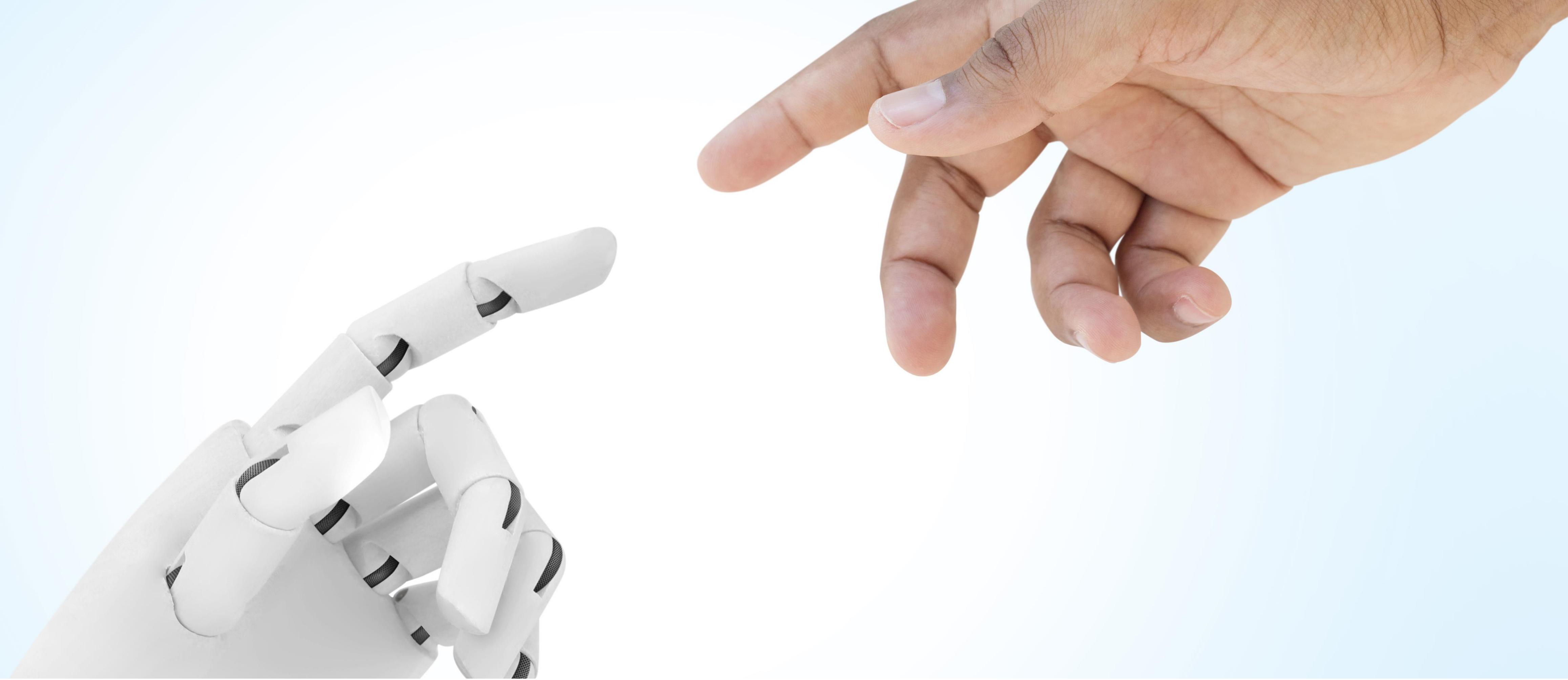




# About us



We are combining real & artificial intelligence to create value from regulation  
to secure regulatory watch and to save time.

# About us

Ten years of R&D, pioneer of French LegalTech



RegMind is powered by Luxia, a Tech company created in 2009. We are applying artificial intelligence to legal data to provide innovative and disruptive solutions in the market. Luxia is a spinoff from Mines Paristech school.

We are one of the first LegalTech in the French market. We have developed a technology which is mature. We already deal with a large legal data lake.



# Founders & board



Georges-André Silber  
CTO & founder  
35%



Ismaël Ziani  
CEO & founder  
35%



Christian Le Hir  
Chairman & shareholder  
15%



Natixis  
Shareholder  
15%

# About our board team

## Meet Georges-André



Georges-André Silber  
CTO & founder

### Georges-André Silber

I'm a computer scientist and teacher with a research background in high performance computing and compilers. I've been working on large sets of raw unstructured data that evolves over time — for instance the law —, searching for models and algorithms to structure this data into efficient databases and search engines. I like theory and practice, and then, I like to transform theoretical ideas into end-user products. I've designed several database systems and search engines that power web sites like legimobile.fr and alineabyluxia.fr, and numerous other legal web sites.

# About our board team

## Meet Ismaël



**Ismaël Ziani**  
CEO & founder

### Ismaël Ziani

I have a recognized marketing expertise from international companies for around 15 years and significant experience in creating and enhancing products and services. I also have a strong experience in managing teams and businesses (former board Member at Office Depot France). I'm proud to have a mixed experience of huge company and startup adventure.

# About our board team

## Meet Christian



Christian Le Hir  
Chairman & associate

### Christian Le Hir

I am General Counsel of Natixis with a background in capital market and structured finance. I'm passionate about our new environment created by the new technologies both in our industry and in our lives. It is a great opportunity to free up lawyers to focus on client counseling and high-value work. Beyond the human adventure by dealing with people with various backgrounds, participating in RegMind is a wonderful chance to connect our traditional mission with the opportunities offered by new technologies.

# About our board team

## Meet Natixis



Natixis  
Associate

### Natixis

Natixis is the international corporate and investment banking, asset management, insurance and financial services arm of Groupe BPCE, the second-largest banking group in France. At Natixis, the long-term best interests of our clients come first. Based on a strategic dialog and a 360 vision of their needs, challenges, risks and interests, we build a long-term trusting relationship with our clients.

# Behind the scene

## A strong team with complementary skills



**Marc**  
Senior engineer  
Full stack



**Julia**  
Front  
development



**Martin**  
Data scientist  
PhD AI



**Claire**  
Marketing  
Internship



**Dmitry**  
UX-UI designer



**Dmitry**  
Senior engineer  
Full stack



**Igor**  
Senior Engineer  
Full Stack



**Denis**  
Graphist-designer



**Dmitry**  
Sysops developper



**Fabien**  
Data scientist  
AI Internship

# Beyond regulation

We provide something that is far more than only regulation. We are outside the understanding, the limits; something surpassing what already exist.

This is also a promise for the future, we will always go one step further, play the next game.



# 5 things you must know about us



## We work 100% remotely

Talent and diversity are our priorities so we hire people who fit the best our values. Working in co-working spaces is also a way to meet people.

## R&D is in our DNA

Even after 10 years of research and development we are still investing to enhance our solutions and we will keep it forever.

## We mix AI and RI

Thanks to our talented people (real intelligence) we develop smart artificial intelligence solutions.

## We are so agile

Of course the different locations help us to be more agile in day to day work but we also apply agile method to continuously provide new features to our customers.

## We mix talents

There are no secrets to success. We do combine several skills such as Marketing, Legal and computing science.

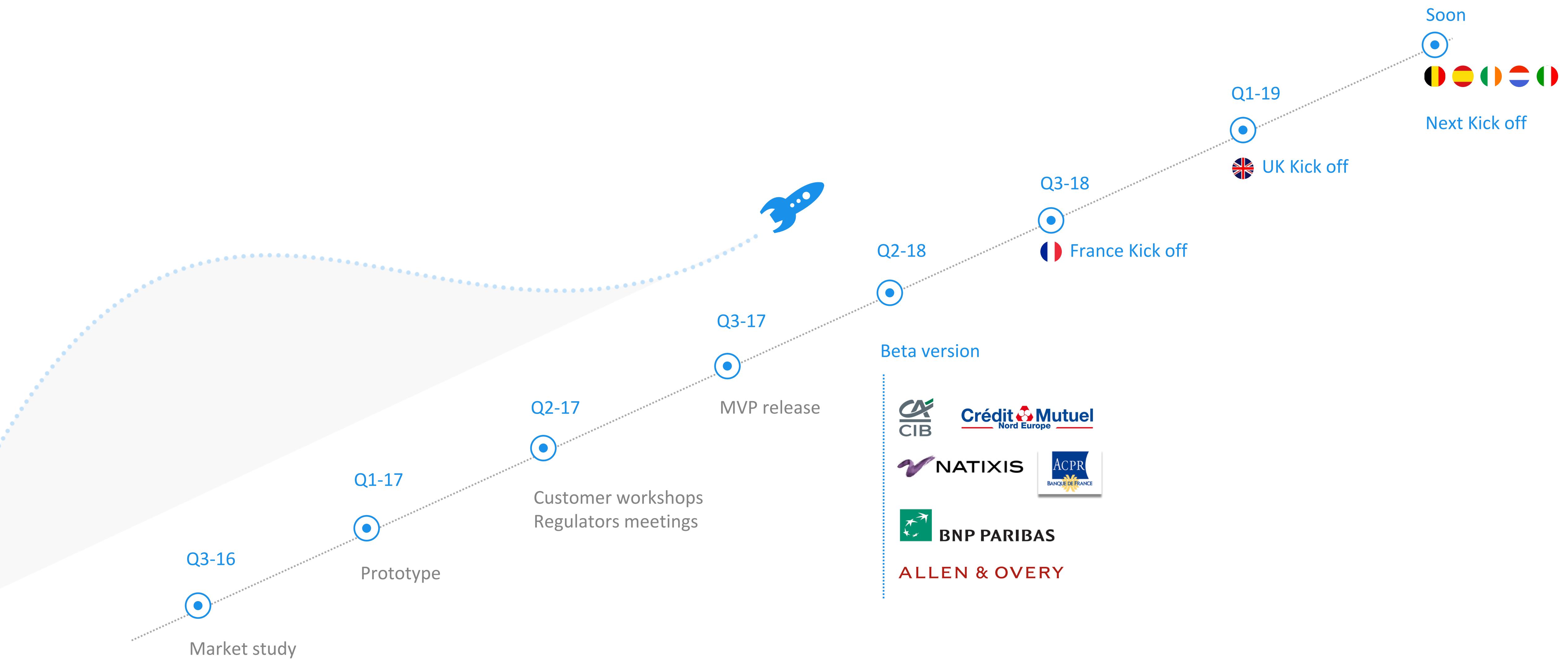
# Our business philosophy

We are creating high-end and innovative solutions to reduce pain for our clients. We have got the French touch of « Artisanat ».



# Our accomplishment

## RegMind's trip



# Knowing the problem



We are facing a real regulation tsunami

The European financial services regulatory framework is complex and moving

# Knowing the problem



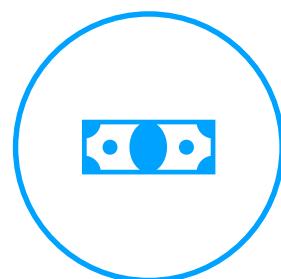
It is impossible for a human to follow the changes everyday even with strong teams.



People are not up to date



Users are spending too much time searching the information instead of doing legal analysis



Sanction (from regulators) behind that are very costly for a company

**01** Numerous regulations: European, national, local regulators ...

**02** Diverse range of sources lacking connections between them

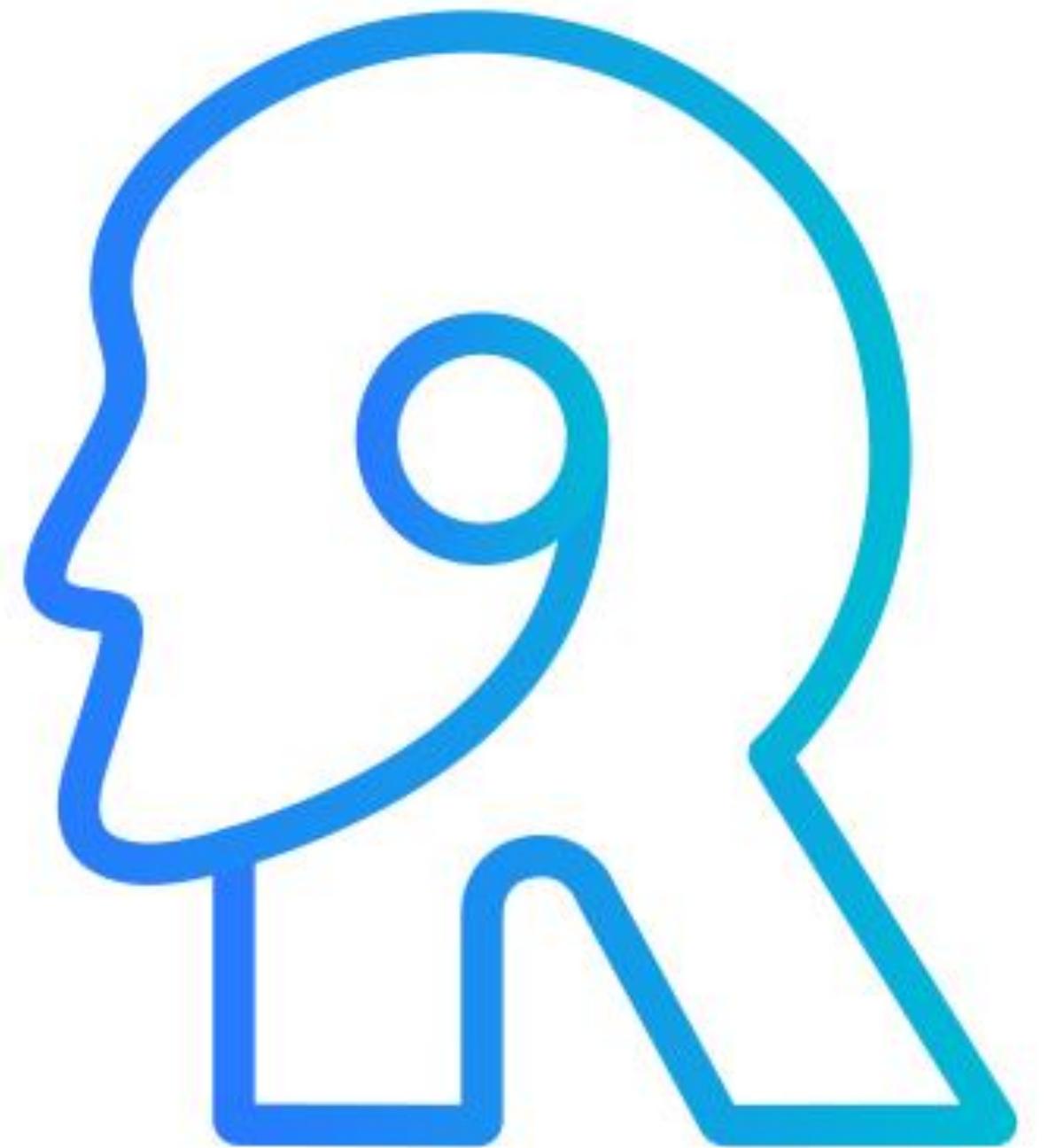
**03** Varied contents: languages, access ability, soft law, official texts and comments are mixed

**04** Regulations are under constant revision and finding relevant information, including the latest, is a challenge

# Knowing the problem

## Inside the mind of our clients

- The actual legal watch is not targeted enough for me
- Almost 50 different websites to visit to access regulation in Europe only



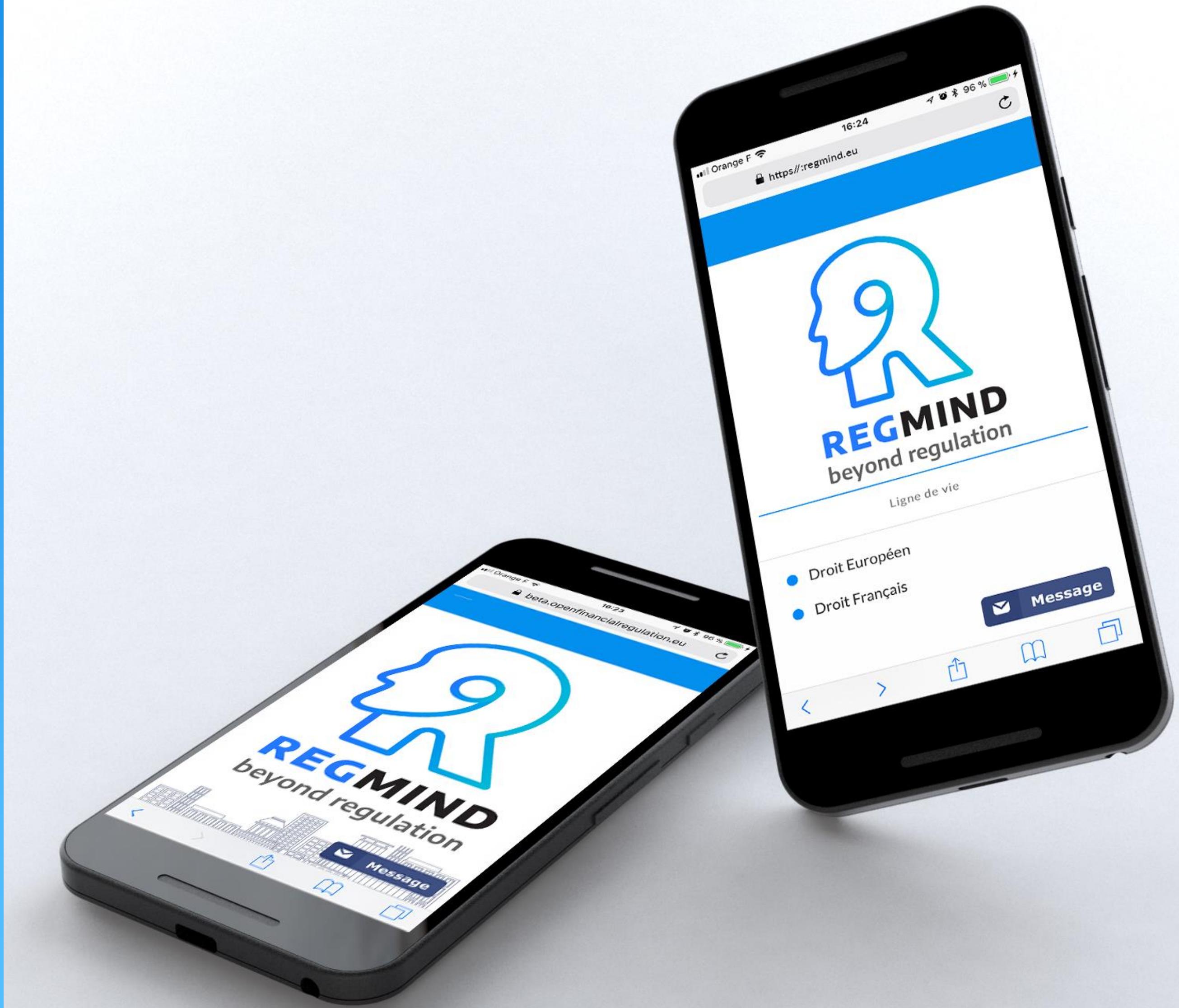
- To much time spent doing searches so less time for analysis and advise
- What if I miss an important regulation update?

# Our solution

# One stop shop for all European regulation

Imagine the whole regulation accessible in a single website with a unique search engine.

Imagine that our Artificial Intelligence is now your personal assistant to make sure that you are up to date. This is what RegMind is providing.



# Our solution

Get what you want when you need

- Vertical view
- Benchmark other countries regulations
- Find rules in languages provided by the regulators

- Updated every day on any change
- Easy access to your rules
- Eliminate topics not concerning you

- Automatic search updates
- Automatic documents comparison when something change
- Add your comments, notes, documents

**01** Access to European and national regulation

**02** Define your needs

**03** Get your personal assistant

# Our solution

## Access to European and national regulation

We do provide all the texts you need for your regulation watch. You can access in the same place, with a single search engine, both European and your national documents. We deliver several kind of documents such as laws, directives, sanctions, case law, guidelines, news, recommandations and more. Our database is updated everyday so you can't miss the last information.

European level



National level



# Our solution

## Say hello to the future of regulation

Get all what you need as a pro. Our vision is to provide you all the best for your day to day tasks so you can concentrate on what you do the best.  
With RegMind this is now a reality.

### Dashboard

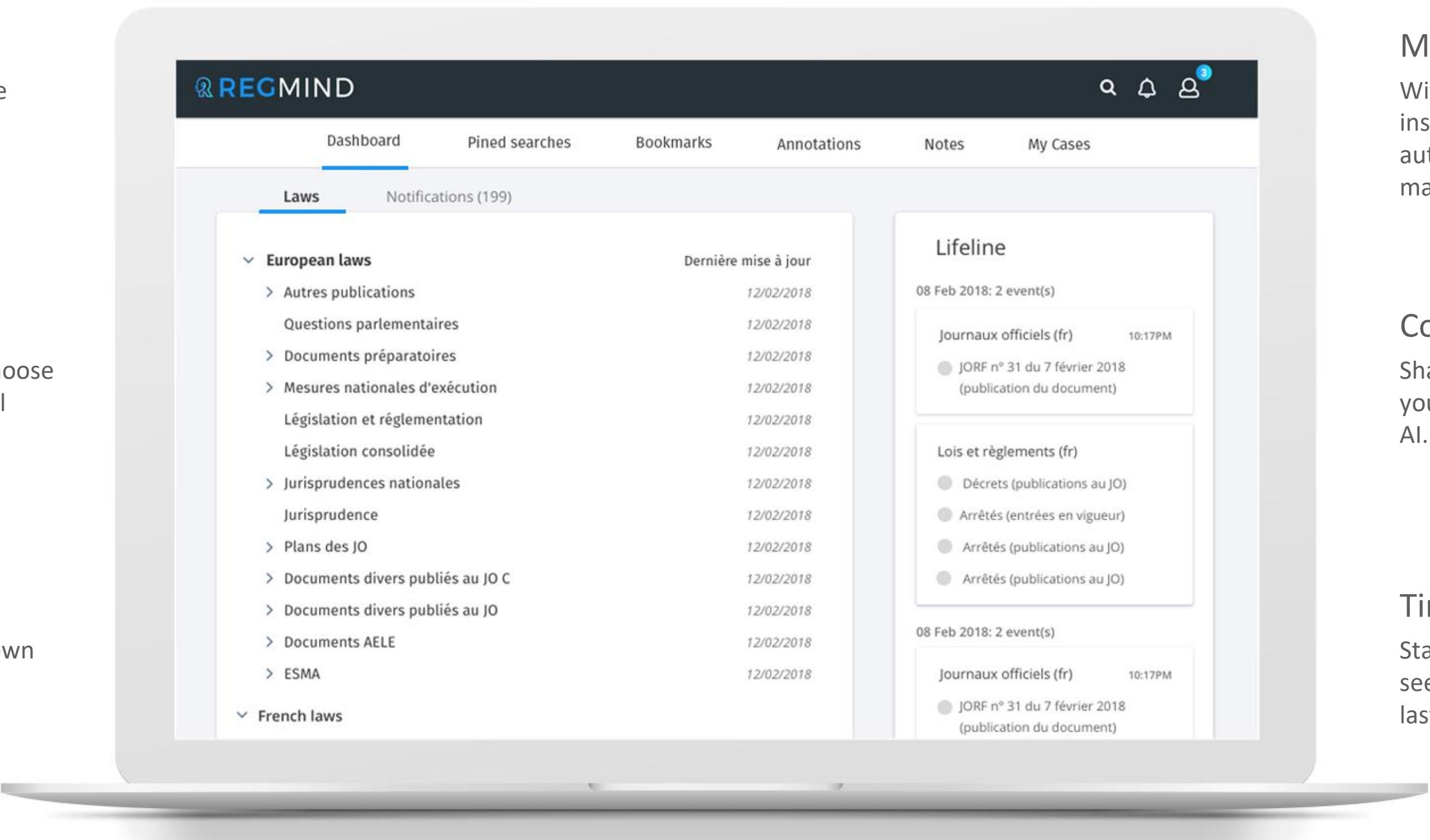
This is your personal desktop. You have the access to the main information you need.

### Watchlist

Forgot all generic watch note you don't have to read. Choose you own texts and topics and create easily your personal watch list. You will be then updated everyday.

### Annotations

This is so easy to personalize the documents with your own annotations. Those annotations will appear when you consult the text.



### My cases

With my cases, you can create your personal folder and add inside documents or searches. Our AI will then update automatically this folder if there is a new document that match with your case.

### Collaborate

Share your work with your colleagues such as your searches, your documents, or the automatic comparison done by our AI. You can also push information to social medias.

### Timeline

Stay tuned thanks to our dynamic timeline. Everyday you can see what has changed from the day before. So don't miss the last news or guidelines.

# Our solution

## Get your personal assistant

Thanks to our Artificial Intelligence, you will save time and be more accurate on your job. We do provide some amazing features that will facilitate everyday your job. Get rid of boring and painful tasks and be concentrated on your most important added value : your analysis.

Of course, you know when a text change,  
plus we do provide you an automatic  
comparison so you don't have to read again  
the whole document.

The screenshot shows a software interface with a header 'Code monétaire et financier' and a note '10 Items • Sorted by Date • Last refreshed just now'. Below this, there are two tabs: 'Details' and 'Reconciliation', with 'Reconciliation' being the active tab. A date range '8 Dec 2017' is displayed. The main area lists four items, each with a timestamp ('24 Jan 2018: 1 update(s)'), a status ('Code monétaire et financier (nouvelle version en vigueur)'), and a small blue circular icon. There are also 'Additional info' links and a set of icons for printing, saving, and sharing.

The screenshot shows a software interface comparing two versions of the 'Code monétaire et financier'. The left panel is titled 'Version de 29 novembre 2017' and the right panel is titled 'Version de 29 novembre 2017'. Both panels show a header 'Code monétaire et financier' and a note '10 Items • Sorted by Date • Last refreshed just now'. Below this, there are 'Details' and 'Reconciliation' tabs, with 'Reconciliation' being active. The reconciliation section displays a list of changes: 'Supprimé' (10 items), 'Ajouté' (11 items), and 'Modifié' (9 items). It includes a 'SHOW ONLY MISMATCH' button. The right panel also includes sections for 'Partie législative' (Livre VII - Régime de l'outre-mer, Titre IV - Dispositions applicables en Nouvelle-Calédonie, Chapitre III - Les services, Section 1 - Les opérations de banque, les services de paiement, l'émission et la gestion de la monnaie électronique, Sous-section 2 - Comptes et dépôts) and 'Article L743-2' with its content.

# Our solution

## Get results already filtered by our AI

This is the first search engine that provide a selection of results ranked by relevancy and classified with the hierarchy of norms. So you can see, for one topic, the main texts for level 1, level 2, level 3.

The image shows a hand in a blue glove pointing towards a MacBook Pro. The screen displays the REGMIND search interface. The search results for "Lorem ipsum" are shown in three levels of hierarchy:

- Item 1:** Cour de cassation, civile, Chambre commerciale. Description: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Cras nec odio sed metus pretium congue volutpat vel augue. **Aenean** mattis, libero finibus congue sagittis, lorem ligula volutpat augue, eu mollis lectus erat nec tortor. Sub-item: jurisprudence judiciaire. Published on 29.03.2017.
- Item 2:** Cour de cassation, civile, Chambre commerciale. Description: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Cras nec odio sed metus pretium congue volutpat vel augue. **Aenean** mattis, libero finibus congue sagittis, lorem ligula volutpat augue, eu mollis lectus erat nec tortor. Sub-item: jurisprudence judiciaire. Published on 29.03.2017.
- Item 3:** Cour de cassation, civile, Chambre commerciale. Description: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Cras nec odio sed metus pretium congue volutpat vel augue. **Aenean** mattis, libero finibus congue sagittis, lorem ligula volutpat augue, eu mollis lectus erat nec tortor. Sub-item: jurisprudence judiciaire. Published on 29.03.2017.

To the right of the search results is a sidebar titled "Filters (Organize it)" which includes sections for Hashtags, Radio buttons, and Check boxes.

# Competition analysis

# Competition

## Almost indirect competition

### Historical editors



- They don't provide the whole regulation
- Mostly concentrated on comments and analysis

### Regtechs



- Solutions more oriented on risks analysis and/or on how to apply rules to be compliant and/or rules interpretation

### Layers / consultants



- They do provide comments and analysis
- They can't follow up the regulation and provide a feedback on a daily basis

Competitive advantage of RegMind:  
100% of regulation available everyday with a personalized watch.

# The technology



# Welcome LegiGraph®

LegiGraph® is the first and most important regulation data lake driven by AI. Millions of documents are available with billion of relations between documents. Years of research & development leads to regulation modeling. And it's only the first step to amazing opportunities.

# How it works?

## A continuous value creation



### We collect

Our robots are watching the web the whole day to collect the data. More than that, they are able to distinguish stocks and flow. We do labelling the data.



### We store

All data are then normalized to be stored at the right place. Each document receive a unique identifier and is versioned. We also add the right metadata.



### We link

Thanks to LegiRank® (our in-house regulation modeling solution) we create links between documents and legal concepts. We also rank them.



### We deliver

At this stage the data are ready to ease your regulation watch. They are augmented so you can also became an augmented user with RegMind.

Data is nothing if it's not structured. Value come after you normalise it. This is why we have created LegiRank® and LegiRef®, two powerful solutions to identify, classify and recognize informations inside a set of data. This is a unique combination in the market.

# Look under the bonnet

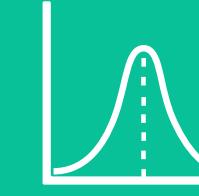
## Power and flexibility

Look at our amazing API's. It's an advanced infrastructure that fit today's and tomorrow's needs. This is an open system made to optimise our solutions and capable to communicate with external solutions as well.



### LegiGraph®

LegiGraph® deliver the final documents, normalized, linked, versioned and organized in a hierarchy. This is probably the most important legal datastore daily updated and easily accessible.



### LegiRank®

This our in-house search engine augmented for legal data.



### Users

You work anonymously. All users data are separated from personal data. Searches, favorites, folders, annotations or notes are linked to a special ID, not your name or company name.



### Persona

This is where we deal with personal information, autorisation and authentification.



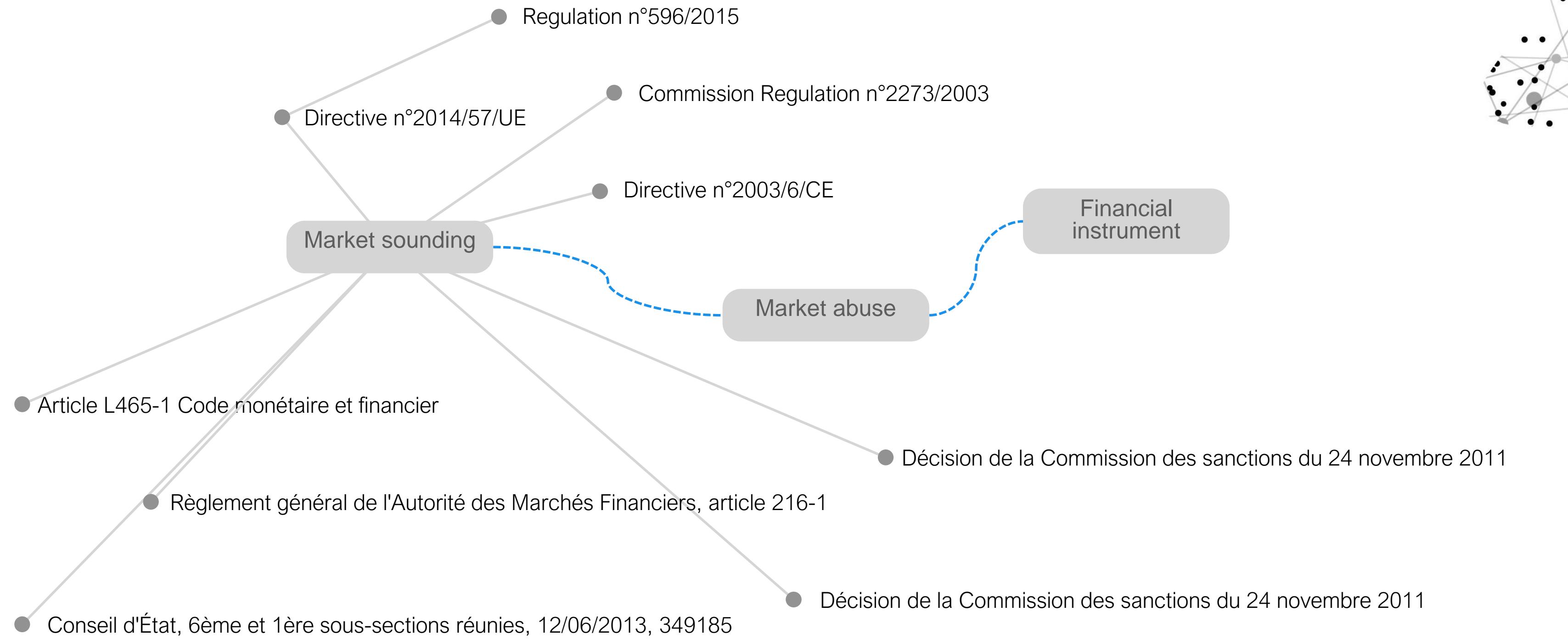
### Sales

This our API to deal with user subscription, payments and invoices.

# Inside LegiGraph®

## Your brain have now so many connections with regulation

LegiGraph® is a kind of regulation's modelization. Our algorithm is capable to link millions of documents and legal concepts together so we can help you to follow the right path. It can also determine the ranking between documents to provide the more accurate response to your request.



# Amazing LegiRef®

## It's so easy to identify legal references.

LegiRef® is a unique AI capable to recognize legal references inside a text no matter if it's writing following guidelines or not. It opens huge opportunities to provide innovative solutions for the users.



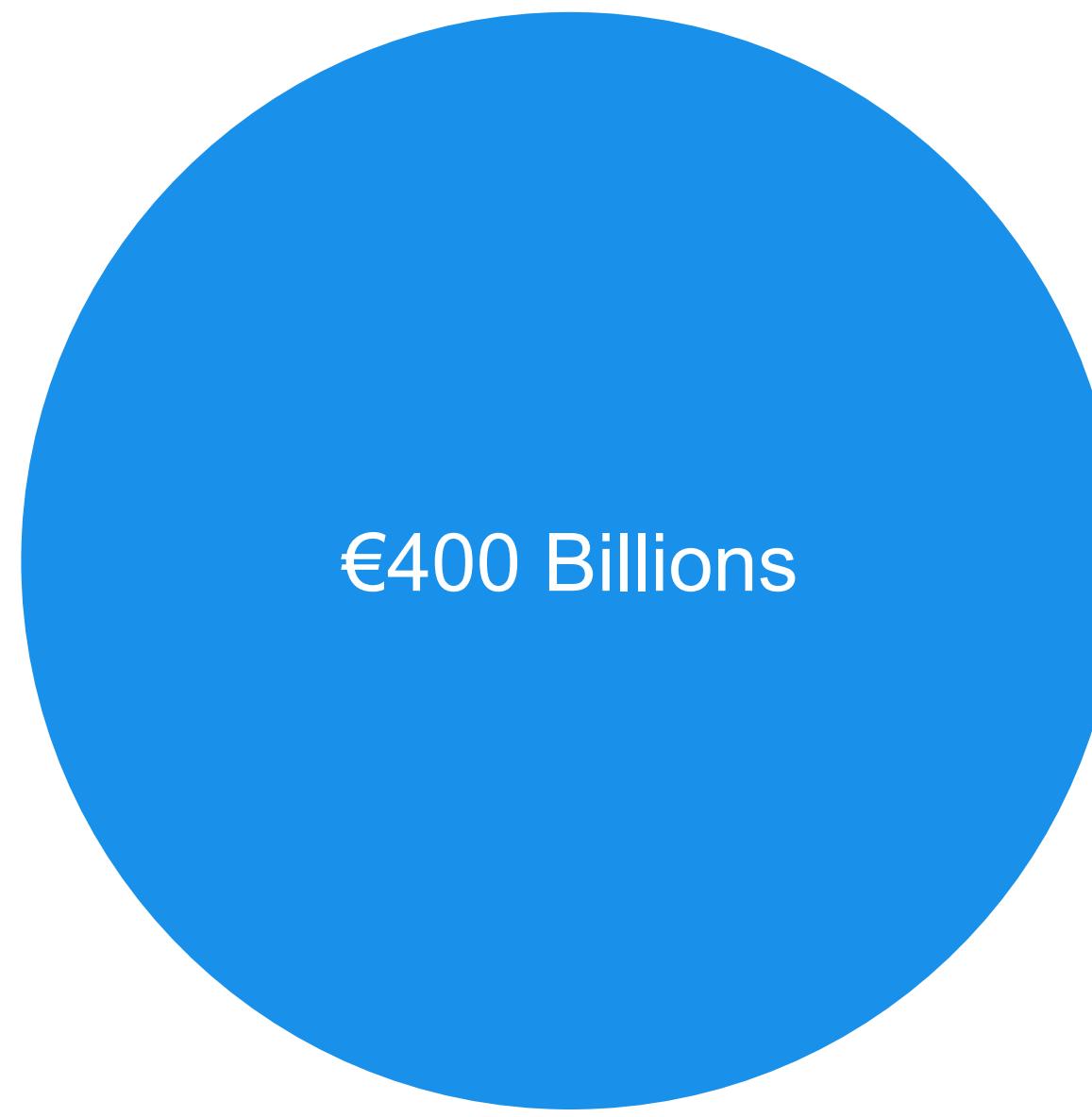
### Update your contract automatically

LegiRef® can analyse your documents (contracts, procedures...) and identify the legal references (laws, regulation...) and create an automatic watch so you can be alerted if there is a change. You will save lot of time and will make sure that your internal documents are up to date.

# Market validation

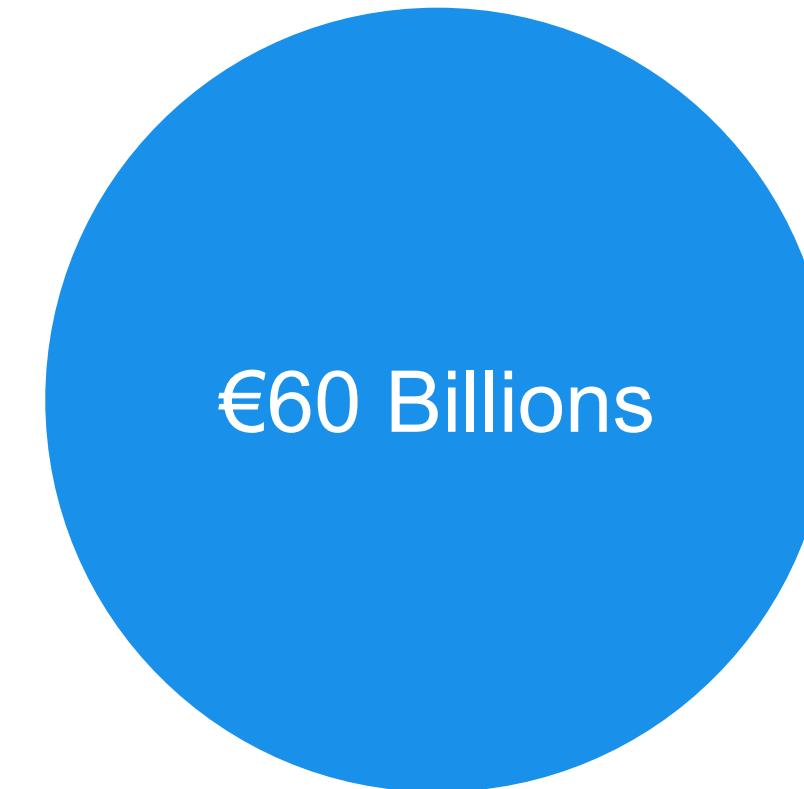
# Market validation

The cost of regulation is about a tenth of net banking revenues.



Forecasted fines on bank  
estimated for 2020  
for misconduct, including violation of anti-  
money laundering rules.

Source : Thomson Reuters



Estimated cost for regulation  
solution for 2019

Legal costs, including lawyers companies fees.

Source : Report Buyer



Estimated regulation budget / year  
/ company

Regulatory budget of banks including investments and

recurring costs

Source : EY

# Market size

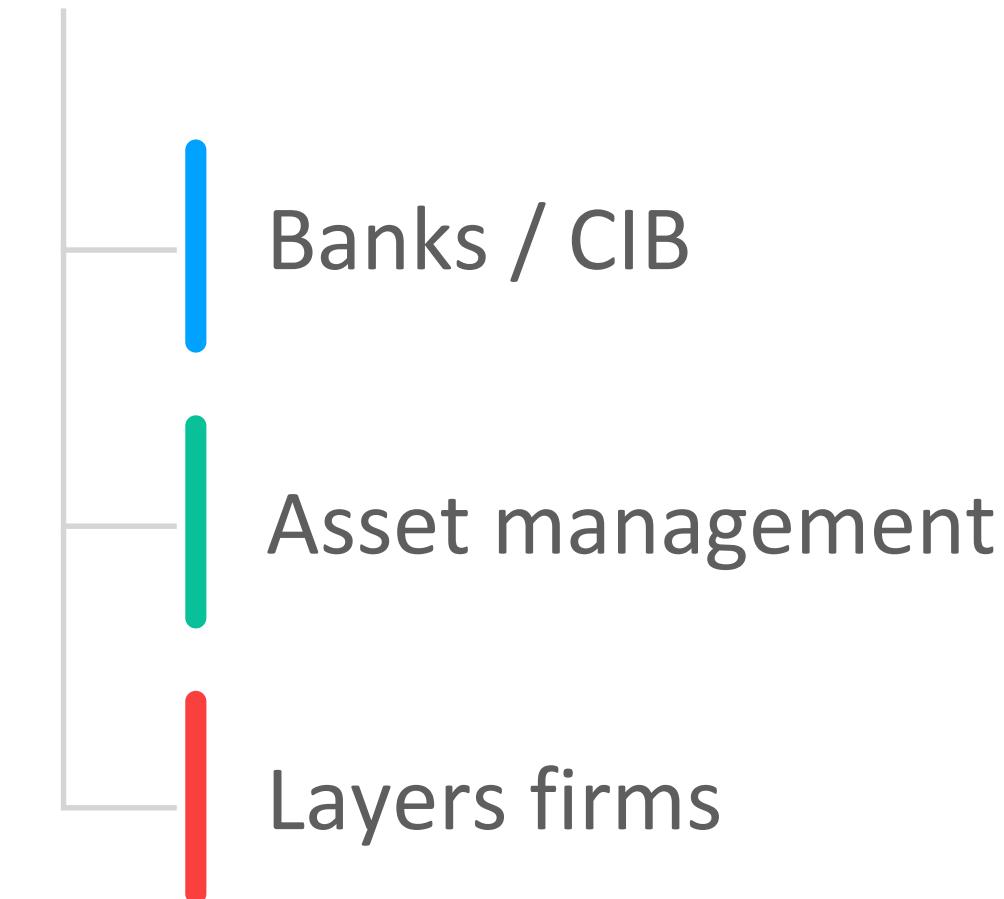
## Financial establishments in Europe

7 000

Companies in Europe

100

Market share for RegMind\*



\* Targeted companies for the kick off

# Business model

# Pricing model

Users pay a subscription to access our Saas solution

**SMB**

Less than 20 users

**KA**

More than 20 users

**10 800 €**

per user / year

**135 000 €**

For 100 users / year

**200 000 €**

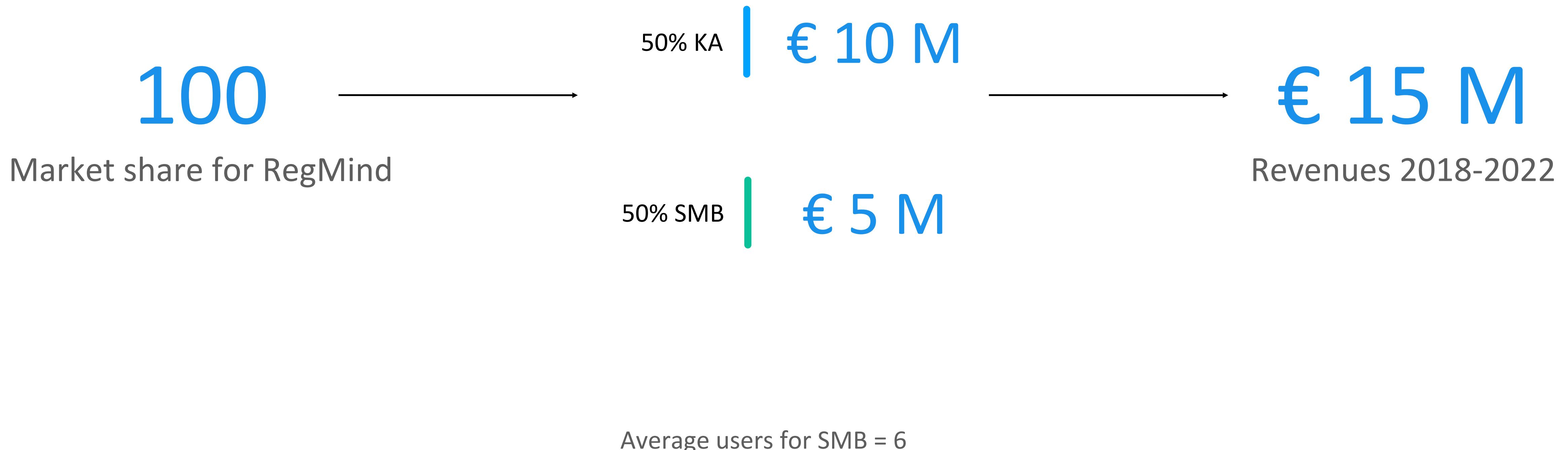
Unlimited users / year

SMB = Small & Medium Businesses

KA = Key Account

# Business model

Forecasted revenues

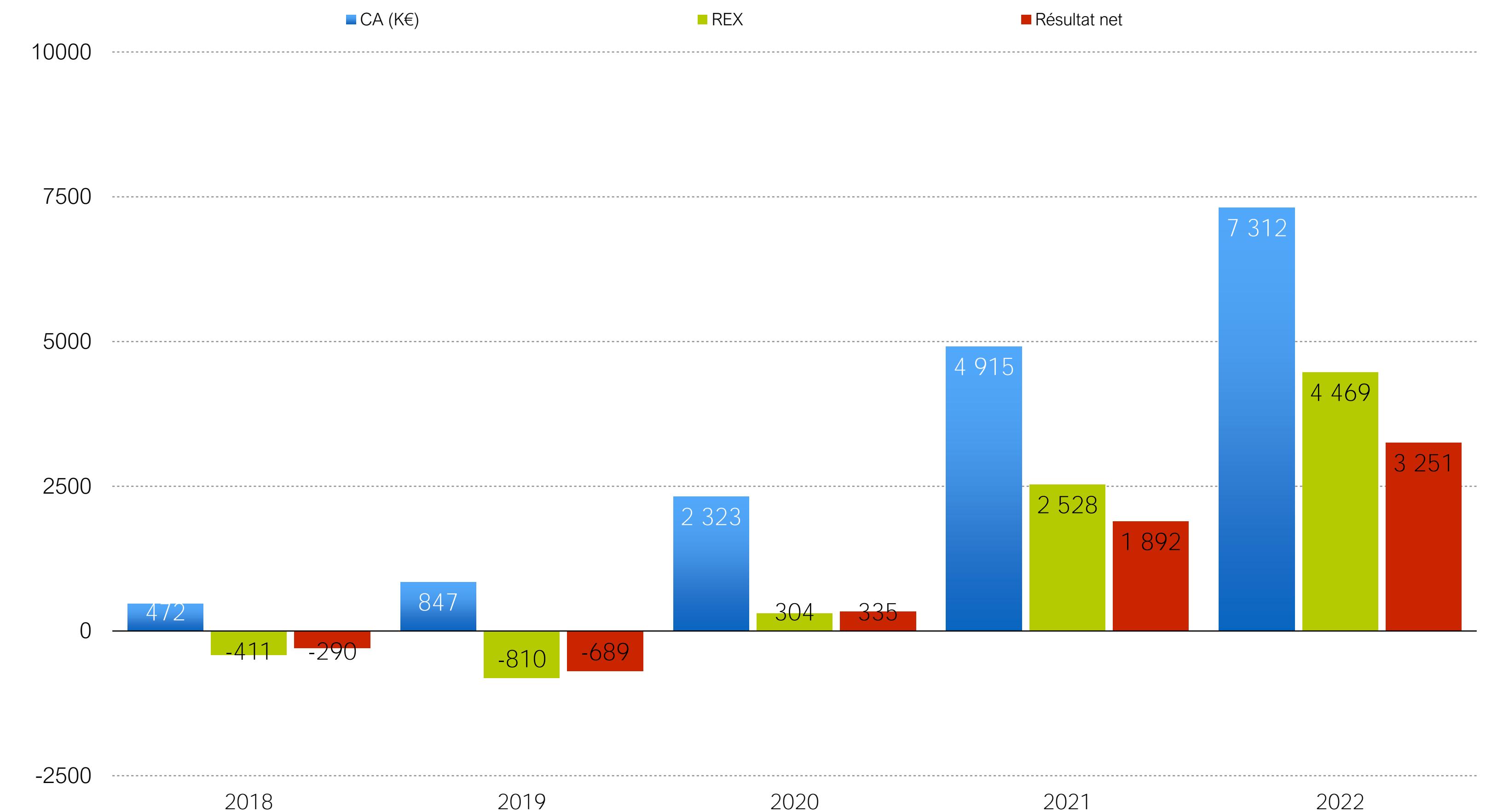


# Business model

## Forecasted P&L

P&L hypothesis with a kick off in Q3-18.

We do invest the first two years:  
engineering, sales & marketing to  
prepare the take off in 2020.



# Cashflow

We need € 1M to ensure our growth

	2018	2019	2020	2021	2022
Income	737 493	785 024	1 373 903	4 256 193	8 531 998
Turnover	352 493	727 166	2 203 200	4 795 200	7 192 800
Lending	200 000				
Capital	105 000				
Cash	40 000	(66 682)	(953 837)	(663 547)	1 214 657
CIR		124 540	124 540	124 540	124 540
Loan from Natixis	40 000				
Dépenses	804 175	1 738 861	2 037 450	3 041 536	4 049 043
Costs of goods	332 967	848 445	872 282	1 082 162	1 387 141
Wages	274 198	513 146	642 654	706 919	777 611
Wages tax	197 010	257 270	432 083	494 843	544 328
Income taxes	-	-	90 431	757 612	1 339 964
Remboursement Natixis		120 000			
Balance	(66 682)	(953 837)	(663 547)	1 214 657	4 482 954

# Money needed

## Main investments to be done



Investments aggregate both costs & wages for each category

# R&D investments

Enhance the actual tech and add countries

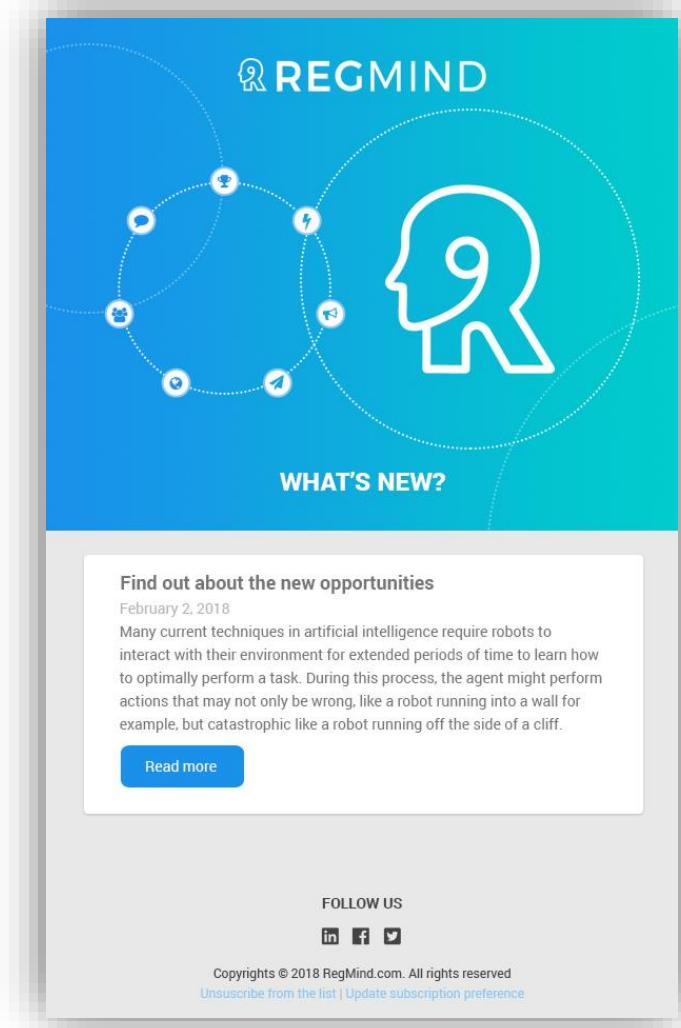
- Develop robots for UK texts
- Develop robots for German texts
- Fees of experts
- Hire 2 more developers
- Cost of subcontractor



# Marketing investments

Prepare our marketing campaign

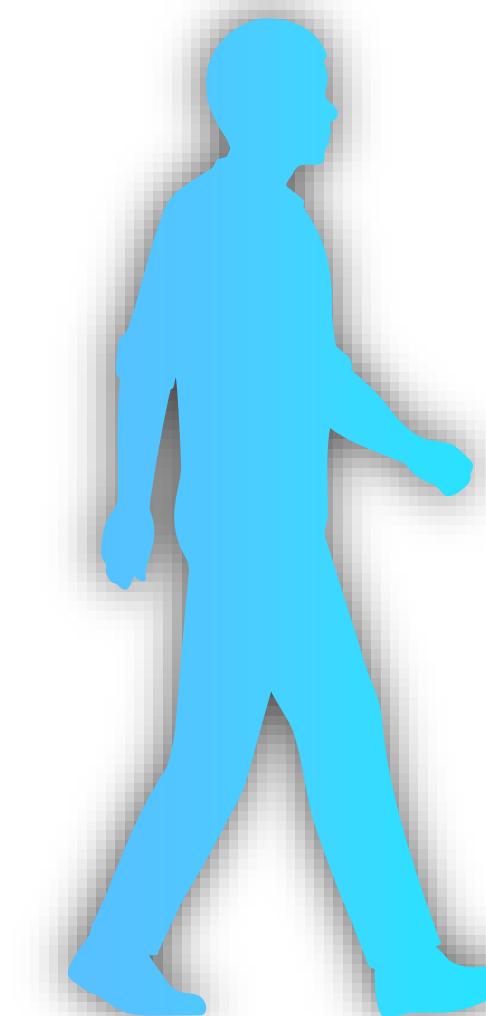
- Develop awareness of RegMind
- Finance the marketing campaigns  
(see marketing plan)
- Hire a marketing manager



# Sales investments

Pre-sale & sale the solution

- Hire a sales manager
- Cost of visits



# Marketing strategy

# Market adoption

## Our 3 pillars to go to market

### Partnerships



- With regulators to facilitate the rules diffusion and comprehension
- With professional associations : FBF, ESBG, EBA...

### Collaboration



- Working with universities labs to enhance our AI and help them to provide new solutions to their students
- Collaborate with lawyer companies to help them to link their own documents with regulation (clients briefing)

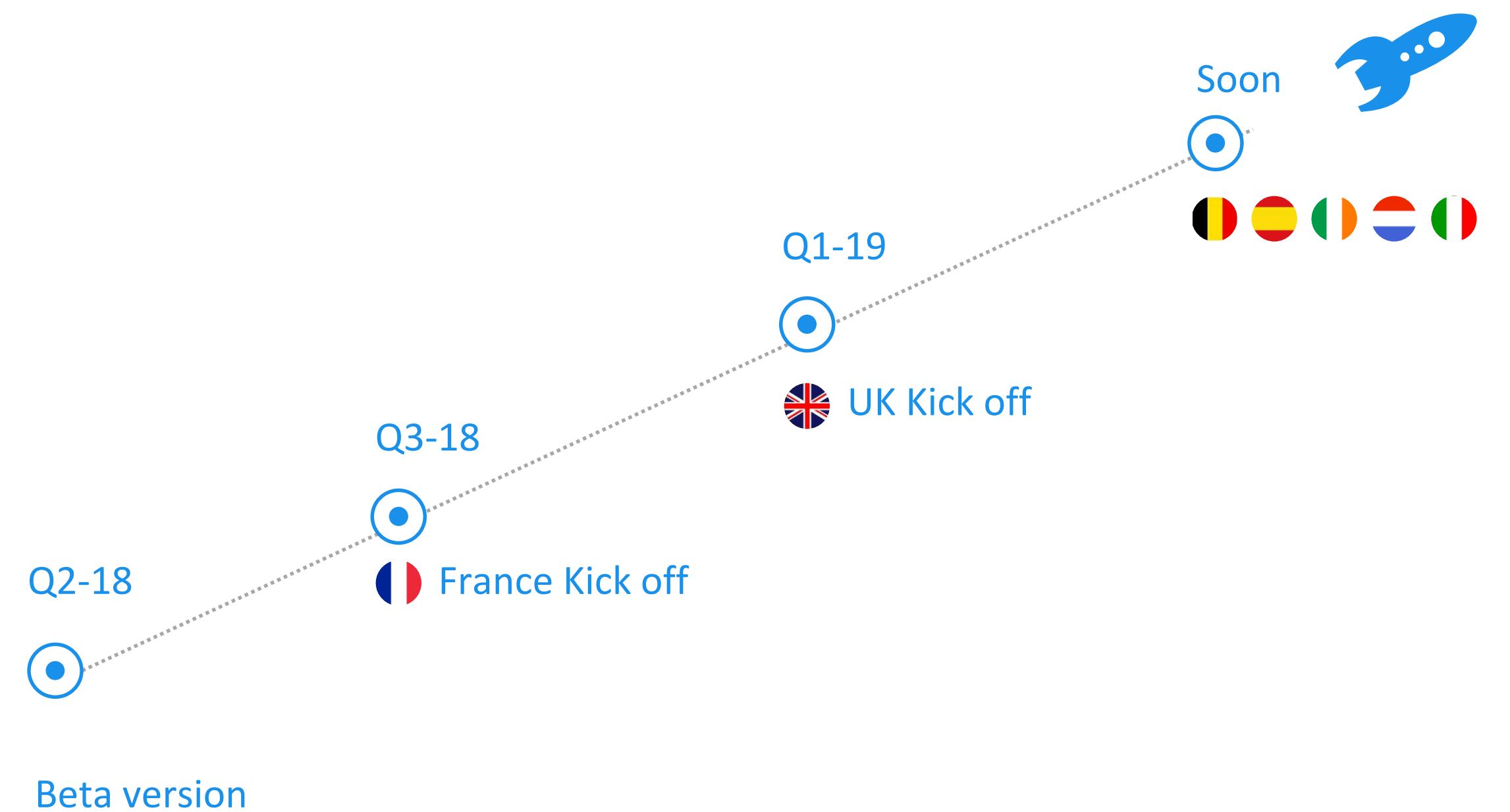
### Users tests



- Create end-users groups to enhance the solution and advertise it as well
- Integrate future customer to our beta version : early adopters

# Market penetration

## From France to Europe



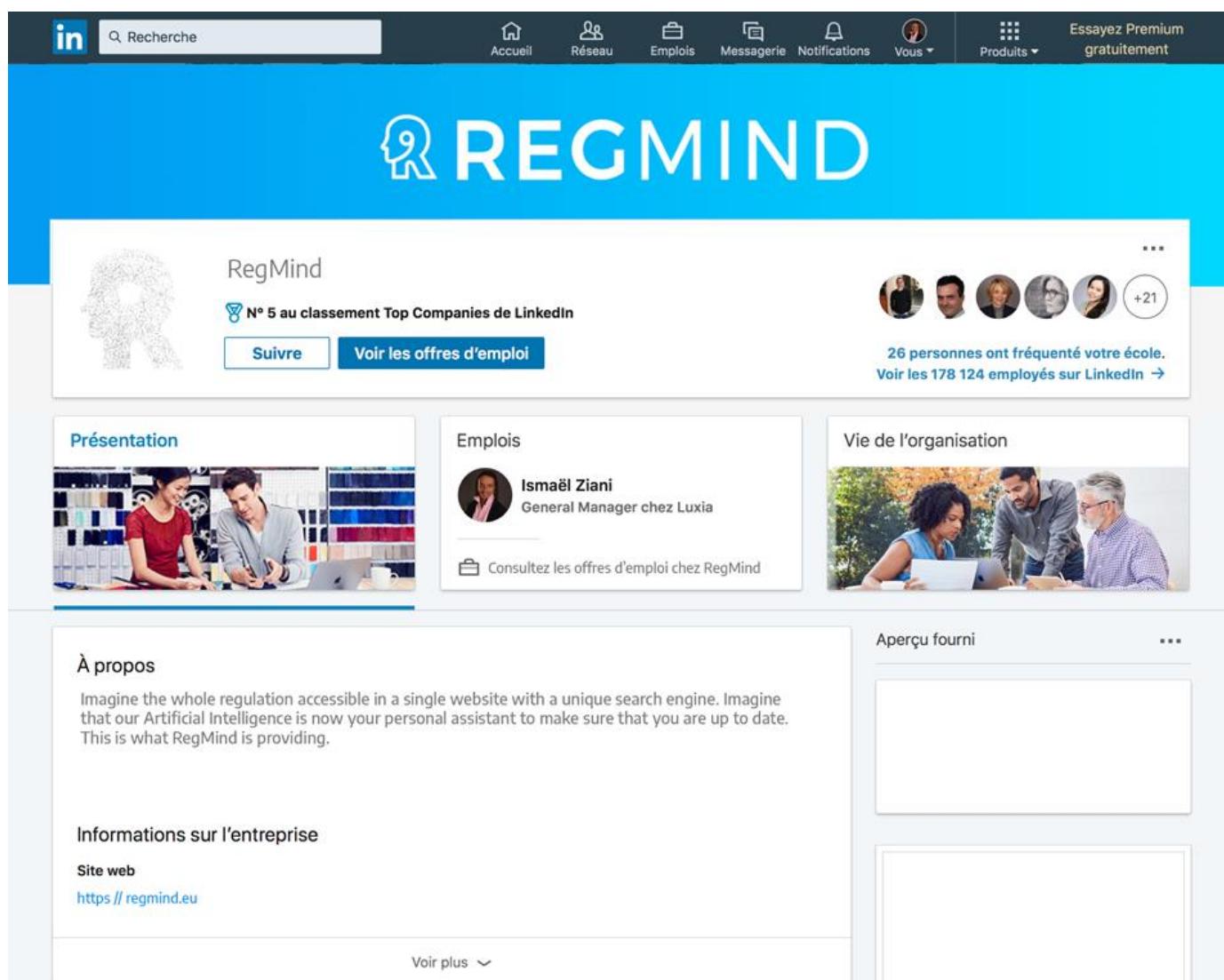
1. Europe : we will cover first the whole European regulation which is the base for all countries (Q3-18).
2. Country : then we will add each country regulation, starting from France (as we already have customers interested : Q3-18) and then cover the other countries : UK, Germany, Luxembourg, Belgium, Netherland, Spain, Italy...



ALLEN & OVERY

# Using social medias

## Enlarge our visibility



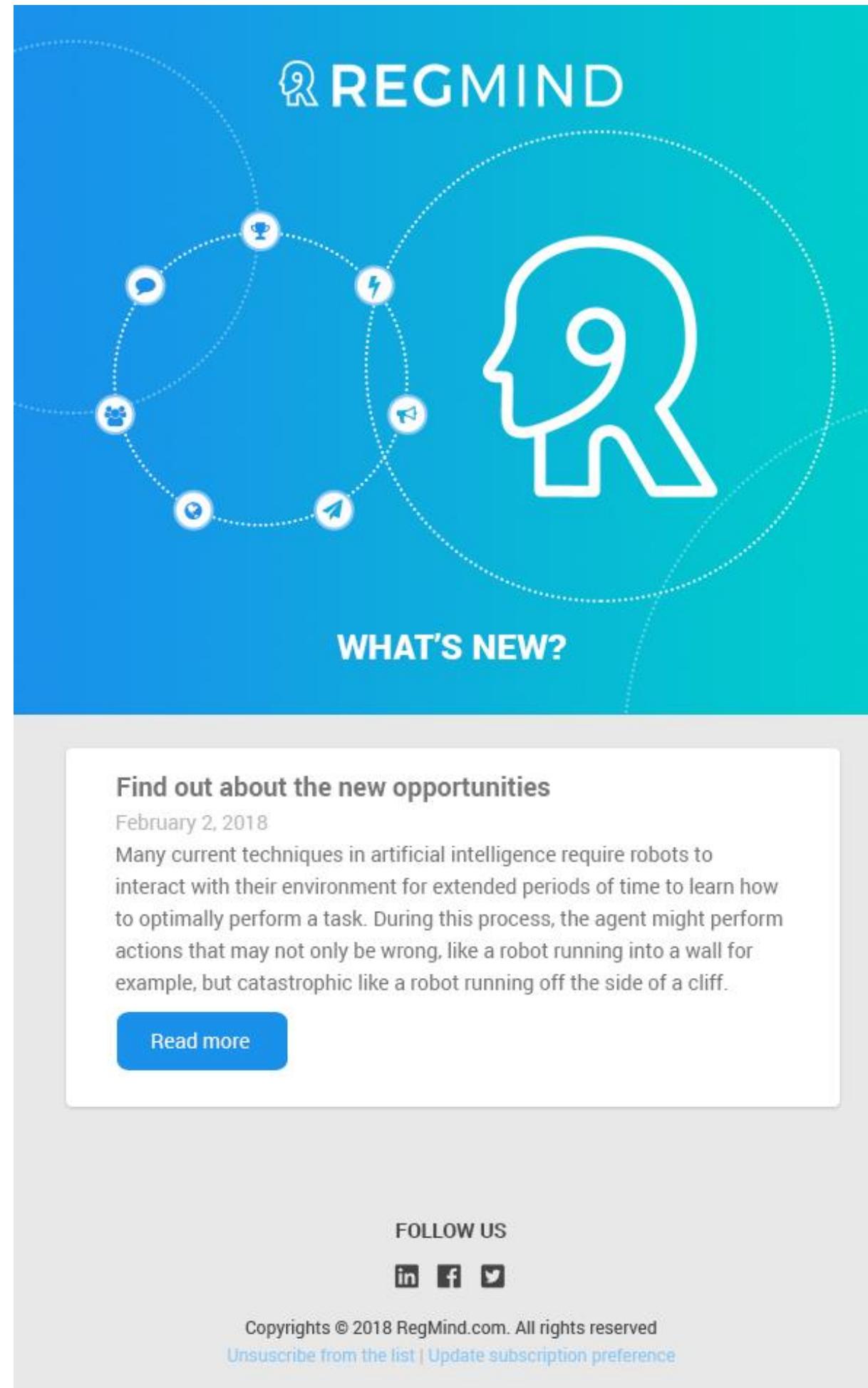
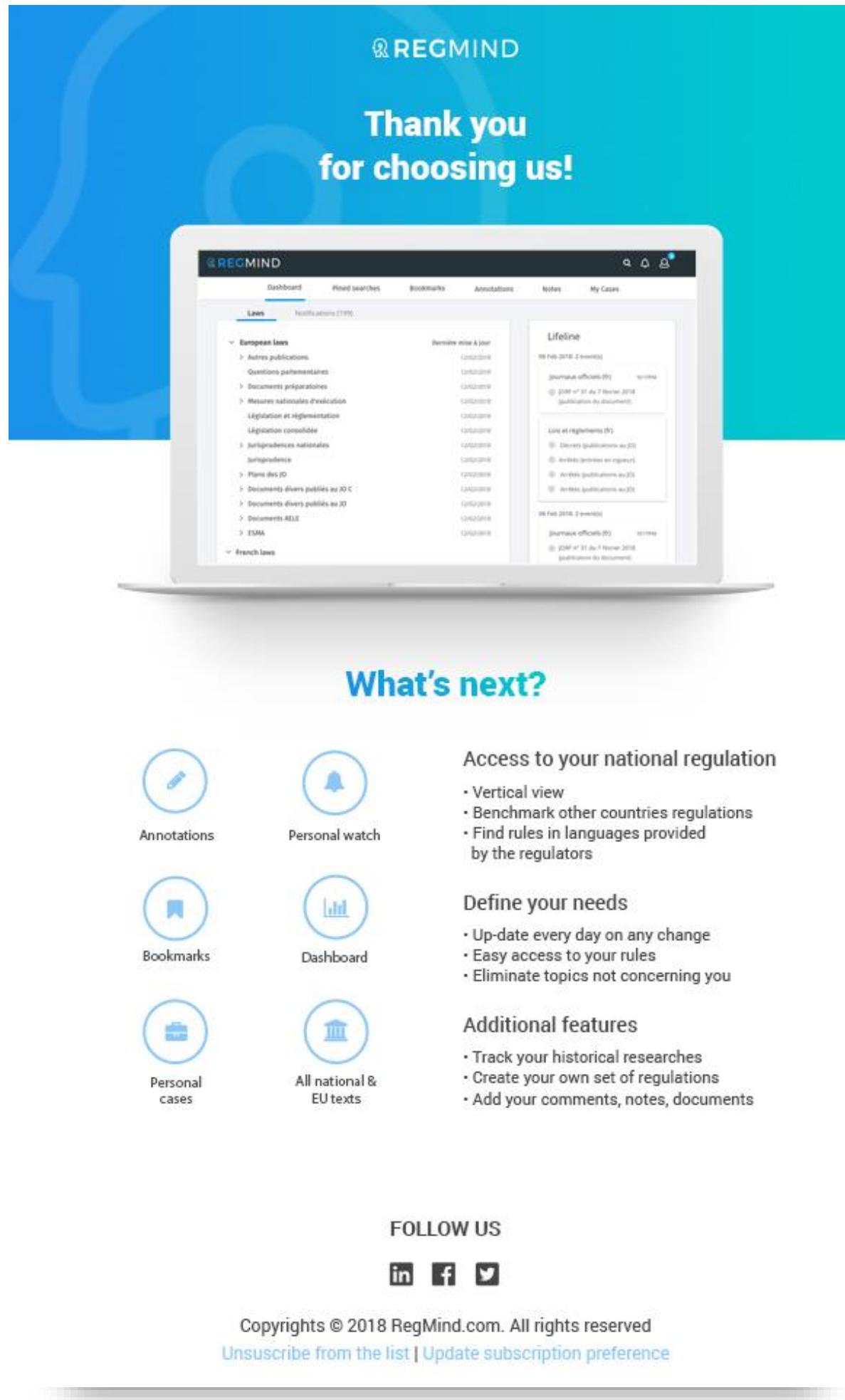
**LinkedIn RegMind community:**  
update on last regulation activity, publish  
articles in collaboration with professors /  
professional



**Twitter thread**  
The place to be to be updated  
everyday on regulation

# Applying direct marketing

## Email campaigns



Emailing marketing program to educate, present and advertise RegMind benefits.

# Corporate website

[regmind.eu](http://regmind.eu)

The screenshot shows the homepage of the RegMind website. At the top, there is a dark header bar with the RegMind logo on the left and navigation links for "Solution", "About us", and "Sign in" on the right. Below the header, the main content area features a white background with a large blue diagonal graphic element on the right side. In the center-left, there is an illustration of three blue books labeled "REG", a balance scale, and a smartphone displaying a hierarchical menu with "Lev 1", "Lev 2", and "Lev 3". To the right of the illustration, the text "Beyond regulation" is displayed in blue, followed by "One stop shop for all European regulation" in black. A descriptive paragraph below explains the service's purpose: "Imagine the whole regulation accessible in a single website with a unique search engine. Imagine that our Artificial Intelligence is now your personal assistant to make sure that you are up to date. This is what RegMind is providing."

**Beyond regulation**

One stop shop for all European regulation

Imagine the whole regulation accessible in a single website with a unique search engine. Imagine that our Artificial Intelligence is now your personal assistant to make sure that you are up to date. This is what RegMind is providing.

# Applying direct marketing

## Flyer for prospects



One-stop shop for all  
European Banking and  
Financial Regulations



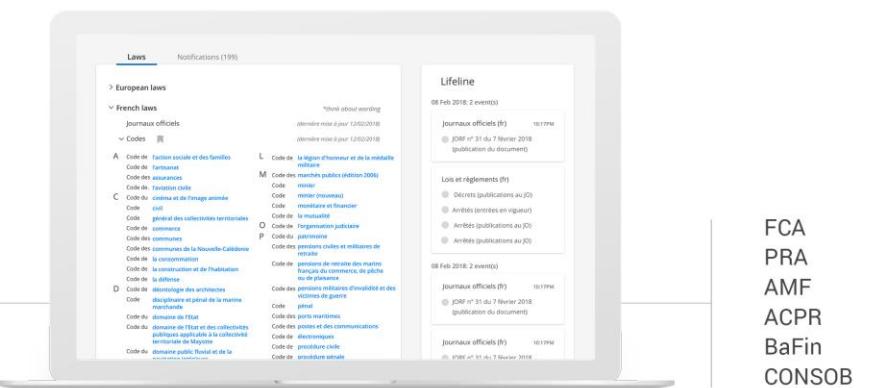
Our proposal : a data-base for all European  
Banking and Financial Regulations

Level 1, 2, 3  
Soft Law  
Disciplinary sanctions  
Case law  
Recommendations  
Q&As  
Statements

ECB  
EBA  
BIS  
EUR-Lex  
ESMA



Your single access to all European  
Financial Regulations



- Annotations
- Personal watch
- Bookmarks
- Dashboard
- Personal cases
- All national & EU texts

GET WHAT YOU WANT WHEN YOU NEED

Access to your national regulation

- Vertical view
- Benchmark other countries regulations
- Find rules in languages provided by the regulators

Define your needs

- Up-date every day on any change
- Easy access to your rules
- Eliminate topics not concerning you

Additional features

- Track your historical researches
- Create your own set of regulations
- Add your comments, notes, documents



# Marketing events

## Regtech exhibitions

Participate to targeted exhibition such as the one we did at Banque de France.

## Conferences

Organise and / or participate to conferences around AI applied to regulation

## Webinars

Digitalize your regulation watch / How can AI help you in your day to day regulation watch?...

# Marketing collaterals





### Get in touch

Ismaël Ziani : [iziani@luxia.fr](mailto:iziani@luxia.fr) - 06 07 62 00 37

Christian Le Hir : [christian.lehir@natixis.com](mailto:christian.lehir@natixis.com) - 06 20 07 60 64

