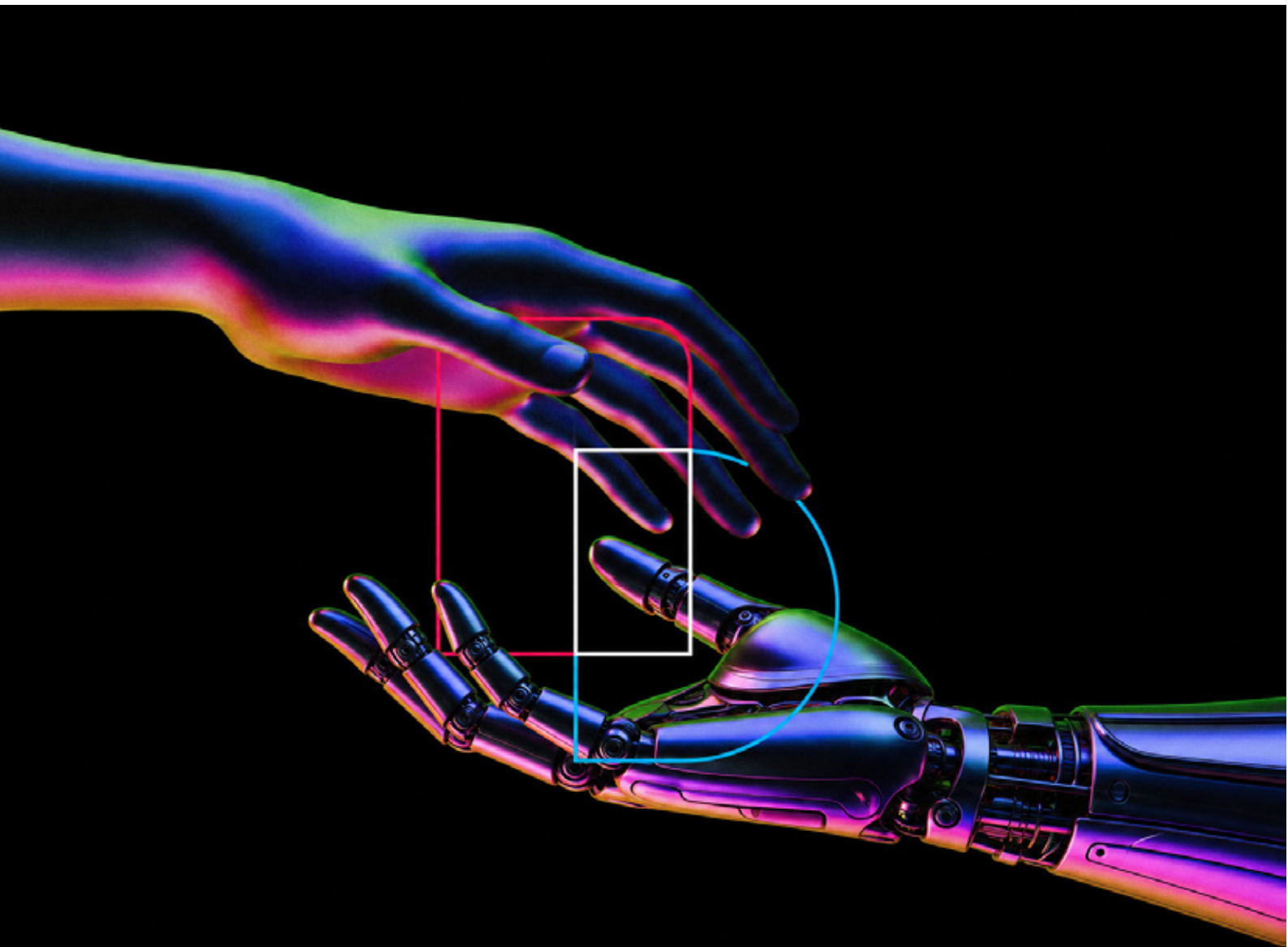




**FUNDAPPS**

# A vision without compromise





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## The future of compliance isn't autonomous. It's accountable.

Large Language Models (LLMs) and other AI technologies are evolving rapidly—and compliance is undeniably being reshaped. But in the highly regulated, legally nuanced world of Shareholding Disclosure (SD), applying AI isn't as simple as handing over control to a model.

While some vendors claim that compliance can now run entirely without people, we believe the opposite: **real progress comes from combining advanced automation with legal oversight, regulatory accountability, and explainable processes.** That's what we're doing at FundApps.

### Compliance Isn't Just Technical. It's Legal, Regulated, and Personally Accountable

At the heart of SD is the act of making legal disclosures to regulators and markets often under threat of fines, penalties, and reputational damage. This is not an operational task alone; it is a **legal one**, subject to:

- **Cross-border regulations with varying definitions and thresholds**
- **Language-specific interpretations and legal precedents**
- **Corporate structures and ownership hierarchies that must be understood with context**

**No CCO or other responsible compliance officer can simply 'outsource' that responsibility to an AI. Regulatory accountability is non-delegable, even when execution is.**

And not without meaningful human oversight.

This is why, even as AI capabilities improve, regulators continue to demand explainability, auditability, and human-in-the-loop governance. And rightly so. In Shareholding Disclosure, automation must never come at the cost of accountability.



**No CCO or other responsible compliance officer can simply 'outsource' that responsibility to an AI. Regulatory accountability is non-delegable, even when execution is.**

# ● Our Position: Informed Innovation, Not Theoretical Speculation



FundApps is not new to automation. We already lead the market with an SD rule set based on the regulatory consensus of hundreds of clients and one of the most powerful rules engines in production globally.

We process hundreds-of-thousands of positions daily for clients across over one hundred jurisdictions. At FundApps we're actively using AI, strategically, carefully, and with results.

**Here's what we mean by that:**

## 1. AI for Enhanced Alert Review

Our AI-enhanced workflows help clients prioritise what matters. By surfacing anomalies, identifying likely false positives, and reconciling disparate data sources, we reduce time spent on manual checking, without removing the human expert from the process. This is human-in-the-loop AI: **AI does the heavy lifting; people make the final call.**

## 2. AI for Filing Automation

We're also applying AI in the automation of regulatory filings themselves. Many jurisdictions now require direct portal submissions, each with their own formats, validation rules, login requirements, and quirks.

**We've developed systems that:**

- **Automatically map alert data to filing templates**
- **Programmatically test and submit to portals**
- **Detect changes or failures in portals (e.g. log-in flow updates or validation logic)**
- **"Self-heal" integrations by auto-correcting broken mappings or surfacing edge cases for human review**

This isn't hypothetical, it's in use today, streamlining filings that used to take hours into a few clicks, while ensuring that each submission remains fully traceable and defensible.

## 3. AI for Rule Management (Carefully)

We're exploring the use of AI to assist in regulatory change monitoring and internal ruleset mapping, but not to replace the role of legal experts. Parsing a regulation into an enforceable rule is not a formatting task; it's an act of interpretation. We're building AI tools to make our expert team faster, not to replace their expertise. Our approach is always **explainable, testable, and backed by human legal review.**



**This is human-in-the-loop AI: AI does the heavy lifting; people make the final call.**

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# Lights-Off Compliance? Yes, When It's Safe, Defensible, & Transparent



The idea of "lights-off compliance", where alerts are detected, validated, filed, and closed without human involvement, is appealing. But realising that vision responsibly requires what most automation vendors overlook: **strong governance, intelligent design, and deep compliance expertise at every layer.**

#### The barriers aren't just technical:

- **Legal liability still rests with humans.**
- **Filing errors can damage market reputation.**
- **Auditability and explainability are regulatory requirements, not options.**

that's why we're building towards autonomous workflows with human-in-the-loop checkpoints, legal defensibility, and smart fail-safes. That's also why our clients trust us to introduce automation that saves them time without exposing them to risk.

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## We're Not Reacting to Hype. We're Building What Works.

In a space increasingly full of theoretical claims, FundApps is grounded in real, deliverable progress. We aren't pitching AI as a silver bullet. We're applying it where it adds value, and resisting it where it compromises trust.

#### We believe:

- **AI is a powerful tool—but not a substitute for legal responsibility**
- **Compliance must be explainable, auditable, and governed by people who understand the stakes**
- **True transformation comes not from promises, but from practical innovation rooted in expertise**



**FUNDAPPS**

Monitor It. Report It.

## Leading With Reality, Not Just Rhetoric

We aren't saying AI will solve everything. We're showing how it can solve the right things, when combined with legal context, robust data, and human oversight.

**We're not chasing an "it's done" narrative. We're building a "this is how it gets done right" future.**

Let us show you what practical, intelligent, and trusted AI in Shareholding Disclosure really looks like.

