RuleWise

RuleWise CREW

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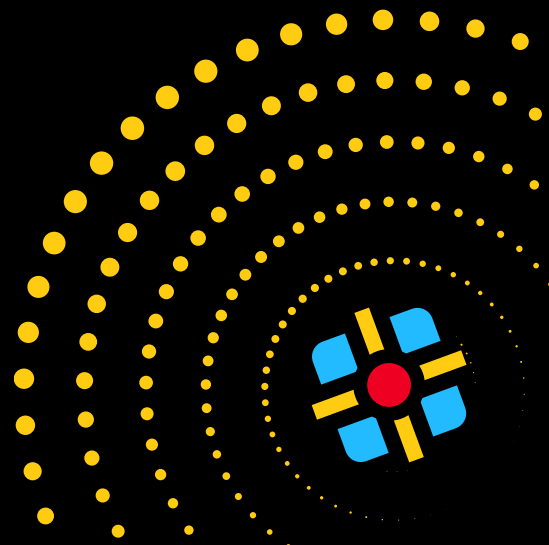
About RuleWise

RuleWise is a pioneering Regulatory Intelligence (RegInt) company dedicated to simplifying governance, risk, and compliance (GRC) for regulated financial institutions. Our solutions empower regulators, financial services firms, and compliance professionals with AI-driven tools that automate processes, enhance decision-making, and ensure regulatory adherence.

At RuleWise, we believe that compliance should be proactive, not reactive. Our advanced AI systems provide real-time insights, automated reporting, and seamless collaboration, reducing compliance burden and regulatory risks across multiple jurisdictions.

> ## Our Vision
> We envision a future where compliance is proactive, data-driven, and strategically advantageous. By harnessing the power of predictive risk insights and cross-jurisdictional intelligence, RuleWise is revolutionising governance, risk management, and compliance (GRC), enabling organisations to anticipate compliance challenges and make informed strategic decisions. Our commitment to leveraging AI-driven strategic intelligence empowers firms to not only meet regulatory requirements but to gain a competitive edge in the market.

Our Solutions

CORE system delivers Independent Agents that streamline key compliance functions, while our CREW system introduces Collaborative Agents for complex, multi-jurisdictional challenges. Today, RuleWise serves regulators and firms across multiple jurisdictions, continuously innovating to ensure organisations remain not just compliant, but strategically positioned for long-term success.

- **Compliance by Design**: Embedded regulatory logic for real-time policy adherence.
- **AI-Driven Efficiency**: Reducing compliance costs while improving accuracy.
- **Future-Proof Governance:** Staying ahead of changing regulations with dynamic AI models.

With RuleWise, compliance becomes an advantage—not a challenge.

The Founding of RuleWise

RuleWise was established to address the increasing complexity of global compliance. Traditional compliance methods are often fragmented, resource-intensive, and prone to human error. Recognising this challenge, industry leaders in compliance, governance, and AI founded RuleWise as a next-generation compliance intelligence platform. *To get in touch, email info@rulewise.com.*

***Simplifying compliance with dynamic AI-driven solutions**—this is the RuleWise approach.*
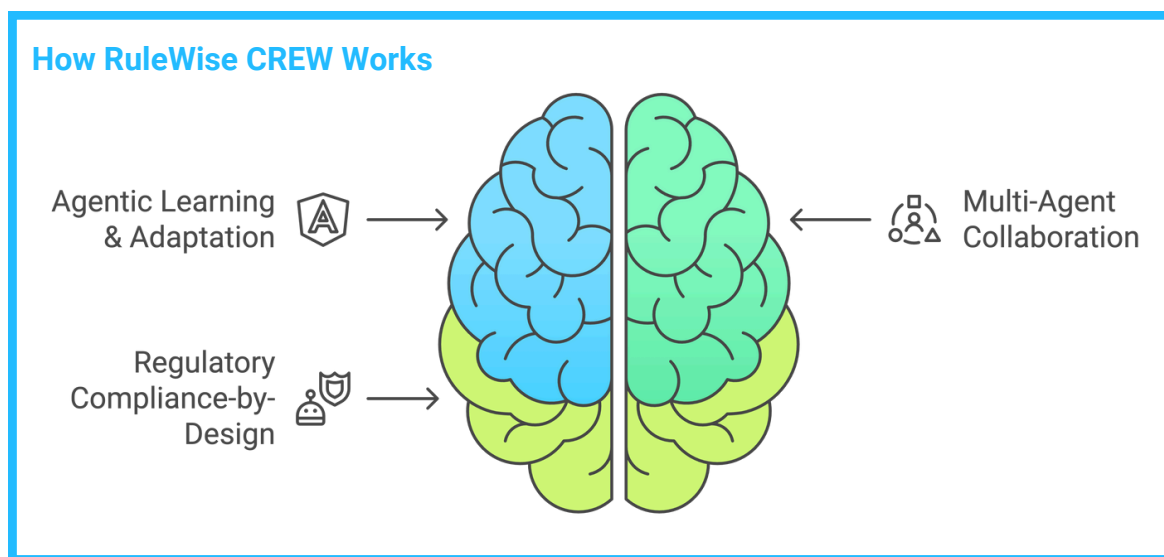
RuleWise CREW

A Smarter Way to Manage Compliance

RuleWise CREW is an Agentic Multi-Agent System (MAS) that autonomously manages compliance complexity by leveraging predictive risk insights and cross-jurisdictional intelligence. Unlike traditional compliance software, CREW's collaborative AI agents interact in real time, anticipate regulatory changes, and streamline risk detection, policy management, and governance oversight. By providing data-driven foresight, CREW enables proactive decision-making, ensuring strategic compliance excellence.

- **Agentic Adaptability:** CREW dynamically adjusts to new regulations without manual updates.
- **Autonomous Multi-Agent Collaboration:** Agents communicate, learn, and execute workflows together.
- **Regulatory Intelligence at Scale:** AI-driven regulatory tracking ensures instant compliance with emerging laws.

RuleWise CREW elevates compliance from reactive to predictive, offering a seamless, agentic approach to GRC.

RuleWise CREW consists of **15 specialised agents**, each focusing on a critical compliance function. These agents communicate, learn from each other, and automate key workflows, ensuring compliance teams can operate faster, smarter, and more efficiently.

With RuleWise CREW's agentic AI, compliance teams move from manual intervention to a self-regulating, intelligent compliance ecosystem.

Meet the CREW

Introducing 15 Collaborative Agents

AML & KYC Agent
Automates onboarding, screening, and risk assessment to ensure regulatory compliance with AML and KYC requirements.

Policy Management Agent
Centralises policy governance by maintaining, updating, and aligning policies with current regulations.

Executive Governance Agent
Empowers leadership with predictive oversight, consolidating compliance insights for data-driven strategic decisions across jurisdictions.

Reporting & Disclosure Agent
Automates regulatory reporting across jurisdictions to ensure timely, accurate, and compliant submissions.

Ethics & Conduct Agent
Detects policy breaches and misconduct risks through behavioural analytics, whistleblower monitoring, and ethics enforcement.

Fiduciary & Trustee Oversight Agent
Manages compliance for trust and fiduciary structures, ensuring adherence to legal and ethical responsibilities.

ESG Metrics Agent
Monitors ESG compliance with real-time insights, driving sustainability reporting and strategic ESG decision-making for ethical governance.

Training & Awareness Agent
Delivers AI-driven compliance training with interactive learning paths to ensure workforce readiness and regulatory awareness.

Regulatory Intelligence Agent
Interprets regulatory changes across jurisdictions, mapping them to compliance frameworks for proactive adaptation and strategic foresight.

Risk Scoring & Monitoring Agent
Predicts vulnerabilities with real-time risk assessment, leveraging predictive analytics across compliance areas for strategic foresight."

Audit & Evidence Agent
Streamlines audit readiness by gathering, organising, and presenting regulatory evidence for internal and external audits.

Cyber Security & Data Privacy Agent
Monitors and enforces data security protocols, responding to threats and ensuring regulatory adherence (e.g., GDPR).

Product & Suitability Agent
Ensures financial products align with regulatory requirements and client risk profiles to prevent mis-selling.

VASP Transaction Oversight Agent
Monitors virtual asset transactions for regulatory compliance, detecting fraud, sanctions breaches, and high-risk activities.
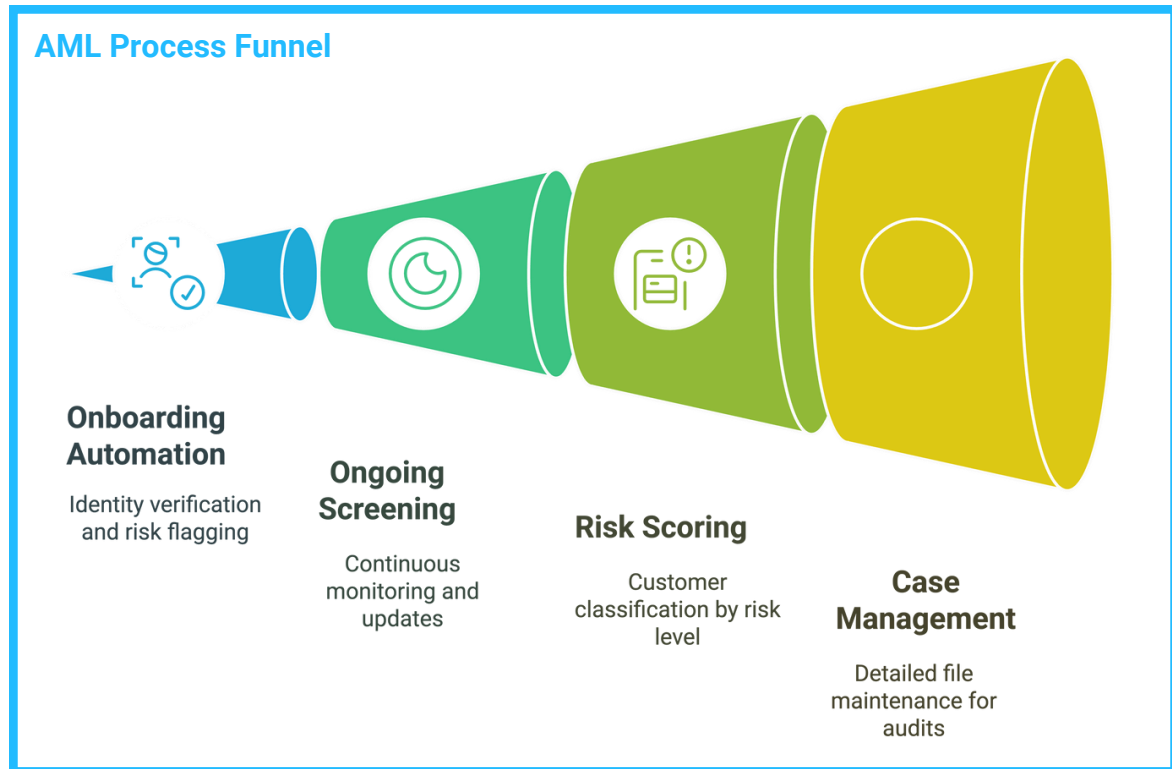
Impact Monitoring Agent
Measures and reports organisational impact on ESG factors, social responsibility, and long-term regulatory commitments.

AML & KYC Agent

Automates and streamlines Anti-Money Laundering (AML) and Know Your Customer (KYC) processes, reducing manual workload and minimising the risk of financial crime.

AML Process Funnel

Onboarding Automation
Identity verification and risk flagging

Ongoing Screening
Continuous monitoring and updates

Risk Scoring
Customer classification by risk level

Case Management
Detailed file maintenance for audits

Key Features

- **Onboarding Automation:** Integrates with front-end portals or CRM systems to verify identities using e-document validation, biometric checks, or third-party APIs. Flags high-risk individuals (e.g., PEPs) for additional due diligence.
- **Ongoing Screening**: Continuously checks sanctions lists, watchlists, and negative news feeds. Updates risk profiles automatically as new information surfaces.
- **Risk Scoring:** Employs advanced scoring models to classify customers based on AML risk, enabling focused reviews of high-risk clients.
- **Case Management:** Maintains comprehensive case files for flagged customers or transactions, simplifying investigations and audits.
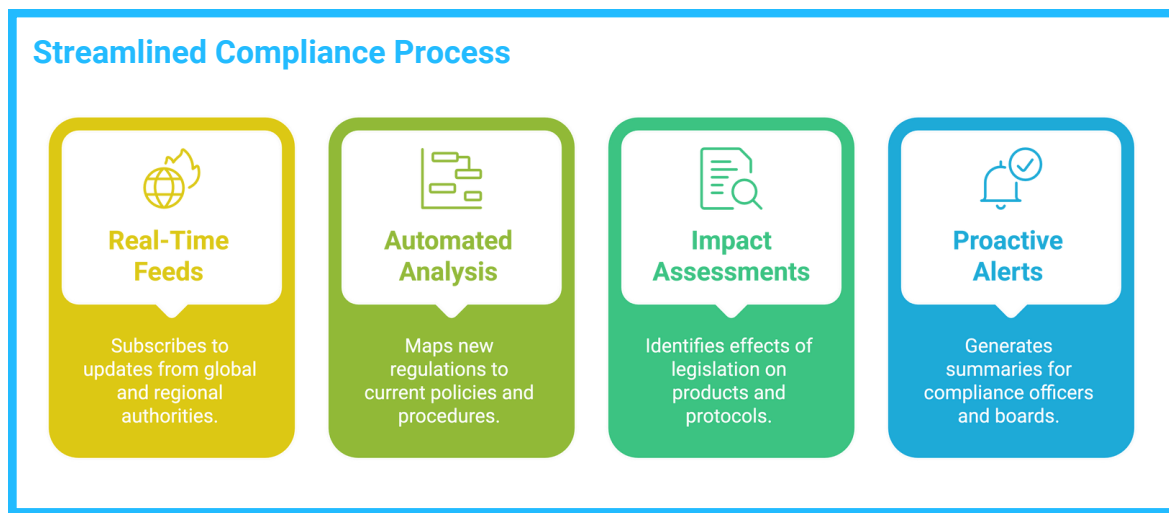
Collaboration with Other Agents

- Receives regulatory updates on AML/KYC requirements from the Regulatory Intelligence Agent.
- Shares ongoing risk classifications with the Risk Scoring & Monitoring Agent.
- Provides flagged transactions and relevant documentation to the Audit & Evidence Agent for official record-keeping.

Regulatory Intelligence Agent

Interprets complex laws, rules, policies, and regulations, as well as political developments and sentiment, to provide definitive answers to unstructured compliance questions. Monitors global regulatory updates and maps changes to internal compliance frameworks for proactive adaptation. This enables organisations to understand and compare compliance requirements both within and across jurisdictions, empowering strategic decision-making.

Streamlined Compliance Process

Real-Time Feeds
Subscribes to updates from global and regional authorities.

Automated Analysis
Maps new regulations to current policies and procedures.

Impact Assessments
Identifies effects of legislation on products and protocols.

Proactive Alerts
Generates summaries for compliance officers and boards.

Key Features

- **Real-Time Regulatory Feeds:** Subscribes to updates from global and regional authorities (e.g., FATF, FCA, ESMA, MAS).
- **Automated Analysis:** Maps new or updated regulations to current policies, procedures, and operational areas.
- **Impact Assessments:** Identifies how upcoming legislation might affect product lines, market entries, or internal protocols.
- **Proactive Alerts:** Generates summaries for compliance officers, boards, or relevant agents.
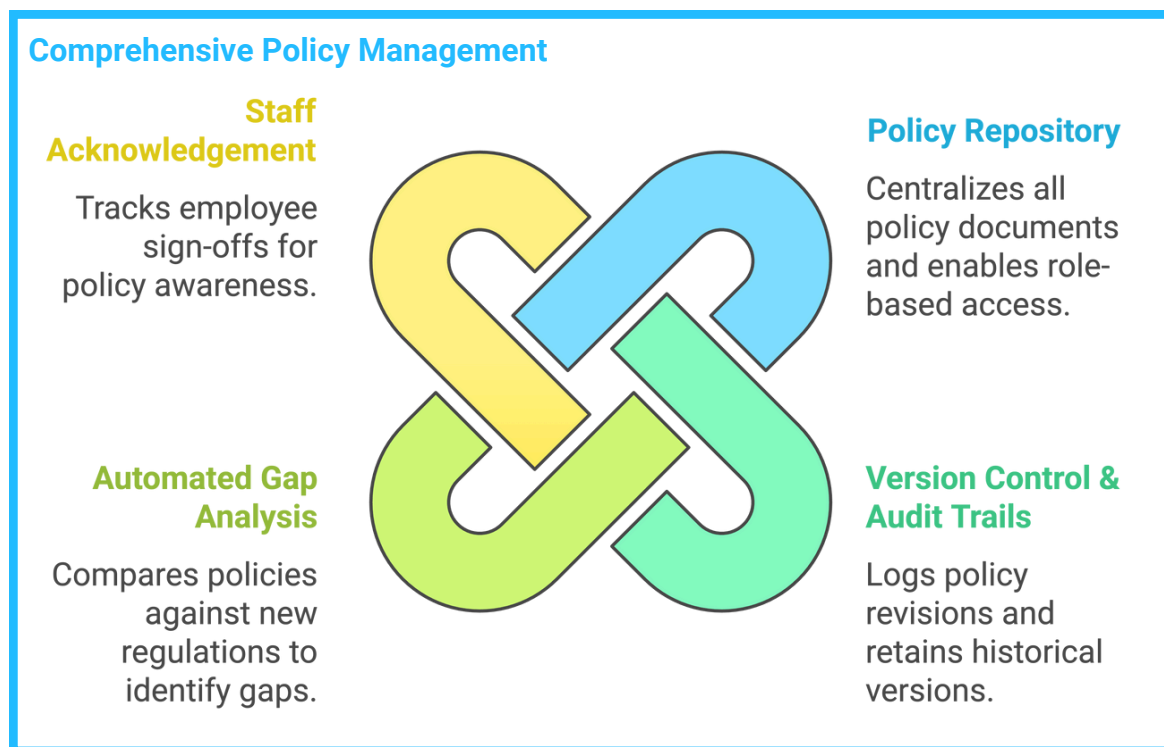
Collaboration with Other Agents

- Sends policy-related alerts to the Policy Management Agent.
- Feeds AML/KYC-related updates to the AML & KYC Agent.
- Informs the Executive Governance Agent of large-scale legislative shifts that could demand strategic realignment.

Policy Management Agent

Oversees the creation, maintenance, and distribution of policies, ensuring alignment with both internal governance frameworks and external regulations.

Comprehensive Policy Management

Staff Acknowledgement

Tracks employee sign-offs for policy awareness.

Policy Repository

Centralizes all policy documents and enables role-based access.

Automated Gap Analysis

Compares policies against new regulations to identify gaps.

Version Control & Audit Trails

Logs policy revisions and retains historical versions.

Key Features

- **Policy Repository:** Centralises all policy documents, procedures, and guidelines.
- Enables role-based access to control who can view, edit, or approve policies.
- **Version Control & Audit Trails:** Logs every policy revision, showing changes and author details. Retains historical versions for regulatory audits or investigations.
- **Automated Gap Analysis:** Compares existing policies against new regulations, highlighting inconsistencies or compliance gaps.
- **Staff Acknowledgement:** Tracks employee sign-offs to confirm awareness and compliance with newly updated policies.

Collaboration with Other Agents

- Receives regulatory change data from the Regulatory Intelligence Agent, prompting policy updates.
- Provides updated policy guidelines to the Executive Governance Agent for board-level ratification.
- Shares finalised policy documents with the Training & Awareness Agent so that staff training reflects the latest standards.

Risk Scoring Agent

Evaluates and monitors risks across various domains (operational, financial, compliance, reputational), offering a continuously updated risk profile for the organisation.
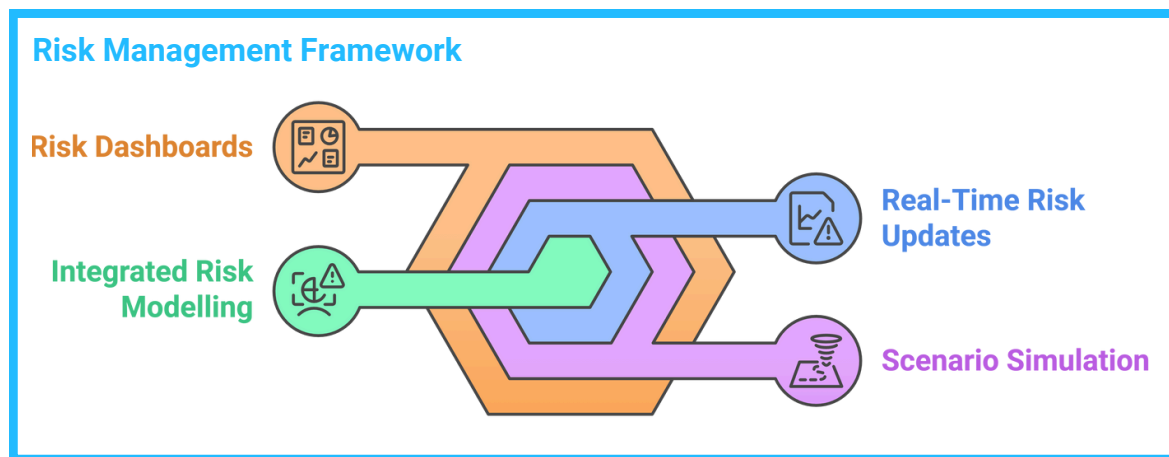
Key Features

- **Integrated Risk Modelling:** Incorporates data feeds from AML checks, market data, internal KPIs, and more. Uses probabilistic and statistical models to forecast potential vulnerabilities.
- **Real-Time Risk Updates:** Adjusts risk scores based on new regulatory guidance, external events, or operational incidents.
- **Scenario Simulation:** Allows "what-if" modelling to test how strategic or environmental changes could impact risk exposure.
- **Risk Dashboards:** Displays aggregated risk metrics for quick, executive-level insights.
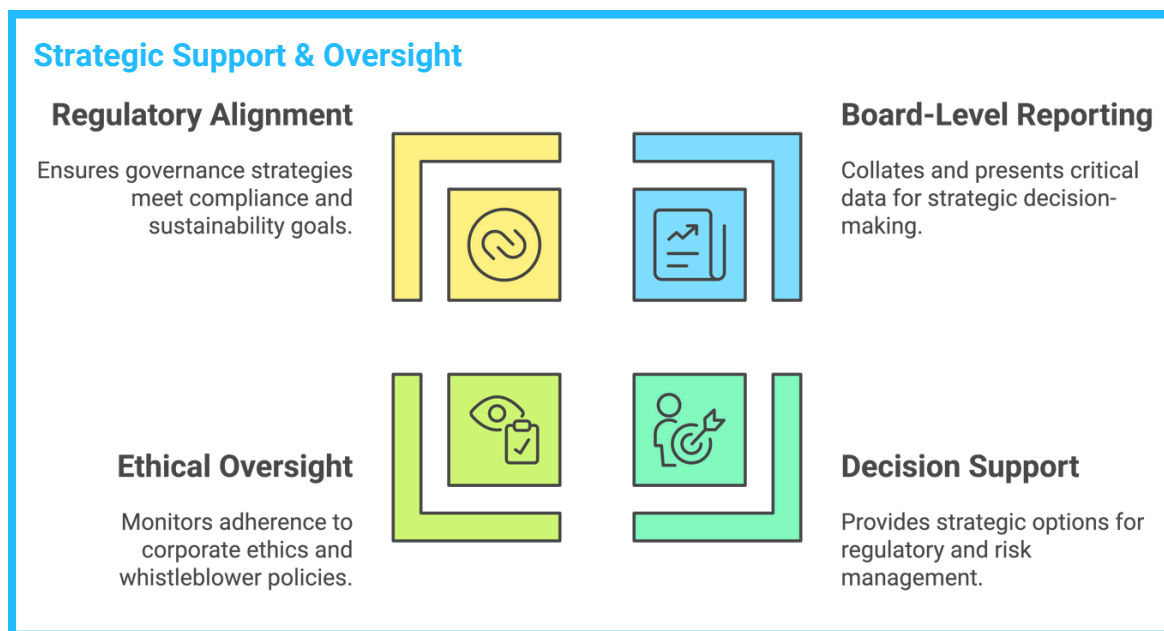
Collaboration with Other Agents

- Receives flagged customer data from the AML & KYC Agent for enterprise-wide risk calculations.
- Supplies updated risk profiles to the Executive Governance Agent to support high-level decision-making.
- Works with the Reporting & Disclosure Agent to include key risk metrics in regulatory filings.

Executive Governance Agent

Equips leadership with AI-driven oversight by consolidating compliance insights for strategic decision-making. By leveraging cross-jurisdictional intelligence, empowers executives to compare regulatory requirements across multiple jurisdictions, anticipate compliance challenges, and strategically navigate complex regulatory landscapes. This ensures consistent global compliance while enabling competitive strategic positioning.

Strategic Support & Oversight

Regulatory Alignment

Ensures governance strategies meet compliance and sustainability goals.

Board-Level Reporting

Collates and presents critical data for strategic decision-making.

Ethical Oversight

Monitors adherence to corporate ethics and whistleblower policies.

Decision Support

Provides strategic options for regulatory and risk management.

Key Features

- **Board-Level Reporting:** Collates data from all other agents into concise, high-impact presentations. Highlights key compliance metrics, risk scores, and strategic recommendations.
- **Decision Support:** Suggests possible courses of action when new regulations or high-risk issues arise.
- **Ethical Oversight:** Monitors adherence to corporate ethics, whistleblower policies, and potential conflicts of interest.
- **Regulatory Alignment:** Ensures corporate governance strategies meet fiduciary, sustainability, and compliance obligations.
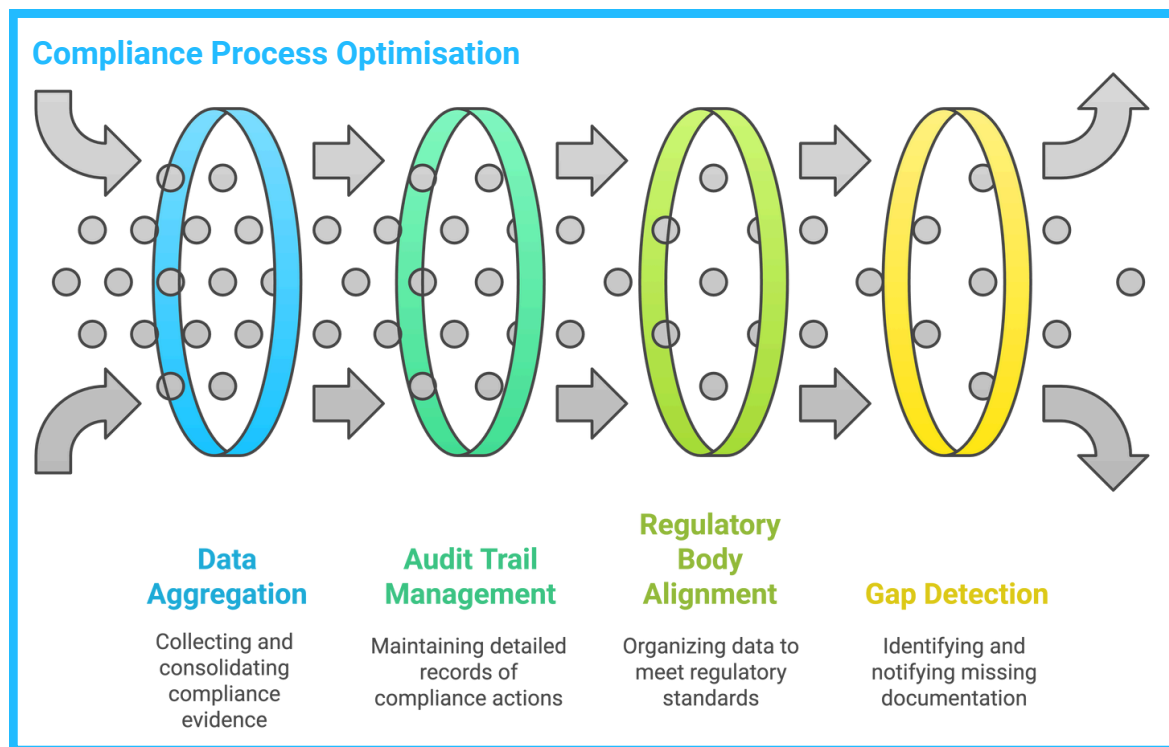
Collaboration with Other Agents

- Utilises risk intelligence from the Risk Scoring & Monitoring Agent.
- Receives compliance updates from the Regulatory Intelligence Agent and policy changes from the Policy Management Agent.
- Feeds governance directives to the Ethics & Conduct Agent and the ESG Metrics Agent to ensure consistent ethical and sustainability standards across the organisation.

Audit & Evidence Agent

Simplifies and centralises the audit process, gathering, organising, and presenting necessary evidence to both internal and external audit teams.

Compliance Process Optimisation

Data Aggregation	Audit Trail Management	Regulatory Body Alignment	Gap Detection
Collecting and consolidating compliance evidence	Maintaining detailed records of compliance actions	Organizing data to meet regulatory standards	Identifying and notifying missing documentation

Key Features
- **Data Aggregation:** Pulls compliance evidence from transaction logs, customer records, system events, and communications.
- **Audit Trail Management:** Maintains time-stamped records of who performed which compliance actions, crucial for regulatory reviews.
- **Regulatory Body Alignment:** Formats and organises evidence in line with specific regulatory or auditing standards.
- **Gap Detection:** Notifies relevant teams if required documentation for an audit is incomplete or missing.
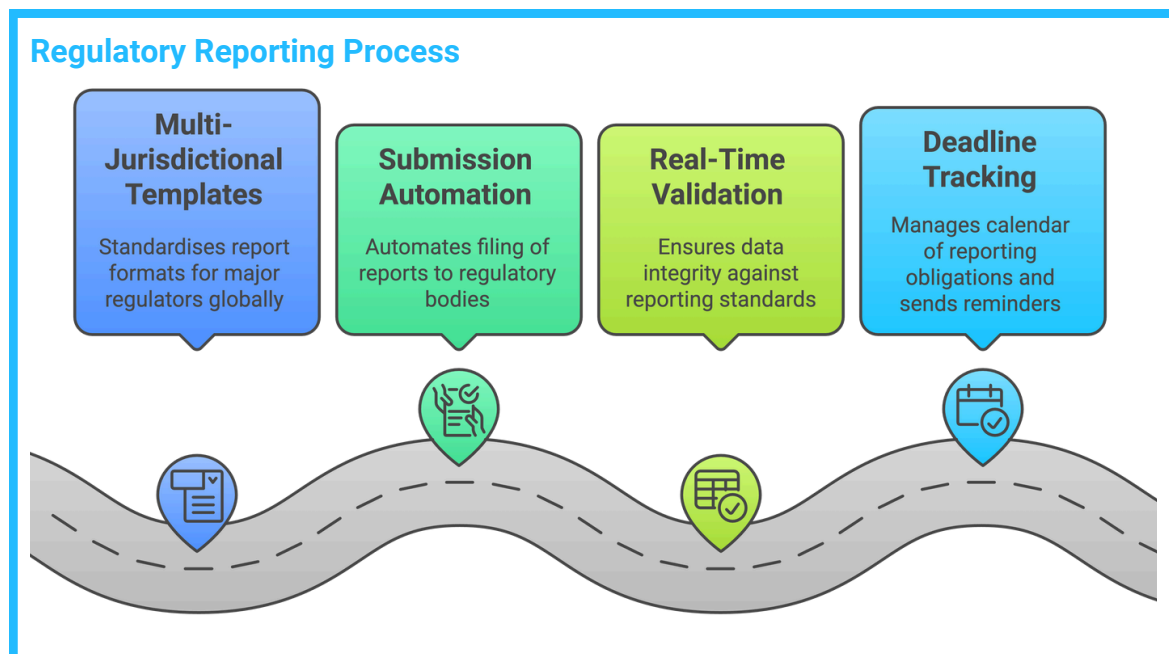
Collaboration with Other Agents
- Receives flagged cases from the AML & KYC Agent.
- Works with the Reporting & Disclosure Agent to attach or cross-reference official regulatory submissions as part of audit evidence.
- Interacts with the Executive Governance Agent to confirm board-level sign-offs on critical or high-risk areas.

Reporting & Disclosure Agent

Automates the generation and submission of mandatory regulatory reports, ensuring accuracy, timeliness, and consistency across multiple jurisdictions.

Regulatory Reporting Process

Multi-Jurisdictional Templates	Submission Automation	Real-Time Validation	Deadline Tracking
Standardises report formats for major regulators globally	Automates filing of reports to regulatory bodies	Ensures data integrity against reporting standards	Manages calendar of reporting obligations and sends reminders

Key Features

- **Multi-Jurisdictional Templates:** Maintains standardised report formats for major regulators around the globe.
- **Submission Automation:** Files reports directly to regulatory bodies (e.g., GFSC, FCA, SEC), confirming submission status.
- **Real-Time Validation:** Checks data integrity against known reporting standards and thresholds.
- **Deadline Tracking:** Maintains a calendar of upcoming reporting obligations, sending reminders to relevant stakeholders.

Collaboration with Other Agents

- Integrates with the AML & KYC Agent to produce suspicious activity reports (SARs).
- Includes risk metrics from the Risk Scoring & Monitoring Agent in periodic regulatory filings.
- Contributes final submitted documents to the Audit & Evidence Agent for formal record-keeping

Cybersecurity & Data Privacy

Ensures adherence to data protection regulations (e.g., GDPR) and monitors the organisation's cybersecurity posture, responding to threats and minimising downtime.
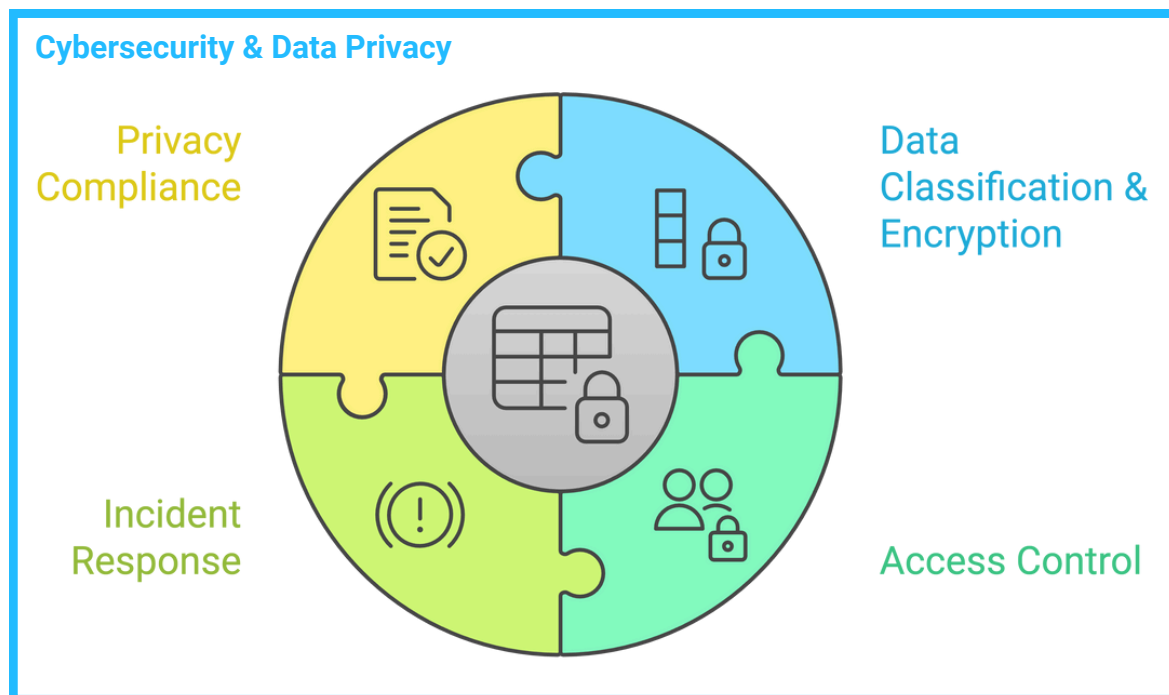
Key Features

- **Data Classification & Encryption:** Identifies and classifies sensitive data, enforcing encryption policies and secure storage.
- **Access Control:** Maintains role-based permissions, automating approvals and revocations for internal systems.
- **Incident Response:** Detects potential breaches or anomalous activity, triggering alerts and containment protocols.
- **Privacy Compliance:** Tracks consent management, data subject requests, and ensures documentation for regulatory bodies.

Collaboration with Other Agents

- Shares security breach details with the Risk Scoring & Monitoring Agent to update cyber risk profiles in real time.
- Informs the Audit & Evidence Agent of incident investigations for thorough documentation.
- Coordinates with the Regulatory Intelligence Agent to integrate new cybersecurity or data privacy requirements.

Ethics & Conduct Agent

Enforces ethical standards and professional conduct rules, detecting and addressing potential violations (e.g., insider trading, conflicts of interest, harassment).
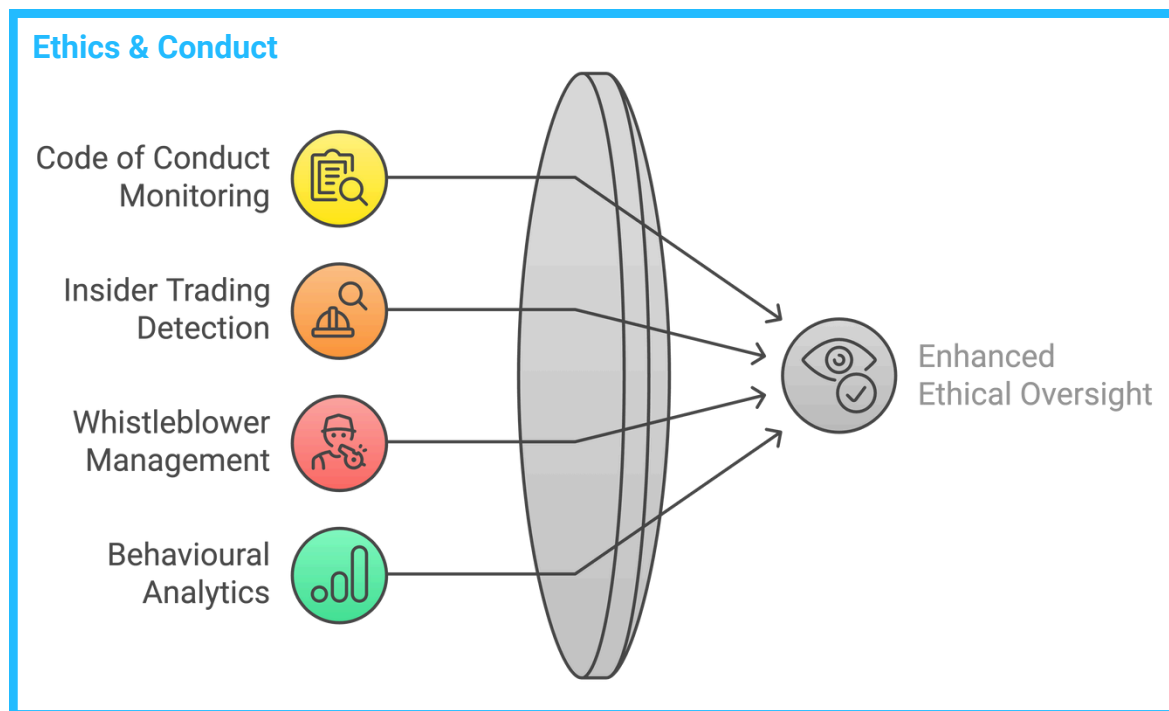
Key Features
- **Code of Conduct Monitoring:** Regularly evaluates employee activities for compliance with internal codes and legal ethics requirements.
- **Insider Trading Detection:** Flags suspicious trading activities by employees or connected parties.
- **Whistleblower Management:** Maintains confidential channels for staff to report misconduct or ethical concerns.
- **Behavioural Analytics:** Employs sentiment analysis or digital footprint monitoring to detect emerging conduct risks.
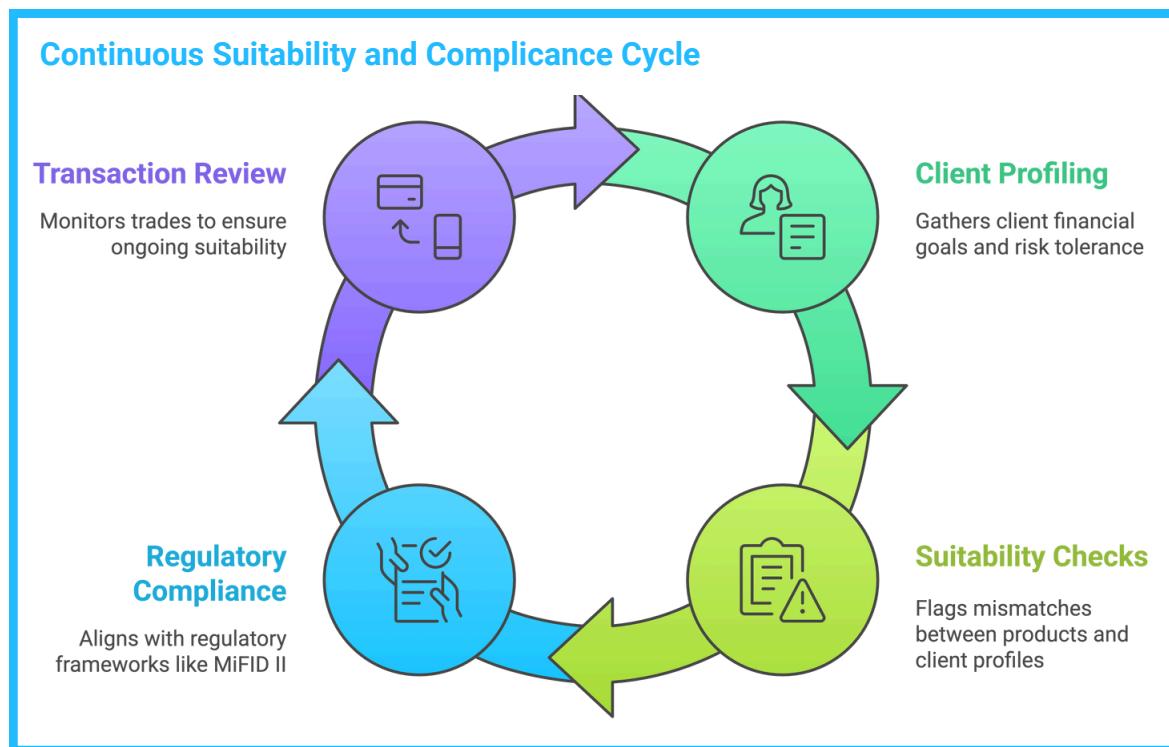
Collaboration with Other Agents
- Works with the Executive Governance Agent to escalate potential ethical concerns at the board level.
- Shares policy violation data with the Policy Management Agent to refine or strengthen internal guidelines.
- Informs the Training & Awareness Agent when new patterns of misconduct call for updated training modules.

Product & Suitability Agent

Ensures product offerings (e.g., investments, insurance policies) meet regulatory standards and match client risk profiles.

Continuous Suitability and Complicance Cycle

Transaction Review
Monitors trades to ensure ongoing suitability

Client Profiling
Gathers client financial goals and risk tolerance

Regulatory Compliance
Aligns with regulatory frameworks like MiFID II

Suitability Checks
Flags mismatches between products and client profiles

Key Features
- **Client Profiling:** Gathers information on clients' financial goals, risk tolerance, and investment horizons.
- **Suitability Checks:** Flags mismatches between a product's risk level and a client's profile, preventing non-compliant recommendations.
- **Regulatory Compliance:** Aligns with frameworks such as MiFID II, PRIIPs, or insurance-specific regulations.
- **Transaction Review:** Monitors ongoing trades or product renewals to ensure they remain suitable.

Collaboration with Other Agents
- Consumes AML/KYC details from the AML & KYC Agent to confirm identity and risk.
- Submits ongoing product usage and risk data to the Risk Scoring & Monitoring Agent.
- Coordinates with the Regulatory Intelligence Agent for new rules affecting product approvals or marketing.

Fiduciary & Trustee Oversight

Manages obligations for trusts and fiduciary structures, ensuring trustees adhere to legal and ethical duties on behalf of beneficiaries.

Enhancing Trust Oversight & Compliance

Compliance Framework

Conflict Checks

Regulatory Support

Ongoing Monitoring
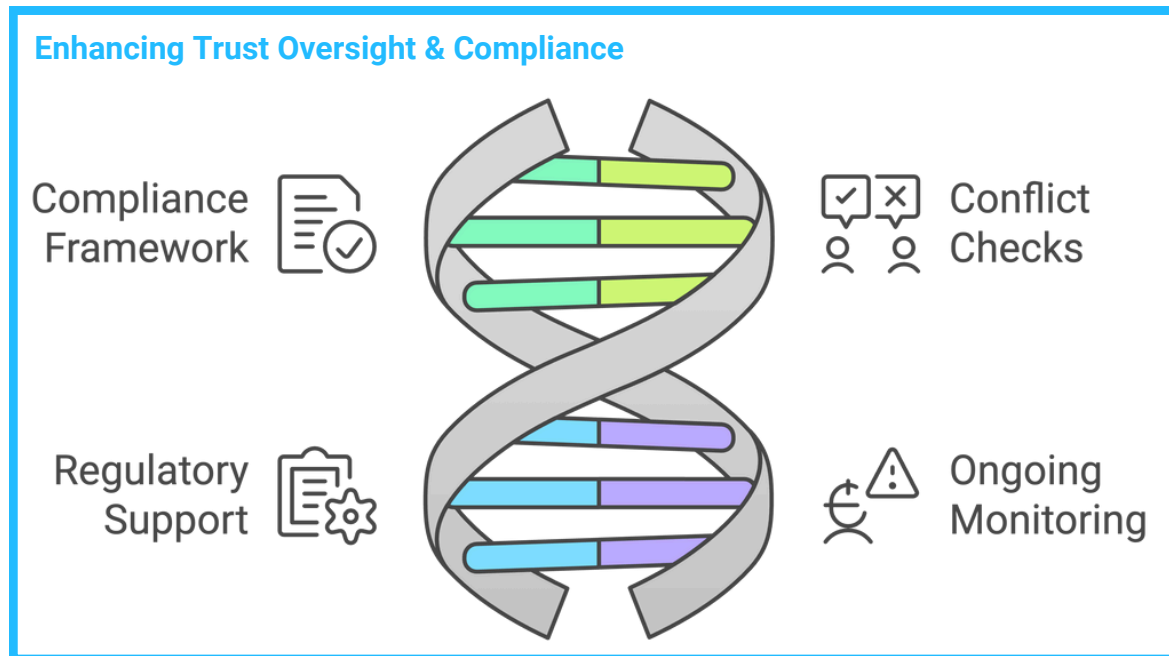
Key Features

- **Trust Compliance Framework:** Tracks trust documents, board minutes, beneficiary records, and distribution schedules
- **Conflict of Interest Checks:** Verifies that trustee decisions prioritise beneficiary interests.
- **Regulatory Filing Support:** Prepares trust-level reports as required by local regulators.
- **Ongoing Monitoring:** Flags any high-risk activity or unusual transactions within trust structures.

Collaboration with Other Agents

- Notifies the AML & KYC Agent when new trust beneficiaries or settlors need screening.
- Works with the Audit & Evidence Agent to document key trustee decisions.
- Consults the Executive Governance Agent on broader fiduciary governance alignment.

VASP Transaction Oversight

Focuses on Virtual Asset Service Providers (VASPs), monitoring crypto transactions for anti-fraud measures and regulatory adherence.
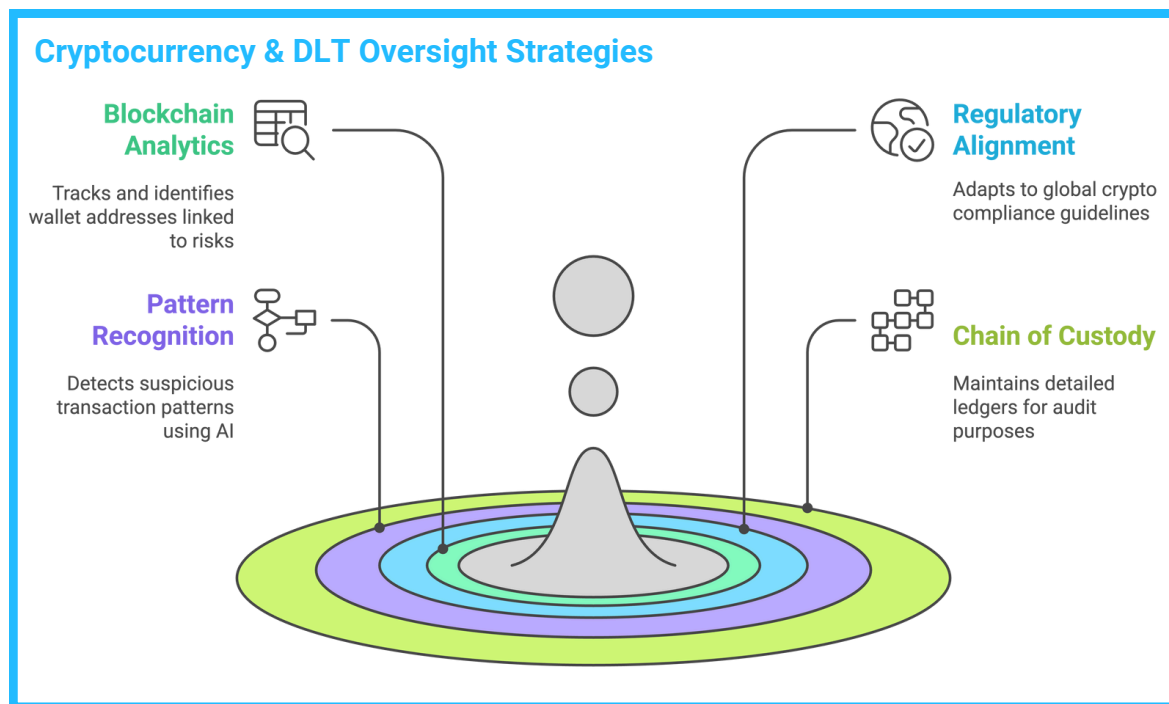
Key Features

- **Blockchain Analytics:** Identifies and tracks wallet addresses, detecting links to high-risk counterparties or illicit activity.
- **Regulatory Alignment:** Adapts to global crypto compliance guidelines (e.g., FATF Travel Rule).
- **Pattern Recognition:** Employs machine learning to detect mixing or tumbling services, suspicious volume spikes, or repeated microtransactions.
- **Chain of Custody:** Maintains a detailed ledger of digital asset flows for audit and investigative purposes.
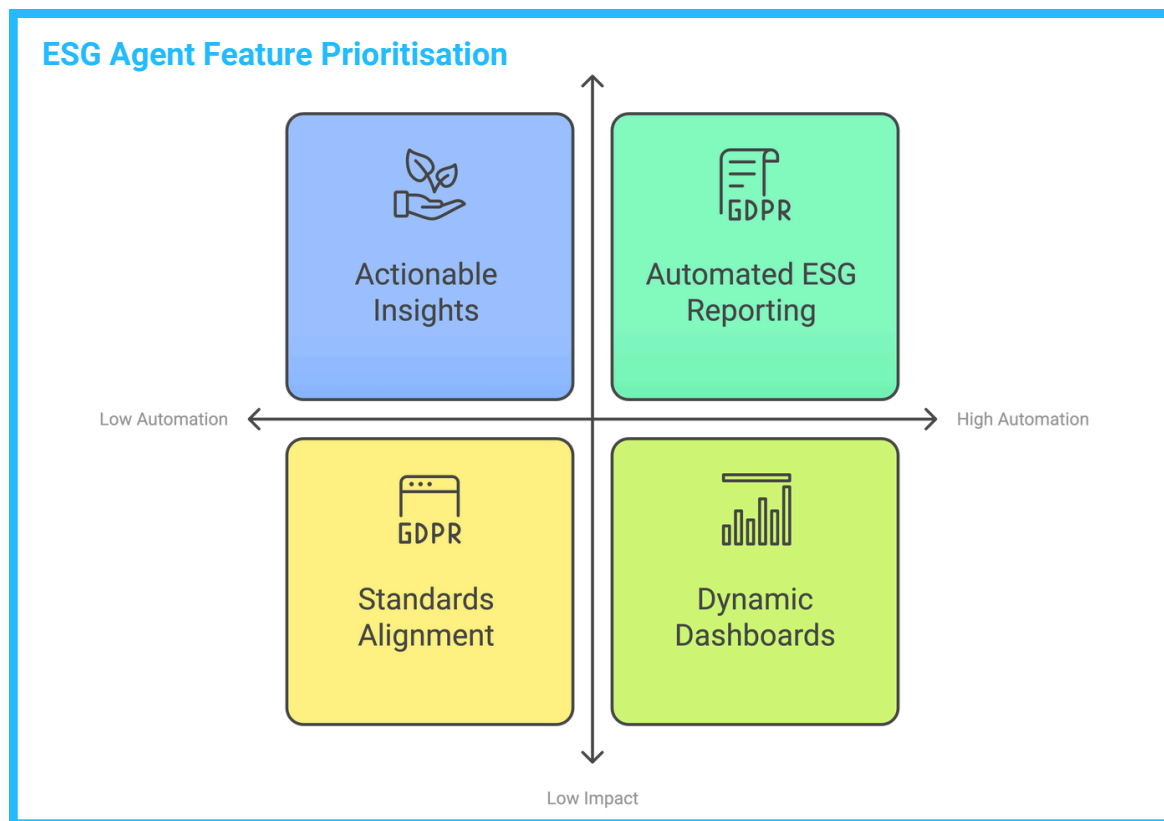
Collaboration with Other Agents

- Integrates with the AML & KYC Agent to verify wallet owners' identities.
- Updates the Risk Scoring & Monitoring Agent on crypto-specific vulnerabilities.
- Shares suspicious transaction data with the Audit & Evidence Agent for further scrutiny.

ESG Metrics Agent

Tracks and reports on an organisation's adherence to Environmental, Social, and Governance (ESG) standards, fostering responsible and sustainable practices.

ESG Agent Feature Prioritisation

- Actionable Insights (Low Automation, High Impact)
- Automated ESG Reporting (High Automation, High Impact)
- Standards Alignment (Low Automation, Low Impact)
- Dynamic Dashboards (High Automation, Low Impact)

Key Features

- **Standards Alignment:** Benchmarks performance against TCFD, GRI Standards, and jurisdiction-specific ESG regulations.
- **Dynamic Dashboards:** Provides real-time data visualisations, highlighting trends and gaps in sustainability performance.
- **Automated ESG Reporting:** Generates ESG disclosures for regulators, investors, and internal stakeholders.
- **Actionable Insights:** Suggests initiatives to improve environmental impact, social responsibility, and governance structures.
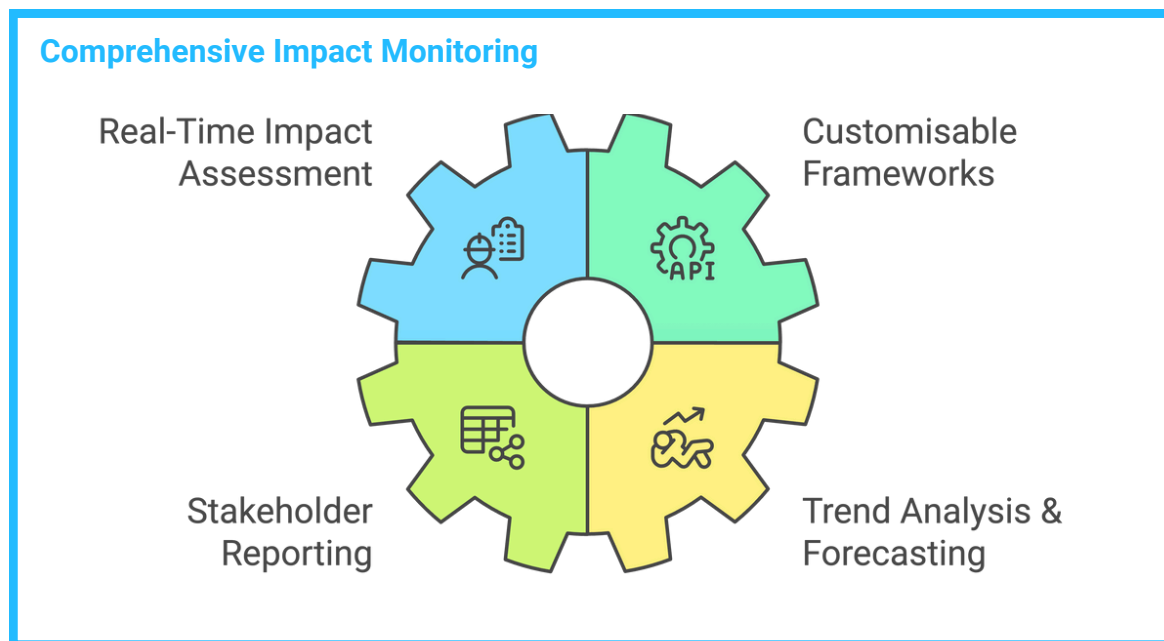
Collaboration with Other Agents

- Integrates with the Executive Governance Agent for overarching board-level ESG objectives.
- Shares results with the Impact Monitoring Agent for a combined view of ESG and broader social/organisational outcomes.
- Draws on policy updates from the Policy Management Agent to remain current on changing ESG regulations.

Impact Monitoring Agent

Offers in-depth tracking of social, environmental, and governance impacts across organisational activities, building trust and accountability.

Comprehensive Impact Monitoring: Real-Time Impact Assessment, Customisable Frameworks, Stakeholder Reporting, Trend Analysis & Forecasting

Key Features

- **Real-Time Impact Assessment:** Continuously monitors ongoing projects and operations, measuring their social or environmental effects.
- **Customisable Frameworks:** Allows for personalised KPIs relevant to the organisation's mission and strategic goals.
- **Stakeholder Reporting:** Produces clear, data-rich reports for regulators, communities, and internal governance bodies.
- **Trend Analysis & Forecasting:** Uses historical data to predict the potential outcomes of new initiatives, supporting better planning.
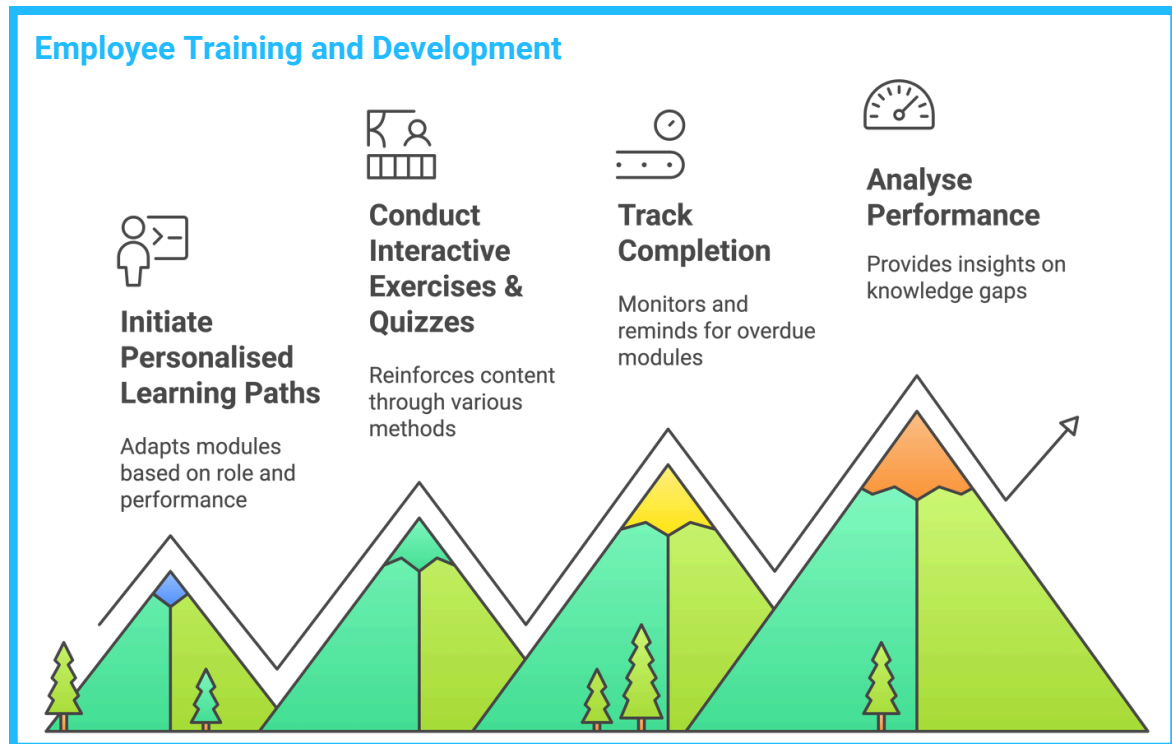
Collaboration with Other Agents

- Collaborates with the ESG Metrics Agent for a unified view of sustainability performance.
- Informs the Executive Governance Agent when significant impact trends emerge, guiding strategic decisions.
- Works with the Policy Management Agent to embed impact requirements into broader corporate policies.

Training & Awareness Agent

Ensures the workforce remains informed and competent in compliance matters, delivering interactive training and assessments aligned with the latest regulations.

Employee Training and Development

Initiate Personalised Learning Paths
Adapts modules based on role and performance

Conduct Interactive Exercises & Quizzes
Reinforces content through various methods

Track Completion
Monitors and reminds for overdue modules

Analyse Performance
Provides insights on knowledge gaps

Key Features
- **Personalised Learning Paths:** Adapts modules based on role, risk profile, and staff performance in assessments.
- **Interactive Exercises & Quizzes:** Reinforces content through scenario-based quizzes, video tutorials, or gamified simulations.
- **Completion Tracking:** Monitors who has completed mandatory training, sending reminders for overdue modules.
- **Performance Analytics:** Provides metrics on pass rates, knowledge gaps, and areas needing re-training or deeper focus

Collaboration with Other Agents
- Pulls updated policies from the Policy Management Agent to ensure training content is current.
- Consults the Regulatory Intelligence Agent for new compliance topics that require immediate workforce attention.
- Shares completion rates and skill gap data with the Executive Governance Agent to gauge organisational readiness.

Why CREW

The Future of Compliance is Collaborative

With RuleWise CREW, compliance is no longer an administrative burden—it's a strategic advantage. By leveraging predictive risk insights and cross-jurisdictional intelligence, CREW empowers organisations to anticipate regulatory changes, navigate complex compliance landscapes, and turn compliance into a competitive advantage. This enables proactive governance, strategic growth, and sustainable success.

1   **Reduce Compliance Burden**
Automate key compliance processes, from audits to reporting.

2   **Improve Accuracy & Decision Making**
AI-driven analysis eliminates human error in risk assessments.

3   **Ensure Multi-Jurisdictional Compliance**
Stay compliant across different regulatory frameworks with dynamic policy updates.

4   **Enhance Strategic Governance**
Provide boards and executives with real-time risk intelligence for better oversight.

5   **Future-Proof Your Organisation**
Adapt to new regulations instantly without the need for manual updates.

> *With RuleWise CREW, compliance is no longer an administrative burden—it's a strategic advantage.*

Our Founders

At the heart of RuleWise's success are its founders, **Simon** and **Mort**, whose combined expertise and visionary leadership have driven the company's innovative growth and global impact.

Simon Kirkpatrick: Innovator and Strategist

Simon is an accomplished entrepreneur with extensive experience in IT, artificial intelligence, and technology-driven solutions. Before founding RuleWise, Simon's groundbreaking work applied machine learning and generative AI to address complex challenges in agriculture, healthcare and financial services. This innovation led to the development of a proof of concept that demonstrated AI's transformative potential in compliance and governance for the regulated financial services sector.

At RuleWise, Simon leads strategy and operations, ensuring the company remains at the forefront of compliance innovation. Known for his forward-thinking mindset and adaptability, he has been instrumental in shaping RuleWise's strategic direction and operational excellence. *To get in touch, email simon@rulewise.com*.

Mort Mirghavameddin: Client Advocate

Mort complements Simon's vision with a sharp focus on client engagement and business growth. With a distinguished career in regulatory compliance and financial governance, Mort ensures that RuleWise consistently delivers exceptional value to clients. His deep understanding of multi-jurisdictional challenges has been pivotal in building trust and fostering long-term partnerships with organisations and regulators worldwide.

At RuleWise, Mort leads sales and client relationships, ensuring clients receive tailored solutions that address their unique regulatory needs. His dedication to clients is a cornerstone of RuleWise's approach. *To get in touch, email mort@rulewise.com*.
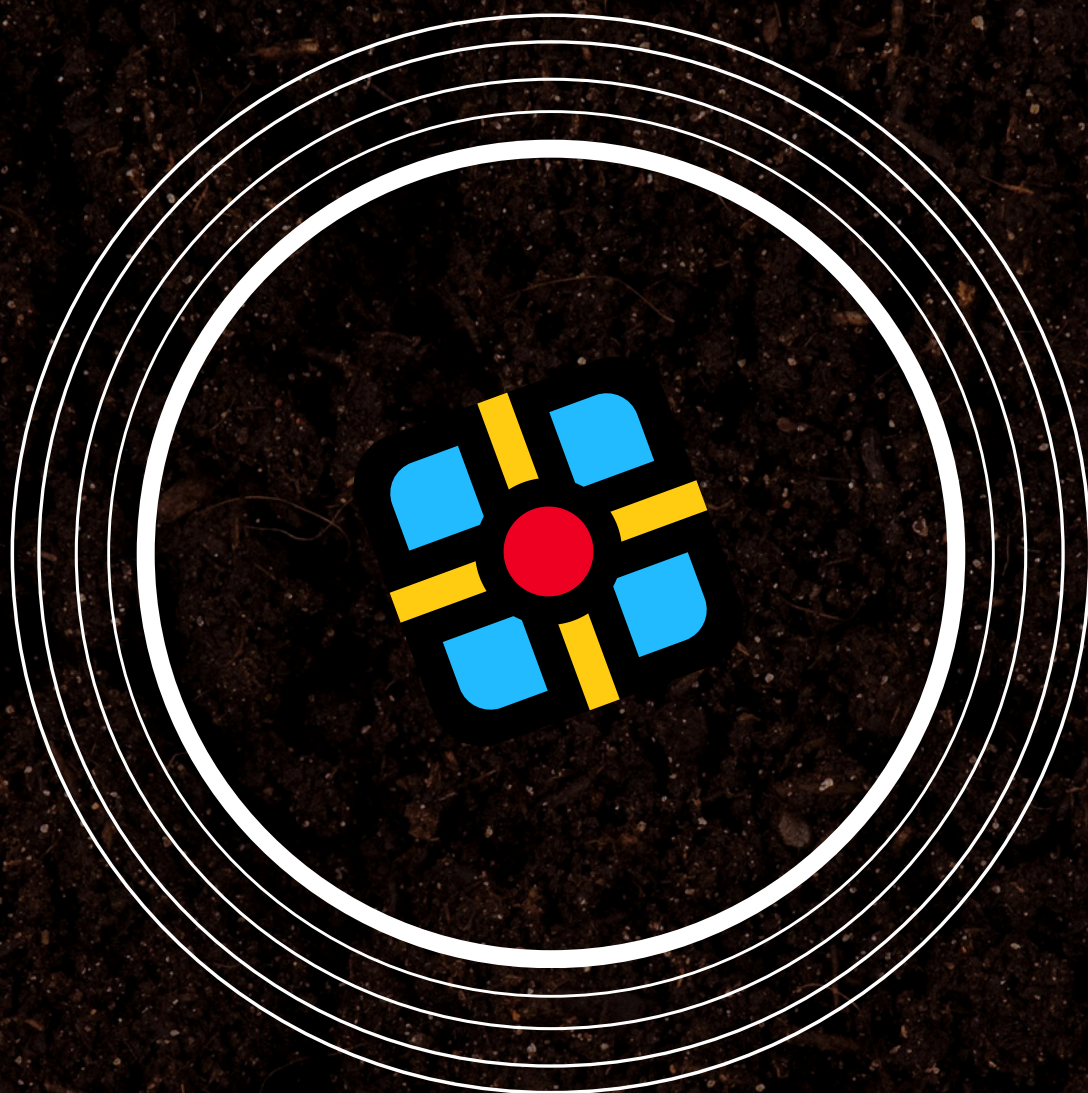
The Founding of RuleWise

RuleWise was born from Simon's entrepreneurial vision and innovative application of generative AI. After successfully proving the concept of AI-driven compliance solutions, Simon joined forces with Mort, whose expertise in financial governance aligned perfectly with Simon's technological ambitions. Together, they established RuleWise with a shared commitment to transforming compliance governance. Their partnership brought RuleWise to life, creating a company that today stands as a global leader in AI-driven compliance and governance solutions.

Why Their Leadership Matters

Simon and Mort's leadership reflects the core values of RuleWise: **innovation, trust, collaboration, and clarity**. By combining cutting-edge technology with a deep understanding of regulatory landscapes, they have created a company that not only addresses today's compliance challenges but also anticipates the needs of tomorrow.

www.rulewise.com

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