

RuleWise



Simplifying Compliance

RuleWise - Who We Are

RuleWise is a pioneer in AI-driven compliance and governance solutions, built specifically for the regulated financial services sector. Headquartered in Guernsey, we empower organisations to navigate complex regulatory environments with confidence, precision, and foresight.

Our platforms, CORE, CLEUSO, and soon CREW, transform compliance from a reactive necessity into a strategic advantage, helping firms achieve regulatory excellence across multiple jurisdictions.

Harnessing the Power of Agentic Intelligence

At RuleWise, we leverage cutting-edge artificial intelligence, advanced data analytics, and predictive risk insights to simplify and future-proof compliance. Our solutions automate critical processes, enhance regulatory readiness, and anticipate emerging challenges, enabling organisations to remain resilient in an increasingly dynamic landscape.

Following our successful launches across Alderney, Guernsey, Isle of Man, and Jersey in 2024, we are expanding into Gibraltar, Malta, the UK, Ireland, Cyprus, Luxembourg, Liechtenstein, Seychelles, Mauritius, Dubai, and Qatar. Our commitment remains clear: delivering jurisdiction-specific, intelligent solutions to a growing global client base.

Whether automating audits, simulating high-stakes scenarios, or orchestrating multi-agent collaboration, RuleWise enables organisations to stay ahead of regulatory change and build lasting operational resilience.

A fiduciary in Guernsey shared this experience:

“ Since adopting RuleWise in late 2024, A*****is has harnessed its powerful capabilities to enhance our operations. From reviewing and updating policies to summarising lengthy documents, generating meeting notes, and researching articles, RuleWise has become an invaluable asset. Its training on jurisdiction-specific legislation ensures reliable and accurate outputs, giving us confidence in its application. We continue to discover new and innovative ways to leverage this remarkable tool, supported by the exceptional RuleWise team. ”

What Sets RuleWise Apart

Operating across 17 jurisdictions and trusted by over 20 regulated organisations and authorities, RuleWise stands at the forefront of compliance innovation. Our clients, including banks, wealth managers, global advisory firms, trust providers, insurers, e-gaming, virtual asset service providers, lawyers and accountants rely on us to solve their most complex regulatory challenges with speed, accuracy, and adaptability.



RuleWise - Who We Are /cont

Our agentic systems interpret laws, regulations, and emerging political trends, providing clear, actionable intelligence tailored to each jurisdiction. Whether through modular independence with CORE, intelligent orchestration with CLEUSO, or dynamic collaboration with CREW, RuleWise empowers organisations to make informed compliance decisions with clarity and confidence.

Our Vision

At RuleWise, our vision is to create secure, efficient, and collaborative ecosystems that benefit organisations, regulators, and stakeholders alike.

By fusing deep industry expertise with state-of-the-art AI, we deliver solutions that not only meet today's regulatory demands but also anticipate tomorrow's challenges. Our platforms leverage predictive insights and cross-jurisdictional intelligence to transform compliance into an opportunity for growth, trust, and sustainable success.

Tailored Solutions for a Dynamic Landscape

Every organisation's compliance journey is unique. RuleWise offers tailored configurations of CORE, CLEUSO, and, in due course, CREW to meet specific regulatory requirements, operational structures, and strategic goals. Whether optimising task efficiency with modular agents or orchestrating enterprise-wide compliance intelligence, our solutions scale to meet your needs today and tomorrow.

Why It Matters

In an era of accelerating regulatory change, proactive compliance is no longer optional. RuleWise transforms compliance into a strategic advantage by:

- Reducing task completion times by up to 50%
- Enhancing audit readiness and regulatory resilience
- Anticipating future risks through dynamic, AI-driven insights

By empowering organisations to act with speed, clarity, and confidence, RuleWise enables clients to drive growth, mitigate risks, and achieve excellence in governance and compliance.



RuleWise CORE

Modular Agentic Compliance Intelligence

CORE delivers a suite of modular, independent agents designed to streamline critical compliance tasks with precision, adaptability, and autonomy. Each agent operates as a standalone solution, enabling organisations to manage complex workflows efficiently while maintaining jurisdiction-specific regulatory alignment.

CORE: Streamlining Compliance Excellence

- **Cross-Jurisdictional Intelligence:** AI-powered agents interpret regulatory texts, political developments, and sentiment across multiple jurisdictions, providing comparative insights for informed decision-making.
- **Modular Task Precision:** Each agent specialises in a distinct compliance function, ensuring targeted automation, clarity, and task-specific excellence.
- **Independent Agent Deployment:** Agents operate individually or together, allowing organisations to address priority areas without requiring full-system integration.
- **Scenario Simulation and Risk Mitigation:** Advanced simulations help anticipate risks, strengthen resilience, and improve preparedness for regulatory scrutiny.
- **Audit Readiness Acceleration:** Agents automate audit preparation through real-time scoring, dynamic checklists, and mock inspection exercises.
- **Governance and Horizon Scanning:** Leadership teams gain strategic insights with agent-powered governance databases, regulatory scanning, and forward-looking risk assessments.

Why CORE Matters

As regulatory complexity increases, modular, intelligent tools are essential to maintaining operational excellence. CORE empowers organisations to:

- **Increase Operational Efficiency:** Reduce task times by up to 50% with automation and optimised workflows.
- **Enhance Cross-Jurisdictional Compliance:** Tailor compliance actions to specific regulatory landscapes with confidence.
- **Strengthen Audit Preparedness:** Improve audit outcomes with minimal manual effort and proactive compliance readiness.

CORE: A Foundation for Intelligent Compliance

CORE is ideal for organisations seeking a modular, efficient approach to modern compliance challenges. It provides the building blocks for streamlined governance today, while offering a clear growth pathway towards orchestrated and collaborative intelligence through CLEUSO and CREW.

With CORE, compliance becomes faster, smarter, and strategically aligned.



RuleWise CLEUSO

Integrated Agentic Compliance Intelligence

CLEUSO bridges the capabilities of RuleWise CORE and the advanced collaborative intelligence of CREW. Designed for organisations seeking deeper orchestration and automation, CLEUSO delivers intelligent compliance management with an intuitive, role-sensitive user experience.

CLEUSO: Unlocking Integrated Compliance

- **Unified Agentic Platform:** Combines all CORE agent functions into a streamlined, orchestrated environment.
- **Intelligent Task Sequencing:** Automates workflows across compliance processes with embedded explainability and traceable outputs.
- **Role-Sensitive Outputs:** Tailors information presentation to the specific needs of compliance officers, auditors, and executives.
- **Cross-Document Intelligence:** Enables batch analysis, clause-level gap identification, and multi-jurisdictional regulatory mapping.
- **Embedded Compliance Justifications:** Provides embedded regulation references and rationales for all outputs, enhancing transparency and audit defensibility.
- **Human-in-the-Loop Integration:** Supports real-time feedback, user annotations, and compliance decision validation.

Why CLEUSO Matters

As compliance demands grow more complex, firms require solutions that go beyond modular task execution. CLEUSO empowers organisations to:

- **Accelerate Compliance Readiness:** Reduce manual effort with pre-configured, intelligent workflows.
- **Enhance Governance Confidence:** Deliver fully traceable compliance outputs tailored to regulatory expectations.
- **Scale with Confidence:** Serve as a strategic stepping-stone towards enterprise-wide, multi-agent collaboration through future CREW integration.

CLEUSO: A Strategic Step Forward

CLEUSO is ideal for organisations that have maximised the benefits of CORE and now seek a more unified, intelligent compliance system. It offers an accessible transition towards the full adaptive collaboration promised by RuleWise CREW, without the complexity of enterprise-wide simulation models.

With CLEUSO, compliance becomes smarter, faster, and more defensible.



RuleWise CREW (in R&D)

Collaborative Agentic Compliance Intelligence

CREW builds upon the intelligent orchestration of CLEUSO to deliver the next generation of compliance technology. Designed for organisations operating in complex, multi-jurisdictional environments, CREW enables seamless collaboration across specialised agents, transforming compliance governance into a proactive, strategic advantage.

CREW: Transforming Compliance Collaboration

- **Autonomous Multi-Agent System:** Specialised agents coordinate dynamically to address complex compliance, risk, and governance challenges.
- **Proactive Risk Anticipation:** Simulates regulatory shifts, operational disruptions, and emerging risks to test resilience and inform strategy.
- **Cross-Functional Intelligence:** Harmonises insights from regulatory, operational, audit, and governance perspectives into unified outputs.
- **Real-Time Workflow Adaptability:** Agents adjust compliance workflows instantly in response to new regulatory developments and risk events.
- **Scenario-Driven Simulations:** Provides actionable insights by modelling responses to high-stakes scenarios across jurisdictions.
- **Enterprise-Ready Integration:** Supports strategic compliance planning across multiple departments, entities, and regulatory frameworks.

Why CREW Matters

As regulatory demands and operational complexities increase, organisations must move beyond static compliance systems. CREW empowers organisations to:

- **Enhance Strategic Readiness:** Model and anticipate the impact of regulatory, operational, and market changes.
- **Strengthen Organisational Resilience:** Build dynamic, adaptive compliance frameworks that respond in real time.
- **Achieve Cross-Jurisdictional Excellence:** Coordinate multi-jurisdictional compliance strategies with precision and confidence.

CREW: The Future of Adaptive Compliance

CREW is ideal for organisations ready to evolve from orchestrated compliance management to fully collaborative, enterprise-wide intelligence. It delivers strategic adaptability, cross-functional insight, and resilience, empowering organisations to meet regulatory demands proactively rather than reactively.

With CREW, compliance becomes dynamic, strategic, and seamlessly future-ready.



Why RuleWise?

At RuleWise, we deliver transformative solutions that empower organisations to thrive in a complex, fast-evolving regulatory landscape. More than compliance tools, we offer a strategic partnership built on innovation, trust, and measurable impact.

Here is why RuleWise is the trusted choice for financial regulators and regulated firms worldwide:

1 Generative AI Expertise

Our solutions are powered by advanced generative AI models, specifically trained for the unique demands of regulated financial services. This specialist technology:

- Simplifies complex regulatory challenges with precision and efficiency.
- Anticipates client needs, automating critical compliance tasks.
- Provides actionable insights tailored to jurisdiction-specific requirements, enhancing decision-making at every level.

2 Industry Leadership

As a recognised leader in compliance innovation, RuleWise serves over 20 regulated clients and authorities across 17 jurisdictions. From our headquarters in Guernsey, we help organisations:

- Stay ahead of regulatory change with proactive, intelligence-led solutions.
- Transform compliance from a regulatory burden into a strategic advantage for growth and resilience.

3 A Complete Compliance Pathway: CORE, CLEUSO, and CREW

- CORE: Modular, task-specific agents delivering immediate efficiency gains and precision in compliance execution.
- CLEUSO: An integrated, orchestrated platform that sequences compliance intelligence with deeper automation, role-sensitive outputs, and embedded explainability.
- CREW: A collaborative-agent system enabling dynamic, multi-agent coordination for complex, multi-jurisdictional compliance management.
- Each stage builds upon the last, offering organisations a clear, scalable pathway from modular compliance to enterprise-wide intelligence.



4 Tailored and Scalable Solutions

Every organisation's compliance journey is unique.

RuleWise provides bespoke configurations of CORE, CLEUSO, and CREW to meet your specific regulatory requirements, operational structures, and strategic goals.

Our solutions ensure:

- Alignment with jurisdiction-specific obligations.
- Operational efficiency at scale, empowering sustained compliance excellence.

5 Global Reach, Local Expertise

In 2024, RuleWise established a strong presence in Alderney, Guernsey, Isle of Man, and Jersey. Our 2025 expansion into Gibraltar, Malta, the UK, Ireland, Cyprus, Luxembourg, Liechtenstein, Seychelles, Mauritius, Dubai, and Qatar underlines our commitment to:

- Delivering jurisdiction-specific compliance solutions.
- Offering deep local expertise combined with global regulatory intelligence.

6 Strategic Vision and Trust

RuleWise's vision is to create secure, efficient, and collaborative ecosystems where trust, transparency, and growth can flourish.

By combining cutting-edge technology with predictive regulatory insights, we enable clients to turn compliance challenges into strategic opportunities.

7 Proven Impact

Clients partnering with RuleWise experience tangible, measurable benefits:

- Efficiency Gains: Save up to 50% of time on compliance workflows.
- Risk Mitigation: Reduce exposure to regulatory and operational risks by up to 40%.
- Audit Readiness: Enhance preparation speed and accuracy for regulatory inspections.

RuleWise solutions are built not just for today's challenges, but for tomorrow's opportunities.

Why It Matters

In an era where regulatory expectations evolve at unprecedented speed, compliance excellence demands more than reactive systems.

RuleWise empowers organisations to act with clarity, speed, and strategic foresight, turning compliance into a true driver of operational resilience, governance strength, and sustainable growth.



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.





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