



01_Executive_Summary

Executive Summary

HISN — Financial Crime Decision Operating System Version: 3.0 | Date: October 2026 Owner: Mohamed Abdo — Founder & CEO Classification: Confidential | Status: Framework

Document Control

Field

Value

Document Title

Executive Summary

Version

3.0

Date

October 2026



Owner

Founder & CEO

Classification

Confidential

Status

Framework

Basis of Preparation

HISN Commercial Intelligence SSOT (Folder 37)

Limitations

Pre-revenue. No customer validation.

1. What HISN Is

HISN is a **Financial Crime Decision Operating System (FCDOS)** designed for regulated financial institutions in Saudi Arabia and the GCC.

HISN unifies financial crime signals, identity, evidence, policy, and audit into a single governed decision lifecycle. The platform is designed for explainable and reproducible decisions.

Classification: Management description — verified against repository architecture.



2. Current Stage

Dimension

Status

Classification

Technical Stage

Advanced — FCDOS architecture built

MANAGEMENT ASSESSMENT

Commercial Stage

Pre-revenue / Pre-customer

ACTUAL

Institutional Funding

SAR 0

ACTUAL

Revenue / ARR

SAR 0

ACTUAL



Paying Customers

0

ACTUAL

Customer Interviews

None conducted

ACTUAL

WTP Data

None

ACTUAL

,

3. Market Context

Saudi Arabia has a substantial regulated financial institution base:

Segment

Count

Source

Tier

Local Banks

11

SAMA Registry

Tier 1

Digital Banks

4

SAMA / SPA

Tier 2

Foreign Bank Branches

24

SAMA

Tier 2

Finance Companies

32

SAMA

Tier 1

Insurance Companies

29–30

Insurance Authority

Tier 2

Payment Service Providers

27–34

Conflicting

Tier 3

Known Evidence Conflict: Saudi RegTech market size estimates range from USD 124M (MarkNTel) to USD 481M (6Wresearch). No reconciliation performed.

Classification: Institution counts are EXTERNAL FACT. Market size is UNKNOWN pending reconciliation.



4. Product Overview

The HISN platform includes:

Canonical Decision Runtime

Six engines (AML, Fraud, Sanctions, KYC, KYB, Graph)

Decision DNA (immutable decision lineage)

Evidence + Audit fabric

Multi-tenant Row-Level Security

API-first architecture

Classification: MANAGEMENT ASSESSMENT — based on repository evidence.

5. Funding Ask

Item

Value

Classification

Round

Seed

MANAGEMENT ASSUMPTION



Target Raise

SAR 7,500,000

MANAGEMENT ASSUMPTION

Pre-Money

SAR 30,000,000

MANAGEMENT ASSUMPTION

Post-Money

SAR 37,500,000

DERIVED

Investor Ownership

20.00%

DERIVED

Runway (Target)

15–18 months

MANAGEMENT ASSUMPTION

The SAR 30M valuation is a MANAGEMENT POSITION — not a verified valuation.

6. What Is Proven vs. Unknown

What Is Proven (ACTUAL): - Platform architecture built - Repository contains 66K+ lines of production code - Terminal Assurance passing on committed baseline - Technical documentation comprehensive

What Is NOT Proven (UNKNOWN): - Customer demand - Willingness to pay - Willingness to buy - Sales cycle - CAC / LTV - Product-market fit - Regulatory acceptance

7. Conditions Before Investment Reliance

C-001 (CRITICAL): First pilot agreement or LOI

C-002 (CRITICAL): 5+ customer validation interviews

C-003 (HIGH): Security compliance assessment initiated (SAMA CSF)



C-004 (HIGH): WTP data from 3+ institutions

C-005 (HIGH): Pricing validated with at least 1 prospect

C-006 (HIGH): SAMA CSF compliance mapping completed

8. Disclaimer

This Executive Summary is prepared to an audit-ready standard. It does not constitute an investment recommendation. All commercial metrics are SCENARIO or MANAGEMENT ASSUMPTION.

HISN FCDOS — Where Trust Begins. *Confidential — Not for Distribution*