



01_Executive_Summary

HISN Platform

MARKET STUDY – EXECUTIVE SUMMARY

HISN FCDOS | Financial Crime Decision Operating System Report Date: 14 October 2026 **Classification:** Confidential – Investor Review

1. Purpose

This Market Study establishes the addressable opportunity for HISN FCDOS across the Kingdom of Saudi Arabia and the broader GCC financial crime compliance technology market.

2. Headline Findings

Metric	Value	Source
Global financial crime compliance spend (annual)	USD 200B+	Industry consensus 2025-2026
Global financial crime software segment	USD 15B – 20B	Analyst triangulation
MENA RegTech addressable market	USD 2.0B – 3.0B	Regional analyst estimates
Saudi FinTech ecosystem (active companies)	371	SAMA / Fintech Saudi, Aug 2026
Cumulative FinTech investment in KSA (H1 2026)	SAR 30B+	SAMA / Fintech Saudi
Saudi financial-crime software SAM	SAR 1.2B – 1.8B	Triangulated – see §4
HISN 5-year SOM	SAR 120M – 180M	Bottom-up model – see §5

3. Market Structure

Global Financial Crime Compliance | — Software (USD 15-20B) | — Services (USD 40-60B)
| — Data & Screening (USD 20-30B)

MENA RegTech (USD 2-3B) | — Saudi Arabia | | — Tier-1 Banks | | — Digital Banks | | — Insurance | | — Exchange / Remittance / PSP | | — FinTech / Asset Managers | — UAE / Qatar / Bahrain / Kuwait / Oman



4. Strategic Conclusion

HISN operates in a market where: - Regulatory pressure is accelerating (SAMA, CMA, PDPL, NCA ECC) - Fragmented point solutions create operational drag - Decision auditability is emerging as a board-level requirement - Local-first architecture is becoming a procurement gate

This document is a market analysis. It is not a valuation, fairness opinion, or regulatory approval.