



04_Competitive_Matrix

HISN Platform

COMPETITIVE MATRIX

1. Capability Comparison

Dimension	Focal	Ayn	NICE	SAS	Feedzai	Quantexa	HISN
AML Detection	Yes	Yes	Yes	Yes	—	—	Yes
Fraud	Yes	—	Yes	—	Yes	Yes	Yes
Sanctions	Yes	Yes	Yes	Yes	—	—	Yes
KYC/KYB	Yes	Yes	Yes	—	Yes	—	Yes
Graph Intelligence	—	—	—	—	Yes	Yes	Yes
Decision Runtime	—	—	—	—	—	—	Yes
Decision DNA	—	—	—	—	—	—	Yes
Evidence + Audit Lineage	Partial	Partial	Partial	Partial	—	Partial	Yes
Multi-tenant RLS	—	—	Partial	—	—	—	Yes
Saudi-first	Yes	Yes	—	—	—	—	Yes
Arabic Support	Yes	Yes	—	—	—	—	Yes
Cloud-native	Yes	Yes	Partial	Partial	Yes	Yes	Yes
API-first	Yes	Yes	Partial	Partial	Yes	Yes	Yes
Decision-centric	—	—	—	—	—	—	Yes



2. Strategic Moat

HISN's defensible position is built on: 1. **Canonical Decision Runtime** (only HISN) 2. **Decision DNA ♦ Evidence ♦ Audit** as one fabric 3. **RLS multi-tenancy** as an architectural primitive 4. **Saudi-first ♦ Arabic ♦ local regulation** 5. **Multi-domain validation** (Bank + Insurance + Exchange)

Capability mapping from public information.