



The Roadmap to Digital Transformation in Financial Regulation

How to Survive a Financial Crisis, a Pandemic, Global Warming, and Anything Else the 21st Century Has to Throw at You.

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Through
transformative
thinking and
innovative
technology, SQL
Power is radically
changing the
way regulatory
organizations
worldwide
gather, process,
consume
and analyze
Supervisory data.

OVERVIEW

Whether you've been heading up your Financial Supervision organization for 2 or 20 years, you have likely inherited a myriad of legacy systems and/or manual processes that you've learned to live with over the years. Some are still viable, while others are either manual, outdated, and require major retooling, but in all likelihood, none of them are easy to evolve/change and they certainly don't talk to each other (they're each a different silo) making consolidated management reporting very resource-intensive and very challenging.

Then the Financial crisis of 2008 hit and a plethora of new standards and risk mitigation measures were introduced rendering any solution that was conceived before 2008 obsolete or in desperate need of an overhaul. As we now need to collect more data, more frequently and in new formats while struggling with the same old systems and limited/scarce resources.

So we have limited resources, antiquated systems, and an overabundance of new standards, new risk mitigation measures, new financial returns, and new regulations to deal with.

If we were doing things manually before, then believe it or not it was easier to accommodate those changes by making new policy decisions and changing the manual processes to now require the additional information, additional manual checks and balances, and/or additional formats. Requiring more human resources to do more of the old manual processing faster - but that's not sustainable as volumes increase, and the rate of change increases while budgets largely stay the same.

If you were largely automated before 2008, then you needed a major overhaul of the old legacy systems to be able to adopt the new Global Standards and to accept the additional information and the increased frequency/volumes. So you likely went out and replaced one or more of those silos every couple of years so that you can effectively deal with the new regulations and you built bridges between them for the required upper management or IMF consolidated reporting.



But change is constant, global standards and regulatory best practices are constantly changing, and the rate of change is getting faster. We went from antiquated old banking forms to Basel II to Basel III and so on. We went from jurisdiction-specific financial reports for Insurance to Solvency I and then Solvency II. Every new regulation, new standard, and new reporting requirement puts into question what we've built to date and we wonder when will it ever stop?

While we were too busy dealing with the regulatory changes, financial data collection challenges, and AML, we never got around to automating our registration and licensing processes, payment collection processes, renewal processes, or our onsite inspection processes, and then COVID hits...

"What do you mean we all have to work from home?"

No one can come to our offices, submit an application, or make a payment? No, we're in the midst of a lockdown. How about renewals? How do we capture application renewals, and the latest set of directors, officers, and shareholders and how do we renew the license if they haven't yet paid?"

"Unprecedented times call for unprecedented measures, we'll just have them scan and email their renewal applications, mail in cheques, we will wait until the cheques clear and then we will renew their licenses. What about the licenses that expired during the last 4 months of lockdowns? Can we just extend them or auto-renew them without an explicit renewal form or do we temporarily suspend their license?"

"What about onsite inspections? Many Financial Regulators have suspended onsite inspections during the pandemic, hoping that it was just a temporary situation. That temporary situation has been going on for almost a year now with no end in sight - how can we possibly provide confidence in the regulated market if we have lost our ability to perform onsite inspections and uncover fraud and other wrongdoings?"



Fortunately, there is a silver lining. We are now all too aware of the worst-case scenario and we can now deliver a measured response to that scenario. No previous historic event has been more of a catalyst for full Digital Transformation than what the World has experienced in 2020, sending all Governments and all Financial Regulators scrambling towards full Digital Transformation and the seamless ability to continue to transact and conduct ALL business remotely while sufficiently social distancing from the safety of everyone's respective home and office.

COVID has provided the needed justification for a circuit breaker, a great reset, and the Full Digital Transformation of Financial Regulation. If there was no pandemic, then it would've been Global Warming (with fires and hurricanes causing office closures) that would've forced financial regulators to Digitally Transform to continue operations safely and remotely, during the worst of times.



“From risk management to evolving global financial standards to digital transformation; we’re here to help you every step of the way.”

Progressive Supervisory Organizations recognize that complete Digital Transformation is needed NOW, and are accelerating the adoption of dynamic regulatory digital platforms that:

- Automate every aspect of their Financial Data Collection ensuring quality data intake.
- Automate every aspect of License Registration and Renewal processes.
- Automate all their Risk Management & Risk Assessment needs.
- Automate every aspect of Onsite Inspections and Offsite Monitoring.
- Automate every public-facing Business Process.
- Provide a quick synopsis on the latest state of any organization or person of interest
- Have all collected data pre-validated and centrally stored in an analytics database that can fire alerts in real-time and that colour-codes and prioritizes the Analysts' work based on pre-defined thresholds.
- Have Predictive modeling and forecasting capabilities allowing regulators to uncover the latest AML trends, the latest cause-effect analysis to stay ahead of the regulated market.
- Discover the latest trends by examining collected data, helping finetune regulatory processes, and ensure that they are current and effective.
- Best of all, that platform needs to be highly configurable, allowing regulators to easily evolve the platform along with changes to Global Standards, Jurisdictional, Policy, or Legislative needs.

Fortunately, SQL Power has been evolving such a fully integrated Financial Supervision platform since 2009 (since the last crisis our industry had to face) to help deliver all of the above robustness in a matter of months for forward-thinking regulators - facilitating and expediting the great reset and enabling our

regulatory clients to future-proof their regulatory environment and to withstand any future crisis, whether it be financial or otherwise.

Supervisory activities and processes from licensing to financial data collection, to risk assessment, to onsite inspections, to offsite monitoring to oversight rely on high-quality data internal alignment, and efficient tools, and manual responsibilities. Whether your organization is facing challenges like low data quality intake or time-consuming manual procedures, SQL Power's End-to-End Financial Regulation Platform automates and simplifies these challenges and utilizes advanced analytics tools and artificial intelligence to aid in improving your current and future processes - ensuring that the SQL Power Suite is the last supervisory software solution that your organization will ever need.

The SQL Power Suite is the most robust and compelling digital regulatory solution on the market, delivering the ultimate in regulator flexibility, self-sufficiency, efficiency, and transparency; increasing the likelihood of timely successful intervention while providing all interested parties with the ultimate confidence in the regulated market.

It will not only address current regulatory needs and integrate seamlessly with existing Technical environments, but it will also pave the way for future regulatory changes thus future-proofing the organization and ensuring that it will satisfy their SupTech requirements for decades to come.

OUR VISION FOR THE FULL DIGITAL TRANSFORMATION OF FINANCIAL REGULATION

The advent of technology in the financial sector has changed the way financial regulators operate, interact and monitor their regulated entities. In this digital age, Financial Supervisors need to adopt a new paradigm that changes the way they supervise, communicate, review, analyze and inspect their entities; while automating every aspect of their regulatory oversight functions. The rapidly evolving technological landscape of financial services requires a proactive and resolute approach from supervisors towards the use of SupTech technology.

SQL Power, a global leader in SupTech technology, have been providing data collection and analytics solutions since 1989. Since implementing the first Regulatory Solution in Canada in 2009, SQL Power has been at the forefront of Regulatory software innovation - rolling out the world's first fully integrated data collection, return management, and analytics solution designed specifically for supervisory business users.

SQL Power utilizes the SQL Power Suite, a comprehensive end-to-end Financial Supervision Framework. The platform is completely multilingual, e-Signature ready, and can integrate easily with existing regulators' back-end systems, as well as with other identified core applications to unify all of their regulatory operations while streamlining important supervisory activities.

The SQL Power Suite is a commercially available off the shelf (COTS) software and will provide the regulatory framework for the collection and processing of License Applications, Financial Reports, Onsite Inspections and Risk Management for Financial Regulators. It is turn-key in nature and battle-tested by Canadian and International Regulators. The solution will provide important efficiencies for regulators automating all data collection of license applications, financial returns, change request, onsite inspections and their associated business processes while providing extensive monitoring of key risk assessment metrics and an evolving 360-degree view of every regulated entity.



Industry clients representing thousands of regulated entities will interface through a secure single point of access to submit financial filings and new requests, make changes to existing entities, find information on the progress of outstanding applications, and even make payments. These clients will also receive critical/ topical information and valuable feedback in real-time from the regulator through this same secure portal.

The SQL Power Suite's dynamic architecture allows business users to update data collection forms, workflows and business rules in order to reflect the latest regulatory, policy or legislative changes. The solution automatically renders web forms and returns from the latest business rules, and cascades changes throughout the system, without any need for re-coding – substantially reducing the Total Cost of Ownership (TCO) and time-to-market for new forms and new business processes; while enabling complete business user self-sufficiency.

SQL Power's Financial Supervision platform was built for the express purpose of simplifying and automating every aspect of Financial Supervision. SQL Power will utilize our highly configurable platform to automate all current registration and license application processes, replicating today's exact forms and unique business processes, including payment collection, certificate generation, and the scheduling of renewals. This includes:

- Automation of all license application forms each with their unique business processes
- Automation of all financial returns and all related threshold metrics and Alerts
- Automation of all change request forms and processes
- Automation of all required complaint forms and associated investigative processes
- Configuring of financial risk and overall risk assessment dashboards
- Configuring of a 360-Degree Organizational & Individuals Views
- Automation of all onsite inspection and offsite monitoring processes
- Defining financial submission exceptions based on industry and risk profiles
- Collection of all required payments and scheduling of all required meetings
- Allowing regulated entities to download all licenses and PDF bundles of application processes
- Development of all required alerts, custom reports, dashboards, and inline analytics

With SQL Power's Financial Supervision platform, regulated entities will be able to log on to a secure web-portal from the comfort and convenience of their own homes or offices complete all their interactions with the regulator, safely and remotely online. Regulated entities will be able to use any web browser to access all services, including all License Applications, all required Financial Submissions - Submitting only complete, accurate and consistent applications and pre-validated financial returns. As well as make all required payments and download all generated Licenses and Documents.

In these unprecedented times of Global Financial Crises, Global Pandemics and Global Warming, the need for full Digital Transformation of Financial Supervisory entities have never been greater. This scope of effort would normally require 20 people and 3+ years of effort with traditional web programming tools, but with SQL Power's unique and highly productive platform **we can deliver all of a Financial Regulators Digital Transformation requirements in less than 12 months!**

Our proposed platform for the Digital Transformation of your Financial Organization comes bundled with the following modules **allowing SQL Power to have you fully automated in under 12 months**



REGISTRATION, LICENSING & RENEWALS

In these changing times where efficiency, safety and full automation are key drivers for the future of registration and licensing – our platform makes it seamless to digitally transform all registration and licensing processes. Through the convenience of simplified on-line forms, sophisticated business process workflows, electronic signatures, payment collection, and certificate generation modules, SQL Power significantly reduces the manual workload typically associated with the registration and licensing processes.

Our interactive forms facility highlights validation rules and warnings in real-time to the user to mitigate any data entry errors ensuring that only complete and consistent applications are submitted to the regulator. Our platform can easily integrate with existing legacy systems, CRM systems, and infrastructure for a seamless transition and immediate end-to-end automation of all required registration and licensing functions.

QUALITY & PROACTIVE FINANCIAL DATA COLLECTION

Financial Regulation, Risk Mitigation and Offsite Monitoring rely heavily on high-quality data collection. Whether your organization is facing challenges like low data quality intake, obsolete data collection forms, or time-consuming manual financial data procedures, SQL Power automates and simplifies every aspect of data collection, ensuring that only complete, consistent and accurate data are ever submitted to the regulator.

In a matter of weeks, SQL Power will replicate existing financial returns in our online Forms facility, make all required changes to meet current standards, add any missing validation rules and roll them out to your regulated entities. Effectively launching a systemwide standard and an automated web-forms based reporting platform that virtually eliminates the need for manual reviews, rejections and resubmissions.

Within seconds of an industry submission of a financial report, the system quickly assesses its adherence to predefined acceptable thresholds for key risk metrics and highlights any weak submissions by colour-coding them with a red, yellow or green indicator - thus prioritizing scarce analyst resources' work and focusing them on likely problematic submissions.





CASE MANAGEMENT, INVESTIGATIONS & COMPLAINTS

Our goal is to fully Digital Transform your organization, this means going well beyond license applications and financial data collection and to also fully automate all Change Requests and Complaint forms which upon initial review can launch investigative processes in order to resolve any concerns or reported issues - utilizing SQL Power's comprehensive case management capabilities.

Change Requests, whether they are director changes, name changes or address changes are automatically reflected in the organization's latest 360-degree view.

Complaint processing takes full advantage of the SQL Power Suite's comprehensive case management capabilities, allowing users to send notifications, schedule review meetings, make manual or automated decisions, assign field work to investigators, prepare final reports, levy penalties or fines, collect payments and can even accommodate appeals processes.

360-DEGREE ORGANIZATIONAL & INDIVIDUALS OVERVIEW

A 360-degree view of all pertinent information related to a regulated entity and its representatives is provided through the Organization Profile and Person Profile dashboards. Profiles are automatically updated when the system receives a valid submission whether it is a change request, a financial submission, a license approval/renewal or an Onsite Inspection final report. Authorized users are also able to update these profiles directly based on information uncovered during their day to day activities.

Analysts and management have ongoing access to the latest profile information for every organization including basic name/address information, risk assessment metrics and dashboards, active licenses, directors, senior officers, shareholders, related organizations, communications, onsite inspections, complaints, investigations, history of infractions, complaints, financial submissions, cases, payments and much more from one easy to access consolidated view. These Organization and Person Profile views are highly configurable and can be tailored to suit the regulators specific information and risk assessment needs.

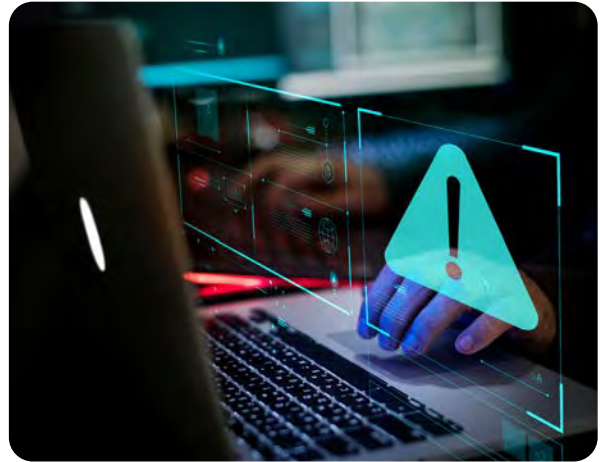


RISK MANAGEMENT & RISK ASSESSMENT

Financial regulators need a structured way to identify, monitor, address and manage risk to maintain confidence, legitimacy, and credibility with stakeholders in the institutional structure of financial regulation and supervision. SQL Power offers a pre-built Risk Management Solution that equips supervisors with critical risk assessment tools to empower them with better decision-making and to address risk in a systematic manner.

In order to satisfy the need of providing effective risk-based supervision, regulators need risk to be identified and monitored, addressed, then measured, allowing them to plan and adjust type of filings, frequency of filings, and onsite inspections proportionate to the level of risk associated with that sector or the inspected entity.

SQL Power supports continuous monitoring and management of an entity's risk levels based on the latest submissions. Our risk management framework provides financial regulators with fully integrated risk assessment dashboards (incl. an overall Risk Assessment Dashboard as well as Financial Risk Dashboards like CAMEL and CARAMEL), an onsite inspection platform, a 360-degree organizational view to derive the comprehensive risk-rating for each organization - as well as predictive modeling capabilities to identify at risk regulated entities.



RISK ASSESSMENT FRAMEWORK

Configure your overall risk assessment dashboards with Key metrics, ratios, and other indicators that are derived in real-time based on submitted documents and onsite inspections. Visualize all risk assessment metrics at a glance from a consolidated reporting interface.

The platform comes with built-in risk categories and risk scores to provide a solid foundation in risk management and governance scores that result in a net risk score for each entity. The platform also allows other factors like external audits to adjust this rating. In addition, recovery actions and resolution actions and the frequency of onsite inspections are also integrated within the risk guidance tab.

The Analytics platform Scorecard tab displays the overall score for each sector and level of risk, as well as provides the breakdown of performance by asset class, peer group, and for each individual organization. Leverage our risk assessment dashboards to build a solid foundation for your team to focus on high-risk organizations for more timely interventions.

ONSITE INSPECTIONS & OFFSITE MONITORING

A key proactive supervisory function for regulators is to perform supervisory onsite inspections in order to investigate particular issues and to obtain a comprehensive assessment of the risk profile of their regulated entities.

SQL Power's Onsite Inspection solution offers supervisory teams a web-based solution to automate and manage every aspect of their regulatory onsite inspection processes and functions. From choosing proportionate inspection activities relative to the associated risk profile of the inspected entity, to inspection lead assignment, to team selection, to notifications, to pre-inspection reports, to scheduling internal reviews and kick-off meetings, to developing a more indepth understanding of the supervised financial institutions, to anticipating future impacts from past and present figures to making recommendations, imposing limitations/conditions and other remedial activities when corrective measures need to take place.

All these recommendations, limitations and conditions are monitored by the offsite inspection team, through the 360-degree Organizational profile, and limitations are either lifted due to compliance or further sanctions, penalties, restrictions are imposed on the entity for ongoing non-compliance.



ADVANCED ANALYTICS & ARTIFICIAL INTELLIGENCE (AI)

Artificial Intelligence is the Science of machine learning from History!

"It is the science of making machines use data to gain insight, draw correlations, establish inference, now reserved for humans, and improve themselves to solve all kinds of problems."

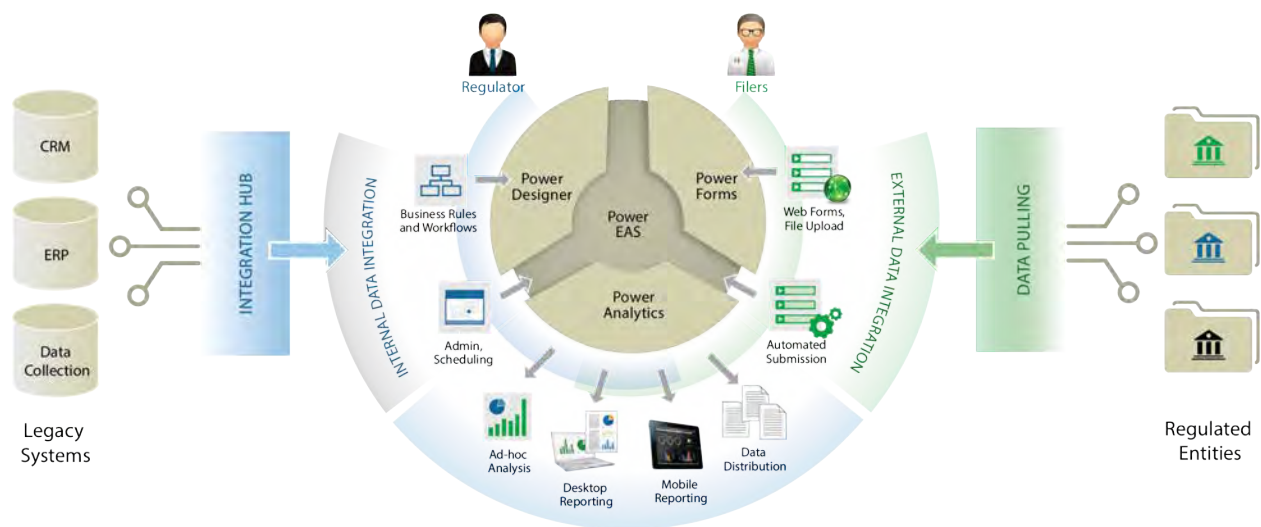
Gain insight to make smart decisions, identify bottlenecks, and discover opportunities for regulatory process improvements. Key financial ratios are assessed in real-time against submitted data providing analysts with early-warning in-line analytics.

The system also learns from historic data to derive reliable predictive models that are then used to mine recently collected data to provide early predictions of potential undesirable outcomes, and provide you with the opportunity for early intervention to address any issue well before an institution's failure - circumventing the impact on the public and maintaining confidence in the regulated market by all stakeholders.

INTEGRATION HUB

Built for Progressive Financial Regulators across the globe, SQL Power's Integration Hub gives supervisors the ability to consolidate all collected data from various sources and legacy systems into one centralized web portal. Effectively eliminating the need to retool your existing systems along with expensive data migration while still having access to all historic data.

The Integration Hub also gives financial supervisors the ability to support ongoing monitoring of regulated entities by extracting critical data directly from your supervised institution's backend systems using a data pulling approach; firing real-time alerts whenever key events are detected anywhere within your regulatory environment.



REMOVING ALL BARRIERS TO SUPTECH ADOPTION

Supervisory organizations have long prioritized the need for SupTech adoption and full digital transformation in order to automate manual processes, eliminate in-person services, and to conduct all critical supervisory functions remotely including registration and onsite examinations.

However, the road to SupTech adoption has been hampered by:

- **Budget Constraints:** Regulators often thought of SupTech adoption as the overhaul of 100% of their regulatory processes and systems – making the desired adoption both cost and time prohibitive.
- **Limited Resources:** Already scarce regulatory resources are too busy performing critical oversight functions to also add the selection of a SupTech solution and the re-testing of all regulatory functions to their workload.
- **Competing Priorities:** Regulators are too busy addressing more immediate operational issues and policy changes to tackle a project of this scope, so it's always punted down the road to next year and the year after.

SQL Power's SupTech solution and Integration Hub facility allow Financial Supervisors to quickly implement a complete end-to-end SupTech solution, automating what's currently manual, fixing what's broken, while easily integrating with all your existing legacy systems that work.

Revolutionary in the SupTech space, SQL Power's Integration Hub provides regulatory organizations with the following benefits:

- Ability to continue operating legacy data collection systems and legacy processes (that work) while seamlessly making their data available in a consolidated Web Portal for real-time analysis and analyst review.
- Ability to pull banking transactions (or AML) data on a daily basis directly from regulated entities' back-end databases.
- Ability to augment the 360-Degree Organization profile view with data currently being entered or collected in other legacy systems (CRM, Registry data, Call Centre data and other financial data that is collected elsewhere).
- Ability to apply in-line analytics and other SQL Power risk assessment features equally to legacy data as well as SQL Power collected data.
- Provide regulatory organizations with options for a phased rollout of the SQL Power SupTech solution while leveraging all of our analytics and risk management features from Day One.

All of the above can now be accomplished within our platform without any need to develop expensive data migration processes to facilitate this unprecedented level of integration – all while reducing regulatory organizations' operational costs, improving efficiency, and utilizing scarce resources more effectively.

The SQL Power Integration Hub will help Simplify, Expedite and De-Risk any Regulatory Implementation!

WHY YOU'LL LOVE THE SQL POWER SUITE



Digitally Transform and simplify every interaction with regulated entities by providing a platform that streamlines all requests, all license application processes, all renewals, all financial returns, all payment collection, and all investigations through an easy-to-use web portal



Eliminate unsafe in-person interactions at regulator's offices by allowing entity representatives and regulatory staff to transact safely from the comfort and safety of their homes or offices 7 x 24, all the while simplifying and streamlining all interactions with regulated entities



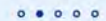
Integrate all divisional functions onto one platform - letting technology break down those divisional walls, integrating with legacy systems and providing a 360 degree view of every organization and every person of interest (incl. senior officers, directors and shareholders)



Monitor all risk assessment dashboards and manage all onsite inspection tasks, from team management to pre-inspection reports to final inspection reports capturing all findings, recommendations and limitations. Offsite inspection teams would then monitor the organization's performance and adherence to the recommendations and limitations throughout the year and escalate or remove sanctions as required



Easily evolve the solution's online forms, validation rules and process workflows with evolving global standards as well as local jurisdictional, policy or legislative requirements; keeping the solution relevant, responsive and current



The online chat feature revolutionizes communication between industry and the Regulator - instead of sitting on the phone for 10+ minutes, inquirers can simply send the regulator a message through the online portal and receive a timely reply as they go on with their busy day. Regulators can also use this feature to initiate contact with an organization, or broadcast timely updates to entire sectors



Solution comes bundled with an Advanced Analytics platform to house all collected data providing for real-time alerts, and real-time analysis of submitted data. The advanced analytics platform provides ongoing updates to standard reports and dashboards while allowing analysts to perform peer group analysis, forecasting and predictive modeling



The platform can be deployed on-premise and have it managed by internal IT staff, or hosted on the cloud and be fully managed by SQL Power as a SaaS



SQL Power provides a lifetime extended warranty on all Forms, Workflows, Reports and deliverables for as long as the regulator continues to subscribe to the annual Software Maintenance and Support services. This extended warranty also includes unlimited software upgrades performed expertly by SQL Power on all client's Dev, UAT and Production environment



Best of all, SQL Power will provide complete end-to-end turnkey support - allowing the regulator to request one change every year to every online form or business process to accommodate new requirements, policies, or legislature. This would be done at no cost to thus evolving the solution indefinitely and future-proofing the platform for decades to come



SQL POWER REGULATORY SOLUTION ARCHITECTURE

The SQL Power Suite is the most robust and compelling regulatory solution on the market, delivering the ultimate in regulator flexibility, self-sufficiency, efficiency, and transparency; increasing the likelihood of timely successful intervention while providing all interested parties with the ultimate confidence in the regulated market. It will not only address current regulatory needs and integrate easily with the current technical environment, but it will also pave the way for future regulatory changes thus future-proofing the organization and ensuring that it will satisfy the regulators SupTech requirements for decades to come.

The SQL Power Suite – Components

Power Designer

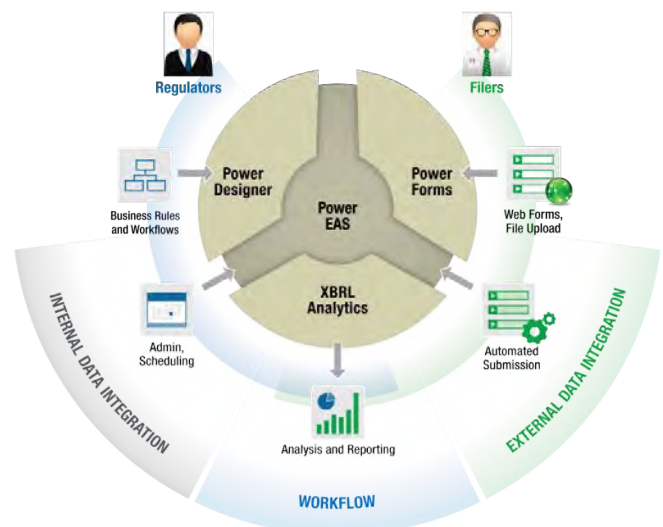
Power Designer is a rules-based, meta-data driven GUI design facility that gives the business user complete control over data collection, workflows, and validation specifications. It simplifies Taxonomy Design and allows regulators to rollout complex data collection templates and workflows in days rather than months.

Power EAS

Power EAS integrates the components of the SQL Power Suite with powerful web portal technology and single sign-on (SSO) capability that can be tied to an existing identity management system. EAS provides a secure platform that implements top ten OWASP-recommended security practices. The Power EAS is the suite's web portal that manages the entire end-user experience from system administration to submission of financial returns, change requests, and license applications, as well as review and approval/ rejection of all submissions.

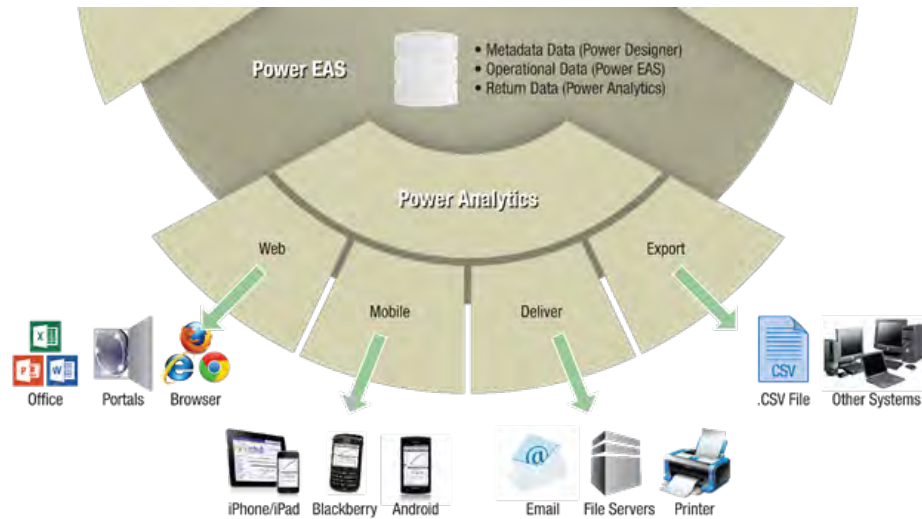
Power Forms

Power Forms provides an easy-to-use, webbased front end for users to input, upload, and submit license applications and financial reports; allowing users to verify the validity and completeness of their submission. Power Forms is integrated with the XBRL Processing Engine, providing real-time validation functionality prior to end-user submission.



Power Analytics

Power Analytics bundles SQL Power's proven ETL technology with pre-built MicroStrategy reports, graphs and dashboards (including mobile versions) to deliver business intelligence value starting day one. Once validation and certification of submissions is complete, the submitted data is loaded into the Power Analytics database.



SQL Power's real-time Power Analytics platform is the most powerful Regulatory Business Intelligence (BI) platform on the market delivering a pre-built data mart solution that is Taxonomy agnostic (no ETL changes required) and a BI tool in MicroStrategy that provides all Business Intelligence requirements including standard reports, ROLAP cubes, Data Mining, Mobile Dashboards, and ad-hoc reporting.

The proposed new reporting environment will provide the regulator with a centralized analytics database for ad-hoc as well as highly structured reporting. Pre-engineered Power Analytics for analytical and statistical reporting against regulatory information, as well as reporting on system usage, turn-around times, and bottlenecks come prebuilt. It is capable of generating financial ratios, peer group analysis, multi-dimensionality, trend and root cause analysis, and other important risk management KPIs. Mechanisms to manage captured data from multiple sources and to generate industry and sectoral reports for internal/external dissemination, and report distribution across stakeholder entities is also supported.

SQL Power's regulatory platform also offers the lowest Total Cost of Ownership (TCO) on the market. Being business-rule driven and having the business users in the driver's seat eliminates ongoing IT and consulting costs associated with evolving, maintaining, and supporting the regulatory system. Our pre-built real-time Analytics platform comes bundled with MicroStrategy (the world's leading BI tool) eliminating the need to buy expensive software for the Business Intelligence platform. Finally, since the system is virtually turn-key (with no need for any code changes), SQL Power is providing the most stable, and maintenance-free, production environment.

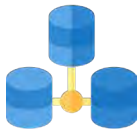
SQL POWER VS. OTHER REGULATORY SOLUTION PROVIDERS

HOW DO WE STACK UP!

The SQL Power Suite is the most robust and compelling regulatory solution on the market, delivering the ultimate in regulator flexibility, self-sufficiency, efficiency, and transparency; increasing the likelihood of timely successful intervention while providing all interested parties with the ultimate confidence in the regulated market.

BASIC FEATURES	ADVANCED FEATURES	UNIQUE TO SQL POWER
Comprehensive Data Collection Platform	Built-in Business Process Workflow Engine and GUI	Highly Configurable Platform (No Custom Coding)
Registration and Licensing Module	Comprehensive Case Management Capabilities	Integrated Analytics platform with Artificial Intelligence Capabilities
Pre-validated Submissions (for completeness and accuracy)	Highly Configurable Risk Management and Onsite Inspection Modules	Solution is Bundled with a World Class Business Intelligence Tool in MicroStrategy
Solution evolves easily with Regulator's evolving business and jurisdictional needs	Business Users can easily make changes to online forms and process workflows	Online Help facility including Live chat with Regulator
Ability to share XBRL Submissions with other Regulators	Pre-Built Basel II Returns	Full Turn-key support includes unlimited changes to all consulting deliverables
Platform integrates easily with other Legacy and 3rd Party Applications	Dynamic 360-degree View of Every Organization, Person, and Case	Extended Warranty that includes a lifetime warranty on all system deliverables
SaaS and On-Premise Solutions		

WHY CHOOSE SQL POWER'S SUPERVISORY TECHNOLOGY SOLUTION



Modular & Multifaceted

An end-to-end solution that incorporates a set of modules that cover the whole regulatory lifecycle. Modules can be adopted in stages according to business needs and priorities.



Flexible & Agile

SQL Power Suite's dynamic rules-based architecture allows business users to easily configure their organization's data collection, workflow and business rules in order to reflect the most recent process, policy, or legislative changes.



No-Code, Intuitive & User-Friendly

SQL Power's drag & drop Power Designer facility allows non-technical users to quickly react to changing legislation, standards, and policies, reducing the dependency on outside consultants or IT for ongoing system maintenance.



Fast Deployment

Our Low-Code/No-Code platform can be easily configured to render your existing or desired registration and licensing forms, data collection forms, onsite inspection forms and associated business processes; Allowing our clients to fully digitally transform their key business functions in under 6 months with zero software downloads and zero investment required by your regulated entities.



Maximise Resources & Improve Efficiency

SQL Power creates productivity gains by relieving the personnel from mundane, low-value data entry tasks, and empowering them to focus on high-value activities thus allowing for more efficient use of operational budgets, human resources, and the implementation of data-driven decision making.



Turn-Key Support

SQL Power's Supervisory Technology solution is completely turnkey and includes software installation and upgrades, production environment support, a lifetime extended warranty on all deliverables, and post-production rollout change requests for every in-scope deliverable. Effectively future-proofing the entire implementation for decades to come.

ABOUT SQL POWER GROUP INC.

Founded in 1989, and headquartered in Toronto, Ontario, Canada, SQL Power Group Inc. is a global application software firm specializing in data collection, data integration, business intelligence, and regulatory implementations.

Since implementing the first supervisory solution in Canada in 2009, SQL Power has been at the forefront of financial regulatory software innovation - rolling out the world's first fully-integrated XBRL-based data collection, risk management, case management, and advanced analytics solution that evolves seamlessly with evolving Global Financial Standards.

The SQL Power Supervisory Platform is an end-to-end solution for financial regulation. The platform is multilingual, modular, and includes Data Collection, Registration and Licensing, Case Management, Risk Management, and Onsite inspection solutions. The platform also comes bundled with built-in Advanced Analytics capabilities and a world-class Business Intelligence Tool.



Should this roadmap align with
your **Future Vision in Financial
Regulation** please contact us at
info@sqlpower.ca to arrange for a
live demonstration.

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