Media Release – iCOMPASS' ULTRA

[Embargo until 12 -14 November 2025]

iCOMPASS® Unveils ULTRA™, the World's First AI-Powered Compliance Operating System for Financial Institutions

Singapore-based RegTech firm breaks new ground in compliance innovation for financial institutions regulated by the MAS; Will debut at the Singapore FinTech Festival 2025

SINGAPORE, November 12, 2025 – iCOMPASS®, a Singapore-based regulatory technology (RegTech) firm, has launched ULTRA™, the world's first AI-powered compliance operating system for financial institutions regulated by the Monetary Authority of Singapore (MAS). ULTRA harnesses artificial intelligence (AI) and workflow automation to help boards, senior management, and compliance teams proactively manage risk, streamline regulatory obligations, and enhance oversight.

"As financial activities grow more complex, compliance is becoming a bottleneck. It is increasingly costly, fragmented and slow to adapt, especially for smaller players," explained ***Raymond Moh, CEO of iCOMPASS.*** "Without change, this will limit innovation and deepen inequality in market participation. With Explainable AI, we can close the gap. This is the problem we are solving with iCOMPASS' ULTRA."

iCOMPASS' ULTRA will debut at the **MAS booth stage** during the 10th annual Singapore FinTech Festival 2025 (SFF), the world's largest FinTech gathering. The presentation will feature real-world use cases shared by its flagship financial institution users, with both iCOMPASS and its partner institutions participating in the MAS PathFinder Programme.

iCOMPASS was founded by compliance veterans with decades of experience serving MAS-licensed financial institutions. Leveraging a deep understanding of Singapore's regulatory ecosystem, the firm designs technology that bridges real-world compliance practice with AI-driven governance innovation.

Building on the success of its flagship iCOMPASS KYC platform, ULTRA represents the next step in Singapore's RegTech evolution. It redefines how financial institutions manage, monitor, and govern compliance across the enterprise leveraging on the immense potential of AI.

Reimagine Compliance Amid Rising Costs and Regulatory Complexity

iCOMPASS' ULTRA is making its debut as compliance expenditures for Asia-Pacific financial firms surpass US$7 billion, growing at over 20 percent annually, while non-compliance penalties have surged to US$5.1 billion, up from US$6.6 million in 2019. As regulatory expectations evolve rapidly, audits grow more complex, and systems become increasingly fragmented, compliance has become a growing operational bottleneck for financial institutions.

iCOMPASS' ULTRA addresses these challenges by integrating explainable AI, regulatory intelligence, and automation into a single, connected ecosystem. This solution empowers compliance teams to shift from manual and reactive processes to streamlined workflows and proactive governance, reducing the time and resources required to track regulatory changes and maintain ongoing compliance by up to 80%, resulting in greater efficiency and consistency.

Core Capabilities

iCOMPASS' ULTRA unifies the full compliance lifecycle through a modular architecture, with the first batch of modules set to debut at the SFF. Each module is powered by clause-level intelligence trained on MAS Notices, Guidelines, FAQs, and Licensing Frameworks, ensuring that outputs are transparent, explainable and aligned with regulatory expectations. Key features include PolicyHub™, which automates policy creation and management, RegRadar™, for real-time regulatory change tracking, AskULTRA™, an AI-driven compliance assistant, and ULTRA™ KYC, an AI-Powered Know Your Customer (KYC) and Anti-Money Laundering (AML) capability. Designed to be adaptive, iCOMPASS' ULTRA can also scale to support compliance operations across multiple jurisdictions.

From Obligation to Advantage: Turning Compliance into an Engine for Institutional Resilience

Beyond automation, iCOMPASS' ULTRA™ enables institutions to retain organizational knowledge as institutional memory, ensuring that insights gained from past reviews, audits, and regulatory interactions are not lost but continually improve future compliance performance.

Through this convergence of AI innovation and human expertise, ULTRA™ turns day-to-day compliance operations into an evolving intelligence asset — one that builds trust, strengthens governance, and equips financial institutions to thrive in a more complex and interconnected world.

ULTRA will be unveiled at the MAS Booth and AI & Quantum Technology Showcase at SFF 2025, from November 12 to 14 at the Singapore Expo.

For more information, visit **www.icompass.ai**

About iCOMPASS

iCOMPASS Pte Ltd is a Singapore-headquartered RegTech firm developing AI-driven solutions that make regulatory compliance simpler, safer and smarter. Its portfolio includes the iCOMPASS KYC Platform, featured in the Monetary Authority of Singapore's PathFinder Programme, and ULTRA™, the world's first AI-powered compliance operating system for financial institutions. iCOMPASS is dedicated to advancing trusted, technology-enabled governance and enabling financial institutions to operate with confidence across global markets.

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Additional Notes to Media Journalists

- **iCOMPASS** is located at **6D07-06 (Hall 6, Singapore Expo)** and will be featured at:

  MAS booth stage and **AI & Quantum Technology Showcase**

  14 Nov (Fri), 12:30 – 1:00 PM MAS Booth Stage followed by 1:30 PM live demo at MAS booth 6C37

  Singapore's Next Frontier — Turning Compliance into a Command Centre

- **Feature Highlights**

iCOMPASS' ULTRA unifies the full compliance lifecycle through a modular architecture, with the first batch of modules set to debut at the SFF. Key features include:

- **PolicyHub™ – Automated Policy Management:** Leverages AI-powered drafting and health check to continuously update libraries tailored to the licence type and business profiles of financial institutions. Checks for policy gaps and maintain robust governance.

- **RegRadar™ – Real-Time Regulatory Change Tracking:** Monitors financial regulations 24/7 and delivers AI-generated summaries and impact assessments that map updates directly to internal compliance policies. Keeps firms aligned with evolving regulations.

- **AskULTRA™ – AI Compliance Assistant:** Serves as a conversational compliance copilot providing natural-language answers with role-specific guidance, escalation pathways, and full audit logging.

- **ULTRA™ KYC – AI-Powered KYC/AML:** Automates end-to-end customer due diligence workflows from onboarding, screening to risk assessment and ongoing monitoring, in alignment with the latest anti-money laundering (AML) and Countering the Financing of Terrorism (CFT) guidelines. Strengthens AML/CFT compliance across border with a streamlined straight-through processing workflow.