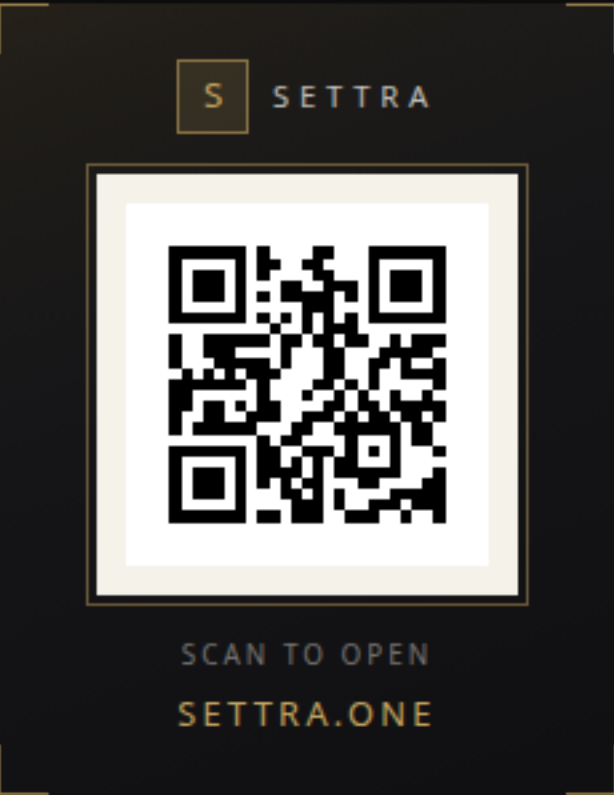


Settra

Governance and commercial operating system.

From policies and approvals to transactions and growth.

- Govern
- Operate
- Transact
- Grow



PROBLEM

Organizations lack control, not software.

Email & chat
Decisions scatter

Spreadsheets
No authority model

Folders
Weak institutional memory

Payments
Disconnected from ops

Few platforms connect governance, execution, commerce, and intelligence in one controlled environment.

COST

Fragmentation becomes structural loss.

Decisions cannot be traced

Policies sit outside workflows

Problems surface after damage

Compliance stays periodic

Transactions lack context

Knowledge is rebuilt, not retained

| Lost time. Lost accountability. Lost revenue. Unmanaged risk.

MARKET GAP

Existing tools solve one layer.

OTHERS

- GRC: heavy, slow, enterprise-only
- Work tools: flexible, weak authority
- Commerce: transactions without governance
- AI assistants: prompt-dependent, unsafe

VS

SETTRA

- Governance structure
- Authority and approvals
- Governed commerce
- Controlled intelligence

SOLUTION

One environment. Four layers.

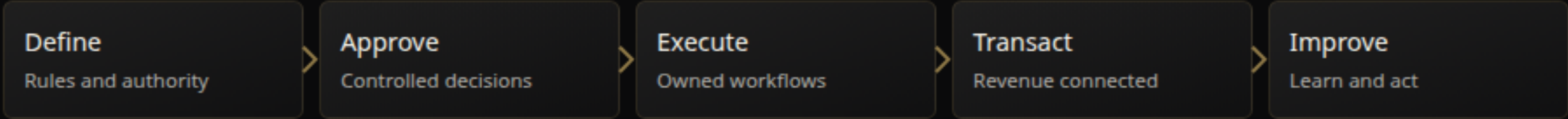
Institutional discipline. Without institutional weight.

Governance Policies, agreements, risk, audit	Operations Roles, approvals, KPIs, escalations	Commerce Catalog, storefront, orders, payments	Intelligence Signals, recommendations, actions
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| Settra is the operating layer between decisions, controls, operations, and commerce.

OPERATING MODEL

A continuous
organizational cycle.



| Not a document repository. A continuously improving operating system.

SETTRA BRAIN

Intelligence under authority.

Event-driven. Policy-constrained. Auditable.

- Observe

Events, KPIs, thresholds
- Recommend

Prioritized interventions
- Route

Correct authority
- Execute

Pre-authorized actions only

| AI provides intelligence. Settra provides context, authority, orchestration, memory, and control.

CONTROLLED AUTONOMY

Automation under governance.

Permissions Who may act	Thresholds Authority limits	Approvals Human gates
Audit Full trail	Reversible Safe rollback	Boundaries Data and environments

WHITE-LABEL

Branded business infrastructure.

- Workspace

Dedicated environment
- Identity

Logo, colors, domain
- Governance

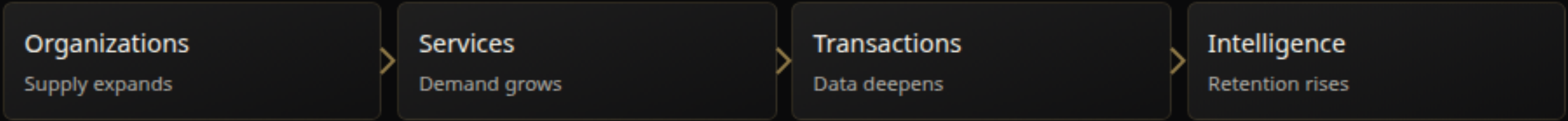
Org-specific controls
- Shop

Branded commerce

| [settra.one/organization](#) - or an approved connected domain.

MARKETPLACE

Operating platform and distribution.



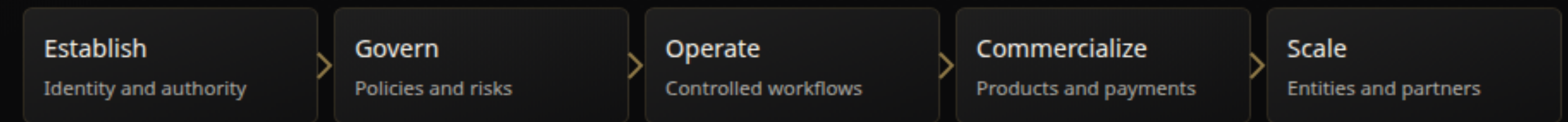
CUSTOMERS

Built for institutional operators.

SMEs Structure without complexity	Growing firms Founder to institution	Education Programs and governance
Gov-adjacent Auditable delivery	Services Client obligations	Multi-entity Standardized control

JOURNEY

From workspace to scale.



| Start with one urgent use case. Expand across the organization.

BUSINESS MODEL

Multiple compounding streams.

Subscriptions Users, modules, entities	Enterprise Annual licenses	Services Setup and frameworks
Transactions Orders and payments	Marketplace Commissions and plans	Intelligence Advanced automation

GO-TO-MARKET

Institution-led distribution.

01

Partnerships

Universities, companies, government entities

02

Pilots

Measurable impact before wider deploy

03

White-label

Partner-delivered branded environments

04

Marketplace

Commerce pulls broader adoption

| One problem → One team → One organization → Multiple entities → Commercial ecosystem

TRACTION

Commercial validation in
year one.

SAR 800K

Commercial value

Education
Saudi and international

25-30%

Gross margin

Private sector
Operating partners

10

Strategic partnerships

Government
Related entities

1

Platform direction

White-label
Core product model

Built through real commercial activity and institutional relationships.

MARKET

Focused RegTech sizing.

Credible bottom-up SOM. Not inflated TAM stacking.

SAR 91.1B

TAM · Global RegTech

SAR 649M

SAM · Saudi RegTech

SAR 10M

SOM · 5-year base

1.5%

SOM of Saudi SAM

P1

Saudi Arabia

SMEs, education, gov-adjacent

P2

GCC

UAE, Bahrain, Qatar, Kuwait, Oman

P3

Networks

International institutional partners

POSITIONING

Connect what others separate.

FRAGMENTED STACK

- Governance without commerce
- Workflows without authority
- Payments without context
- AI without control

VS

SETTRA

- Governance + operations
- Authority-connected workflows
- Governed commerce
- Controlled autonomy

TRUST

Control, isolation, clear boundaries.

Isolation

Org-level data separation

Access

Role and attribute controls

Audit

Complete action trails

Gates

Human approval for impact

Settra is governance infrastructure - not a bank, payment institution, or legal authority. Regulated activity runs through licensed providers.

ROADMAP

Foundation to operating network.

1

Foundation

Governance workspace,
authority, audit

2

Commerce

Storefront, payments, white-label

3

Intelligence

Signals, KPIs,
recommendations

4-5

Network

Autonomy, multi-entity,
ecosystems

Settra

The operating system for governed growth.

- Govern
- Operate
- Transact
- Grow

Organizations should not only document how they operate. They should operate through a system that understands it.

