



Modernizing Disclosure Management for Retail Banking

Disclosure Management with Naehas

Naehas works with financial services institutions facing mounting disclosure risk. Our Disclosure Management solution gives compliance and product leaders a central, regulator-ready source of truth. Unlike generic document systems, Naehas is built for financial institutions—cutting the review cycle from months to weeks, eliminating rework, and ensuring every customer sees the same approved terms.

Why is Disclosure Management vital for financial services?

Regulator escalation

U.S. regulators collected **\$8.2B** in FY24 penalties, and global fines surged **417%** in the first half of 2025 compared to the same period in 2024.

Manual workflows

30-70 manual reviews per month, ADA tagging consumes **16 hours** per document.

Impact on growth and trust

Campaign stall lasts months, advisors lose credibility, and client trust decreases.

Enforcement examples

- **\$19.5M fine** issued for inadequate conflict of interest disclosures.
- **\$187M fine** issued for inadequate conflict of interest disclosures and was required to hire outside expert to review all its robo-advisor marketing materials (2018).
- **\$10M fine** issued for record-keeping failures (2025).

Naehas enables teams to...



Shift from static files to dynamic, governed disclosures to unlock scale, increase speed, and reduce risk.



Break disclosures into reusable blocks.



Turn repetitive disclosures into governed, reusable assets with a modular approach, cutting duplication, cycle time, and compliance risk.



Cascade disclosure changes instantly across content campaigns, creatives, and channels.



Validate all changes are compliant with suitability requirements.



Automatically transform disclosures for every channel.

Results with Naehas

3 months to 2–3 weeks

reduction in disclosure review cycles

Top 3 U.S. Banking Subsidiary

3 weeks to 1 day

reduction in credit card disclosure update process

Regional Bank

40%

reduction in disclosure review costs

Top U.S. Wealth Management Firm

10%

increase in conversion rates

Top U.S. Financial Institution



Draft Disclosure Component



Approve Once



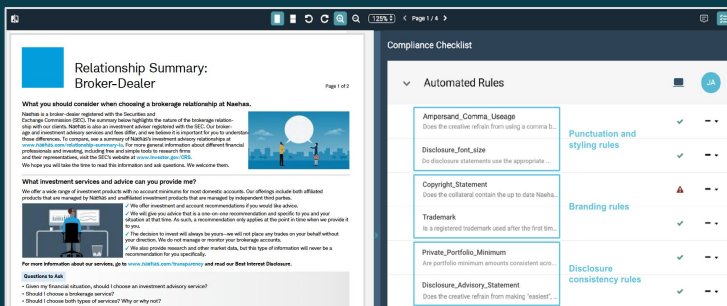
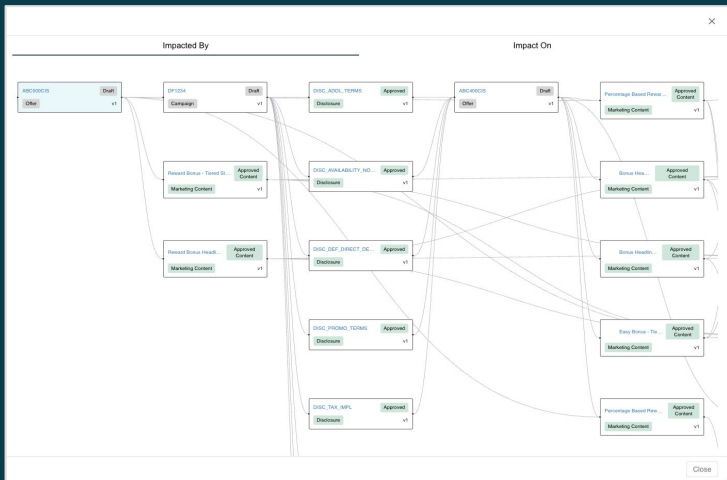
Assemble into Document



AI + Human Review



Publish to Channels



Easily view change impact analysis

Impact analysis shows a ripple effect. When an offer parameter changes we see the impact cascade instantly across campaigns, marketing content, disclosures, and channels.

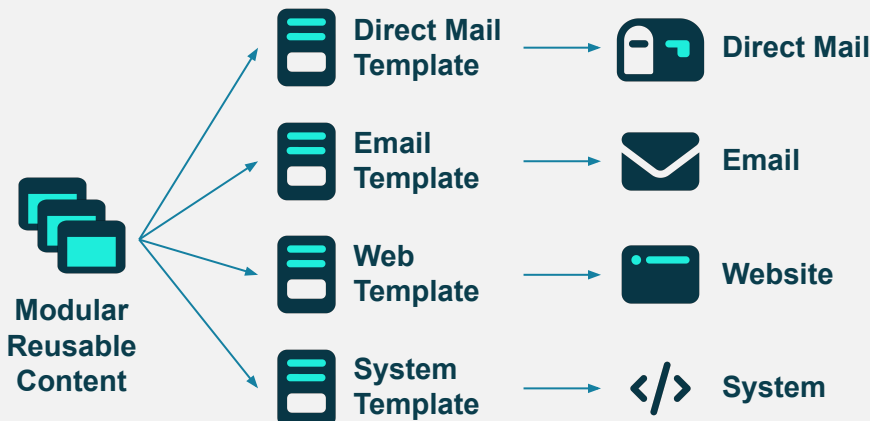
Run comparisons & automated review

Comparisons:

- Compares side-by-side versions and instantly highlights differences.
- Provides faster, more accurate results than manual proofing.
- Expedites review and collaboration across teams.

Automated review:

- Automated rules enforce requirements (regulatory, brand, product suitability).
- Eliminates errors stemming from repetitive manual entry such as date changes, version updates, and typos.
- Supports custom checklists by document type.



One source, many outputs

- Approved disclosure sets carry IDs/versions that flow to all downstream systems.
- Content is rendered for the specific channel.
- No more re-pasting or re-reviewing creatives; one change is applied everywhere.