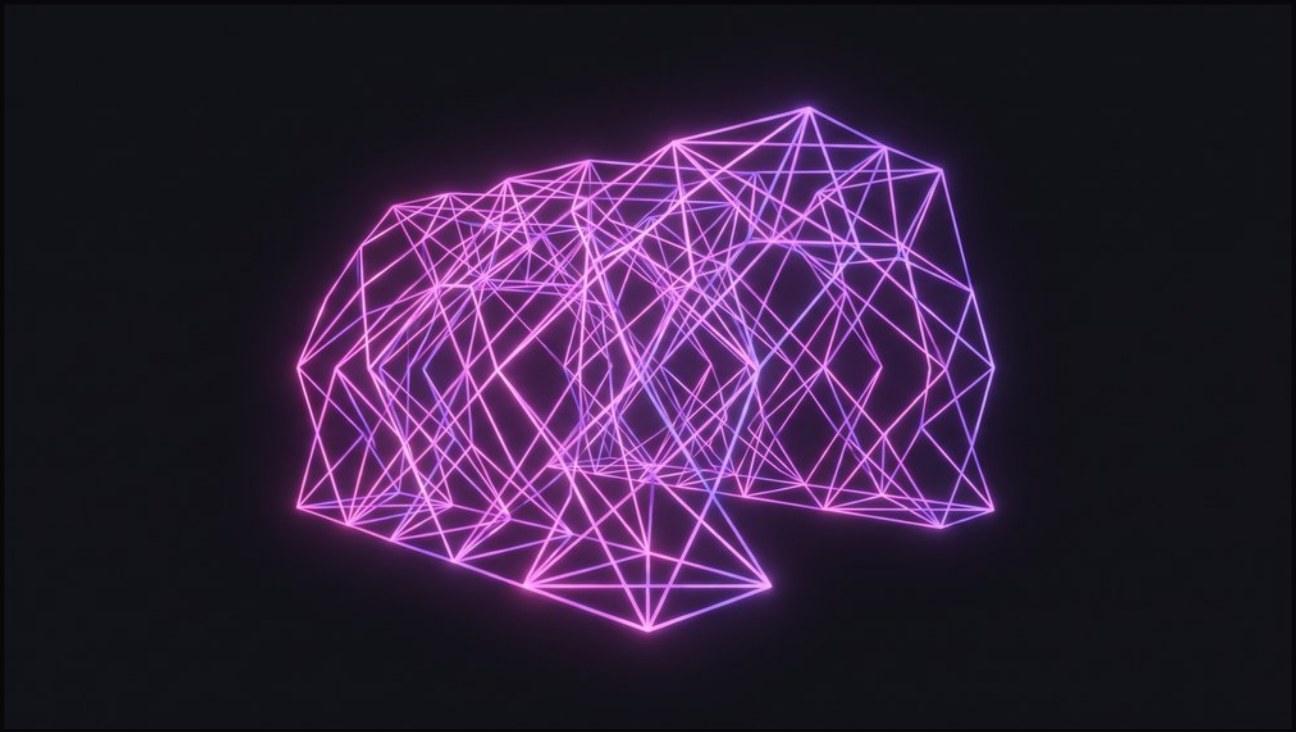
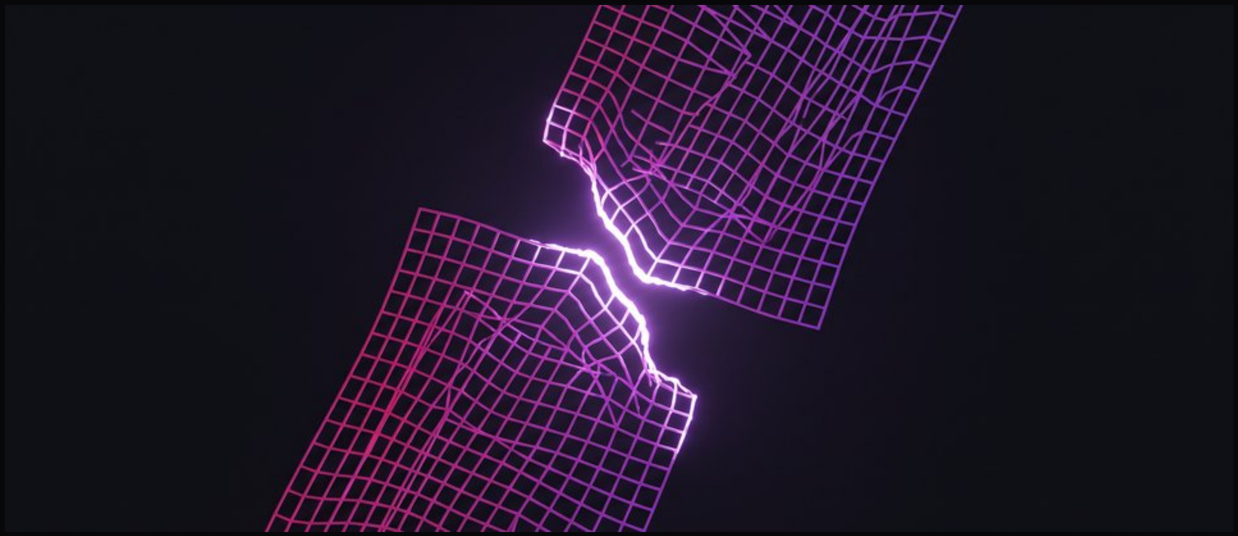


FINTECH & FINANCIAL SERVICES

The AI Localization Gap

Regulated content is now a regulated risk

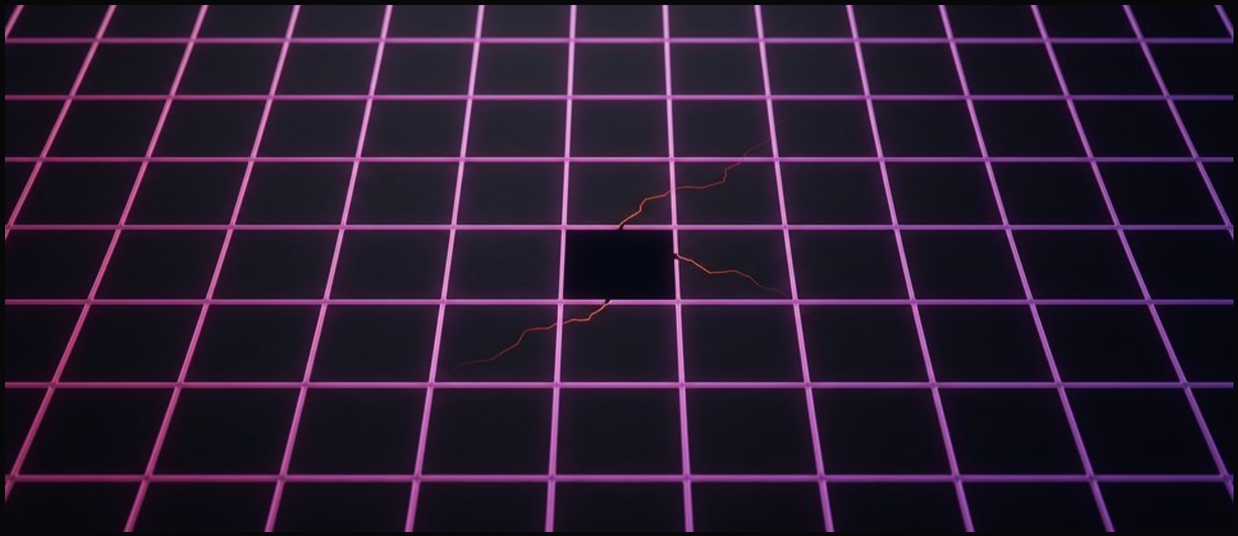
THE GAP



Merger integration opens an audit exposure window

Compliance executives at banks, insurers, and investment firms are confronting the same risk: regulated content volume and complexity have outrun the governance infrastructure meant to control it, and a single terminology inconsistency now carries direct regulatory liability. Merger integration is the sharpest version of this problem: two policy libraries and two controlled vocabularies operating as one institution under active regulatory scrutiny, with no reconciliation process tested against examiner standards.

INDUSTRY EXAMPLE

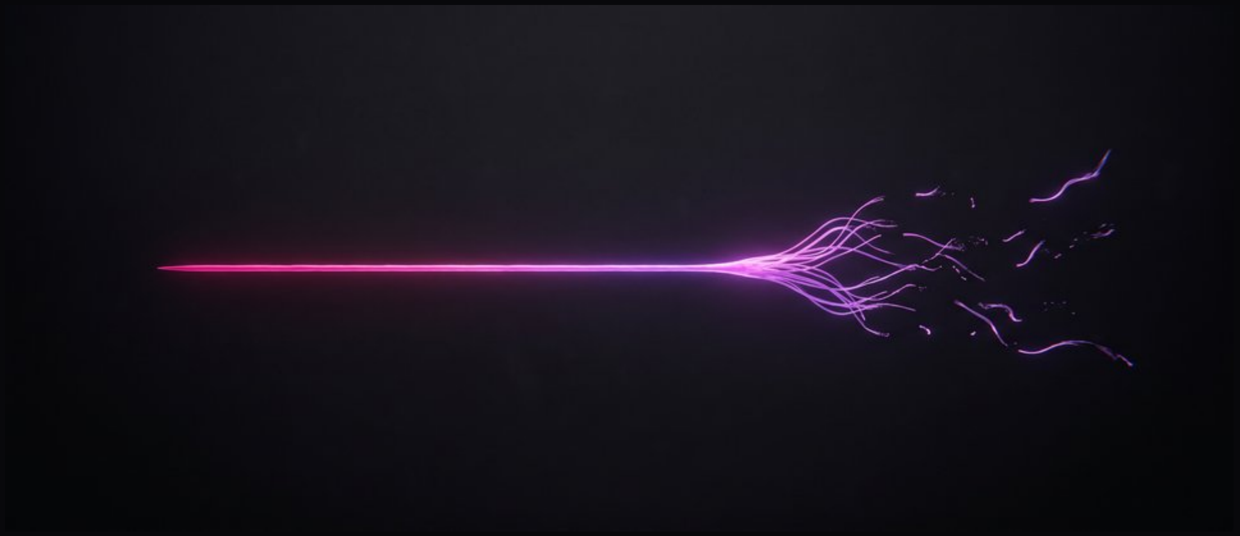


A $50M penalty for a recordkeeping gap, not a translation bug

> Ameriprise Financial agreed to pay the SEC a $50 million penalty in August 2024 for recordkeeping failures tied to unapproved, unmonitored communication channels, part of a wave of enforcement actions showing regulators expect provable, consistent documentation across every channel, and increasingly, every language.

Source: SEC settlement, August 14, 2024

INDUSTRY EXAMPLE



Regulators are already pricing in the merger-integration gap

> When the Federal Reserve and FDIC approved Capital One's acquisition of Discover in 2025, they came with $250 million in civil penalties tied to a 17-year failure to correctly classify merchant accounts, plus a $1.225 billion restitution order: a preview of the scrutiny any institution merging two policy libraries and two controlled vocabularies should expect.

Source: Federal Reserve and FDIC orders, 2025

BY THE NUMBERS

What the data shows

17 yrs

Misclassification window

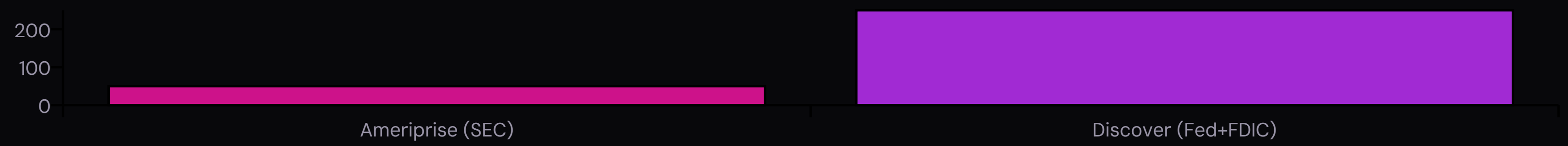
Discover's merchant-account errors, per the Fed/FDIC order.

$1.225B

Restitution ordered

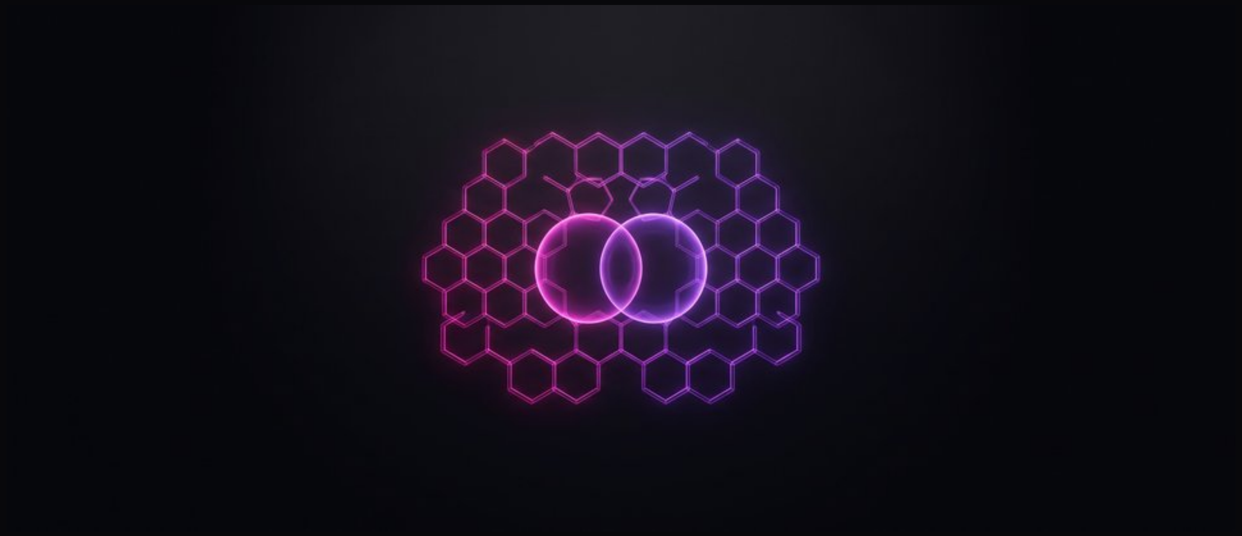
To be paid to overcharged merchants.

Recent penalties tied to documentation and disclosure gaps, by size



Source: SEC, August 2024; Federal Reserve/FDIC, 2025

AWS AI COMPETENCY PARTNER



AWS AI Competency Partner

Based in Redmond, Washington, Centific combines AI automation with 2 million language specialists across more than 230 markets around the world. The company's Amazon Bedrock-powered translation and localization accelerator platform, Flow, delivers 30% to 70% cost reduction for enterprise multimedia localization needs. Flow provides targeted tools for specific tasks or can be combined for larger, complex localization initiatives.

Centific is an AWS AI Competency Partner, a select group of AWS Partners that have shown technical proficiency and a track record of continuing success while implementing generative AI technology powered by AWS. These partners undergo rigorous technical and commercial vetting by AWS Partner Solution Architects, producing customers a consistently high-quality experience.

Outcomes at a glance

0	**89.10%**	**80%**
Critical errors	MQM on General Business content	Cost savings
Flow's overall MQM benchmark result, 223 segments, zero critical.	Leads all tracked platforms on the content type closest to compliance-adjacent business material.	A global payments leader, with compliant AI-assisted terminology management.

Centific's fintech-content quality benchmark (senior human reviewers scoring against the MQM framework) and a global payments leader engagement; self-reported client metrics.

Critical errors, same 223-segment benchmark

Flow builds the compliance layer for this handoff: terminology reconciliation, an on-demand audit trail, and cross-language consistency checks a regulator can actually examine.

Request a demo →