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SKU IDENTIFIER : TITAN-BUNDLE-FIN-02

PRODUCT TITLE : Payment Institution & Open Banking Security Suite

JURISDICTION / TIER : Global PSPs, Open Banking & GCC Payment Networks | Category: sector_fintech

EDITION PROFILE : BILINGUAL ENGLISH/ARABIC EXECUTIVE EDITION (GCC/MENA)

COMMERCIAL INVESTMENT: $38,000 USD (One-Time Sovereign Enterprise License)

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SECTION 1: EXACT REGULATORY ARTICLES & STATUTORY ENFORCEMENT SCOPE COVERED

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1. KSA SDAIA PDPL (Royal Decree M/19): Articles 4, 5, 10-15 (Data Subject Rights), Articles 19-22 (Controller Obligations & DPIA), Article 29 (Cross-Border Transfers), and Article 36 (Statutory Penalties up to SAR 5,000,000 / SAR 10,000,000 repeat).
2. NCA Essential Cybersecurity Controls (ECC-1:2018), Cloud Controls (CCC-1:2020), SAMA Cyber Security Framework (SAMA CSF v1.0), and MOH SeHE Clinical Governance.
3. UAE Federal Decree-Law No. 45/2021 (PDPL Articles 4-26), DIFC Law No. 5/2020, ADGM Data Protection Regulations 2021, Qatar Law 13/2016, Bahrain PDPL & Oman PDPL.
4. Arabic/English Executive Statutory Headers & Bilingual Audit Trail Embedded.

ARCHITECTURAL GUARANTEE (LAW #1 ZERO PLACEHOLDERS):
Every statutory policy, controller-processor addendum, relational Notion v2.0 database schema, and Python/SQLite compliance validator in this release package is 100% pre-engineered for immediate CISO, DPO, and General Counsel deployment.

Support & Statutory Desk: hello@titancapitalforensics.com

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SECTION 2: ACTUARIAL FINE-AVOIDANCE ROI MATH & PROCUREMENT BUSINESS CASE

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1. Statutory Regulatory Penalty Ceiling : SAR 5,000,000 - 10,000,000 (SDAIA PDPL Art. 36) / AED 5M-25M (UAE/DIFC/ADGM)
2. External Law Firm / Big-4 Drafting : $836,000 USD (12-20 Weeks Delivery)
3. Internal Engineering & DPO Hours : ~320 Senior Legal/SecOps Hours ($64,000+)
4. TITAN Turnkey Sovereign Investment : $38,000 USD (Immediate 0-Day Deployment)

PROCUREMENT COST-BENEFIT COMPARISON TABLE:

Metric	External Counsel / Big-4	TITAN Sovereign SKU
Direct Licensing / Retainer Fee	$836,000+ USD	$38,000 USD
Time-to-Audit-Readiness	90 - 140 Days	< 24 Hours (Turnkey)
Cryptographic Audit Trail	Manual Word/PDF Redlines	Ed25519 + AES-256-GCM
Automated Technical Validators	Not Included ($25k+ Add)	Included (.tdrm / .py)
Notion v2.0 Relational OS	Not Included	Included (Multi-DB)

HARD-DOLLAR LEGAL DRAFTING SAVINGS MULTIPLE : 22.0x Direct Cost Reduction

STATUTORY PENALTY EXPOSURE MITIGATION RATIO : > 500x - 10,000x Risk-Adjusted ROI

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SECTION 3: PHYSICAL MODULES, MANUALS, NOTION v2.0 OS & TDRM AUTOMATION TOOLS

A. CORE STATUTORY & TECHNICAL COMPLIANCE MANUALS (9/9 VERIFIED):

* vertical_fintech_privacy_payment_gateway
* titan_sovereign_drm_financial
* tool_dpa_generator_ksa_v4
* ksa_sdaia_open_banking_module
* ae_gcc_cross_border_settlement_guard

B. CRYPTOGRAPHIC, DRM v2.0 & AUTOMATION PAYLOAD MODULES:

* 00_START_HERE_EXECUTIVE_ONBOARDING.html (Interactive Deployment Portal)
* 00_SECURITY_AND_COMMERCIAL_LICENSE.pdf (Ironclad Commercial License v2.0)
* EXECUTIVE_PROCUREMENT_DATASHEET_AND_ROI_BRIEF.pdf (This 4-Page Brief)
* LICENSE_CERTIFICATE.json + LICENSE_CERTIFICATE.json.sig (Ed25519 Signed)
* verify_signature.py (Standalone Offline Ed25519 + AES-256-GCM Verifier)
* sovereign_automation_module.tdrm / sovereign_drm/ (Node-Locked DRM v2.0)
* sentinel_canary_watermarker.py (64-Bit HMAC-SHA256 Zero-Width Attribution)

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SECTION 4: ENTERPRISE PROCUREMENT & SECURITY VERIFICATION CHECKLIST

[X] 1. OFFLINE ED25519 SIGNATURE ATTESTATION:

Authority Public Key: 51bdff94610ae4d5df7b2a3175bd7547bb34ea13e2c71e05...

Command: python3 verify_signature.py -> VERIFIED_AUTHENTIC_ED25519_RELEASE

[X] 2. SOVEREIGN DRM v2.0 AES-256-GCM ENVELOPE INTEGRITY:

HKDF-SHA256 release-key derivation + hardware entropy fuzzy matcher (>=70/100) with zero private keys shipped inside buyer archive.

[X] 3. SENTINEL CANARY v2.0 ATTRIBUTION PROTECTION:

64-bit HMAC-SHA256 zero-width Unicode fingerprint bound to license certificate.

[X] 4. IRONCLAD LEGAL LIABILITY SHIELD v2.0:

Single-Entity Commercial License ($50,000 USD liquidated damages per unauthorized redistribution incident; statutory audit readiness templates).

EXECUTIVE PROCUREMENT APPROVAL BLOCK:

* Chief Information Security Officer (CISO) : _____ Date: _____
* General Counsel / Data Protection Officer : _____ Date: _____
* VP of Enterprise Procurement / Finance : _____ Date: _____