

Take this to any vendor or use it to brief your own team. Tick a box only when the answer is a clear yes.

### 1. Regulatory path

- Is the product mapped to SAMA or CMA (and why)?
- Do you enter through the SAMA regulatory sandbox first?
- Is the licensing timeline planned in parallel with the build?

### 2. Identity + KYC + AML/CFT

- Is Nafath-based identity verification wired into onboarding?
- Are transaction monitoring and sanctions screening designed in?
- Is suspicious-transaction reporting built, not bolted on?

### 3. Payment rails

- Are Mada and STC Pay native, not a phase-two add-on?
- Are cards and (if consumer) Tabby / Tamara planned?
- Is the payment path testable end to end before launch?

### 4. Security + data residency

- Is the architecture designed to the SAMA Cybersecurity Framework?
- Is PCI DSS scope and independent pen testing planned?
- Is data residency (PDPL) handled in-Kingdom where required?

### 5. Product + language

- Is the UX Arabic-first (RTL) from the wireframes?
- Is the Sharia-compliant vs conventional model decided early?
- Is native vs cross-platform chosen on real trade-offs?