



FINANCIAL SERVICES GOVERNANCE BRIEFING

Governed systems your firm can stand behind.

How Ammodus turns automation and intelligent capabilities into proportionate controls, meaningful human oversight and evidence a regulated firm can inspect.

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OUR OPERATING POSITION

01 PROPORTIONATE

Control depth follows consequence.

02 HUMAN-LED

People retain authority over material outcomes.

03 EVIDENCE-READY

Decisions, tests and changes remain inspectable.

AMMODUS / OUR ETHOS

Control depth follows consequence.

A regulated firm should be able to see why a system exists, who owns it, what data it uses, how people intervene and what happens when it fails.

CONSEQUENCE-BASED POSTURE

01 Assistive

Internal search, summaries and first drafts.

02 Controlled

Customer communications, triage and recommendations.

03 High consequence

Advice, eligibility, pricing, vulnerability, complaints or financial crime.

04 Stop

No lawful basis, accountable owner, reliable controls or acceptable customer outcome.

Governance and accountability

Named owners, approval gates, senior reporting and a clear route to stop or redesign the system.

Data and privacy

Lawful use, minimisation, quality, lineage, retention, transparency and sensitive-data boundaries.

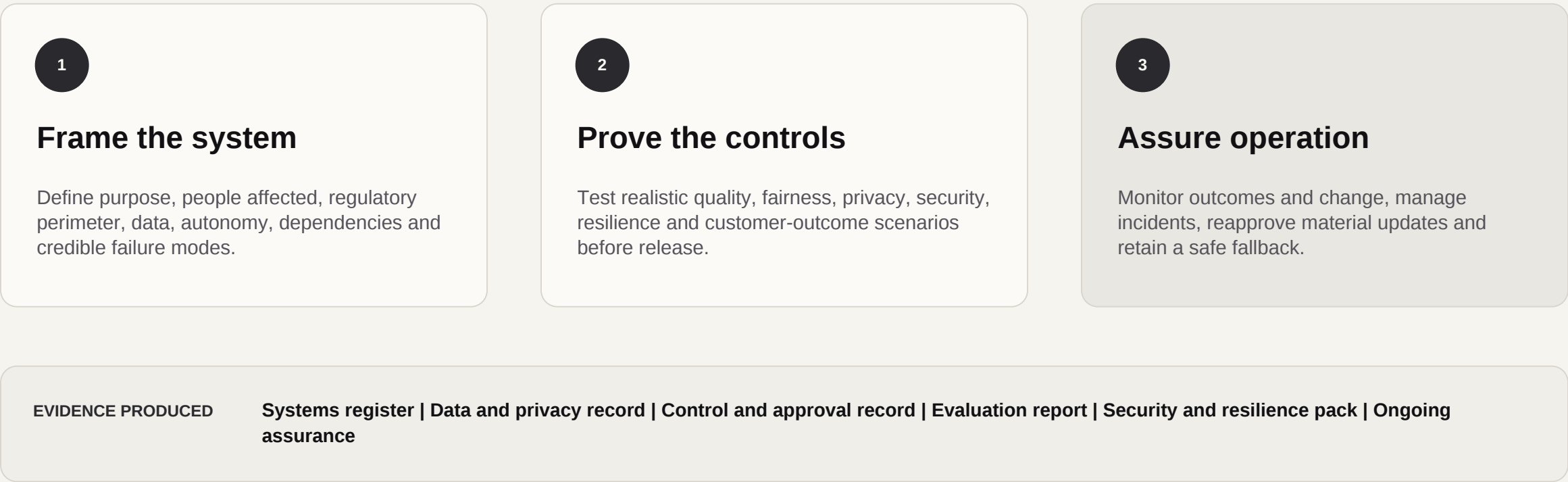
Resilience and third parties

Dependency mapping, vendor assurance, monitoring, incidents, fallback, recovery and exit planning.

Use the least complex technology that safely achieves the outcome.

Governance is built into delivery, not added after launch.

Each stage has an owner, a decision and evidence the client can inspect.



Control stays visible at every decision point.

The operating model should make accountability clearer, not hide regulated work inside a black box.

- ✓

Named accountability

Every system has an owner, approval route and proportionate senior oversight.
- ✓

Meaningful human review

People have the context, competence and authority to challenge, override or stop outcomes.
- ✓

Lawful, bounded data

Purpose, access, minimisation, retention and rights handling are agreed before use.
- ✓

Traceable evidence

Sources, tests, decisions, limitations and approvals remain linked and inspectable.
- ✓

Resilient fallback

Failures, incidents and supplier disruption have tested recovery and safe manual routes.
- ✓

Controlled change

Material updates trigger evaluation, approval and a visible version history.

REGULATORY TRACEABILITY				
FCA / SYSC / SMCR	Consumer Duty	UK GDPR / DUAA	Operational resilience	NCSC secure development