



Co-designing the future  
world of law with you

## How our regulatory remediation engine supports the JIBAR to ZARONIA transition

Our Regulatory Remediation Engine supports banks and financial services firms through high stakes remediation programmes like the JIBAR to ZARONIA transition, delivering end-to-end regulatory change management through legal expertise, AI, technology, and experienced programme leadership.

### Why partner with us?

Our purpose-built Regulatory Remediation Engine can manage the entire contract remediation process or seamlessly integrate with your internal teams and systems for the transition. We combine legal expertise, advanced technology, contract operations, programme management, and end-client engagement to ensure compliance, cost control, stakeholder alignment, and timely delivery.

Trusted by global banks and law firms, we deliver certainty for regulatory reform-driven contract remediation programmes, where failure is not an option.

**“The project was highly cost effective for the bank providing cost certainty. Escalations to the bank were minimised and the Cognia team were responsive and proactive. Furthermore, targeted reporting provided very useful MI for the bank.”**

— *In-house Legal,  
Global Investment bank*



# Understanding your challenges

Navigating a large-scale contract remediation programme like that coming out of the JIBAR to ZARONIA transition is more than a legal challenge - it requires banks and financial services firms to manage a large volume of contract changes or client/counterparty notification and communication protocols under regulatory pressure. This all needs to be coordinated across multiple internal departments and stakeholders to ensure the success of the chosen client/counterparty engagement and remediation path across different product lines and contract types to avoid business disruption - all while meeting tight timelines and maintaining regulatory compliance.

Cognia deploys a fully integrated remediation engine that handles every phase of the transition, from regulatory analysis to contract repapering and execution. We support legal, operations, and compliance teams with AI-enhanced tools, legal engineering, and programme governance.

## Our core pillars for successful delivery include:

### Diverse skillsets

We curate the right team and embed them within your business, ensuring stakeholder alignment and efficient execution.

### Programme management

We scope the project, manage risk, reduce operational strain, and ensure no disruption to business-as-usual workflows.

### Innovation and technology

We use cutting edge AI solutions that integrate with your existing technology to boost efficiency, accuracy and lower costs.

With over a decade of supporting banks and financial services firms in navigating complex global regulatory transitions, such as LIBOR, MiFID II, Margin Reform, Brexit and GDPR. We are now applying those insights to the JIBAR to ZARONIA transition.

## Our proven approach delivers:

- Certainty of execution through experienced programme leadership.
- Reduced risk via full lifecycle delivery from legal analysis to stakeholder sign-off.
- Faster mobilisation and sustained delivery momentum.
- AI-driven efficiency gains and reduced cost per contract.
- Transparent pricing models for budget control.
- Alignment with internal stakeholders and external clients and counterparties.
- A single partner accountable for delivery success.

With Cognia, you don't just meet the deadline, you meet it with **certainty, clarity, and confidence.**

## Let's talk

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