



CENTRAL BANK OF EGYPT  
Egyptian Banking Institute

Markov



## AI-POWERED TOOLKIT FOR BANK LEGAL TEAMS

Using foundational knowledge of AI technology and its transformative potential for legal operations.



## TARGET AUDIENCE:

In-house Legal Team, Legal Advisors, Compliance-Legal Liaisons, and Legal Operations Staff in Banks - (No programming or technical background required)

## OVERALL GOAL:

To equip legal professionals in banking with the knowledge and hands-on experience to responsibly and effectively use AI tools—including Humata, Amto AI, and AI Lawyer—to enhance contract analysis, regulatory research, legal drafting, and risk detection—without writing code. Participants will learn to apply these accessible platforms for rapid insight, while understanding how similar capabilities are implemented securely in enterprise environments using bank-approved tools like Kira, Luminance, and Microsoft Copilot for Legal.

## SIDENOTE:

*“While this course uses accessible tools like Humata and AI Lawyer for learning and demonstration, your bank may deploy more secure, enterprise-grade alternatives (e.g., Kira Systems, Luminance, Ironclad, or Microsoft Copilot for Legal with data boundary controls) for actual production use. Always follow your institution’s AI and data governance policies.”*

## Foundations of AI in Legal – From Hype to Practical Value

### Introduction to AI for Legal Professionals

- What is AI—and what is not AI—in the legal context?
- Demystifying terms: NLP, Generative AI, Document Intelligence, Legal Tech.
- Why banks’ legal teams need AI now: Rising regulatory complexity, volume of contracts, and speed of business.

### Real-World Legal Use Cases in Banking

- Accelerating Loan Agreement reviews.
- Monitoring regulatory updates across jurisdictions.
- Identifying hidden liabilities in M&A due diligence.
- Detecting inconsistent clauses across customer contracts.

### Spotlight on Key No-Code Legal AI Tools

- Humata: Ask questions about long PDFs and get instant, cited answers—ideal for rapid clause lookup.
- Amto AI: Specialized legal and regulatory research assistant for jurisdiction-specific compliance.
- AI Lawyer: Generative AI for drafting, reviewing, and explaining legal documents.



### Understanding Legal Data in Banks

- Structured vs. unstructured legal data.
- Key sources: CLM systems, email archives, regulatory feeds.
- Data quality and confidentiality fundamentals.

### From Documents to Legal Risk Intelligence

- How AI uncovers hidden risks (e.g., missing termination rights, outdated GDPR clauses).
- Introduction to Legal Early Warning Indicators (LEWIs).

### Interactive Exercise: Spot the Clause Risk

- Review redacted contract excerpts.
- Use a checklist—and a preview of Humata—to identify red flags.
- Group discussion on escalation criteria.

### Hands-On with Accessible AI Tools – Speed, Simplicity & Caution

- How Legal AI Works – Without Coding
- Analogy: Teaching AI to “read like a lawyer.”
- Emphasis: Tools handle complexity—you provide judgment.

### Hands-On with Humata, Amto AI, and AI Lawyer

- Humata: Upload a sample facility agreement > ask: “What are the borrower’s financial covenants?”
- Amto AI: Query: “What are the cross-border data transfer rules for banks in the UAE under ADGM?”
- AI Lawyer: Generate a first draft of a vendor NDA compliant with Egyptian law.
- Live Demo: From Question to Insight in Minutes
- Scenario: Assess impact of a new SAMA circular on customer terms.
- Use Amto AI for interpretation > Humata to scan current T&Cs > AI Lawyer to suggest revisions.

### Guided Workshop: AI-Powered Legal Triage

- Rotate through three stations using the three tools on simulated, non-sensitive documents.
- Focus: Speed, intuition, and recognizing limitations.



### **Critical Security & Ethics Protocols (Embedded in All Exercises):**

- Never upload confidential, privileged, or customer data to public AI tools without redaction and formal approval.
- Treat AI outputs as first drafts—always verify with authoritative sources or senior counsel.
- Check your bank's AI usage policy before using any external tool—even for “testing.”

### **Responsible Scaling – From Public Tools to Secure, Bank-Approved AI**

#### **Integrating AI into the Legal Workflow**

- How each tool fits into core activities:
  - Humata > rapid document Q&A during due diligence.
  - Amto AI > regulatory horizon scanning.
  - AI Lawyer > drafting support.
- But: How would this work securely in a bank?

#### **From Public AI to Enterprise Legal Tech**

- Contrast & Compare:
  - Humata (public, browser-based) > Kira Systems / Luminance (on-premise or private cloud, audit trails, redaction workflows).
  - Amto AI (external legal research) > Thomson Reuters CoCounsel or Lexis+ AI (licensed, compliant, integrated with internal knowledge bases).
  - AI Lawyer (generative drafting) > Microsoft Copilot for Legal (with Microsoft Purview, data loss prevention, and tenant-level controls).
- Key differences:
  - Data residency & sovereignty
  - Model transparency & explainability
  - Integration with CLM, email, and case management systems
  - Compliance with internal AI governance frameworks

#### **Case Study: Scaling Responsibly in a Regulated Bank**

- A global bank piloted Humata-like capabilities internally using Luminance-achieving the same speed with full data control.
- Lessons: Start with sandboxed, approved tools; involve Legal, Compliance, and IT early.

#### **The Evolving Role of the Bank Lawyer**

- You are the validator, not just the user.
- Human-in-the-loop: When to trust, challenge, or override AI.

#### **Ethical & Regulatory Guardrails**

- Confidentiality, privilege, and data leakage risks with public AI.
- Bias, hallucinations, and accountability.
- Regulatory expectations (SAMA, FCA, ECB): “Human oversight is mandatory.”



### Final Workshop: Design Your AI-Enhanced Legal Initiative

- Groups propose a use case using Humata/Amta/AI Lawyer—then redesign it for secure, enterprise deployment.
- Define:
  - Risk controls
  - Approved tool alternatives
  - Validation and escalation protocols
- Present for peer feedback.

### OUTCOME:

Participants leave with practical experience using intuitive AI tools, clear ethical boundaries, and a roadmap for responsible adoption within their bank's secure technology environment. They become not just users of AI—but informed stewards of its safe and strategic use in legal operations.