

ExChek ROI Summary

The Business Case for AI-Powered Export Compliance

ExChek, Inc. | exchek.us

\$252M Single BIS penalty — Applied Materials (2025, record)	\$374K Max civil penalty per violation (2025, adjusted for inflation)	340+ Entities added to Entity List in 2024 alone
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The Cost of Doing Nothing

BIS enforcement has hit unprecedented levels. In FY2025, BIS collected \$192M in criminal and administrative penalties plus \$81M in forfeitures. Applied Materials paid \$252M (2025) and Cadence Design Systems paid \$140M+ (2025) — both records. The max civil penalty per violation is now \$374,474 (Jan 2025). Companies without documented compliance face denial of export privileges.

Risk Category	Without Compliance Program	With ExChek
Civil penalty per violation	Up to \$374,474 (2025)	Mitigated by documented process
Criminal penalty	Up to \$1M and/or 20 years	Good-faith effort on record
Denial of export privileges	High risk — no defense	Compliance program = mitigating factor
Reputational damage	Public enforcement actions	Proactive compliance posture
Lost business opportunities	Customers require compliance	Compliance report cards build trust

Cost Comparison: Traditional vs. ExChek

Approach	Annual Cost	Time to Deploy	Coverage
Full-time compliance hire	\$120K–\$200K+	3–6 months	Single person capacity
Outside counsel (per-transaction)	\$50K–\$150K+	Immediate, but slow	Reactive only
Traditional compliance software	\$30K–\$100K+	6–12 months	Screening only (usually)
ExChek Engine	\$2,000* + maintenance	Same day	Full lifecycle (15 skills)

Addressing Common Objections

Objection: "We can't afford compliance software."

ExChek's custom engine starts at \$2,000 plus monthly maintenance, and the AI platform runs \$20/mo per user. Compare that to a single outside counsel opinion (\$2K–\$10K), let alone a full-time hire. The question isn't whether you can afford ExChek — it's whether you can afford a BIS penalty without any documented compliance effort.

Objection: "This will take months to implement."

ExChek skills deploy immediately. There is no IT integration, no vendor onboarding, no database migration. Your team can run their first classification, screening, and license determination on day one. ExChek is frontier model-agnostic — it works in Claude, ChatGPT, Perplexity, Grok, and more.

Objection: "AI can't replace a real compliance officer."

ExChek doesn't replace human judgment — it augments it. Every skill requires human-in-the-loop confirmation. ExChek handles the research, regulatory lookup, and documentation; your team makes the final call. Think of it as giving every sales rep and PM a compliance assistant that knows the EAR and ITAR cold.

Objection: "Will BIS accept AI-generated compliance documentation?"

ExChek produces the same audit-ready memos a compliance professional would write — citing specific CFR sections, following Order of Review, and documenting rationale. Every report includes an AI tool disclosure section. BIS has stated that having a compliance program — even an imperfect one — is a significant mitigating factor in enforcement actions. A documented process via ExChek is categorically better than no process at all.

The Defensibility Argument

Under BIS enforcement guidelines, a company's **voluntary compliance efforts** are one of the most important mitigating factors in penalty calculations. The Voluntary Self-Disclosure (VSD) process and BIS's own guidance make clear that companies with documented compliance programs receive substantially better outcomes.

Factor	No Compliance Program	ExChek-Powered Program
Classification records	None on file	Audit-ready memos per transaction
Screening records	Ad-hoc or none	Documented DPS with adjudication
License determinations	Undocumented assumptions	Cited memos with Country Chart analysis
Red flag awareness	No formal process	BIS Supp. 3 checklist per transaction
Recordkeeping	Non-existent	Retention schedule aligned with 15 CFR 762
BIS enforcement posture	Aggravating factor	Mitigating factor

Bottom line: The real risk isn't investing in ExChek. The real risk is having zero documented compliance effort when BIS comes knocking.

* Starting price. Custom engine + monthly maintenance. AI platform subscription separate. exchek.us | Docs: docs.exchek.us | Contact: matt@mrdula.solutions
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