

**with VALOORES Solutions...  
How Banks Excel in Regulatory Compliance,  
Financial Crime, and AML/CFT?**

**...If you think COMPLIANCE is EXPENSIVE,  
Try NON-COMPLIANCE! (Paul McNulty)**

**VALOORES - in 3 lines:**

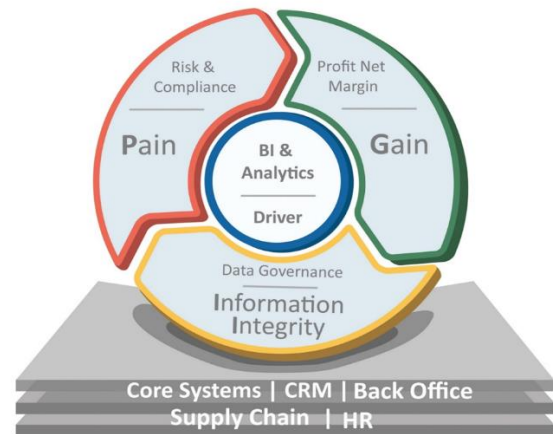
VALOORES empowers decision making, helping people and businesses around the globe reach their targets. Founded in 1989 in France, the Company is a pioneer in Master Data Governance, Retail & Merchandising, Supply Chain Optimization, KYC, Regulatory Compliance, Financial Crime - AML & Fraud, Predictive Analytics and Data Science to improve their on-going operations, executions and decisions.

**VAOORES Financial Services,  
Regulatory & Compliance Era**

**THE GLOBAL COMPLIANCE PAIN**

**As a result of the 2008 Financial Crisis,** the Financial World has been seriously experiencing the burden of an array of Regulations. Global Regulators such as the IMF, World Bank, and Central Banks around the globe, are continuously innovating, reinventing, and refining rules to anticipate potential risks, and maintain the momentum.

Regulators and Financial Institutions are extensively preoccupied with the Financial Crime (Anti Money Laundering, Counter Financing of Terrorism), FATCA, CRS, IFRS, and a myriad of emerging COMPLIANCE models; which applies to Governments as well.



Regulators, Financial Institutions, and other Industries, are neither prepared, equipped, or organized, to deploy a capable IT infrastructure to Embrace Change, Comply and Apply, and adopt the COMPLIANCE Era.

*The Wall Street Journal reported that JPMorgan plans to spend an additional \$4 to \$7 billion and commit 5,000 extra employees to fix risk and compliance issues after a slew of investigations by Regulatory Authorities*

NEW YORK (Reuters) - Business News

*“Our goal was to significantly upgrade our risk and compliance capabilities and improve our culture.*

*Since the end of 2015, Compliance has been set up as a stand-alone Executive Board-level function that oversees compliance matters across the Group, further underscoring the high level of importance that we assign to this topic”*

Credit Suisse - Message from the CEO to the Chairman

## VAOORES Compliance Suite Why Now?

*“You can not be the best,  
unless you are brutally  
honest about your self-  
assessment.”*



### **THE PAIN WITH THE MARKET'S COMPLIANCE SOLUTIONS**

Existing solutions often rely on traditional methods, resulting in

- Unreliable and outdated data
- Out of date Regulatory Compliance Reports (that requires enormous manual intervention to catch up with emerging mandates)
- False-positives in Financial Crime
- Sanctioned entities slipping through

### **THE VALOORES COMPLIANCE INNOVATION & ADDED VALUE**

VAOORES Compliance Suite helps institutions tackle today's tactical risks and compliance challenges while future-proofing Compliance across regulatory mandates.

We pioneered Next-Generation Innovative “Compliance Life Cycle” Architecture, leveraging Data Science, Analytics, and Machine Learning to buttress Actionable Intelligence and mitigate Risk.

In the COMPLIANCE Arena, VALOORES has a competitive advantage when dealing in the Arabic Language Market (the growing land of AML / CFT), via the **Arabic Phonetic Screening** capacity.

### **WE DON'T MISS A THING!**

VALOORES' Footprint, Unique Selling Proposition, and progressive Solution Set, were an eye opener to industry catalysts like **Thomson Reuters and IBM**, who chose **VALOORES** as their **Strategic Partner on the Ongoing Screening landscape**.

We conduct thorough screening with OFAC compliance, the USA PATRIOT Act and the Fourth EU Anti-Money Laundering Directive.

We secure a 100% coverage of publicly available sanctions; and perform comprehensive screening against politically exposed persons (PEPs), structured adverse media, payments and other financial transactions supported by SWIFT, ACH, and FedWire protocols, and more.

*VALOORES constantly screens against a myriad of sources, multiple transaction natures and customer risk profiles, to contain and mitigate Risk*

# CHANGE OR DIE.

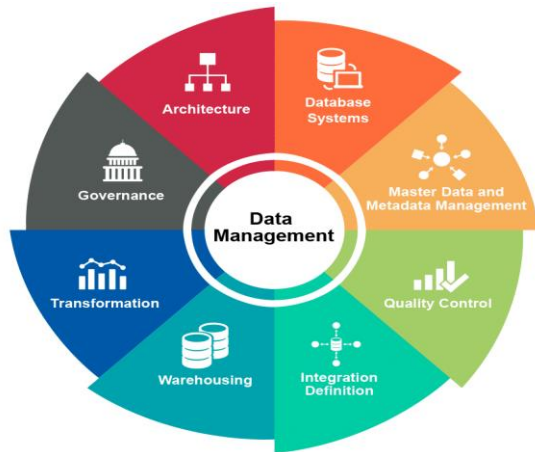
### **VFS - REGULATORY COMPLIANCE Data Governance**

#### **THE INDUSTRY PAIN**

During the past decade, Financial Services solution providers have faced an onslaught of regulatory initiatives designed to strengthen the industry and prevent a repeat of the 2007-2008 financial crisis.

Regulations such as the Basel Committee on Banking Supervision's (BCBS) 239, the

International Financial Reporting Standard (IFRS) 9, the Financial Accounting Standards Board's Current Expected Credit Loss, and the European Central Bank's AnaCredit, are increasing the focus on data structure and management.



**THE VALOORES INNOVATION & ADDED VALUE**

**Regulatory Compliance is all about Data**

Benchmarking Data Readiness for Regulatory Compliance, and exploring Data Challenges faced by Financial firms when addressing Complex and Changing Finance, Risk, and Regulatory Compliance requirements.

VALOORES has aligned its approach with Regulators and Executives to focus on more detailed and granular data, rather than static reports. Data management, Governance and reporting, are now the focal point of regulatory initiatives, hence securing deeper insights, enhancing Risk management and Decision-Making.

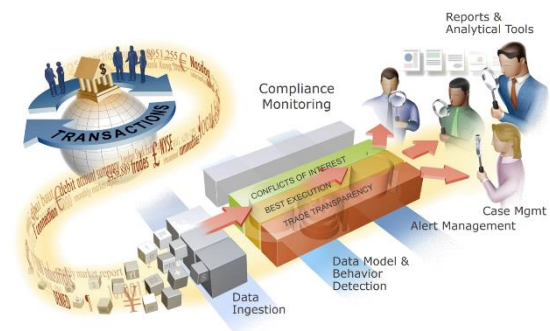
VALOORES Data Governance innovations are enabling institutions to merge and align their Finance, Risk, and Regulatory Reporting functions to meet the regulatory compliance demands, alongside the competitive commercial landscape.

*Data Quality, Consistency, Reconciliation, and Lineage, are now priority for both Regulators and Financial Institutions*

**VFS - REGULATORY COMPLIANCE Financial Crime AML**

**THE REGULATORY COMPLIANCE PAIN**

To protect their assets, Institutions are striving to combat Financial Crime and Fraud, driven by Regulatory demands. Institutions are facing several challenges to establish a sustainable Anti-Money Laundering life cycle that can respond to regulatory mandates and provide information to support the "business as usual" demands. Traditional approaches to AML/CFT are still adopted; they remain time-consuming and costly.



**THE VALOORES INNOVATION & ADDED VALUE**

VALOORES overcomes these challenges. By leveraging smart technology and data science, we reduce cost and complexity with fast and flexible AML compliance solutions, tailored to the unique needs of our clients and their customers. VALOORES has a unique edge that accommodates *the Arabic Speaking Market and secures precision in the Arabic Phonetic Screening*.

VALOORES Financial Crime - AML Solution provides regulators and key stakeholders a 360 view on financial activity and customer risk, to detect and investigate potential money laundering

and fraud behavior.

With advanced risk deviation and risk scoring models, institutions can identify potential perpetrators across all customers' life cycle stages. Financial institutions not only gain visibility into the risk associated with their customers, but also the risk associated with whom and where they are doing business.

*HSBC is committed to high ethical standards. Our policies on anti-money laundering, sanctions, and anti-bribery and corruption aim to ensure that risks identified by the bank are appropriately mitigated.*

HSBC - Financial crime risk policies

## VFS - REGULATORY COMPLIANCE KYC, Know Your Customer

### THE REGULATORY COMPLIANCE PAIN

Banks and Financial Institutions are looking to their KYC controls to meet regulatory requirements, reduce their fraud losses, and improve overall customer relationships.

They are constantly searching for tools to enhance their capacity to monitor their customers. Know your customer (KYC) policies, mandated by regulators, are becoming increasingly important to prevent identity theft, fraud, money laundering, and terrorist financing.



### THE VALOORES INNOVATION & ADDED VALUE

#### VALOORES Know Your Customer

solution allows Financial Institutions to address and comply with regulatory requirements, improve customer relationships, and provide cost effective measures to identify and prevent Financial Crime. It offers an efficient and cost effective way for Banks and financial institutions to conduct enhanced due diligence processes using the underlying case management platform's investigation capabilities.

VALOORES KYC empowers relationship managers, to maintain a positive, profitable, and healthy relationship with their customer base; it equips front line personnel with a 360-degree view of the customer profile.

VALOORES Know Your Customer is designed based on another layer of sophisticated information exchange, to perform real-time checks against customers, by identifying risk exposure, and without compromising the customer experience.

*VALOORES Compliance Suite Secures and Maintains a Positive Reputation for Financial Institutions*

## VFS - REGULATORY COMPLIANCE REPORTING

### THE INDUSTRY PAIN

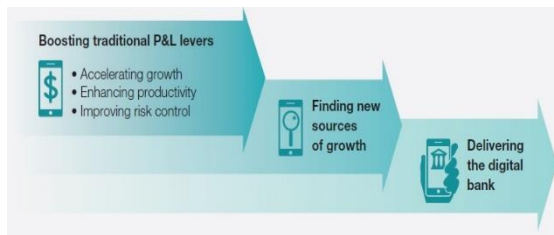
The biggest daunting challenge in today's industry rotates around securing regulatory compliance whilst retaining the fast-paced regulatory change, maintaining compliance with metamorphosing regulations, and adhering to respective regulatory deadlines.

### THE VALOORES INNOVATION & ADDED VALUE

VALOORES' Regulatory Compliance Reporting equips multi-jurisdiction institutions with the capacity to rapidly adapt to Regulations as they evolve.

VALOORES' Regulatory Compliance

Reporting is tailored to accommodate complex global regulatory requirements. It's designed to be fast, flexible, and cost effective at delivering core reporting features. It industrializes the End to End life cycle through a Dynamic Rule-Based Engine, enabling companies to justify their numbers against regulators, while meeting their regulatory requirements.



## VFS - REGULATORY COMPLIANCE

### Enterprise Fraud Monitoring

#### THE INDUSTRY PAIN

The market is longing for a fully-fledged Fraud Monitoring service; an enterprise solution to monitor multiple lines of business over a single platform.

*Compliance Spending though, is an Investment, Not an Expense*

#### THE VALOORES INNOVATION & ADDED VALUE

VALOORES offers a holistic Enterprise Fraud Monitoring solution that provides real-time integration with authorization systems. It leverages on-demand scoring, a rule-based engine, simulation capabilities, alert management and progressive reporting capabilities. To optimize fraud detection, our system is equipped with an advanced AI framework that processes all transactions, including payments, fund transfers, and nonmonetary transactions.

*VALOORES DATA GOVERNANCE is Refocusing the Minds of Bankers*

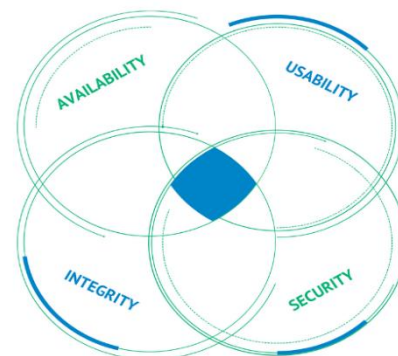
## VFS - REGULATORY COMPLIANCE

### BI & Analytics

#### THE MARKET PAIN

The Banking & Finance sector is in a significant need for "Business Intelligence", "Analytics & Artificial Intelligence" opportunities to drive and optimize Compliance, anticipate loss prevention, and mitigate risks.

Financial Institutions are strongly emphasizing that their strategies can dovetail into their objectives while unifying the decisional process across multiple units and streamlining objectives with targets. Subsequently, Financial Institutions are looking into reducing the information lifecycle and the information delivery cost. They are also examining how to cope with new information flows and newly introduced processes, hence, predicting trends and evolving regulations.



#### THE VALOORES INNOVATION & ADDED VALUE

THE VALOORES BI captures heterogeneous and scattered information, through a progressive secure, configurable, multi-divisional, intuitive, and flexible Business Model. It also provides a secure & quick access to real-time information. VALOORES BI enhances the business decision making precision while increasing performance and productivity levels.

*The Price of Financial Crime?  
\$2.1 trillion to World Economy,  
£52 billion to the UK*



**Optimize operations globally and full Execution**

Reinvent processes and integrate functions, removing complexity and uncovering new efficiencies

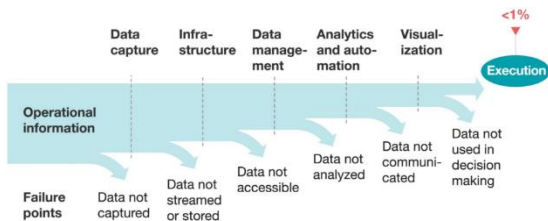
**Activate information and analytics on a Daily...**

Improve business performance across all functions with data-driven insights

**Accelerate organizational agility and quick actions**

Infuse speed, flexibility and collaborative behavior into the organization to capitalize on market opportunities

VALOORES has natively embedded a Forecasting & Optimization “Analytics” engine, in its Financial Services & Compliance Suite. The Analytics Engine is designed around the latest statistical modeling & optimization techniques to bridge the scientific results with operational requirements.



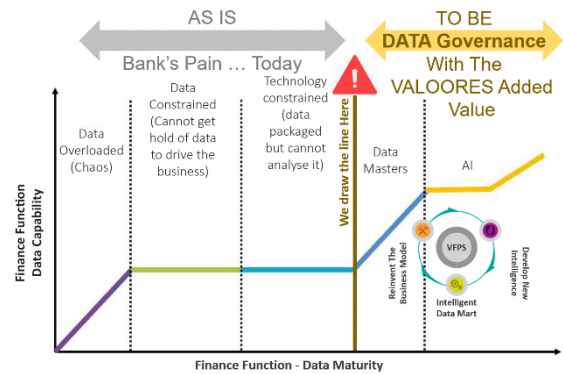
*The Global Regulatory outlook after 2019 has considerations for banks on their journey toward a 21st century risk and compliance framework.*

**Here comes VALOORES Added Values, to Walk with you, and stay this minute in advance of the COMPLIANCE - Financial Crimes - AML Headwinds...**

**From our Success in this Most Difficult Market Worldwide.**

**VALOORES - Future Outlook**

VALOORES is proud of the VFS success achieved till now; a myriad of solutions implemented in multiple lines of business so far. VALOORES is determined to innovate and solve Compliance Problems and emerging challenges downstream.



VALOORES continues to partner with Regulators (Central Banks, Financial Information Units...) and Industry Catalysts (Thomson Reuters, Financial Integrity Network...) around the globe, and on board more Compliance Subject Matter Experts, Financial Crime professionals, engineers, business analysts, and data scientists, to push the boundaries of Compliance, through **FinTech, RegTech, & GovTech.**



**banking.valoores.com**