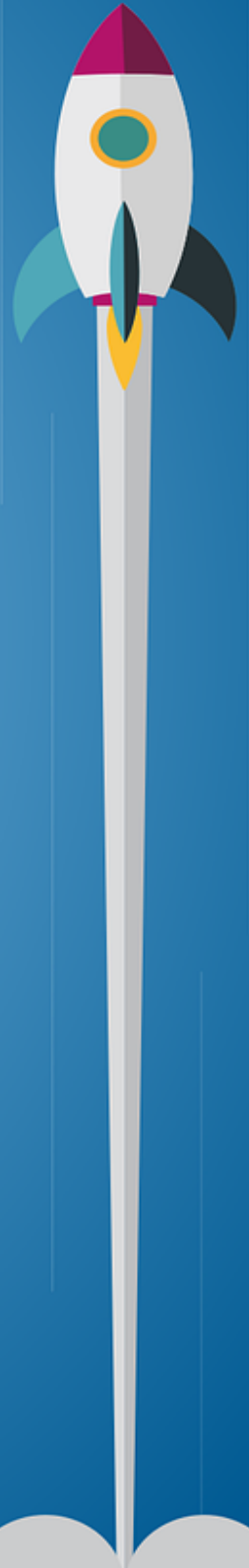


The PlanetCompliance RegTech Directory

2020



The PlanetCompliance RegTech Directory

RegTech 2020 - A Watershed Moment?

...was the title of an article recently published by the UK's Financial Conduct Authority. In a year that has been dominated by the Covid-19 pandemic, digitalization has played a vital role in many aspects of our private and professional life. The conclusion, the authors therefore draw, is simple: *"The crisis may prove to be a pivotal moment in the RegTech story and a chance for both firms and regulators to take a leap forward."*

The article correctly points out that the RegTech sector is dominated by start-ups (though according to our research not as high as the 70% the authors report) and the need for collaboration between financial institutions, regulators (something we, too, strongly encourage). The Covid-19 crisis thus is both an opportunity and a challenge to RegTechs though we would not go as far as to pin it to the current situation. Many of the aspects the sector faces are simply amplified by the pandemic and its impact. We have been following exciting solutions for years and there has been great progress in a number of fields, though we do not get tired to point out that there is still a lot to do. We see many great point solutions, but addressing single elements of the overall needs of a financial institution often is not and risks to add to the existing issue of too many solutions within one organization. More collaboration between RegTechs to produce better overall solutions through partnerships are valid option and we have in fact already seen very promising examples.

At the same time, financial institutions need to do more. Despite an increase in efforts regarding innovation and digitalization, several of the original challenges to RegTech adoption persist: legacy systems, mentality, third-party risk, resources and more. The crisis and its impact on the balance sheets of financial institutions puts recent achievements into danger and limited budgets could actually make it more difficult to promote innovative solutions and slow down adoption. The opposite should be the case though: if the crisis really is perceived as an opportunity it might be indeed the moment to make long-lasting changes. Never was there a better time to push for the much-needed digital transformation of the financial industry and RegTech is probably one of the areas that benefits most from this effect. Many of the questions that would have been bluntly been turned down before, need now to be considered as the new normal – take the trend towards working from home that previously was often agreed only reluctantly. At the same time, we see a stronger focus on risk management. For example, in respect of monitoring it has become obvious that the old ways are no longer fit for purpose and that new ways have to be explored.

Many of these arguments are not new though and have accompanied the disruption of financial services through regulatory technology for years. Only the pace and urgency have changed. We continue to follow this transformation, but it is clear that it is more of a marathon than a sprint. We bring you frequently insights and analysis on the various aspects of the industry, but today you will hear directly from a number of RegTech firms, which you will find right after the section on the categorization methodology. There you can learn about great solutions and how they address the problems of financial institutions. This is followed by a section on more RegTech solutions though in a more condensed form and if you still want to know more about the various RegTech firms out there, head over to our new online version with hundreds of listings.

Happy reading!

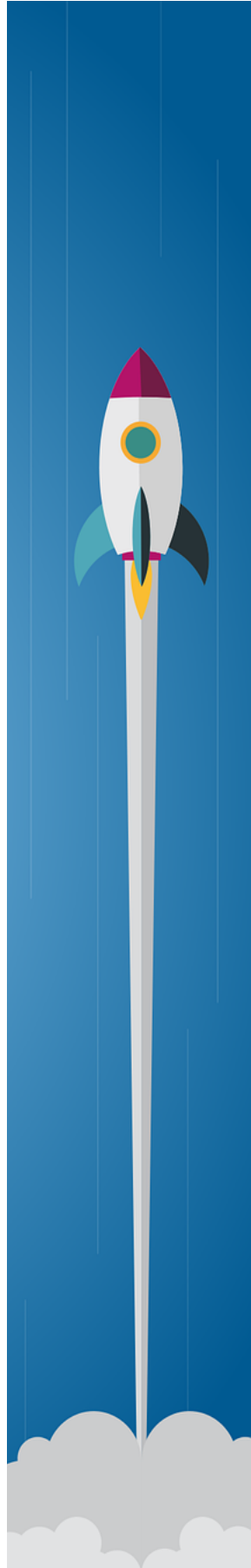


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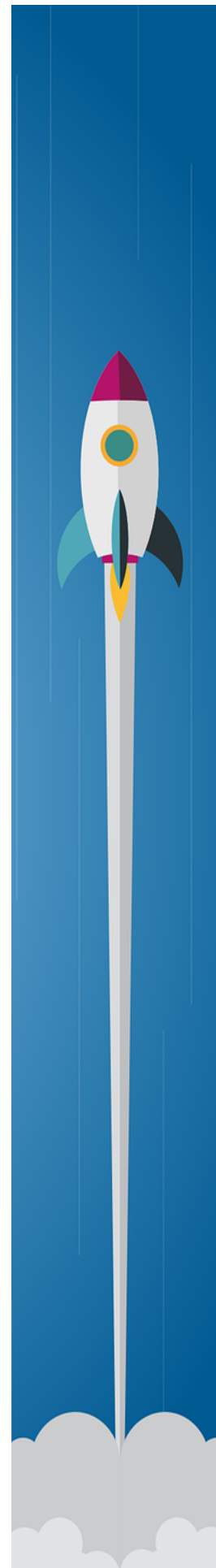
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HOW IT WORKS

An overview of the different RegTech Categories and their definitions

Every year when we get to work on the next edition our RegTech Directory, we discuss the same question: How should we categorise the different RegTech solutions be? Should we keep our tried and tested overarching categories that are wider, include more companies and make it easier to fathom the different providers and their solutions? Or do we need to drill down deeper, create more categories to bring more detail to categories? You could easily find dozens of categories. Then the issue would be though that even the companies might not be sure, which exactly would be the right one. Thus, we prefer comparability and readability over too much detail as it would not do justice to many offerings. The following are the categories we use to classify the different RegTech solutions:



REPORTING

Reporting includes solutions that focus on traditional transaction and regulatory reporting obligations. Trade and Transaction Reporting rules compel financial firms to submit data to exchanges and regulatory authorities. Regulatory Reporting is necessary to monitor the safety and soundness of the financial system and the compliance of its participants with its rules. Following the financial crisis, lawmakers and financial watchdogs

have issued numerous new rules and thus raised the bar for firms to comply with their obligations. For instance, MiFID II, increased significantly the already challenging obligations of financial institutions in respect of what they have to report already. Needless to say, that MiFID II is not the only regulatory initiative added to the mix because of the regulator's appetite for transparency; many in the industry believe that without innovative solutions firms may not be able to comply with their responsibilities in terms of reporting.

MONITORING

Monitoring covers checks to determine whether transactions breach Anti-Money Laundering (AML), Market Abuse or Payments regulations as well as for the purpose of Fraud prevention and detection. Rules with regard to AML and Combatting the Financing of Terrorism (CFT) require firms to employ software to prevent and report such activities like Currency Transaction Reporting systems that monitor large cash transaction.

Other systems are used for the surveillance of other suspicious activities, for example, in relation to insider dealing or market manipulation. RegTech aims to automate these processes and provide better analytics, for example, using artificial intelligence and machine learning to do so.





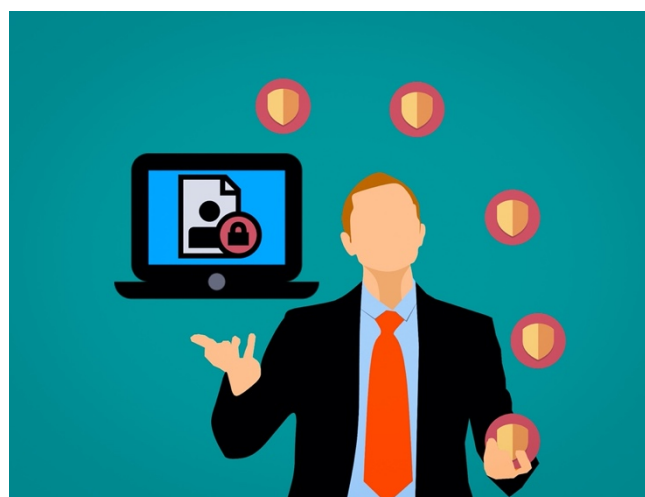
CLIENT & COUNTERPARTY IDENTIFICATION

Client and Counterparty Identification focuses on the gathering and processing of the necessary information of a financial firm's clients and counterparties for Know-Your-Customer (KYC), Anti-Money Laundering (AML), Due Diligence purposes and other forms of background checks and verifications. For example, the process of client onboarding for banks is traditionally burdensome and time consuming. It can take from several days to (more often) weeks before checks are completed and a client can be approved for business. Thanks to the

application of innovative technologies like biometrics or blockchain, RegTech firms achieve significant time and cost savings.

DATA PROTECTION

Data Protection refers to the solutions from RegTech firms that focus on protecting the privacy of individuals in data use especially in light of regulations like the GDPR, which require financial institutions to adapt to a different framework. It also covers other aspects that could be summed up under a wider definition of cyber security.



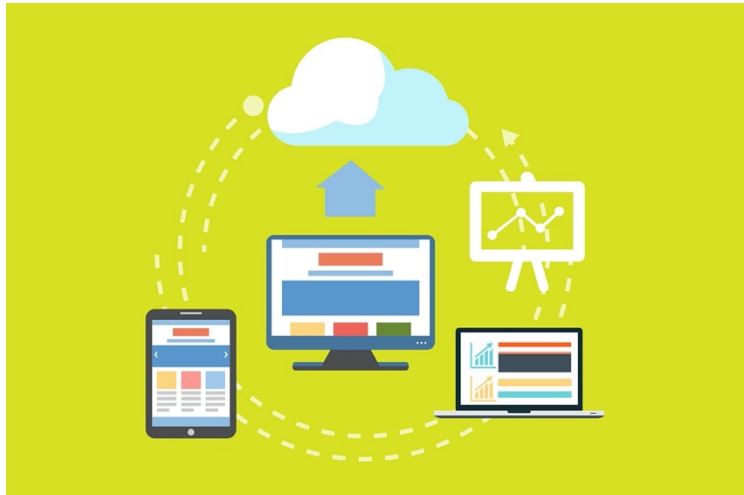
LEGAL & REGULATORY ANALYSIS

Legal and Regulatory Analysis deals with the identification and interpretation of laws and regulations applicable in the financial services industry. Solutions could also identify gaps in existing systems and controls, assessing and highlighting risks for an institution. It includes Laws, regulations or guidelines oblige firms to maintain internal controls and governance systems as well as established policies and procedures that define and describe these. An example would be a Personal Account (PA) dealing policy in combination with the

recent Market Abuse Regulation (MAR) of the European Union: financial firms are required to establish a PA dealing policy and with the introduction of MAR significant aspects have changed. A RegTech solution, for instance, not only analyses the new regulation and alerts the user to required changes to a policy but also advise on impact in respect of staff training.

DATA WAREHOUSING & ANALYTICS

Data Warehousing and Analytics regards the access, management and analytics of data. The simple storage of the massive amounts of data that financial firms create, receive and have to collect is a challenge by itself, be it through onsite database centres or cloud computing. While there is with many offerings in the field an overlap with other categories, in particular with the reporting and monitoring of data, in this category the focus is on storing and making data accessible.



TRAINING

Training consists of products and services that aim at the education of staff on subjects like laws and regulations, governance, internal policies, which apply to their day-to-day responsibilities. Regulators expect financial firms to train their employees on a wide range of topics including AML, Financial Crime, Compliance-related aspects like Conflicts of Interest, Market Abuse regulations, Anti-Bribery and Corruption, or IT and

Cybersecurity. Of course, this list is not comprehensive and depends on the nature of the business of a financial institution. Gamification of learning, i.e. the attempt to package the content of training into the form of a game, is one of the latest trends to motivate participants to study by using video game design and game elements in learning environments.

GENERAL COMPLIANCE

The category General Compliance refers to all solutions that don't fit in one of the other, more traditional RegTech categories or deal with new trends and aspects that don't fit into those. Regulatory risk modelling, scenario analysis and forecasting could be such activities or all actions to evaluate and oversee a firm's internal culture and behaviour. Others could be related to workflow management. Oftentimes solutions do not fit into one bracket only, but could be put into several baskets and most firms focus on several aspects disrupting the industry through RegTech innovation.



EXTENDED PROFILES & REGTECH INSIGHTS



Alyne

Alyne is a next generation RegTech offering organisations extensive capabilities in managing their Cyber, Governance, Risk and Compliance processes through a Software as a Service platform. Alyne enables organisations of all sizes to gain actionable insights through our content-rich library of over 1100 structured controls mapped to over 900 business risks and referenced to corresponding legislative and supervisory documents, which facilitates an efficient and agile process – removing silo mentality and redundancies in compliance. Organisations can easily create an unparalleled degree of risk transparency with our highly scalable Assessments function, performed both within their organisation and to their dependent third parties. Standards, laws and regulations relating to Information Security, Data Privacy, Operational Risk Management, Financial Regulation, Business Continuity and other topics are linked with each Control Statement and enables an effective solution for measuring compliance. Our fully integrated risk management capability allows the organisations we work with, to perform compliance checks, gap analysis and risk evaluation, all in a single, highly scalable cloud platform. Alyne's technology is powered by industry experts and allows risk and assurance professionals to easily understand complex data – managing risk and compliance processes effectively. Keep your organisation at the forefront of Cyber Security, Risk Management and Compliance with Alyne as your mission control.

Senior Management

Karl Viertel, CEO
Matthias Danner, CFO
Manuel Reil, CTO
Stefan Sultistyo, CCO

Number of Staff

45

Founded

2015

RegTech Categories

Reporting
Monitoring
Legal and Regulatory Analysis
Training
Data Protection
General Compliance

Ownership

Private

Funding

n/a

Headquarter

Munich, Germany

Other Locations

London, UK
Melbourne, Australia
New York, USA



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www.linkedin.com/company/alyne



[@alyne](https://twitter.com/alyne)



www.facebook.com/AlyneDotCom



n/a



[TheRegTechReportPodcast](#)

Alyne's RegTech Solution

Alyne is a next generation RegTech offering organisations extensive capabilities in managing their **Cyber, Governance, Risk and Compliance** processes through a Software as a Service platform.

USE CASES

VENDOR MANAGEMENT

IT RISK MANAGEMENT

POLICY MANAGEMENT

REGULATORY IMPLEMENTATION

INFOSEC MANAGEMENT (ISMS)

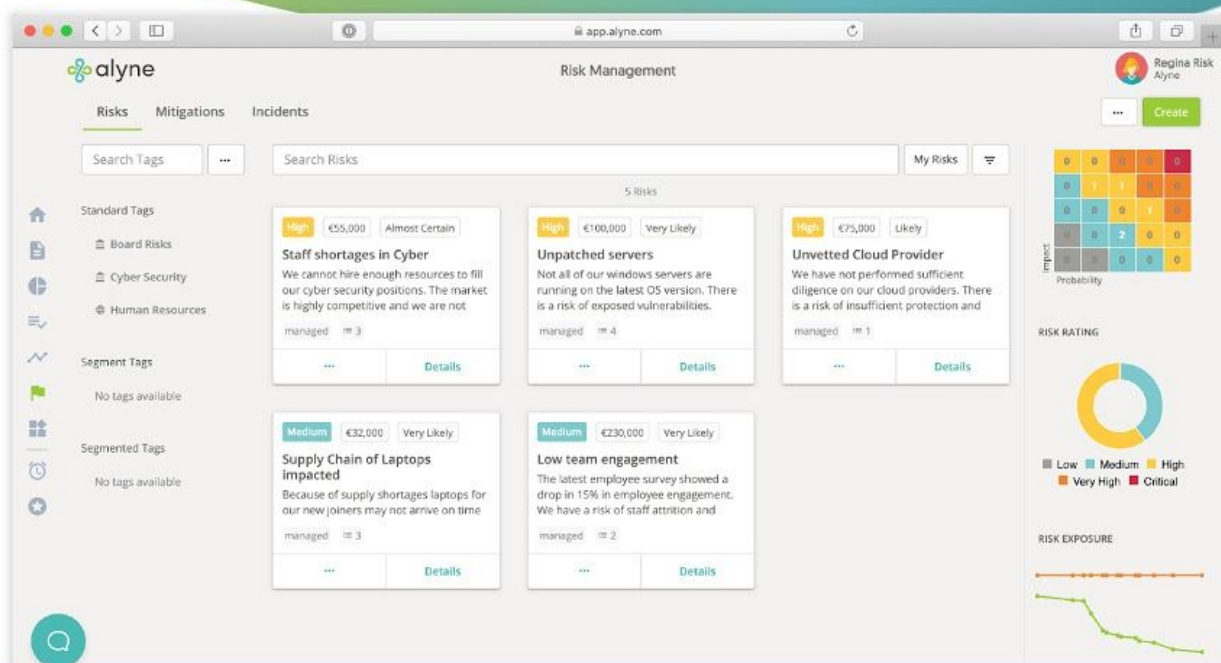
BUSINESS CONTINUITY

DATA PRIVACY BASELINE

OPERATIONAL RISK

SIMPLIFIED COMPLIANCE

CYBER SECURITY ASSESSMENTS



A GUIDE TO THE FEATURES AND FUNCTIONALITY OF ALYNE

CONTROLS

Business Continuity Management

Business Continuity Leadership
The BCM Head shall be responsible for establishing, implementing, operating, monitoring and reviewing the Business Continuity and Crisis Management plans for Alyne Group as well as raising sufficient awareness

CM04

Standards

- APRA CPS 234: 26
- ISO 22301:2017, 01.1, 01.3
- CIS Controls v1.1: 03, 03.3
- CSA CCM v3.0.1: A5-04, BCR-01, BCR-05, HRS-10
- IIR-UK (Open) 8
- G0B6: 5 Datensicherheit, 5 Werkzeugkatalog auf Datenrögern für Untereinstufen
- NIS2: 1.1.1
- NIS2: 1.1.1, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 1.2.5, 1.2.6, 1.2.7, 1.2.8, 1.2.9, 1.2.10, 1.2.11, 1.2.12, 1.2.13, 1.2.14
- ISO 22301:2017, 01.1, 01.2, 01.3, 01.4, 01.5, 01.6, 01.7, 01.8, 01.9, 01.10, 01.11, 01.12, 01.13, 01.14, 01.15, 01.16, 01.17, 01.18, 01.19, 01.20, 01.21, 01.22, 01.23, 01.24, 01.25, 01.26, 01.27, 01.28, 01.29, 01.30, 01.31, 01.32, 01.33, 01.34, 01.35, 01.36, 01.37, 01.38, 01.39, 01.40, 01.41, 01.42, 01.43, 01.44, 01.45, 01.46, 01.47, 01.48, 01.49, 01.50, 01.51, 01.52, 01.53, 01.54, 01.55, 01.56, 01.57, 01.58, 01.59, 01.60, 01.61, 01.62, 01.63, 01.64, 01.65, 01.66, 01.67, 01.68, 01.69, 01.70, 01.71, 01.72, 01.73, 01.74, 01.75, 01.76, 01.77, 01.78, 01.79, 01.80, 01.81, 01.82, 01.83, 01.84, 01.85, 01.86, 01.87, 01.88, 01.89, 01.90, 01.91, 01.92, 01.93, 01.94, 01.95, 01.96, 01.97, 01.98, 01.99, 01.100
- NIST Cyber Security 2014: RS, RP, RI
- NIST Cyber Security 2018: RS, RP, RI
- NIST Cyber Security 2018: Functional, Respond
- NIST Cyber Security 2018: Functional, Respond
- PDPS: 0.0.1
- PDPS: 0.0.1
- VPDSS: 0.1, 0.2, 0.3, 0.4
- VPDSS: 0.1, 0.2, 0.3, 0.4

Leverage Alyne's library of pre-defined Control Sets for various topics, laws and standards, or configure your own custom Control Sets.

FUNNELS

Funnels allow you to triage your assets and launch smart workflows. Define standardised questions to determine two or more outcomes based on defined thresholds.

Funnel Name	Owner	Organization	Created	Active
High Protection Level	John Doe	Alyne Group Ltd	2023-10-01	Yes
Low Protection Level	John Doe	Alyne Group Ltd	2023-10-01	Yes

Question	Result	Weight	Threshold
1. Is the application protected through the installation?	Yes	10	Yes (Pass)
2. What percentage of customers are able to log in through the application?	100%	10	Yes (Pass)
3. Does the application have a secure login process through the application?	Yes	10	Yes (Pass)
4. Does the application have a secure logout process through the application?	Yes	10	Yes (Pass)
5. Does the application have a secure password reset process through the application?	Yes	10	Yes (Pass)
6. Does the application have a secure account creation process through the application?	Yes	10	Yes (Pass)
7. Does the application have a secure account deletion process through the application?	Yes	10	Yes (Pass)

ASSESSMENTS

Use Assessments to measure the level of adherence of your organisation to a Control Set. Alyne Assessments allow you to measure current maturity at scale.

Assessment Details

- Assessment Name: Security of Assessment
- Assessment Object: My first assessment, My first assessment
- Assessment Status: 100% Complete

Assessment Results

- Assessment Score: 100%
- Assessment Status: 100%

Assessment Questions

1. Is each change to the production version of an application approved by a documented change control process?

- No formal business case created for changes, documented approval
- Some full, but not all, changes are approved
- Some full, but not all, changes are approved
- Some full, but not all, changes are approved
- Some full, but not all, changes are approved
- Not applicable

RISK MANAGEMENT

Work together to reduce your organisation's risk exposure.

Tracked Risks

130 Active Risks
127 Risks in selection

Risk Rating

0 Excessive critical Risks
36 Excessive very high Risks

Risk Exposure

Exposure development of selected Risks based on planned mitigation actions

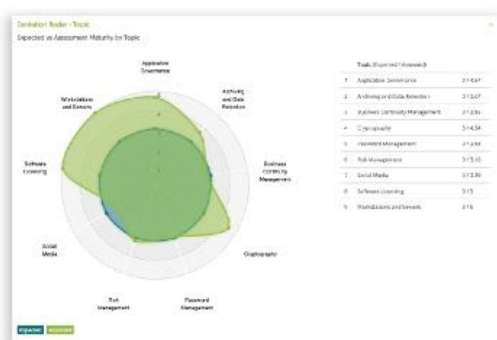
Risk Status

Number of selected Risks by current status

Status	Count
Open	28
Managed	83
Open	27
Accepted	7
Closed	27

REPORTS

Use Alyne's risk analytics to drill down into your Assessment results and understand Control weaknesses in the context of your risk and compliance situation.



With the advancement in technology, financial institutions are increasingly susceptible to disruptions and compliance challenges. The operations of financial institutions are facing growing threats as the cyber landscape transforms, making Operational Resilience a key topic of importance for European regulators.

Operational Resilience should form an integral part of a firm's overall strategy and it should extend beyond business continuity and disaster recovery. The rationale is straightforward: Any disruption to the business has the potential to snowball from business downtime to substantial regulatory fines and even irreversible reputational damage.

An effective and reliable Operational Resilience framework benefits the banks and other industries beyond just meeting supervisory regulations. In fact, it will reward the organisation with lasting competitive advantages such as a seamless and effective disaster recovery in face of the ever-increasing complexity of crises - which is extremely crucial as it determines the sustainability of any business.

RegTech revolutionises the way financial organisations meet compliance requirements. The smart technology digitalises traditionally manual processes eliminating tedious spreadsheets and elaborate email chains as they introduce a less expensive method to address compliance requirements.

Banks have been placing a tremendous focus on managing Operational Resilience on the revenue side but to effectively increase their revenue capability, it is important to not neglect the cost side of it. To address the increasing pressure from regulatory compliance, banks typically engage consultants to assist them in meeting the new standard. However, this is often not a sustainable solution due to cost and efficiency factors. Engaging consultants does not allow banks to view information in real time which is a critical competitive advantage that Regtech presents.

Banks engage with many resources to deliver an enormous amount of data. While it is hard to present specific figures as to how much companies spend on compliance efforts, we can safely say that Regtech can help to control these costs through sharper visualisation and analysis. In fact, Alyne's customers of various organisational structures have achieved cost-savings of 60 to 70 percent.

Regtech simplifies regulatory compliance efforts by automating critical data monitoring processes for banks to quickly adapt to the increasing pressures of regulatory reporting requirements and also to protect themselves from any business meltdowns.

We know that every organisation has a unique structure and that is why there is no one framework that meets the needs of all organisations perfectly. To build a bullet-proof Operational Resilience framework that is catered to your organisation, it is extremely important to understand operational risk key performance indicators and new regulatory standards in the context of the organisation in order to make a sound and informed decision.

Alyne, a software as a service, automates the evaluation analysis of requirements, standards, laws and regulations quickly and informs organisations the risk level of their assets, services and processes accordingly in real time, empowering them to quantify the resilience of their company. Risk and compliance used to be detective in nature but Alyne paints a clearer picture of the internal structure of your organisation so that your employees can make smarter decisions that do not endanger information assets. This places your bank in an advantageous position as risk and compliance moved into a preventive approach.

The beauty of RegTech does not stop right there. It can also assist the banks in many other ways such as assessing the suitability of clients through know-your-customer processes, preventing your company from being a victim of money laundering and terrorist financing through artificial intelligence. Simply put, it is a strategic investment which puts the Operational Resilience of your organisation a notch above the rest.



Apiax

At Apiax, we combine exceptional legal and compliance expertise with outstanding technological capabilities. Together, we build a lean yet comprehensive RegTech regulations. Apiax provides digital compliance solutions to banks, wealth managers and asset managers. We focus on cross-border compliance, advisory mandates, discretionary mandates, as well as related data protection and tax topics.

Apiax offers the most comprehensive RegTech solution on the market, allowing financial services professionals to:

- **leverage** an ecosystem of content, software and implementation partner
- **access** ready-to-use digital compliance rules on their most pressing regulatory questions
- **customise** digital compliance rules to their risk-appetite and in-house knowledge
- **collaborate** on rule creation and maintenance with internal and external stakeholders
- **integrate** digital compliance rules into existing landscapes

Senior Management

Philip Schoch, co-founder and CEO
Nicolas Blanchard, co-founder and CFO
Ralf Huber, co-founder and Legal
Thomas Suter, co-founder and CTO

Number of Staff

35+

Founded

2017

RegTech Categories

Legal and Regulatory Analysis
Data Protection
General Compliance

Key Investors

e.ventures
Zürcher Kantonalbank XAnge
SICTIC
Tugboat
Peter Kurer

Ownership

Private

Funding

Total: USD 8.1 Million
Seed Funding: USD 1.5 Million
Series A: USD 6.6 Million

Headquarter

Zurich, Switzerland

Other Locations

London, UK
Lisbon, Portugal



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<https://www.linkedin.com/company/apiax/>



[Apiax](#)

Written by Ralf Huber, Co-Founder, Apiax

COVID-19 affects many companies around the world, and financial institutions are no exception. Recently, we have learned that one of their main concerns is business continuity in compliance.

In the current situation, many financial institutions, from global universal banks to local private banks, are challenged in their ability to keep their compliance units operational.

From what we have learned, companies are finding it difficult to continuously provide compliance expertise to business units as compliance teams move to remote work – often for the first time ever – and team availability is becoming increasingly challenging.

We find that companies need a combination of the following elements to maintain business continuity of regulatory compliance in times of crisis: tools to digitalise their compliance knowledge and a way to provide their organisations – especially business stakeholders – with easy access to this compliance know-how.

In a digital format, compliance expertise becomes independent of the compliance teams, ensuring availability even if the teams are temporarily unavailable or resources are scarce.

To date, most financial institutions struggle to provide their compliance knowledge in digital form because they generally do not have the

tools to translate their compliance expertise into digitally accessible rules.

Legal & compliance teams still work with manual solutions to provide their expertise, relying heavily on paper-based manuals, written policies, and compliance training. In the current situation, the value of digital collaboration tools has become blatantly clear.

We urge our community to examine these issues and use the current situation as an opportunity to reflect on their ability to provide compliance services in times of crisis.

In a few months, banking will not be the same anymore. The financial industry sees a boost towards digital right now, which affects key processes. For many of these processes, legal & compliance rules are the foundation. Now is the time to support these developments with the right regulatory technology.

We are proud that the ability of our customers to meet regulatory requirements has not been compromised in recent weeks.

You can not predict the future, but you can prepare for it - in this sense, we hope that this gives a positive note in an otherwise difficult situation.



*Ralf
Huber*

The Spotlight on...

APIAX

What can you tell us about your company and your products & services?

At Apiax, we combine exceptional legal and compliance expertise with outstanding technological capabilities. Together, we build a lean yet comprehensive RegTech solution that makes it radically simple for companies to comply with regulations.

We are pioneers in turning written regulations into digital compliance rules and deliver a product that is perfectly suited for the open banking- and API-economy. Today, we are a team of more than 30 experienced professionals with offices in Zurich, London, and Lisbon.

We provide our clients with Regulatory-as-a-Service and Software-as-a-Service solutions. With our Regulatory-as-a-Service solution, our clients benefit from a repository of up-to-date and verified digital compliance rules that they can start using at the click of a button. Subscribing to our Software-as-a-Service offering allows our clients to digitalise their own expertise and to get full access and control over rules in action.

We work with industry-leading partners such as EY, aosphere and BDO. It is their regulatory expertise that enables us to provide our customers with a comprehensive and reliable RegTech solution.

How did you come up with the idea and what drives you?

Coming from backgrounds in technology, product, and compliance, Apiax' founders have witnessed the effects of increasing regulatory complexity first hand – and from different angles. They found a common passion in overcoming regulatory challenges through innovative technology, re-writing the rules of how compliance information is shared and processed within organisations.

Our drive is to empower organizations to bridge the gap between compliance, business and technology. We want to enable companies to apply their compliance knowledge exactly where they need it, whether in their daily interaction with customers or by implementing it in business-critical applications.

Our intention is to enable our clients to focus on growth. We want to empower companies of all sizes and across many industries to focus on their core business despite regulatory headwinds. Finally, they can concentrate on business development and the creation of great customer experiences again.

What is it that makes your company different from others?

At Apiax, we follow a horizontal and modular approach to regulatory technology. Our vision is to become the one hub for digital regulations for our clients. What makes us different is that we do not focus on individual use cases, but rather provide our clients with the tools to cover different use cases with a single, trusted technology stack. We want to empower our clients to explore the benefits of RegTech in their most pressing use cases and later to expand to more areas with a set of tools they already know and love.

At Apiax, there are no black boxes. We deliver digital compliance rules that are easy to read, understand and change for everyone. Naturally, all changes to rules are tracked, providing our clients with a powerful audit trail functionality.

We want to make it radically simple to comply with regulations. We are building a solution that solves real business challenges and is exceptionally easy to use for everyone. Our goal is to replace complexity with simplicity, and we differ from our competitors in that we always give preference to simple, but powerful solutions.

The Spotlight on...

APIAX

Where are you based?

We're headquartered in Zurich, with offices in Lisbon and London. We will open an office in Singapore in 2020.

When was the company launched?

2017

What traction have you made? Can you tell us about your biggest achievements so far?

- [Winner: Swiss FinTech Awards 2019](#)
- Winner: [FinTech Junction Startup Competition Europe 2019](#)
- [Series A funding round closed](#)
- [UK Expansion 2019](#)
- [FinTech 50 Hot Ten 2019](#)
- [Top 100 Swiss Startups](#)
- [Mentioned by Bloomberg](#)
- [Mentioned by Business Insider](#)
- Signed partners: [aosphere](#), [EY](#)
- Winner: [Temenos Innovation Jam 2018](#)
- Winner: [Luxembourg FinTech Awards 2018](#)

What can you tell us about your team?

We are a team of more than 30 experienced professionals with offices in Zurich, London and Lisbon. We employ people with a wide network and complementary skills in product, technology, legal & compliance, marketing and sales. The wealth of experience that our team brings along is exceptional for startups and enables us to develop real value-added products for our customers.

What's next for your company?

Our next key objectives are to accelerate our global growth plans, strengthen product development and continue to build a strong interdisciplinary team across all locations. This includes expanding to Singapore in 2020, investing heavily in our product pipeline, as well as an ambitious hiring plan for the coming year. Also, while we currently still concentrate on financial services, we aim to provide companies in all major industries with our products in the future.

How do potential customers and investors get in touch with you?

hello@apiax.com

<https://www.apiax.com/>

<https://www.linkedin.com/company/apiax>

<https://twitter.com/ApiaxCOM>



Arctic Intelligence

Arctic Intelligence specialises in audit, risk and compliance software related to financial crime compliance and risk management.

Arctic Intelligence enables audit, risk and compliance as-a-service through technology that allows companies regardless of their size, sector or geographic location to better manage their compliance obligations related to financial crime.

Senior Management

Anthony Quinn, CEO
Darren Cade, COO
Nathan Zaetta, CTO
Imelda Newton, Head of Business
Development

Number of Staff

18

Founded

2015

RegTech Categories

General Compliance

Key Investors

Arctic Intelligence has attracted investment from several high-profile angel investors, including entrepreneurs, career bankers, professional investors, venture capitalists and two ex-CEOs from publicly listed companies

Ownership

Private

Funding

Seed Funding: AUD\$ 4 Million

Headquarter

Sydney, Australia

Other Locations

New York, USA
Ottawa, Canada



www.arctic-intelligence.com



info@apiax.com



www.linkedin.com/company/arctic-intelligence/



[@financialcrime1](https://twitter.com/@financialcrime1)



www.facebook.com/ArcticIntelligenceCo/



[arcticintelligence](https://www.youtube.com/channel/UCarcticintelligence)



Guiding you to compliance

Founded in 2013, Arctic Intelligence is a RegTech business that enables audit, risk and compliance 'as-a-service' through enabling technology to allow companies, regardless of their size, sector or geographic location, to better manage compliance obligations related to financial crime risks.

With experts in short supply, our solutions are changing the way financial crime expertise is delivered, giving you greater confidence that you are compliant with the regulations, and greater transparency for your executive teams and regulators.

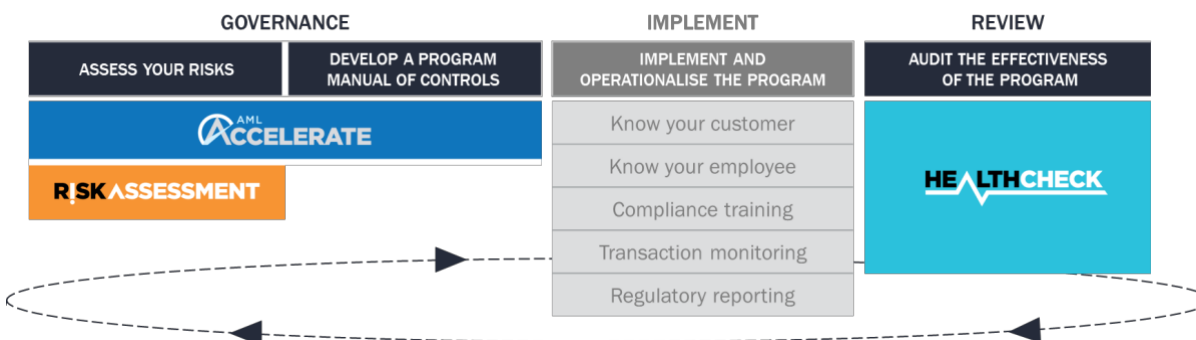
Our platform solutions

Millions of companies are subject to financial crime regulations but often lack the domain expertise to identify and assess their risks and then build appropriate and proportionate controls to mitigate and manage these risks to meet their regulatory compliance obligations.

Arctic Intelligence has developed a suite of market-leading institutional risk assessments and audit solutions combining technical innovation with deep subject matter expertise, in-built in our platforms. We help hundreds of reporting entities in managing their risk and compliance obligations.



Our platform solutions and expert-developed content helps regulated entities and their professional advisers to manage financial crime risks seamlessly across different parts of the compliance cycle.



Which solution is right for your business?

If you need to conduct an anti-money laundering (AML) risk assessment and generate an AML program/policy tailored to your business:



AML Accelerate is a cloud-only money laundering and terrorism financing risk assessment platform with a pre-configured, guided process designed to help you meet regulatory guidelines.

Designed by experts, the step-by-step comprehensive risk assessment process is tailored to your local legislation and industry. AML Accelerate includes libraries of risk factors and controls, breach and incident management, and is the central repository of evidence to support your risk assessment outcomes.

As regulations change, the product is updated, and you receive alerts so you can be confident that your risk assessment and compliance program is up-to-date and defensible to regulators.

[Learn more about our AML Accelerate Platform](#)

If your company has an existing risk assessment methodology that would benefit from the rigour of a central, consistent, and controlled environment:

RISK ASSESSMENT

The Risk Assessment is a cloud and on-premise solution designed to help businesses identify, assess, mitigate and manage financial crime and other risks.

The Risk Assessment solution allows you to leverage its in-built risk and control models, or import your existing risk methodology and content, to create scalable and repeatable risk assessments.

The platform is configurable, enabling you to conduct risk assessments, regardless of the risk domain. The end result is a defensible risk assessment that can be easily explained to regulators and your executive team.

[Learn more about our Risk Assessment Platform](#)

If you need to perform periodic internal reviews or compliance gap assessments and report to key stakeholders on the effectiveness of your compliance program:

HEALTHCHECK

The Health Check is a cloud and on-premise solution designed to help regulated businesses and their advisers, assess the design and operational effectiveness of financial crime compliance programs, such as anti-money laundering and counter-terrorism financing and anti-bribery and corruption.

The solution can be used ahead of formal independent reviews to assess potential compliance gaps in control design or effectiveness, and document an action plan. It offers a standardised and efficient way of managing compliance gap assessments and provides a full audit trail of the end-to-end process from data discovery, through to conducting the assessment, writing reports and analysing outputs.

[Learn more about our Health Check Platform](#)

Client testimonials

"If you think compliance is expensive, try non-compliance. Paying for the right tools, systems and resources always pays off!"

"Arctic Intelligence is a logical, simple to use online resource ran by a team that are always helpful and informative. The resource can assist organisations when developing and reviewing their policies and procedures to address financial crime risks, including money laundering. In turn, organisations can implement operational controls designed to comply with relevant laws and obligations and prevent financial crime activities."

"AML Accelerate platform has allowed us to update our Risk Assessment, adapt our existing AML Program and create a foundation for a truly global AML compliance regime. The intuitive and agile nature of the platform has also meant that the speed of creation has not compromised our ability to take a detailed and analytical approach while building such an important component in our Risk management framework"

The Spotlight on...

ARCTIC INTELLIGENCE

What can you tell us about your company and your products & services?

Arctic Intelligence is a RegTech business that provides market-leading audit, risk and compliance software in the financial crime risk management area. Designed to meet regulatory compliance obligations and industry best practice, our solutions help companies assess their risks and deploy appropriate and proportionate controls to mitigate and manage those risks.

How did you come up with the idea and what drives you?

Millions of companies are subject to financial crime regulations but often lack the domain expertise to identify and assess their risks and then build appropriate and proportionate controls to mitigate and manage these risks to meet their regulatory compliance obligations. Arctic Intelligence was founded in 2013 with the belief that in order to make an impact on the financial crime problem that it was necessary to combine deep domain expertise with world-class technology to provide regulated entities, regardless of their size, sector or geographic location with the necessary tools to manage audit, risk and compliance programs.

What is it that makes your company different from others?

What makes us different is that underlying everything we do is the drive to make a positive contribution in the fight against financial crime, which often has a devastating social impact - violence on our streets, drug addiction, organised crime, and broken families.

What can you tell us about your team?

Our executives all have a strong background in financial crime prevention and risk management, working for leading financial services and consulting firms around the world. We're all passionate about delivering solutions that set the standard for our industry and work hard to make that happen.

What's next for your company?

We're about to launch a fully flexible risk assessment solution that is agnostic to risk domain and highly configurable, which allows even the most sophisticated business to conduct risk and control assessments in a proportionate way across any risk discipline. We are in a growth phase and expanding our customer base in a range of sectors and countries so watch this space!

What traction have you made? Can you tell us about your biggest achievements so far?

We have developed a suite of market-leading risk and compliance solutions that are licensed to over 100 clients in fifteen different industry sectors and six countries.

What advice would you give to other entrepreneurs and start-ups?

It's a team effort. Starting out as an entrepreneur you are probably equipped with 10% of the skills you need to succeed. The sooner you recognise that and start building out a team of advisors, investors, staff and supporters, the more likely you are to fill the skill gaps and build a high performing team that has what it takes to cut through.

CAPPITÉCH

CappiTech

Cappitech is a leading provider of regulatory reporting, best execution analysis and business intelligence solutions for the financial services industry. Cappitech's cross-jurisdiction compliance platform, fully automates the reporting process and provides a comprehensive view on a single, intuitive dashboard for reporting regimes in Europe such as EMIR, MiFID, SFTR, RTS 27/8 as well as global regimes such as Canadian reporting, ASIC, MAS. Offering next-generation analytics, Cappitech is revolutionising the way financial services firms meet their compliance obligations by offering actionable insights that drive sales and improve execution quality derived from compliance data.

Led by a team of experts with a 20+ year track record in building financial technology products, Cappitech is relied on by over 100 global banks, brokers, asset managers and corporates. Established in 2013, the company has won multiple industry awards for the best regulatory reporting solution and innovation and was selected by IHS Markit as the platform provider for their SFTR solution. For more information, please visit

<https://www.cappitech.com>.

Senior Management

Ronen Kertis, CEO and Founder
Liron Zilber, CTO
Yaniv Hamou, CFO
Ayelet Har, VP Professional Services

Number of Staff

40

Founded

2014

RegTech Categories

Reporting (Regulatory reporting, transaction reporting)
Monitoring (Best execution monitoring)
Legal and Regulatory Analysis (transaction reporting analytics and business Intelligence)

Funding

\$4 Million in Series A Financing

Key Investors

Cappitech is backed by 83 North, a leading venture capital firm and the following industry experts: Rony Grushka, Co-founder HIS Markit, IPO on Nasdaq; Yuval Bar-Gil, Founder of AeroScout acquired by Stanley Black and Decker; Ziv Carthy, Founder of tech startup acquired by SAPContacts

Headquarter

Israel

Other Locations

Sales presence in London, Cyprus and Dublin



www.cappitech.com



regulation@cappitech.com



+44 808 189 1177



www.linkedin.com/company/cappitech



[@cappitech](https://twitter.com/cappitech)



www.facebook.com/cappitech



[Cappitech](https://www.youtube.com/Cappitech)

The Increased Demand for Regulatory Reporting Services

A Short Interview with Ronen Kertis, CEO Cappitech

The regulatory landscape is always evolving and brings with it changing demands. For many years, the focus of the regulation by many market participants was purely on setting up regulatory processes and submitting reports to the regulator. Ronen Kertis, CEO of RegTech player Cappitech says focus has shifted to technology enabling reporting in an accurate, complete and timely fashion coupled with efficiency and scalable solution.

In just seven years the demand for the Cappitech regulatory reporting solution has grown exponentially. This, says Kertis is due not just to the volume of regulation in that time but also the expectation by regulators that reporting must be high quality and fulfil the principles of CAT (Complete, Accurate and Timely) reporting and the ability of the Cappitech platform to do just that.

“We have seen an unprecedented amount of regulatory tightening and complexity in the recent past,” he says. “EMIR for example introduced a requirement for around 100 fields per transaction making it inefficient to manually process reporting, and so the demand for a solution to automate this complex area has rapidly grown,” he says.

Thus the amount of regulation, its complexity as well as specific market events like MIFID II and more recently SFTR, has driven the firm to both onboard new clients and increase its capacity and functionality for existing ones, coming together to allow the company to grow. “We have also added additional services and capabilities such as reconciliation and best execution as per the Regulator’s demands so that our customers can have a one-stop shop for all their regulatory reporting needs,” he says.

Technology

Kertis says the change in attitude from the Regulator as regards quality has encouraged firms to buy into best of breed technology. He cites the example of the FCA looking for firms to do a three-way reconciliation to see whether a firm is cross checking if what the FCA sees is the same as on the firm’s own records; thus proving a single reconciled version of events, as something that can only really be done with advanced technology.

Indeed Cappitech’s technology is recognized as one of the most robust in the market, and is one of the main reasons that IHS Markit, which services the majority of firms that fall under the Securities Financing Transaction Regulation (SFTR) reporting regime, is using the Cappitech technology to power their solution.

The Cappitech platform is a cloud-based solution that enables compliance managers to fully automate the reporting process, reducing operational risk and lowering costs. “We essentially sit in between the client and the various end points like trade repositories, ARMs and the regulator so that the compliance manager only needs to interact with us,” Kertis says.

The broad focus of the platform is the provision of a technology solution that is hassle free for the client; it is efficient accurate and able to cope with large data volumes. It can service both the buy side and sell side as well corporates too.

“The system can pull in data from disparate sources and then stitch it together so that the end result is that we are pulling in the right data for the right transaction and reporting it in a unified way,” says Kertis. He adds that the inference is firmly on quality. “We focus on providing an end-to-end reporting solution with quality service. Rather than only ticking the box for the regulator’s requirements, we provide the clients with a comprehensive platform to monitor and improve their reporting process” he says.

Other points of note include a short onboarding cycle; important to busy clients. The commercial model is also a managed service and again this takes the headache of maintenance away from the client and simply gives them a service that works and is seamless. A case in point is that the firm integrates best execution and reconciliation within the main platform thus providing a comprehensive service – it is unusual to cover all three aspects like this.

“We are also involved in the closure of CME Group, which had global repositories, EU ARM and APA and served 1,000 institutions. We are actively helping those clients find new trade repositories and our technology is ready to report accordingly so that by November, when the time CME is no longer active, the switch over will be smooth and complete. Our experience in dealing with a variety of providers and plug-ins and in particular with CME clients in the past, means we are able to deal with this smoothly and without fuss,” Kertis says.

Market insight

Another key feature of the Cappitech offering is that because it serves around 100 clients, it can provide a border market overview. “Our vision and mission is to add value – one of the ways we can do that is to provide our clients with compliance insights derived from servicing our entire client base. This enables them to report in the very best way and to know how they are doing compared to the rest of the market,” says Kertis.

“Even large, tier 1 firms, make mistakes sometimes and even in a department of 20 or 30 –they know they need help to know what the market as a whole is doing and look outwards. Using vendors with deep domain knowledge, allows access to the broader market insights and wisdom- they gain access to what the market overall is seeing,” says Kertis.

He thinks that in general the industry is seeing digitisation well underway and that due to Covid-19 firms are now used to being able to work remotely and employing those technologies. “In a way Covid-19 proved the assentation by firms including ours that this way of working is possible and that the service and the tools are not geographically sensitive – that process efficiency can happen remotely,” he says. “That being said, the Cappitech dashboard to monitor reporting has been essential to compliance managers working from home to identify, at a glance, any issues in their reporting during these times.”

He points out that the goalposts will, of course, move as time goes on so the industry will never be able to say that it is at the end of the journey. Kertis concludes: “Instead our message is that we can vastly reduce manual efforts, provide quality reporting and tie that in with reconciliation and best execution - pulling in data from a large number of sources and providing overall market insight and trends to our clients in a fuss free and value added manner.”



Ronen Kertis, Founder and CEO Cappitech

Ronen Kertis, Founder and CEO Cappitech

Hassle-Free Global Reporting with Cappitech

*Automate and streamline
your transaction reporting
using a single platform*

- Cappitech plugin allows for easy transfer of data without having to change your format
- Regulatory dashboard for easy ongoing governance for all your reporting regimes
- Savings in cost and time
- Subject matter experts to guide you



How the Cappitech Solution Works



See why over 100 financial companies use Cappitech for their reporting.

Contact us:
regulation@cappitech.com



CASPIAN

Caspian

Caspian specialise in the automated investigation of high volume, complex risk alerts for financial services firms.

Our Financial Investigation Platform (FIP) combines machine learning with human intelligence to fully automate or significantly augment high-volume risk investigations and judgements. This significantly increases speed, accuracy and consistency across domains such as Anti-Money Laundering and Customer Due Diligence.

This is world-first AI technology that delivers human-readable and regulator-friendly risk judgements in seconds. By outputting to industry leading risk reports, analysts receive guidance to help complete any remaining investigations.

We maintain gold standards, quality and integrity through our Investigation Assurance to provide auditors and risk stewards with the confidence they demand.

Senior Management

Chris Brannigan, CEO/Founder
Tahir Ali, CFO
Phil Lutas, CTO
Bashar Awwad Sheikh Hasan, Head of R&D
Joe Faith, CPO
Graham Barrow, Head of Financial Crime
Division

Number of Staff

40-50

Founded

2002

RegTech Categories

Client and Counterparty Identification
Monitoring
General Compliance
Legal & Regulatory Analysis
Investigation Solutions

Ownership

Private

Funding

n/a

Headquarter

Newcastle upon Tyne, UK

Other Locations

London, UK



www.caspian.co.uk



contact@caspian.co.uk



[@caspian_uk](https://twitter.com/caspian_uk)



www.linkedin.com/company/caspianuk/

clarus risk

Clarus Risk

Clarus Risk was formed in 2011 to provide independent, first-class Managed Software as a Service (MSaaS) FinTech solutions for the investment fiduciary marketplace. Our award-winning risk analytics and reporting technology generates fully customizable, co-labelled risk reporting solutions.

Senior Management

Max Hilton, Co-Founder, MD
James Hudson, CTO
Bet Herrera, Head of Research

Number of Staff

<20

Founded

2011

RegTech Categories

Reporting
Monitoring
Legal and Regulatory Analysis
Data Warehousing and Analytics

Ownership

Private

Funding

Private

Headquarter

Guernsey



www.clarusrisk.com



info@clarusrisk.com



+44 1481 231815



www.linkedin.com/company/clarus-risk-limited/

Solution Overview

RiskMonitor® Compliance addresses increasing industry and regulatory demands for reporting which is clear, flexible, and can be tailored to meet the needs of multiple stakeholders. COO's and Boards benefit from concise, customized reporting, while risk managers and compliance officers benefit from greater automation and fewer manual processes. Clarus Risk's Dashboard which manages report monitoring was developed using our team's experience in both, portfolio management and technology roles to generate highly sophisticated risk analytics in accessible formats, leveraging seamless data integration with a broad spectrum of fund administrators in multiple jurisdictions.

Restrictions Monitoring

- Over 100 existing investment restrictions including UCITS restrictions, gross and commitment leverage and concentration limits.
- Apply 'unpermitted asset' rules to an entire asset-class, specific category or specific securities.
- Implement custom restrictions such as ESG criteria or any other client specific risk criteria.

Account Aggregation

- Aggregate risk of distinct portfolios or accounts into a single, coherent risk report.
- Addresses requirements of fund of funds or managed accounts.
- Risk analytics detail contribution to risk and performance by manager.

Multi-Asset Risk Model

- Coverage of 18 distinct asset classes supported by distinct risk and analytical methods.
- Asset-class coverage includes: Commodity Options and Futures, Exotics and Converts.
- Provision of multi-asset risk model with over 150 explanatory variables for scenario/stress-testing and risk attribution.

Illiquid Assets

- Specialist fund of fund analytics
- Map illiquid assets to proxy assets applicable for private companies, structured products and OTC derivatives.
- Meet ESMA requirements to look through structured products to underlying instruments for calculating exposure.

Sample Report Excerpt: Fund of Fund



MAR Total Value at Risk -1 Month

	Fund	MSCI World (Historical VaR)
Total 1% VaR	4.96%	7.44%
Total 99% VaR	4.95%	7.44%
Total 1% CVaR	5.58%	8.43%
Total 99% CVaR	5.67%	8.43%

Monte Carlo VaR analysis using 2 years of historical data on the underlying securities. Results are based on the sum of all individual VaRs.

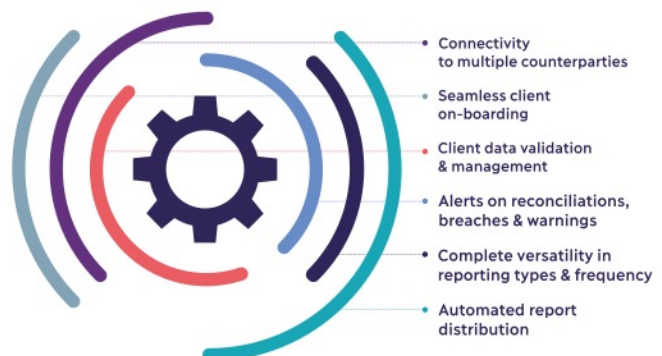
The chart to the left sums all securities based on 1% and 99% tails of student's t distribution and provides a graphical representation of VaR by security.

The darker shaded area represents 1 standard deviation and the lighter shaded area the 1.96 standard deviation or 95% confidence interval. Therefore, positions outside of the shaded areas are outliers.

Background

Background Clarus Risk was formed in 2011 to provide independent, first-class Managed Software as a Service (MSaaS) FinTech solutions for the investment fiduciary marketplace. Our award-winning RiskMonitor® platform generates fully customizable, co-labelled risk reporting solutions.

RiskMonitor® Platform



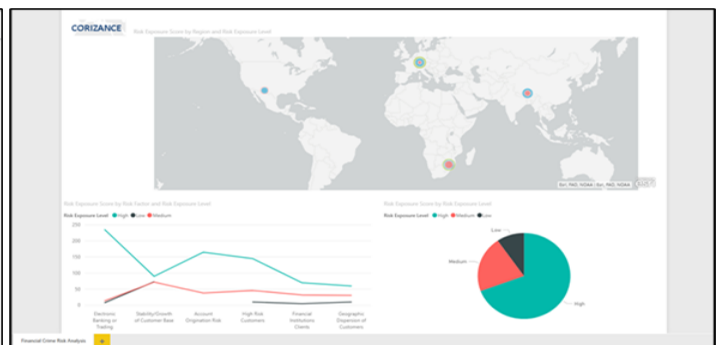
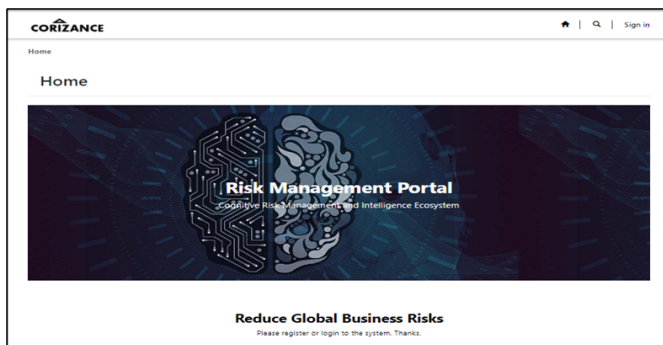


Corizance

CORIZANCE is an innovative risk technology start-up, aiming to reduce critical business risks using AI and make organizations highly resilient and successful.

- We have developed a unique risk management and intelligence platform for business, risk and compliance teams in banks, finance, insurance and high-risk businesses.
- Our cloud-based AI platform provides deeply connected risk management capabilities, highly accurate and predictive risk intelligence to businesses.

The 360-degree critical business risk view enables the boards, leadership and key teams in reducing their critical risks, increasing business resilience and achieving sustainable business growth.



Senior Management

Suresh Rukmangathan, CEO

Number of Staff

7

Founded

2018

RegTech Categories

Risk Management
General Compliance
Monitoring
Reporting
Training

Ownership

Private

Funding

n/a

Headquarter

London, UK

Other Locations

Chennai, India



www.corizance.com



enquiries@corizance.com



www.linkedin.com/company/corizance



[@corizance](https://twitter.com/corizance)



<http://www.facebook.com/corizance>

What can you tell us about your company and your products & services?

During this period of an unprecedented level of emerging risks and regulatory challenges, CORIZANCE will help banks, insurance organisations, governments and high-risk businesses to reduce their critical risk using a unique, connected and cognitive approach.

The cloud-based AI-driven platform offers individual and connected risk management of

- Cybersecurity risk
- Financial Crime Compliance risk
- Enterprise Compliance Risk
- Advanced Technology Risk
- Conduct Risk
- Operational Risk
- Third Party Management Risk
- Climate Risk
- Environmental Risk
- Other Configurable Risks

How did you come up with the idea and what drives you?

- Businesses across the world are facing immeasurable levels of emerging risks.
- Our extensive research has identified that businesses are unprepared and unable to identify, predict, manage and mitigate current/emerging business risks in an effective manner.
- Having helped many organizations to manage their risks effectively and seen the challenges they face, I am excited about the opportunity this business gives to help small/large businesses across the world in reducing their critical risk exposures; thus making them more resilient and successful.

What is it that makes your company different from others?

CORIZANCE's AI-powered Risk management platform offers

- Management of enterprise-wide risks as well as an in-depth analysis of individual risks within the single platform to meet the broadest and deepest of client needs.
- Highlights adverse trends and insights for Senior Management Risk Committees and Board members.
- Cognitive and connected risk management approach in identifying and assessing enterprise-wide risks within a single technology platform.
- Automation of enterprise and operational risks management allowing linkage between top-down and bottom-up risk assessments.
- Augmented and predictive risk insights using the in-built AI powered analytics engine, enabling greater focus on emerging critical risks.

Where are you based?

London, UK

When was the company launched?

December, 2018

What traction have you made? Can you tell us about your biggest achievements so far?

Currently working with early clients and in advanced discussions. Established product/market fit and USP.

Biggest achievements are

1. Gaining acceptance and accreditation from experts and industry bodies about our unique approach on enterprise wide business risk management
2. Excellent client feedback about the product, its ability in addressing the key challenges faced and innovative product vision/roadmap

What advice could you give to other entrepreneurs and start-ups?

- Dream
- Take (calculated) risks
- Leverage trusted network and friends
- Understand your customers and market
- Focus on delivery and execution
- Be positive and expect surprises

What can you tell us about your team?

- Passionate about helping the world through technology & innovation
- Combining both industry expertise and product excellence to help clients
- Out-of-the-box thinkers
- Trusted and open
- Thrive on challenges
- Learning

What's next for your company?

- Continued AI advancements of the product to serve and help clients
- Achieving the target customers, customer success and support excellence
- Ecosystem development with new partnerships
- People development and progression
- Positioning as one of the innovative risk platform leaders

How do potential customers and investors get in touch with you?

Website: www.corizance.com

Twitter: www.twitter.com/corizance

LinkedIn: <https://www.linkedin.com/company/corizance>

Facebook: <https://www.facebook.com/corizance>

Contact: enquiries@corizance.com

Reduce global business risks using AI

WWW.CORIZANCE.COM


ENQUIRIES@CORIZANCE.COM


WWW.LINKEDIN.COM/COMPANY/CORIZANCE

@CORIZANCE

LONDON, UK

COGNITIVE & CONNECTED RISK MANAGEMENT

Home




Risk Management Portal
Cognitive Risk Management and Intelligence Ecosystem

Reduce Global Business Risks

Please register or login to the system. Thanks.

CORIZANCE is an unique risk management and intelligence platform for business, risk and compliance teams in banks, finance, insurance and high-risk businesses.

- Our cloud-based, AI powered platform provides connected risk analysis, management capabilities, highly accurate and enterprise risk intelligence to the organisations and teams.
- The 360-degree risk view enables the boards, leadership and key teams in reducing their critical risks, increasing business resilience and achieving sustainable business growth.

We offer individual and Connected Risk Management of

- Cybersecurity risk
- Financial Crime Compliance risk
- Enterprise Compliance Risk
- Advanced Technology Risk
- Conduct Risk
- Operational Risk
- Third Party Management Risk
- Climate Risk
- Environmental Risk
- Other Configurable Risks



CUBE

CUBE automates the process of managing regulatory intelligence and change in order to help our customers mitigate compliance risks and avoid enforcement fines. Our horizon scanning solution continuously captures and enriches all global financial services regulation (180 countries, 60 languages), creating the world's most comprehensive single source of regulatory intelligence. All regulation relating to your lines-of-business and jurisdictions is mapped onto your governance framework (policies, procedures and controls). We automatically classify regulatory statements and provide best-practice, thematic regulatory ontologies that can be mapped against your own business taxonomies, enabling you to slice and dice regulatory data, fully-automate impact assessments and produce regulatory gap reports instantaneously.

Senior Management

Ben Richmond, CEO
Colin Ross, Engineering and Quality Director
Barry Sage, Infrastructure and Service Director
Rob Wes, Delivery and Operations Director

Number of Staff

>200

Founded

2011

RegTech Categories

Legal & Regulatory Analysis
Records & Privacy
Cybersecurity
Financial Crime & AML
Technology Risk
Regulatory Intelligence
Regulatory Change Management
Horizon Scanning

Ownership

Private

Funding

n/a

Headquarter

London, UK

Other Locations

Melbourne, Australia
New York, USA
Paris, France



www.cube.global



www.linkedin.com/company/cube-global



[@CUBEGlobal](https://twitter.com/CUBEGlobal)



youtube.com/channel/UCtkFf24XF4887OORZetoK2g

The Spotlight on...

CUBE

What can you tell us about your company and your products & services?

Founded in 2011, CUBE is an international RegTech firm that captures global financial services regulatory intelligence, and solves the problem of managing regulatory change, at enterprise scale.

Leveraging Artificial Intelligence (Machine Learning and Natural Language Processing), CUBE captures all regulatory intelligence (180 countries, 60 languages) and continuously updates it, creating the world's only complete source of financial services regulatory requirements.

CUBE identifies which regulations are relevant to your business (by classifying and mapping regulation to customer profiles and data), provides deep insights that enable customers to assess the impact of regulatory change on their business, and applies regulatory rules-based process automation to ensure that ongoing compliance obligations are met.

CUBE's secret sauce is its ability to map relevant global regulations onto individual policies, procedures and controls, and to issue alerts when compliance gaps arise. All decision rationale and compliance actions are automatically tracked, to create an indisputable audit trail.

How did you come up with the idea and what drives you?

CUBE was founded by RegTech pioneers who were quick to recognize how extensive and complex financial regulation would become in the wake of the financial markets collapse.

Since 2008, Compliance has become a people-heavy cost-center, unable to cope with vast volumes of complex regulation and pace of regulatory change. CUBE tackles the inability of age-old manual processes to ensure compliance. With automated monitoring, detection and analysis, CUBE customers can identify the impact of regulatory change and respond quickly, avoid enforcement fines and maintain defensible audits to support regulatory investigations. CUBE de-risks the regulatory change process, across all jurisdictions, and dramatically cuts costs. By freeing costly compliance resources from labor-intensive repetitive tasks, more time is spent on pro-active remediation work and predictive analysis of upcoming regulation.

What is it that makes your company different from others?

- **REGULATORY INTELLIGENCE/HORIZON SCANNING:** CUBE is the world's richest single source of global financial services regulatory data; 180 jurisdictions, 1000+ regulators, 2000+ regulations/handbooks, 2,000,000+ citations/rules.
- **RELEVANCE FILTERING:** CUBE filters noise, mapping the global regulatory universe onto customer-specific lines-of-business and jurisdictions; only regulatory data that is applicable to your business is visible.
- **INTELLIGENT MAPPING:** CUBE's regulatory intelligence automatically maps all relevant obligations to individual policy, procedures, controls and records, identifying compliance risk at a highly granular level.
- **IMPACT ASSESSMENT:** When regulatory change occurs, CUBE's AI triggers automated impact analyses, issues real-time alerts when compliance risk is exposed (by jurisdiction and line-of-business) and pinpoints all affected policies, controls and procedures.
- **DEEP INSIGHTS:** CUBE's extensive knowledge-base is updated in real-time with industry trends, upcoming regulations, enforcements etc.

Where are you based?

Headquartered in London, CUBE has international offices in New York, Paris and Melbourne. Our regulatory subject matter experts, compliance researchers, analysts and support staff span the globe.

When was the company launched?

2011

What traction have you made? Can you tell us about your biggest achievements so far?

2012-2014: CUBE V1 launched and we achieved early customer success with a variety of big-name Tier 1 global banks

2015-2016: Next generation CUBE V2 regulatory intelligence and regulatory change automation platform launched, with expanded regulatory coverage. RegTech emerged, with CUBE positioned at the forefront of the market.

2017-2019: Awards and rankings recognize CUBE as a RegTech top performer, with an expanding customer base and global build-out of Sales and Marketing

2020: A heightened focus on driving forward customer success and building strategic alliances

What advice could you give to other entrepreneurs and start-ups?

Know your customer – know their challenges, who they are and how to solve them. Be able to articulate clearly and simply the value you drive... and hire the best talent available.

What can you tell us about your team?

The CUBE team has domain expertise in financial services, regulation, regulatory technology (RegTech), including artificial intelligence, robotic process automation and SaaS. We support diversity and we are excited to be applying new-age technology to age-old problems.

What's next for your company?

Over the past two years CUBE has created an innovative technological framework, built a global operational infrastructure and established an empowered and happy global customer base.

Priorities for 2020 include accelerating market penetration (especially North America and Europe), and deepening early-stage engagements with global financial institutions in Asia. Strategic alliances will underpin many of our engagements, globally. Continued platform updates

will provide customers with unprecedented levels of regulatory intelligence and predictive analytics, enabling a forward-looking and proactive approach to compliance, on a scale never-before witnessed in financial services.

How do potential customers and investors get in touch with you?

Web – www.cube.global

Email – connect@cube.global

Social media – [LinkedIn](#) or [Twitter](#)





eccenca

eccenca is the leading provider of enterprise knowledge graphs solutions. Its GDPR Suite enables company-wide transparency on and management of personal data. The GDPR Compliance software visualizes the distributed personal data on a central data map and links it to its contextual legal, source and processing information. This allows DPOs and GDPR Compliance teams to:

- identify data sources and entries for Subject Access Requests across all systems in the company,
- swiftly check and approve planned data analysis and processing projects,
- define global processing policies for the company,
- monitor Subject Access Requests, consent management and GDPR compliance,
- automate reporting on GDPR compliance and governance.
- systematically plan and execute deletion requests

The GDPR Suite is based on eccenca's flagship product Corporate Memory which helps companies master the ever-growing complexity and dynamics of their data, network, product and device life cycles. The multi-disciplinary integrative platform allows companies to manage their disparate rules, constraints, capabilities, configurations and data in a single application. This enables them to re-establish transparency and LOB ownership to a complex environment thus enabling agility, autonomy and smart automation. eccenca is named Sample Vendor for Digital Supply Chain Twins by Gartner and TOP 10 GDPR Solution Providers by CIOApplications.

Senior Management

Hans-Christian Brockmann, CEO
Dr. Sebastian Tramp, COO
Prof. Dr. Sören Auer, Head of Advisory Board

Number of Staff

35

Founded

2013

RegTech Categories

Reporting
Monitoring
General Compliance
GDPR Compliance management
GDPR Compliance monitoring & reporting
Personal Data management
Subject Access Request management
Risk Management
BCBS239 Compliance

Ownership

Private

Funding

> €1m

Headquarter

Leipzig, Germany

Other Locations

Berlin / Germany
Stuttgart / Germany



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www.youtube.com/eccenca/

From Identification to Erasure: GDPR is still an untamed animal

Traditional data management methods aren't up to supporting the GDPR's significant requirements for dealing with personal data. What's needed is to take a data-centric approach that supports an application-independent handling of data.

CISOs and DPOs manage data privacy compliance for dozens to thousands of disparate systems. The siloed data is characterized by multiple formats, inconsistent identifiers and contradictory or variant entries. This makes GDPR processes like data subject access requests, evaluation of legitimate data use and employee data erasure so tiresome. Thus, the GDPR lays open the inherent shortcomings of an application-centric IT and data strategy.

The answer to this is a data-centric approach. Not only does it create a comprehensive and easy-to-navigate map of the enterprise data landscape. It also adds the semantics of respective data and processes in terms of rules, constraints and meaning. In the common application-centric approach those semantics are hidden in software code or subject matter expert minds. They are hardly ever transparent or accessible. Last but not least, a data-centric approach builds the foundation for fast, unambiguous and automated data identification, exploration, integration and (re-)use. In terms of personal data, this enables GDPR teams to:

- know which personal data is stored and processed in which systems and for which purposes.
- know which legal requirements are linked to the data.
- clarify who uses and processes data.
- answer requests in an unambiguous manner without randomly activating all application owners in the company.
- implement change, erasure and revocation requests.
- confirm to management, customers and authorities that personal data is managed in GDPR-compliant.

The Case of Employee Data

When talking about the GDPR, it generally gets limited to customer data. Even though this might be the most obvious scope, it also applies to employee data. The challenge here becomes clear at second glance: While customer data might be spread over dozens of systems, employee data is literally everywhere. Just remind yourself that a software logs the names of the creator and editors of a data set, process or document in its metadata. So implementing the right to erasure of employees becomes Sysiphean work.

Laid-off employees pose the largest risk since they are not your happy campers. Former employees might carry vengeance and frustration. Often, they also have enough insight into a company's internal workings with data. So a complaint with a Data Protection Agency might be just around the corner. Add to this erasure requests by your thousands of customers, and you know you are in trouble.

Of course it does not end with requests for being forgotten. To start with, any active or former employee could file a general data subject access request. And you must be able to report on where personally identifiable data is stored and processed – at all times. Again, this is hardly manageable with an application-centric strategy. So you need a systematic, data-centric approach to data governance that provides a solid footing when push comes to shove.

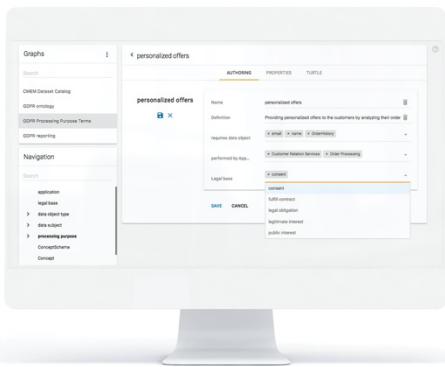
In a nutshell this approach should at least include:

- a central catalog of all systems,
- a central catalog of all processes and its processing purposes,
- a central catalog of the legal basis, legitimation and your retention policy,
- an integrated index that allows you to identify personally identifiable data on subject level as per each of the above,
- automation of documentation and reporting on your actions taken,
- an active governance and observation system that reports data once its legal retention period expires (scarcity requirement)

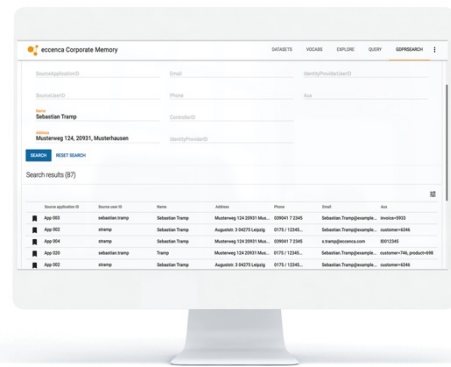
A knowledge-graph based solution cuts through the complexity

What sounds like squaring the circle is far from being impossible. As a software vendor that helps its customers master complexity in a fully digitalized world, eccenca is specializing in projects where data sources are abundant, black boxed and heavily siloed. We found that using knowledge graph technology provides the transparency needed to evaluate, manage, visualize and link data across a company's disparate IT landscape. It also provides the web-scale versatility and scalability needed as your challenges grow and change. In terms of the GDPR, the knowledge graph approach gives your organization the means to establish sound documentation of personally identifiable data and puts it into context with applicable governance rules. Thus, the eccenca solution enables you to fully document, automatically validate and systematically trigger GDPR compliance processes.

Given the effort that goes into achieving GDPR compliance, it should be welcome news that this knowledge-graph based approach can have significant pay-offs beyond GDPR compliance. To become fluent in supporting the regulation's high demands for corporate data management not only simplifies GDPR processes and makes you avoid high fines. It also paves the way to build a meaningful and resilient enterprise-wide data infrastructure that acts as the core of your successful digitalization strategy.



The central dashboard simplifies updates on processing rules and restrictions.



GDPR teams can use the central search module to identify subject data across all applications in the company.



Always up-to-date with the ticket dashboard tracking all data subject access request.





Encompass

Know Your Customer (KYC) regulation is evolving and so are the costs and impact on the global financial industry.

Encompass' intelligent process automation platform for KYC dramatically improves the client experience, significantly speeding up KYC processes.

Encompass automates gathering, processing and collation of primary and premium information and news discovery for KYC purposes - be that for new customer onboarding, event-driven refresh, or remediation.

Using customers' existing internal KYC policies and processes, Encompass constructs corporate ownership structures, discovers beneficial owners, and comprehensively screens entities and persons for risk - be that across structured watchlist data sets or unstructured adverse media sources.

Advanced intelligent process automation builds a comprehensive KYC profile from multiple sources, facilitating fast, confident decisions.

Encompass delivers a single platform to manage clients from large corporations through to small and medium sized enterprises and individuals.

Senior Management

Wayne Johnson, CEO & co-founder
 Roger Carson, co-founder & Executive Director
 Alex Ford, VP, Product and Marketing
 Ed Lloyd, EVP, Global Sales
 Stuart Barnard, VP, Finance
 Nick Ford, VP, Distribution and Alliances
 Chris Hodgens, VP, Engineering

RegTech Categories

Monitoring
 Client and Counterparty Identification
 General Compliance

Number of Staff

100+

Founded

2012

Ownership

Private

Funding

n/a

Headquarter

Glasgow, UK

Other Locations

Sydney, Australia
 London, UK
 Singapore



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www.Linkedin.com/encompass-corporation



[@encompasscorp](https://twitter.com/encompasscorp)



+44 (0) 333-772-0002

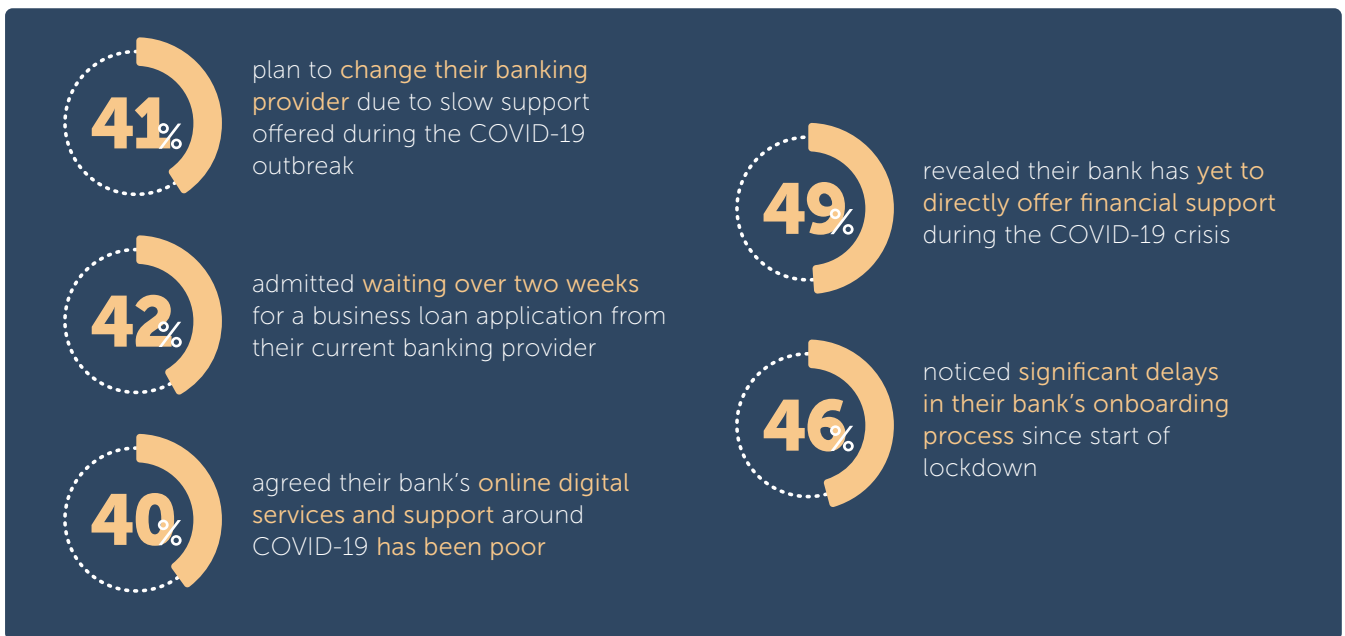


[regtech2020-podcast](#)

An increase in compliance teams working away from the office, coupled with a need to stamp down on the growing issue of financial crime, means the time to invest in RegTech to ensure you stay one step ahead of the rest is now.

Today, financial institutions' clients demand a frictionless, fast and easy-to-navigate service. If providers fall short, they will take their custom elsewhere. This is particularly true in the current climate, when resources are stretched and efficient service is desperately needed.

To get to the heart of what businesses want from their experience with financial services providers, and the possible consequences of not meeting expectations, we surveyed decision-makers in SMEs about their [experiences during the coronavirus pandemic](#).



In a separate survey, we also questioned key decision-makers about their [applications for services, and attitudes to FinTechs and challengers banks](#). The results underline a need for traditional banks to act now, with an increasing number placing their trust in alternative providers.



have **deliberately abandoned an application** for banking services in the last year due to 'slow due diligence processes'



now **trust challenger brands and FinTech providers** more than traditional banks

As we adjust to our 'new norm', which, for many, means increased remote working, the benefits of utilising RegTech solutions to ensure compliance and efficiency are becoming increasingly clear.

With compliance teams working in different locations, and opportunistic criminals no doubt eager to take advantage of any weaknesses in processes or controls, RegTech can support businesses at a time when headcount may have to alter and priorities will shift.

In some instances, this realisation is leading those in question to accelerate existing RegTech implementations, while others start looking into how they can benefit from technologies as a matter of urgency. RegTech, and the key elements of solutions, can support regulated firms through these complex circumstances, with just some of the benefits explored below.



Software as a Service (SaaS)

SaaS solutions are fast to implement and require very little IT resource. Standard, out-of-the box solutions can be up and running in a matter of days, and can be easily accessed remotely, via computers or mobile devices, without having to contend with firewall issues – something that has posed significant challenge to many organisations in this transition to home working.

Customer experience

In the current pressured environment that we find ourselves in, enabling a seamless customer-friendly experience is more important than ever. Through Intelligent Process Automation (IPA), our platform assists in promoting effective cost and time management, by reducing the total cost of ownership associated with client and third-party due diligence and improving analyst productivity by eliminating inefficient manual processes.

IPA dramatically reduces the time taken to search, review, collate and report on multiple, structured and unstructured data sources, allowing analysts to focus on more business critical tasks, which ultimately boosts business productivity.

It also automates repetitive manual tasks, like data gathering, saving you time and money while eliminating human error. It provides the opportunity to streamline and bring consistency to onboarding efforts across the organisation. With IPA delivering a faster and more accurate KYC onboarding process, productivity increases. And the KYC process is smoother and easier than before.

Control

Control is a critical element of a robust, successful KYC programme. However, maintaining effective oversight of remote teams of hundreds, if not thousands, of KYC analysts may seem impossible.

A single platform for KYC discovery, screening, IDV and ongoing monitoring can automate these activities in line with a firm's documented policies and procedures.

Utilising automation means that each task is completed consistently, and a detailed audit trail ensures every search and action is accurately recorded for regulatory purposes. Furthermore, KYC files can be accessed by analysts as and when needed to onboard or refresh, ensuring a level of confidence and consistency that could not be felt otherwise.

The current global crisis has put consumers in an unknown position, as thousands are having to lean on traditional banks, modern FinTechs and lenders, making it the ideal time to trust in the power of RegTech solutions.

We've got our cycle time down from a mean of 12 days to two days. **80% of the effort in onboarding is removed instantly...**

We have seen lots of efficiencies across the KYC process, and all of that creates a more elegant and speedier customer process.



Fenergo

Fenergo is the leading provider of digital transformation, customer journey and client lifecycle management (CLM) solutions for financial institutions. Its software digitally transforms and streamlines end-to-end CLM processes - from regulatory onboarding, data integration, client and counterparty data management, client lifecycle reviews and remediation, all the way to client offboarding. Fenergo is recognized for its in-depth financial services and regulatory expertise (from a team of over 30 global regulatory specialists), community-based approach to product development and out-of-the-box rules engine which ensures financial institutions are future-proofed against evolving Know Your Customer (KYC), Anti-Money-Laundering (AML), tax and OTC derivatives-based regulations across 100 jurisdictions. Fenergo recently expanded into new markets including asset and wealth management, private, retail, business and commercial banking and has over 80 global clients. The solution is underpinned by Artificial Intelligence, Robotics Process Automation and Machine Learning technologies, using advanced OCR and NLP capabilities to extract information, expedite compliance and improve operational efficiencies.

Senior Management

Marc Murphy, CEO
Colm Heffernan, COO
Eimer McGovern, CFO
Niall Twomey, CTO
Louise O'Connell, CCO
Conor Coughlan, CMO

RegTech Categories

Legal and Regulatory Analysis, Training
Client and Counterparty Identification
General Compliance
KYC & AML

Number of Staff

800

Founded

2009

Ownership

Private with outside investors

Funding

\$80m raised on the last funding round with a valuation of \$800M

Key Investors

Insight Partners, DxC Technology, ABN AMRO

Headquarter

Dublin / Ireland

Other Locations

London/ United Kingdom
Madrid / Spain
Wroclaw / Poland
New York/ United States
Boston/ United States
Toronto/ Canada
Sydney / Australia
Melbourne / Australia
Hong Kong
Singapore
Tokyo/ Japan
Dubai / United Arab Emirates
Cape Town / South Africa



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www.youtube.com/fenergo



www.fenergo.com/resources/#resource_podcasts

AML, KYC and Sanctions Fines for Global Financial Institutions Top \$36 Billion Since Financial Crisis

- 2019 brings an additional \$10 billion in fines for non-compliance with AML, KYC and sanctions regulations as post-financial crisis impact bites
- Financial Institutions fined further \$82.7 million for data privacy and MiFID violations
- Amid global trade tensions, sanctions violations make up almost 40% of 2019 fines

[Fenergo](#) released its findings on financial institution fines which shows that global penalties total \$36 billion for non-compliance with Anti-Money laundering (AML), Know your Customer (KYC) and sanctions regulations. Fines related to AML, KYC and sanctions violations increased in the 15 months since the last Fenergo report by 160% as the ramifications from the global financial crisis bear a significant impact. The 2019 report also includes fines for Markets in Financial Instruments Directive (MiFID) and data privacy regulations such as Global Data Protection Regulation (GDPR) to the value of \$82.7 million.

12 of the world's top 50 banks were fined for non-compliance with AML, KYC and sanctions violations in 2019. By country, Switzerland was the biggest offender after a tier one Swiss bank received the biggest single fine at \$5.1bn for AML breaches by the French Criminal Court. The fine exceeds the bank's 2018 net profit of \$4.9b by 4%. Italian banks were the second biggest offenders in 2019, racking up almost USD \$1.5 billion in total fines for sanctions violations and GDPR breaches.

Two thirds of all fines issued by US regulators were aimed at European financial institutions for AML breaches and sanctions violations with countries such as Iran, Cuba, North Korea, Sudan, Libya and Myanmar. In APAC (.07% of the 2019 fine value) the majority of penalties were levied by regulators for AML and Know Your Customer (KYC) shortcomings in India (14), Chinese Taipei (10) and Pakistan (8).

2019 was the first year that punitive fines were handed out to tier one financial institutions for historical MiFID transaction reporting breaches. Two major fines amounting to USD \$81.5 million were issued by the UK's Financial Conduct Authority (FCA) for transaction reporting failures over a 10-year period preceding the introduction of MiFID II. The 2019 fine value is 55 times the value of all MiFID II fines issued in 2018 (\$1,480,942). Only 12 fines amounting to over USD \$1.1m were issued to financial institutions for non-compliance of data privacy regulations including GDPR and Personal Data (Privacy) Ordinance in Hong Kong.

The top US regulator by fines was the Department of Justice (DoJ) with over USD \$1.3 bn in fines issued. This includes an enforcement action imposed on one of the world's top 20 banks which incorporated a forfeiture of USD \$717.2 million for the absence of an effective, global sanctions-compliance infrastructure and a lack of management oversight which resulted in sanctions violations. The fine came after a review by US regulators which discovered the institution had made 2,600 outbound U.S. dollar payments, valued at approximately USD \$8.3bn, to high risk countries including Iran, North Korea and Sudan.

The rise in sanctions fines in 2019 reflects the geopolitical climate in the United States. 86% of all fines levied by US regulators since Fenergo's last report in 2018 were for sanctions violations. Economic sanctions against high risk countries such as Iran are imposed by governments to protect national security and prevent the funding of terrorist activity. Financial institutions are required to be vigilant in identifying sanctioned entities and individuals through robust screen processes.

The data also highlights a trend for US regulators to impose tougher penalties on foreign financial institutions compared with domestic institutions. Since September 2018 a total of 19 fines were handed to banks with headquarters in France, Israel, Italy, Switzerland, UAE and the UK, at a total value of \$4.1bn compared to just \$246 million in fines issued to US institutions. Average fine values to EMEA headquartered banks were 10 times higher (USD \$216m) in the same period than those imposed to US institutions (USD \$20m).

To delve into the fines data and the global drivers in more detail watch [here](#) our on-demand webinar with Fenergo and presenters [Graham Barrow](#) and [Ray Blake](#) from [The Dark Money Files](#). You can also [check out](#) our interactive infographic which will show a global and regional perspective of regulatory enforcements from 2008 to 2019. Simple and easy to use, you can select any region on the infographic for more detail on financial penalties imposed on financial institutions in that region.

Digital Client Lifecycle Management



Global KYC, AML & Tax Backbone

- Regulatory Rules-driven workflow
- 85+ cross-jurisdictional regulatory frameworks



Digital Client Onboarding

- Streamlined multi-channel client journey
- Ongoing due diligence



Automated Client Orchestration

- Single client view
- Omnichannel



Digital Account Journey & Client Experience

- Automated, seamless and efficient process
- Enhanced client experience

fenergo:.

fenergo:.

Find Out
More Today!

Chartis Research Study Demonstrates up to 700% ROI with Fenergo's CLM Solution

[Fenergo](#), the leading provider of digital transformation, customer journey and [client lifecycle management \(CLM\)](#) solutions for financial institutions (FIs), and Chartis Research, the leading provider of research and analysis on the global market for risk technology, have collaborated to create a focused [return on investment \(ROI\) report and model for CLM solutions](#). The model demonstrates that FIs implementing the Fenergo solution can generate a ROI up to 700% over a four-year implementation period by reducing operating costs, accelerating client onboarding and achieving greater flexibility and regulatory control.

Key Findings:

- Fenergo's CLM delivers an average ROI of 379% over four years
- Within the first year, financial institutions are seeing a ROI of up to 195%, in using Fenergo's CLM solution
- Challenger banks saw the highest ROI (704%) while using Fenergo's CLM solution over a four-year implementation period, due to these institutions' agility and modern infrastructures
- Fenergo's CLM solution provides a ROI of up to 106% for large complex global banks
- Regional universal retail banks can achieve ROI of up to 289% while private banking and asset management arms of global banks can achieve up to 309% over four years

CLM solutions enable FIs to obtain a 360 client view, manage new and existing clients and related data, documentation, and regulatory requirements, ensuring full compliance with global and domestic regulatory obligations throughout the entire client lifecycle. ROI in this report was influenced by the structure of the institution, its overall size and operational agility, the number of employees in its CLM business unit and the extent to which it has a modern digital infrastructure. The model focuses on the benefits of the CLM processes rather than the evaded risks.

"Consolidating cost metrics across the enterprise and business lines is a major focus for most financial institutions in today's climate. As the industry responds to the impact of the global health crisis, ROI that can be attributed to specific outcomes is crucial to the decision-making processes of any technology implementation," said Leonardo Lanzetta, Head of Data Management & Analytics Group, SMBC Nikko Securities America, Inc.

Manual or semi-manual CLM processes are often undertaken by disparate business lines and technology systems causing many FIs to lack a comprehensive view of internal processes and associated cost structures. This can make calculating the ROI of CLM a major challenge. To address this issue, Fenergo in collaboration with Chartis Research, designed a model to specifically help financial institutions determine the value they can gain from digital CLM solutions. The model was applied to Fenergo's CLM software platform to determine how it can help FIs to increase productivity, accelerate time to revenue and lower costs associated with reducing regulatory risk.

"As the COVID-19 impact continues, it's clear that the effectiveness of financial institutions' response will depend on governance and technology. To manage their risk exposure, all FIs need to develop new technology strategies and invest in systems and maintenance," said Sidhartha Dash, Research Director, Chartis Research. "How financial institutions act now could ultimately affect the reputation and resilience of the business in the long-term."

The ROI model is based on detailed data sets, including C-suite interviews at nine different financial institution types. The report provides some indicative results, achieved by applying the model to Fenergo's customer base, and gives a high-level view of the potential outcomes and cost impacts.

To view the full report please click [here](#)

The logo for Fenergo, featuring the word "fenergo:" in a bold, red, lowercase sans-serif font, followed by a red colon and a red dot.



Global Relay

Global Relay - compliance archiving, surveillance, and information governance for ecomms, voice, and trade data

Global Relay (www.globalrelay.com) is a leading provider of compliance archiving, messaging, surveillance, information governance, and eDiscovery. Our 20,000+ customers in 90 countries include highly regulated organizations and other corporate firms, including financial services, insurance, technology, energy (oil and gas), legal, government and healthcare.

Our clients include 22 of the top 25 global banks, 27 exchanges, and 70% of FINRA-registered broker-dealers and SEC hedge funds.

Global Relay Archive preserves more than 60 data types within a unified, highly-secure and scalable cloud repository. Data types include: email, collaboration platforms (e.g. Microsoft Teams, Slack, Zoom), Instant Messaging, Bloomberg®, Refinitiv, social media, text messaging, voice, and trade data.

Global Relay Message enables organizations to collaborate both internally and externally, confident that compliance, privacy, and security requirements are being met. Contact us at connect@globalrelay.net

Senior Management

Warren Roy, CEO
Shannon Rogers, President & General Counsel

Number of Staff

710

Founded

1999

RegTech Categories

Monitoring,
Legal and Regulatory Analysis
Data Warehousing and Analytics
General Compliance
Data Protection

Ownership

Private

Headquarter

Development/Operations Centre: Vancouver,
BC

European HQ: London, UK

Other Locations

Vancouver Briefing Center
Chicago Briefing Center
London Briefing Center
New York
Halifax
Raleigh



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www.linkedin.com/company/Global-Relay

THE LEADER IN INFORMATION ARCHIVING

CHOOSE GLOBAL RELAY



20,000 customers in
90 countries



60+ data types including:
email, IM, market data chat,
mobile and social media



70% of FINRA registered broker-dealers and SEC hedge funds



300+ regulatory audits supported monthly



27 Global Exchanges



5* customer service



22 of the top 25 global banks



24/7/365 live support

SERVICES

UNIFY, MANAGE, AND PROFIT FROM YOUR COMMUNICATIONS DATA



MESSAGE
Secure, compliant messaging and collaboration



ARCHIVE
Next generation archiving for more than 60 data types



SEARCH
Online and mobile tools to search, retrieve, and manage archived data



ANALYZE
Search and operational analytics to identify trends, detect anomalies, and zero in on relevant information

CONTACT



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Find out how Global Relay can strengthen your compliance program:

www.globalrelay.com/forms/demo/request



CALL US

Speak to a Global Relay subject matter expert:
+44 (0) 203 206 1850



EMAIL US

Learn more about Global Relay services:
info@globalrelay.net



Grada.io

GRADA provides an automated Anti-Money Laundering tool to increase the efficiency of the collection and authentication of information of ALL Ultimate Beneficial Owners required for Know Your Customer (KYC) purposes. It does it in any language, any jurisdiction and on any device. This tool is the most advanced UBO collection tool developed.

Senior Management

Peter McKiernan – CEO

Number of Staff

10

Founded

2015

RegTech Categories

General Compliance
Monitoring
Client and Counterparty Identification

Ownership

Private

Funding

n/a

Headquarter

George Town, Cayman Islands

Other Locations

Vancouver, British Columbia
Washington DC, USA



www.graded.io



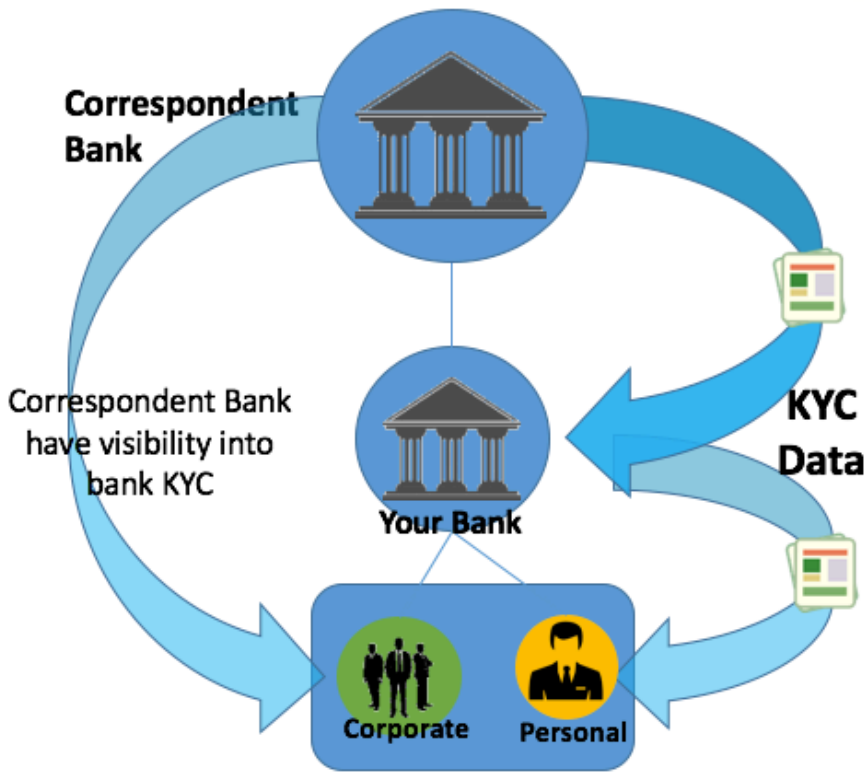
www.linkedin.com/company/global-risk-and-data-authority-graded/



[@GRADA_kyc](https://twitter.com/GRADA_kyc)




www.facebook.com/GRADacompliance



GRADA portal provides transparency, top to bottom


- ✓ Correspondent to Respondent
- ✓ Respondent to Individual
 - Allows accurate risk rating
 - Provides enhanced reporting
 - Increases total transparency

Please choose a parent entity to view the complete structure.


Aarons Tire Warehouse 
 Type: Company
 Incorporate Date: 05/12/1982
 Jurisdiction: Ukraine

Alacantar Industries Ltd 
 Type: Company
 Incorporate Date: 05/27/1968
 Jurisdiction: Germany
 Ownership: 52.63%


Elpha Elphinstone 
 Type: Client
 Country: Egypt
 Ownership: 47.37%


Roberto Tallamundo 
 Type: Client
 Country: Cayman Islands
 Ownership: 28.57%


Callum Barclay 
 Type: Client
 Country: Jamaica
 Ownership: 28.57%

REAL Bank Cayman 
 Type: Company
 Incorporate Date: 06/08/1993
 Jurisdiction: Cayman Islands
 Ownership: 42.86%

Pedro Montana 
 Type: Client
 Country: Cayman Islands
 Ownership: 20.00%

REAL Bank (Parent) 
 Type: Company
 Incorporate Date: 12/31/2015
 Jurisdiction: Trinidad and Tobago
 Ownership: 80.00%

陳大文 
 Type: Client
 Country: China
 Ownership: 50.00%

Nathaniel Octavius 
 Type: Client
 Country: Cayman Islands
 Ownership: 50.00%

Search

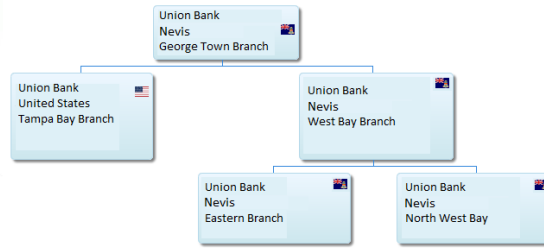
FIRST CARIBBEAN INTERNATIONAL BANK
Barbados

UNION BANK
Nevis



Union Bank

Nevis



Select a bank, region or branch to view analytical information below

Bank Information

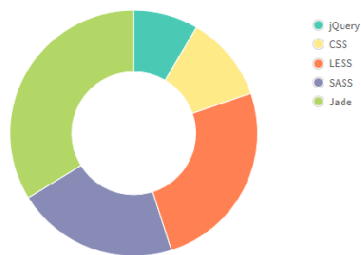
Type: Bank
Location: Nevis
Country Risk Level: High
Established: 1976

Geographic Exposure

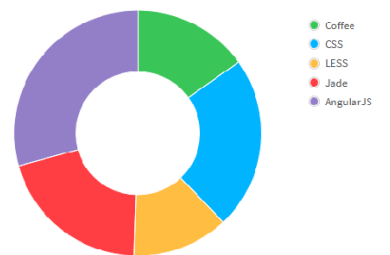


Risk Level Breakdowns

Pie

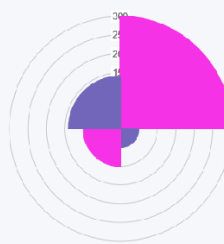


Dorut



Last 12 Months Onboarding

Polar Area Chart



Kaizen Reporting are regulatory reporting specialists on a mission to transform the quality of reporting in the financial services industry. They have combined regulatory expertise with advanced technology to develop their market-leading automated quality assurance services which are unique in giving clients full visibility of their reporting quality.

Kaizen's assurance services are used by some of the world's largest banks, asset managers, hedge funds and brokers, and have been recognised with multiple industry awards including a UK government Queen's Award for Enterprise.

Formed in 2013 by former regulator Dario Crispini, Kaizen's services were developed to directly address regulatory reporting data quality. As the former head of the FSA's Transaction Monitoring Unit, Dario saw first-hand the problems firms were facing in meeting their regulatory reporting obligations and set out to develop services to meet these challenges.

Delivering data quality and accuracy for regulatory reporting Kaizen Reporting's ReportShield™ is a suite of services that act as a shield against reporting issues, providing the controls firms need to meet their regulatory requirements and manage their reporting risks.

Whether it's MiFIR/MiFID II, EMIR, Dodd-Frank, SFTR or another G20 regulation, Kaizen Reporting helps financial firms reduce costs, improve quality and increase confidence in their regulatory reporting.

Senior Management

Dario Crispini, CEO
Ian Rennie, Managing Director

Number of Staff

50

RegTech Categories

Reporting
Training

Founded

2013

Headquarter

London, UK



www.kaizenreporting.com



enquiries@kaizenreporting.com



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[@kaizenreporting](https://twitter.com/kaizenreporting)



[www.Linkedin.com/company/kaizen-reporting](https://www.linkedin.com/company/kaizen-reporting)

Transforming transaction reporting data quality at a Tier 1 investment bank

The challenge

A Tier 1 investment bank operating a complex trading book came under scrutiny after the UK regulator, the Financial Conduct Authority (FCA), identified issues with its transaction reporting. Following several reviews by other providers over nine months, the FCA raised concerns that the issues it had originally identified were still not resolved and the risk of a fine was high.

How we solved it

Kaizen was appointed to provide ongoing accuracy testing and reconciliations of the firm's transaction reports with its ReportShield™ **Accuracy Testing** and **Advanced Regulatory Reconciliation** services. Kaizen's all-encompassing testing approach is tailored to each firm. Independent checking means that all regulatory decisions are stress tested against Kaizen's own understanding of the regulations.

Within one month, Kaizen had completed testing on all reported trades and transactions. For the first time, the client was able to:

- Quantify the scale of reporting errors and have full visibility of its reporting quality
- Evaluate the amount of over-reporting and duplicate reporting
- Identify the amount of under-reporting.

A full risk assessment was provided, outlining all identified issues as well as extensive management information. With the roll-out of the reconciliation services across all primary trading systems, full transparency has been achieved for the firm's reporting from a front-to-back perspective. As with all firms, the review required tailoring of the testing across multiple trading platforms.



Accuracy Testing



Advanced Regulatory Reconciliation

1000+

independent tests applied to transaction reports



Using Kaizen's services means we now have the highest level of confidence in our ability to comply with all regulatory reporting requirements and effectively manage the risks associated with these.

Regulatory Operations Director, Tier 1 Bank

Outcome

The firm's senior management now have full transparency of all reporting issues and have a high level of confidence in their ability to manage their reporting effectively and to address any identified problems. The FCA's confidence in the bank's controls over its reporting has been rebuilt.

	Before Kaizen	After Kaizen
Errors identified	✘ 9 errors and 6 observations	✔ Over 70 distinct reporting errors
Over-reporting	? Rough estimates	✔ Fully quantified
Under-reporting	? Unable to quantify	✔ Fully quantified
Testing coverage – fields	✘ Only a dozen fields	✔ 100% of reporting fields tested
Testing coverage – data	✘ Sample testing one week	✔ 100% of all trades tested
Timescale	🕒 Nine months	🕒 One month

About us

Kaizen Reporting are regulatory reporting specialists on a mission to transform the quality of regulatory reporting in the financial services industry. We've combined regulatory expertise with advanced technology to develop our automated quality assurance services which are unique in providing our clients with full visibility of their reporting quality. Whether it's MiFIR, EMIR, Dodd Frank, SFTR, or another G20 regulation, we help our clients reduce costs, improve quality and increase confidence in their regulatory reporting.

Contact us

For a conversation about your transaction reporting challenges with one of our regulatory experts, please contact us on:

Main office: +44 (0)207 205 4090
Email: enquiries@kaizenreporting.com

www.kaizenreporting.com

 @kaizenreporting

 Kaizen-Reporting



Following a review of all available regulatory reporting Quality Assurance and Reconciliation Services, the business considered that Kaizen's specialist regulatory reporting services are presently unique and the only credible solution available to the business at this time.

Regulatory Operations Director, Tier 1 Bank

For Accurate and Complete SFTR Reporting – Use the Experts

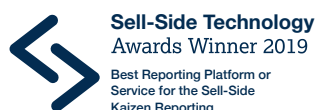
- ✓ Accuracy Testing
- ✓ Reference Data Testing
- ✓ Core Training on the reporting requirements
- ✓ Advanced Regulatory Reconciliation
- ✓ Control Framework
- ✓ Evaluation of Vendor Solutions

We are regulatory reporting specialists delivering the most comprehensive quality assurance on the market today. Let us help you with the complexities of SFTR reporting.

Find out more by contacting one of our in-house experts.

+44 (0)207 205 4090
enquiries@kaizenreporting.com

www.kaizenreporting.com





Keesing
Technologies

Keesing Technologies was founded in 1923 and leads the way in digital ID document verification and identity proofing solutions. The objective of Keesing is to help organisations prevent counterfeiting and combat fraud by providing the world's best verification solutions. The technology used, is powered by nearly 100 years of experience and accumulated knowledge.

Keesing's customer onboarding technology provides an easy-to-use identity proofing process incorporating biometric facial recognition and extensive ID document verification. The technology was especially designed for customer onboarding processes and can be seamlessly integrated via a web API into any existing platform, providing a secure and efficient onboarding process for both the business and its customer. The company works with various organisations around the world to streamline and secure their customer onboarding processes. Keesing's solutions are known for their security, accuracy and usability.

Keesing serves more than 6,000 organisations worldwide, including banks and other financial institutions. Keesing has offices in The Netherlands, France, and the USA, and collaborates with distributors, strategic partners and agents all over the world.

Senior Management

Mike Krechting (CEO),
Daniel Suess (Commercial Director)

Number of Staff

40

Founded

1923

RegTech Categories

Client & Counterparty Identification
Training
General Compliance
e-KYC
AML Compliance

Key Investors

Keesing Technologies is part of SURYS Group

Headquarter

Amsterdam, The Netherlands

Other Locations

Trumbull, CT, USA



www.keesingtechnologies.com



www.linkedin.com/company/1874735



[@KeesingID](https://twitter.com/KeesingID)



www.facebook.com/IDdocuments/?fref=ts



kompany

kompany is an international leader in global business verification, providing advanced solutions to financial institutions and corporations for all their Business KYC (or KYB) needs. One of their most popular solutions, Live Company Search, offers instant access to audit-proof business data from the world's commercial registers, financial authorities and tax offices around. They also offer additional solutions and tools including their KYC API, BREX, a lightweight RESTful API that enables the ultimate streamline of compliance processes, Tax ID verification, document translation services, data remediation and more.

kompany currently serves more than 50,000 customers across 100 countries. They are headquartered in Vienna Austria, where they are licensed as an Official Government Clearing House of the Austrian Registrar. This designation gives kompany a valued trusted status to support the continued expansion of their global network of official registers. It is their belief that no business or organization should ever have to rely on static, out-of-date databases for their Business KYC needs and they are proud to offer access to a new standard of service.

Their team has grown to include industry professionals from a wide range of disciplines, including many with compliance & KYC backgrounds and first-hand experience of the increasing challenges of managing due diligence processes today.

Senior Management

Russell E. Perry – CEO, Founder and Chairman of the Board
 Johanna Konrad – Chief Operating Officer
 Peter Bainbridge-Clayton – CTO and Founder
 Andrew Bunce – Chief Product Officer

Number of Staff

50

Founded

2012

RegTech Categories

Reporting
 Monitoring
 Client and Counterparty Identification
 General Compliance

Ownership

n/a

Funding

n/a

Headquarter

Vienna, Austria

Other Locations

New York, USA
 Singapore
 London, UK



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Kompli-Global

Kompli-Global is a RegTech enterprise bridging the information gap in an increasingly regulated and digital world. A truly global company, Kompli-Global has an advisory community present in 66 countries covering 158 regions.

The company has developed the world's first networked, multi-jurisdictional, multi-lingual due diligence, search platform. This combines cutting-edge augmented intelligence technology, human expertise and effective processes to take the heavy lifting out of the customer due diligence process for regulated entities - allowing you to onboard customers more quickly whilst achieving the highest levels of compliance.

Kompli-Global's platform empowers organisations to consistently and repeatedly screen for adverse information on potential and existing customers. Using more than 500 search terms in multiple languages, the solution can perform real-time searches of the surface and deep web, as well as other key global databases for information on any new or existing customers. The technology can perform multiple KYC checks simultaneously enabling it to flag any adverse media to human compliance managers the instant it appears, without delay. Armed with this intelligence, regulated entities can identify customers' links to bad actors or high-risk companies, so they can take steps to comply with anti-money laundering legislation and prevent fraudsters gaining access to their organisations. In this way they protect their business and reputation as well as the wider economy from the negative repercussions of financial crime.

Senior Management

Jane Jee, CEO
Martin Pashley, CCO
Tim Langley, CTO
Patrick McCann, COO

Number of Staff

30

RegTech Categories

Client & Counterparty Identification
Anti-Money Laundering Compliance
Fraud Prevention
KYC
Customer Due Diligence

Founded

2016

Ownership

Kompli Holdings Plc

Funding

Management Owned

Headquarter

London, UK

Other Locations

Manchester, UK
Swansea, UK
New York, USA
Gibraltar



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PerformLine

PerformLine empowers organizations with a first-line of defense solution to mitigate compliance risk across consumer touchpoints including web, calls, messaging, email, and social media. By combining scalable technology with proven expertise, PerformLine automates the path to discover, and mitigate compliance risks and ensure brand safety.

Senior Management

Alex Baydin, CEO
 Mike DeMarco, Chief Financial Officer
 Mike Polavieja, Chief Customer Officer
 Varun Rishi, VP of Engineering
 Tony Paterno, SVP of Operations
 Claire Milazzo, VP of Marketing
 John Zanzarella, VP of Sales
 Liz Willette, VP of Human Resources

Founded

2007

RegTech Categories

Reporting,
 Monitoring,
 Data Warehousing and Analytics
 General Compliance

Ownership

Private

Funding

n/a

Headquarter

New Jersey, United States

Other Locations

New York, United States



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www.facebook.com/PerformLine



www.youtube.com/channel/UC-t1DUxPrzGycX8VMUx-k1A

Multi-Channel Compliance Coverage

Automated monitoring of your sales and marketing
for regulatory and brand compliance



REQUEST A DEMO

marketing@performline.com

performline.com



ONE COMPLIANCE PLATFORM FOR MULTI-CHANNEL COVERAGE

Monitor all content, calls, messages, emails and posts for regulatory and brand compliance automatically with the PerformLine SaaS platform.

PerformLine is the only multi-channel compliance technology for discovery and mitigation of risk across consumer interaction channels including Web, Call Center, Messaging, Email and Social Media.

PerformLine empowers enterprises with the intelligence, insights and tools needed to find, identify and mitigate regulatory risk to protect their brand.

BENEFITS

- **Comprehensive Compliance:** Monitor for complete sales and marketing compliance across multiple interaction channels
- **Trackable and Documented:** Move quickly to remediate issues directly from the platform and document the process
- **Fully Customizable:** Easily adapt rules and workflows to meet your product, organization and industry needs
- **Complete Analytics:** See data across channels, products, partners and agents for a complete risk and performance picture



PLATFORM CAPABILITIES

- 🔍 Cutting-Edge Discovery
- 📄 Flexible Rules Engine
- 🗨 Monitor Multiple Languages
- 📁 Centralized Workflow
- ✉ Easy Remediation Tools
- 📊 Detailed Reporting
- 📄 Full Audit Trail
- 📱 Intelligent Dashboard
- ⚙ Driven by AI and Machine Learning

“ We use PerformLine to work smarter and not harder. It gives us a lot more coverage and as we continue to scale and grow it's really important that we can protect ourselves by having a tool like this in place.

- TD Bank

MITIGATE RISK. SAVE MONEY. PROTECT YOUR BRAND.

[REQUEST A DEMO](#)

MULTI-CHANNEL COMPLIANCE COVERAGE FUELS BUSINESS GROWTH

PerformLine Increased Company Oversight and Efficiency Through Multi-Channel Expansion

ABOUT THE CLIENT

Multinational investment bank and financial services company

BUSINESS CHALLENGE

As one of the largest banks in the world, this company realized they needed help monitoring their well-known brand's promotion. They had been using an internal tool to monitor their brand across the web, and were only aware of 290 web pages where their brand was being promoted. Their internal team would manually check each web page to ensure the APR rates were correct and in compliance with regulatory guidelines, taking them over a week to complete the review. And those were just the places they knew about! They turned to PerformLine's automated compliance technology to find and help mitigate risk of non-compliance across the web, and learned the value of multi-channel coverage in the process.

THE SOLUTION

Within just a few weeks of onboarding with PerformLine, the clients web coverage increased by over 225x! PerformLine's proprietary web crawler discovered their brand on over 68,000 different web pages – automatically monitoring and scoring those pages for compliance. This left their internal team the time to remediate issues while knowing PerformLine was continuously monitoring those pages and searching for new web pages their brand was appearing on.

Seeing the value of PerformLine's web monitoring, this bank soon turned to PerformLine to monitor their sales, marketing and partner emails for compliance. By adding another channel of compliance coverage, Email Monitoring, the efficiencies were amplified! They were able to integrate their email system with PerformLine and apply the same rule sets being utilized for web monitoring for a seamless channel addition, while also maintaining a repository of screenshots of every email sent internally or externally to maintain a complete history.

THE RESULT

With the help of PerformLine, this client was able to comprehensively monitor their largest consumer interaction channels for regulatory and brand compliance, efficiently and cost-effectively. Not only did PerformLine help this multinational financial services company ensure compliance across multiple channels, but they were also able to simplify and automate a very lengthy and manual process, allowing the client to allocate more resources towards business growth.

MITIGATE RISK. SAVE MONEY. PROTECT YOUR BRAND.



Shield

Shield automates and orchestrates the complete eComms compliance lifecycle, delivering all elements of capture, correlation, data enrichment, analytics, proactive and preventive detection. Encompassing both Compliance Data Management and Proactive Surveillance components, Shield's solution empowers numerous functions within regulated organizations, from departments such as: surveillance and monitoring, risk and governance, forensic and control, all the way through to conduct and management.

Shield was built to put an end to compliance data silos and complicated proprietary platforms. Our open integration approach enables your organization to connect to a wide range of electronic communications platforms through our library of pre-integrated connectors while we normalize, enrich the data and allow for connectivity to other platforms as well.

With the Shield cross regulation platform, regulated firms can meet different regulatory use cases and objectives such as: record keeping and retention, completeness and reconciliation, eDiscovery and advanced search, investigations and surveillance.

Through its non-disruptive technology, the Shield platform utilizes unique capabilities including FCR (Financial Context Recognition), Alert scoring (to improve true positive capture), and NLP (to detect and categorize segments of data like small talk, trade talk, news and commentary to filter out noise and apply innovative detection models).

Senior Management

Shiran Weitzman - CEO and Co-Founder
Ofir Shabtai - CTO and Co-Founder
Eran Noam - VP of Global Sales and Business Development

Number of Staff

35

RegTech Categories

Monitoring

Founded

2018

Ownership

Private

Key Investors

Bootstrapped company

Headquarter

Tel Aviv, Israel

Other Locations

London, UK
Copenhagen, Denmark



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www.twitter.com/Shieldregtech



facebook.com/ShieldFinancialCompliance



Smarsh

Smarsh is the recognized global leader in electronic communications archiving solutions for regulated organizations. The Smarsh Connected Suite provides innovative capture, archiving, e-discovery, and supervision solutions across the industry's widest breadth of communication channels.

Scalable for organizations of all sizes, the Smarsh platform provides customers with compliance built on confidence. It enables them to strategically future-proof as new communication channels are adopted, and to realize more insight and value from the data in their archive. Customers strengthen their compliance and e-discovery initiatives, and benefit from the productive use of email, social media, mobile/text messaging, instant messaging and collaboration, web, and voice channels.

Smarsh serves a global client base that spans the top banks in North America and Europe, along with leading brokerage firms, insurers, and registered investment advisors. Smarsh also enables federal and state government agencies to meet their public records and e-discovery requirements. For more information, visit www.smarsh.com.

Senior Management

Stephen Marsh, Founder and Chairman
 Brian Cramer, CEO
 Suzanne Rudnitzki, COO
 Barry Allen, CFO

Number of Staff

650

RegTech Categories

Monitoring
 Data Warehousing and Analytics
 General Compliance

Founded

2001

Ownership

Private

Key Investors

K1 Investment Management

Headquarter

Portland/USA

Other Locations

London/UK
 Bangalore/India
 Silicon Valley/USA
 New York City/USA
 Atlanta/USA
 Boston/USA
 Raleigh/USA
 Eugene/USA



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www.youtube.com/smarsh

We are now entering the future of work. Are we ready?

By Shaun Hurst, Technical Director at Smarsh

For the past few years, thought leaders across every industry have given their view on what the future of work will look like. More flexible, more agile, less physical space. Many could see these changes coming from shifts in their employees' work-life priorities. But few executives were getting the ball rolling to implement this future. A 2019 [Harvard Business Review study](#) found that 71% of business leaders did not feel adequately prepared for the changes happening to the workplace. However, this year's global pandemic revealed just how unprepared we were for a momentous change in our ways of working.

In the months since the coronavirus outbreak forced non-essential businesses to close their offices, companies have had to rapidly adapt to operating entirely remotely. The number of people working from home shot up [from 18% to 80%](#), essentially overnight. Even businesses that had pushed back digital transformation plans for the better part of a decade were forced to embrace cutting-edge communications and collaboration technologies to survive. Zoom, Microsoft Teams and Slack have now become omnipresent, going from the preserve of more tech-savvy firms to the lifeblood keeping businesses going.

It is now apparent everything from team projects and client meetings, to new business pitches and team bonding sessions can be done successfully without a shared physical space. And even as businesses start to reopen their offices, the way we work will have undoubtedly changed forever. [Over 50% of workers](#) now expect to work remotely as much as possible, with a minority of people expecting things to return to 'normal'. A slew of companies, including Twitter and Facebook, have even told their employees that they never need to return to the office again if they do not want to.

But as we are now hastily entering the future of work, business leaders still need to ask themselves: are we ready? While the digital transformation seen across all industries over the past four months has been immense, it is just the start. Investment in cutting-edge collaboration tools needs to be matched by investment in compliance, cybersecurity, HR, and other business-critical technologies. These are all far easier to manage when employees are centrally located, posing a massive challenge ahead for all businesses.

This need for a constant focus on transformation can be seen most starkly in communications compliance. As organizations have become used to the novelty of working remotely, many have been surprised to see little impact on productivity. Just 15% of companies [polled by Willis Towers Watson](#) said that having almost all their employees working remotely had a material negative impact on productivity. Most attribute this low number to the wide adoption of collaboration tools fostering better workflow management and more connectivity between teams.

However, these tools can pose a significant compliance risk to all business in regulated industries, even more so when factoring in remote working. Many firms still have archiving, capture and monitoring solutions that were designed when e-mail was the preeminent form of electronic communications. But collaboration tools are more sophisticated, enabling users to chat across multiple conversation threads using a wide range of content formats such as video conferencing, pictures, GIFs, and emojis. Meeting recordkeeping and supervision requirements with outdated compliance technology has been a significant challenge for regulated businesses. This is why many, especially financial services firms, had previously chosen to either ban collaboration tools outright or use heavily restricted versions.

At the beginning of the lockdown, it became very clear that employees were going to use collaboration tools regardless of whether they suited their companies' compliance technology. Freemium usage of Zoom and Slack exploded, putting many businesses at huge risk of regulatory fines and legal penalties. While firms have scrambled to ensure their employees could compliantly use these platforms, we have clearly seen that banning communications platforms due to compliance fears is simply kicking the can down the road.

This is especially worrying since regulated businesses still ban many widely used instant messaging platforms. According to a [recent study from Osterman Research](#), the rise in usage of platforms like Microsoft Teams and Zoom has been matched by an uptick in other instant messaging platforms, with SMS volumes rising by 250% and WhatsApp by 40%. Most businesses have not yet invested in the technology solutions they need to ensure employees are using these platforms compliantly.

In the past four months, we have undoubtedly entered the future of work. Being forced to adapt to a new normal has seen unprecedented levels of digital transformation happen in a very short timespan. What has become clear is that when faced with working remotely, employees will use whatever tools they can to do their jobs effectively and collaborate with their teams. But to ensure that we are truly enabling the future of work, significant investment in digital transformation still needs to take place. Businesses will need to enable their employees to not just cope, but to thrive while working remotely.

Collaboration Tools for a Stay-at-Home Workforce Present Opportunities to Empower Businesses

By Shaun Hurst, Technical Director at Smarsh



We have yet to fully understand the impact that the coronavirus pandemic will have on our economy. But as non-essential businesses across the world have closed down their physical offices, we are seeing a momentous shift in our ways of working. Collaboration tools such as Microsoft Teams, Slack and Zoom have soared in popularity as employees have sought to effectively manage their teams and workflows remotely. These tools are now the lifeblood keeping businesses going, bringing everything from day-to-day meetings, company-wide conferences, client calls and even business pitches into the virtual world.

This shift has been especially challenging for companies working in regulated industries. In recent years, many have been slow to enable the full functionality of these productivity tools. Long-standing compliance and data security concerns have stalled the full integration of the cutting-edge communications platforms that so many are now relying on. But as the realities of working from home have set in, businesses are finally seeing the true value of investing in these technologies and enabling their employees to use their full feature set. As the adoption of these tools becomes the norm, heavily regulated businesses will need to [ensure that their employees can use them in a compliant way](#). Doing this now will not only ensure that they can manage the compliance challenges facing them during the coronavirus outbreak, but it will empower them to establish new ways of working that benefit them for years to come.

Attracting the Next Generation of Workers in Financial Services

Primary among the benefits afforded by utilising these platforms is opening up companies to modern ways of working. For years, financial services and other heavily regulated industries have struggled to compete for the best and brightest millennial talent, losing out to tech companies and start-ups. According to a survey by Kronos, many millennials who started their careers in the finance sector were later drawn to tech companies for their purpose-driven work, as well as their more innovative and flexible ways of working. All heavily regulated businesses may now have the opportunity to implement the types of working practices that will attract back many of these talented employees.

Moreover, as the next generation of digitally native talent enters the workforce, there will be a growing expectation that teams will have access to the wide array of modern communications tools. Over 92% of generation-z (Gen-Z) have a digital footprint, and when you look at the most popular apps amongst young people, you see that communicating across multiple platforms comes as second nature. Whether it's Slack, Teams, or social media platforms, [Gen-Z interact with each other through instant, multi-channel multi-format communication](#). This will be what they demand from their working environment as well. This shift in demographics goes beyond the workforce, it impacts firms' clients too. Heavily regulated industries that invest in the compliant use of these tools will go a long way in ensuring they can meet this generational expectation.

Communications Data Helps Inform Business Strategy and Identify Risk

With the vast majority of business activities now being carried out on these platforms, an extensive amount of data can instantly be captured. With the right technology, businesses will be able to harness this data and use it to inform better business strategy. As working from home has become the new normal, the increase in the use of voice in collaboration tools like Zoom and Teams has been profound, especially when communicating with clients. For example, capturing and analysing voice data from client calls and sales pitches will enable businesses to detect potentially missed buy-signals, or client retention risks. Comparing this data across hundreds of calls would provide insights that could inform sales approaches and product development. Analysis of internal voice communications will also be able to give businesses a clear picture of effective collaboration between teams and the efficiency of specific projects and functions.

More business activity happening through virtual meetings will also mean better supervision and e-discovery controls. Given the complexity and data volume associated with new collaborative and conferencing technologies, the selection of the appropriate compliance technology platform is now more important than ever. Firms need to have a unified view of employees and their content sources, in order to address the requirements outlined in MiFID II and elsewhere. [Voice and other electronic communications](#) should be indexed, normalized and enabled for high-speed search. This is important not only within the platform itself. This data must also be captured in a manner that can feed other downstream applications such as content surveillance and AI/ML tools to gain further visibility into risk and opportunities for service enhancement.

Adapting to Modern Communication Means Innovation

The coronavirus outbreak will undoubtedly negatively impact businesses across the world. But from chaos and uncertainty comes innovation. Having been slow to adopt modern communications channels, heavily regulated businesses have been forced to adapt in order to survive.

[Adopting cutting-edge collaboration tools and ensuring their employees can use them compliantly](#) will empower businesses long after the coronavirus outbreak. Whether it's attracting the next generation of talent or harnessing data to better inform business strategy, the solutions that businesses invest in now will enable modern ways of working for years to come.

SPHONIC

Sphonic

Reducing Fraud & Friction For Your Digital Consumers.

Sphonic provides unique solutions that focus around online customer transaction significance to create a digital picture of an applicant which enables organisations (like yours) to increase customer acceptance whilst lowering operational costs and eliminating fraud.

Sphonic's Workflow Manager enables companies to obtain, manage and process greater volumes of relevant data to enhance the decision-making process so that genuine customers are accepted, and potential fraudsters rejected, at the earliest opportunity.

We remove the need for multiple vendor implementations. Our technology greatly simplifies the integration process, reducing internal technology dependencies and saving valuable time and internal resource.

Senior Management

Riten Gohil, Partner at Sphonic
Andy Lee, Founder & General Manager

Number of Staff

11-50

Founded

2012

RegTech Categories

Monitoring
Client & Counterparty Identification
General Compliance

Ownership

Private

Funding

n/a

Headquarter

London, UK



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[@sphonic](https://twitter.com/sphonic)



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Thomas Murray

Thomas Murray Regulatory Solutions provides compliance and risk management solutions to depositary banks, fund platforms, management companies and funds exposed to European regulations. Our solutions include:

- AIFMD & UCITS V Compliance including:
 - Global custodian monitoring
 - Sub-custodian monitoring
 - Local market asset safety monitoring
 - Central Securities Depositary monitoring
 - CCP and Prime Broker risk assessments
- Transfer Agent Monitoring
- Third Party Monitoring Software

Thomas Murray was founded in 1994 and is recognised as the market leader for post trade market and counterparty data, risk analysis and technology. Our clients range from the largest global banks, seeking to complement their in-house analysis with Thomas Murray's unique data and technology, to local infrastructures, management companies, depositary banks and others, who rely on Thomas Murray's global coverage and holistic service offering. Thomas Murray is an independent, private company controlled by its founders and employees.

With c.100 employees based across 5 continents, the Thomas Murray Group is a well-established partner to many of the world's largest financial institutions. Our Regulatory Solutions business leverages the Group's data, technology and solutions to ease the regulatory burden for companies across the European fund ecosystem.

Senior Management

Simon Thomas, Executive Chairman
 Ross Whitehill, CEO
 David Dickinson, Director
 Derek Duggan, Director

Number of Staff

c. 100

RegTech Categories

Reporting
 Monitoring
 Client and Counterparty Identification
 General Compliance

Founded

1994

Ownership

Private

Key Investors

Majority owned by the company's founders and employees

Headquarter

London, UK

Other Locations

Bogota, Colombia
 Melbourne, Australia
 Toronto, Canada



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The Independent Partner to Financial Institutions

Market Data | Risk Ratings & Profiles | Third Party Monitoring Software
Benchmarking & Analytics | AIFMD & UCITS V Compliance | Post-Trade Experts

Third Party Monitoring Software

SupplierSelect for Financial Services

Thomas Murray's proprietary data and counterparty monitoring application. Banks, funds and FMIs use SupplierSelect to issue questionnaires to third parties, track and monitor their responses, and easily aggregate and analyse the data to create actionable insight. With 7,000+ active users in 2019, the platform is trusted by many of the largest financial services companies in the world and is designed to the highest security and data protection standards.



Define

your monitoring requirements, and the data you need from your third parties.

Issue

custom or industry standard questionnaires to any number of respondents.

Monitor

respondents' progress as they prepare answers, and respond to their questions.

Analyse

responses with scoring, weighting, statistical analysis and dynamic reporting.

“The use of the platform has been revolutionary, taking us from manual Excel-based questionnaires to a very user-friendly online platform.”

Luxembourg Management Company

“By using Thomas Murray’s proprietary system, we were able to streamline the process, focus on content and ensure a fair, level playing field for all respondents.”

Pension Fund

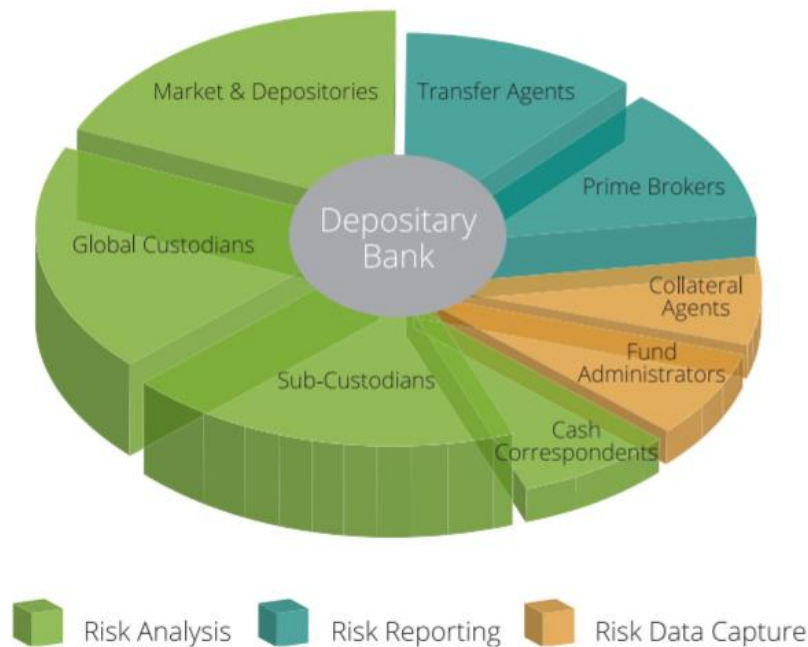
AIFMD & UCITS V Solution for Depository Banks

Thomas Murray provides custodians, acting as Depositories under AIFMD/UCITS V, with a comprehensive solution to meet the requirements through its fully auditable technology, monitoring of capital markets (including CSD and CCP Risk

Assessments) and counterparty monitoring (including Global Custodians, Sub-custodians, Prime Brokers and Transfer Agents). Thomas Murray has over 25 years' expertise working with over 65 major banking groups, including over 30 Depository Banks.

Monitor Your Invested Markets and Counterparties

A comprehensive regulatory solution, covering:



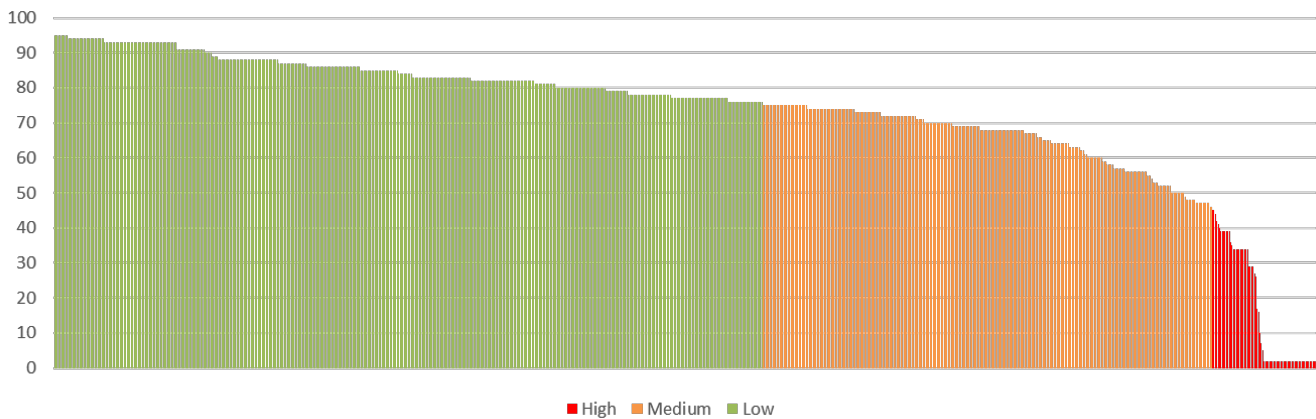
Risk Analysis	Risk Reporting	Risk Data Capture
<p>Markets – AIFMD/UCITS V Market Profiles, c.35-page reports updated daily with newflashes advising of changes, currently tracking over 100 markets.</p> <p>Global Custodians – detailed risk assessments with ongoing monitoring covering all major groups globally.</p> <p>Sub-Custodians & Cash Correspondents – detailed risk assessments, ongoing monitoring with on-site optional review visits every c.24 months covering over 330 globally.</p>	<p>Prime Brokers – issuance of an industry agreed Prime Broker monitoring questionnaire, supporting risk assessment and ongoing monitoring covering all Prime Brokers.</p> <p>Transfer Agents (TA) – issuance of industry agreed TA monitoring questionnaire, supporting risk-based analytical reports covering over 1,000 TAs globally.</p>	<p>Utilising fully auditable technology SupplierSelect for financial services, providing evidence of actions pertaining to:</p> <p>Fund Administrators – issuance of Fund Administrator monitoring questionnaire for all Depository Bank counterparties.</p> <p>Collateral Agents – issuance of Collateral Agent monitoring questionnaire for all groups.</p>

Transfer Agent Monitoring

With the introduction of AIFMD and UCITS V in 2014, transfer agents were dragged out of the shadows. Despite being a key function in the investment process – maintaining official ownership registries of funds and settling cash movements – transfer agency was an activity buried deep in the fund industry’s infrastructure, often inadequately understood outside the TA community and rarely monitored adequately.

The Transfer Agency Monitoring (TAM) programme assists financial institutions with the regulatory requirements surrounding AIFMD and UCITS V. The service collects data and attachments using an industry-agreed questionnaire issued to Transfer Agents (TAs), selected by each participating organisation.

Thomas Murray’s Global Transfer Agent Risk Index



The TAM is an initiative driven by industry participants, many of whom are leading European financial institutions. The members annually ratify the structure and content of the Transfer Agency Monitoring Questionnaire (TAMQ), prior to issuing to TAs identified as providing the service to funds where they have clients holding positions.

The service includes access to an aggregated report, an indicative risk analysis report and access to the questionnaire response per TA. The report supports risk-based monitoring of the TAs used by the funds in which their clients invest.

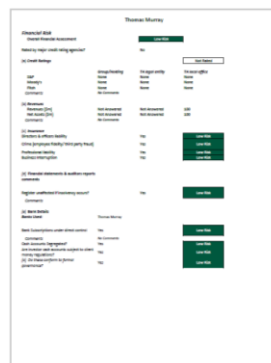
The Service also includes access to the individual questionnaire response per TA, monthly KPI status reports and membership of the Transfer Agency Monitoring Working Group.

Over the past six years, the TAM service has issued over 15,000 questionnaires to nearly 2,000 TAs in over 50 markets. A unique product that focuses on a previously neglected but vulnerable element in the investment chain.

As institutions are increasingly conscious of the need to monitor their third-party services, the TAM programme can benefit organisations looking for transparency in fund selection.

Read Thomas Murray’s latest insight into the Transfer Agency Sector on our website:

<https://thomasmurray.com/news/transfer-agency-transparency-revolution-and-other-trends>





W2 Global Data

W2 Global Data are a leading Software as a Service (SaaS) organization specializing in big data services and identity verification. We can access some of the world's largest data providers to enable our clients to gain a better understanding of the people they do business with - instantly and with complete peace of mind. We can help organizations conduct regulatory Know Your Customer (KYC), Anti-Money Laundering (AML) and Fraud prevention due diligence, and our customers can fully customize their customer checks, choosing from a range of factors including:

- ID, age and document verification
- Politically Exposed Persons (PEP) • Sanctions screening
- Adverse media
- Other services as required

Our services are designed to enhance the customer onboarding journey with full regulatory compliance.

Senior Management

Warren Russell, CEO
Sara West, CCO
Tom Kahan, CFO
Adrian Grindrod, CTO

Number of Staff

11-50

RegTech Categories

Client & Counterparty Identification

Founded

2011

Ownership

Private

Funding

n/a

Headquarter

Newport, Wales



www.w2globaldata.com



[@W2GlobalData](https://twitter.com/W2GlobalData)



www.linkedin.com/company/w2globaldata

MORE REGTECH PROFILES

360factors



www.360factors.com

Primary Category

Monitoring

Profile

360factors provides standalone compliance management, regulatory change management, risk management, audit management and policy & procedure management solutions.

ClauseMatch



<https://clausematch.com/>

Primary Category

General Compliance

Profile

ClauseMatch eliminates burdensome manual compliance processes by providing a single digital tool for policy management and regulatory change management with a granular approach to data and application of AI algorithms to connect it with regulatory obligations..

Cognitiv+



www.cognitivplus.com

Primary Category

General Compliance

Profile

Cognitiv+ is the artificial intelligence platform that empowers businesses and law firms with deeper insights on their legal data. Listed on BusinessCloud's "101 rising stars in the UK tech scene". Cognitiv+ extracts data from contracts, policies and legislation and provides actionable knowledge for your company. Whether outsourcing a compliance audit, merger & acquisition due diligence or day to day contract management process, our tool automatically extracts critical information from your contracts and merges it with your company's processes and systems.

dilisense

dilisenseTMwww.dilisense.comPrimary CategoryClient & Counterparty
IdentificationProfile

Every business should have access to simple tools that enable AML, KYC and CTF screenings when establishing a new client relationship or when transactions for an existing relationship take place. With dilisense, businesses of every size can have access to these tools and adhere to their legal obligations. Search requests are never logged, ensuring that no complexity is added to the compliance landscape and that customer data stays only with the data controller. dilisense is fully transparent about their sanction, PEP and criminal watchlist sources, including jurisdictions from around the world.

DirectID

DirectID

<http://direct.id/>Primary CategoryData Warehousing &
AnalyticsProfile

DirectID builds products based on bank data, which helps firms onboard their customers quickly, and gain a fuller understanding of them. DirectID is an active participant in the UK Open Banking initiative and is a founding member of FDATA, Innovate Finance, and Open Banking Excellence.

Our B2B product, DirectID Insights, helps businesses overcome challenges such as risk, compliance and fraud. It offers a real-time and comprehensive guide to their financial lives, providing solutions such as Income Verification. Visit direct.id for more information.

eXate
Technologywww.exatetechnology.comPrimary Category

General Compliance

Profile

eXate is a multiple award-winning data privacy firm, specialising in pioneering solutions on applying automated data controls around information sharing. eXate provide data access controls to ensure sensitive data attributes (such as names, addresses and passport numbers) are only viewed by the right people, at the right time and in the right geography - delivering trust between you and your customers by using technology to uphold your regulatory and internal policies on sensitive data.

Featurespace

FEATURE
SPACE

OUTSMART RISK



www.featurespace.com/

Primary Category

Monitoring

Profile

Featurespace™ is the world leader in Enterprise Financial Crime prevention for fraud and Anti-Money Laundering. Featurespace invented Adaptive Behavioral Analytics and created the ARIC™ platform, a real-time machine learning software that risk scores events in more than 180 countries to prevent fraud and financial crime. More than 30 major global financial institutions are using ARIC to protect their business and their customers, including 4 of the 5 largest banks in the UK, HSBC, TSYS, Worldpay, RBS NatWest Group, Contis, Danske Bank, ClearBank, Permanent TSB and Betfair.

FundApps



FUNDAPPS
COMPLIANCE MADE SIMPLE



www.fundapps.co

Primary Category

Reporting

Profile

Since 2010, FundApps has been committed to making compliance simple by providing a client-focused service to automate monitoring of regulatory requirements. The company monitors over USD 11 trillion in AuM with 750+ users from compliance teams at asset managers, hedge funds, pension funds and investment banks around the world.

An industry expert with a vast rule library and a dedicated in-house legal and regulatory team, FundApps enables compliance teams to respond more efficiently to regulatory change, increase certainty and reduce complexity in the compliance process.

Gecko Governance



GECKO
GOVERNANCE



<http://geckogovernance.io>

Primary Category

General Compliance

Profile

GECKO Governance is a revolutionary RegTech system for financial institutions, providing definitive solutions to meet all compliance, corporate governance, and regulatory pain-points across a multitude of financial service areas on a global basis. Clients use GECKO to manage Compliance, Operational Due Diligence (ODD), Fund Launches, and Investor On-Boarding. With reporting functionality and ability to reorganize historical data for multi purposes, enables our clients to securely deal with external third parties to satisfy the customised information needs of clients and regulators globally.

Global Data Consortium



globaldataconsortium.com

Primary Category

General Compliance

Profile

GDC is a Data as a Service company with a cloud-based platform for global electronic identity verification. For businesses that need to know the identities of customers all over the world, GDC provides one point of access to local, in-country reference data for instant verification.

Heliocor



www.heliocor.com

Primary Category

Reporting

Profile

Heliocor is a regulatory compliance software business that wants to change the way the world does business; restoring trust. Our tuneable products (AI, Machine Learning and Deep Learning enabled) help financial services companies risk manage and automate onboarding clients (Dokstor) and monitor their transactional activity (Robolitics) to ensure compliance. If you are the CEO or Compliance head of a financial institution anywhere in the world, we can help you sleep better at night - please get in touch.

KYC Portal



www.kycportal.com

Primary Category

Client & Counterparty
Identification

Profile

KYC Portal is a real-time, risk driven life-cycle management platform with full ownership of policy automation - increasing operational efficiencies by 60% and redefining business relationship outreach. We recently launched new features that include a very powerful reporting engine with real-time dashboards, a fully dynamic report builder and also a very innovative optional addon called AI Historical Engine, that gives invaluable feedback in KPI management, cost of compliance and risk forecasting.

Kyckr



www.kyckr.com

Primary Category

Client & Counterparty
Identification

Profile

Kyckr provides real-time access to legally authoritative global company data via a single platform by connecting you to over 180 company registries and 170+ million legal entities across 120 countries. Kyckr's automated solutions help businesses to prevent money laundering, fraud and financial crime through commercial Know Your Customer (KYC) solutions. Automate your KYC processes for future-proof compliance and verify / monitor your customers effortlessly.

La Meer



www.lameerinc.com

Primary Category

Client & Counterparty
Identification

Profile

La Meer Inc., founded in 2010, is a Silicon Valley RegTech firm that offers the GRACE Suite of products to address a variety of aspects of risk management, from operational risk, compliance management, operational due diligence, client management, KYC, AML, and IT and vendor risk – that address world-wide regulations. Today La Meer is present in the US, Canada, UK and the EU, servicing clients throughout North America and the European Union.

Lawrbit



www.lawrbit.com

Primary Category

General Compliance

Profile

Lawrbit offers RegTech and Lextech solutions for Corporates and Compliance, Audit and Legal Professionals globally. We offer Cloud Base SaaS comprehensive software to track end to end compliance management and legal matters, notices, cases, and hearing management.

Libryo



www.libryo.com

Primary Category

Monitoring

Profile

Libryo is an automated, cloud-based platform that helps organisations know the law that applies to their business, in every jurisdiction. Law is poorly organised, changes regularly, it's not searchable and is written in complicated phrases. Libryo makes it easier to know the law by filtering, configuring and tracking unique legal registers, enabling people to quickly navigate regulatory complexity with clarity and certainty. Founded in 2016 with headquarters in London, Libryo operates all over the world helping over 13,000 users across 350+ organisations.

Merlon



www.merlon.ai

Primary Category

Monitoring

Profile

Merlon was built to leverage the power of artificial intelligence to fight financial crime. Using state-of-the-art, context-aware natural language processing, Merlon uncovers risk that legacy rule-based adverse media solutions miss while significantly reducing false positives. As adverse media is a leading indicator of risk, identifying risk well before people are convicted or placed on watchlists, it is a key part of a proper CDD program. Merlon's solution provides an instantly available SaaS platform for advanced KYC/AML investigations that enables analysts to focus on real risk

MCO



www.mycomplianceoffice.com

Primary Category

General Compliance

Profile

MCO provides compliance management software that enables companies around the world to reduce their risk of misconduct. Our powerful platform lets compliance professionals demonstrate they are proactively managing the regulated activities of employees, third-party vendors and other agents of the firm. Available as a unified suite or à la carte, our easy-to-use and extensible SaaS-based solutions get clients up and running quickly and cost-efficiently.

Neotas



www.neotas.com

Primary Category

Client & Counterparty
Identification

Profile

By leveraging cutting-edge technology and experienced analysts, Neotas are going beyond and setting new standards in Due Diligence, Staff Screening, and Compliance. Our in-house developed methodologies and proprietary software are analyst driven and were designed by those who have protected the national interests of the United Kingdom in roles within the government, law enforcement, fraud prevention, cyber security, and the military.

PassFort



www.passfort.com

Primary Category

General Compliance

Profile

PassFort is the online platform for Financial Services to manage compliance across every customer lifecycle. The Portal is the command centre for case management. Teams review applications, assess risk and handle manual exceptions here. The data needed to evidence compliance and improve processes is also available in the Portal. The no-code Policy Builder is a rules-based risk engine enabling clients to digitise compliance workflows tailored to products, jurisdictions and customers. Finally, the data providers needed to complete all compliance checks are integrated via the PassFort API.

Primed



www.primed.tech

Primary Category

General Compliance

Profile

PRIMED is an oversight platform with a difference. PRIMED allows you to quickly and easily capture information about the operating environment (processes, assets, suppliers and contracts) and to see their interrelationship with each other along with with policies, risks and change. It provides a dashboard view of each element, individually or by category with the detail that lies behind available at a click. With easily configurable workflow, it is used for Gap Analysis, Oversight, and Regulatory Change.

Profile Software



www.profilesw.com

Primary Category

Reporting

Profile

Profile Software is a specialised financial solutions provider, with presence in Europe, the Middle East, Asia, Africa and Americas delivering market-proven solutions to the Financial, Banking and Investment Management industries. Profile Software consistently invests in developing innovative industry specific solutions serving its growing number of customers worldwide. RiskAvert is the risk management solution that assists banks to gather, reconcile data, calculate, aggregate and report regulatory credit, market, operational and concentration risk in a natively integrated, yet modular environment.

Regtify



www.regtify.com

Primary Category

Reporting

Profile

Regtify is an international provider of innovative regulatory and risk technology solutions (Regtech and Risktech), offering automated, simple and viable SaaS solutions to the regulatory bottleneck within the EU financial services sector, enabling increased transparency, consistency and standardisation of regulatory processes.

Our current solutions, include end-to-end CRR platform (Basel 3 + COREP calculation and reporting), FATCA/CRS, XBRL/iXBRL, Risk Management suite.

REGXSA



<https://regxsa.com>

Primary Category

Monitoring

Profile

We would like to introduce Alexis where "Flexibility and Freedom" to perform research is the heart of this SaaS (Software-as-a-Service) solution. We want to introduce a mind shift within Financial Institutions for combating Money Laundering, Terrorism Financing and other financial crimes. Investigators are empowered to focus on slicing and dicing the data based on different criteria. They have multiple ways to dig out suspicious activity. Another key feature of Alexis is the exposure to known schemes, i.e. learn from other's mistakes and share best practices across the financial industry.

RIMES



www.rimes.com

Primary Category

General Compliance

Profile

RIMES is an award-winning data management and RegTech solution provider. It serves 350+ asset managers, owners, servicers and banks in 45 countries, including 60 of the 100 largest asset managers by AUM and 9 of the largest 10 asset servicers. RIMES' RegTech solutions include RegFocusSM Market Surveillance, which enables compliance officers to monitor trading activity and identify market manipulation and abuse and RegFocus BMR, the world's first benchmark inventory management platform, which enables firms to meet the compliance challenges arising from the EU's benchmarks regulation.

Sanction Scanner



www.sanctionscanner.com

Primary Category

General Compliance

Profile

Sanction Scanner is an Anti-Money Laundering Software. Sanction Scanner provides AML Screening, Transaction Screening, Transaction Monitoring and Adverse Media Screening solutions. Sanction Scanner's database consists of over 1000 Sanctions, regulatory and law enforcement and other official global and local sanction and pep lists, including those issued by the USA, UK, UN and other global major and minor government departments. Sanction Scanner always provides real-time and global comprehensive data.

Singlerulebook



singlerulebook.com

Primary Category

General Compliance

Profile

singlerulebook.com is a knowledge management and automation platform for legal and compliance professionals in financial services. The platform captures regulatory knowledge and structures and visualises the knowledge in line with regulatory requirements..

Squirro



www.squirro.com

Primary Category

Data Warehousing &
Analytics

Profile

Squirro provides Augmented Intelligence solutions. Its unique technology marries Artificial Intelligence, Machine Learning and predictive analytics, empowering organizations to transform enterprise data into AI-driven insights. Organizations using Squirro take advantage of its ability to source leads and recommend the next best action in an automated way. Its real time 360 degree client cockpit provides a holistic and comprehensive understanding of the customer journey. Squirro's applications for Corporate Financial Services, Insurance and Manufacturing are successfully used by leading global organizations, such as ING, Investec, Helvetia, AXIS Re, Sony and Bühler.

Vendict



www.vendict.com

Primary Category

Data Protection

Profile

Vendict provides you a solution to validate a Vendor at business speed, build a documented compliance on Privacy and Vendor Management and track your Vendor risk.

Veridate



www.veridatefinancial.com

Primary Category

Client & Counterparty
Identification

Profile

Veridate is a Hong Kong based technology company providing digital client onboarding solutions with full end-to-end client lifecycle management for financial and professional services providers. The cloud-based online application offers automated processes on AML and KYC while fulfilling regulatory requirements and generating compliance reports, all in one portal. End clients can upload documents anywhere anytime using their own devices. This means going paperless, reducing cost, saving time and focusing on things that bring revenue to your company.

Verint



www.verint.com

Primary Category

Data Warehousing and Analytics

Profile

Verint® (Nasdaq: VRNT) is a global leader in Actionable Intelligence® solutions with a focus on customer engagement optimization and cyber intelligence. Today, over 10,000 organizations in more than 180 countries—including over 85 percent of the Fortune 100—count on intelligence from Verint solutions to make more informed, effective and timely decisions. [Verint Financial Compliance](#) is a comprehensive technology solution framework aiming to help financial services and trading organizations meet strict regulatory demands.

VoxSmart



www.voxsmart.com

Primary Category

Monitoring

Profile

VoxSmart is a leading provider of communication surveillance technology to financial market participants. VoxSmart designs, develops and deploys cloud-based surveillance software for global financial institutions to manage their business risks and regulatory requirements across all forms of communication from phone calls to SMS and Instant Messages. VoxSmart are often credited as being pioneers of Mobile Voice Recording for Financial Services as well as the first vendor globally to offer a robust and compliant WhatsApp and WeChat capture capability.

Xtendr



www.xtendr.io

Primary Category

Data Protection

Profile

Xtendr is a privacy-preserving data-collaboration technology company, taking cryptography to the next level. We work on enterprise-grade trustless data sharing solutions to enable limitless data partnerships without ever exposing or transferring underlying sensitive data. Our breakthrough innovations help organizations harness the full potential of data and enable advanced analytics while protecting privacy, IP and complying with data privacy regulations. Xtendr's new generation cryptography is fast, enables complex computations on encrypted data and is economically feasible.

THE ONLINE DIRECTORY

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PlanetCompliance is the leading platform for analysis and insights on financial regulation and innovation. We cover and decode a wide range of regulatory initiatives and look at how technology like artificial intelligence or blockchain is disrupting the financial industry and related services. PlanetCompliance is the home of the RegTech Directory, the buyer's guide for financial institutions and the ultimate reference for everyone interested in RegTech as well as the LegalTech Directory, the Who is Who of the movement that transforms the legal sector. We provide our audience with unparalleled insights and tools to navigate the waters of finance and regulation.

If you would like to get in touch with us, drop us a line at info@PlanetCompliance.com

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