



# 2022 Regtech Directory

The Compliance Department RegTech Handbook

AxiomHQ

CORIZANCE

CUBE

CORLYTICS

ethixbase

exate

globalRELAY

grath.

KERBEROS

kompany  
A Moody's Analytics Company

Kyckr

KYCP  
kycportal.com

LARI

MAP  
FinTech

MITRATECH  
EXPECT SUCCESS

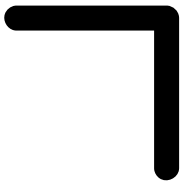
NEOTAS

performline  
discover, monitor, act.

shield.

Vneuron  
RISK  
& COMPLIANCE

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# Planet Compliance

## Foreword

At Planet Compliance, we are excited to see how the world of compliance, risk management, and digital transformation will continue to evolve in 2022. The innovative RegTech solutions from our valued members will help businesses achieve greater efficiency and success.

### **Moving Into A More Modern Age Of Digitalization**

Digitalization is at the front of most CEOs' minds as the world moves forward into a new reality following the pandemic. It's time to let go of the cumbersome legacy solutions and embrace more innovative and flexible technologies on the market.

The days of fumbling with spreadsheets and wasting valuable time are stories from the past. Any business that wants to create impact in 2022 needs to move with the times and instill digital transformation throughout the organization.

### **Expected Trends In 2022**

There will be a big push for holistic compliance in 2022 as companies seek help to ease the burden of fast-changing regulations. There is an urgent need for systems to handle multiple projects simultaneously. Using a single data set to power numerous operations will become the norm.

Blockchain will still be one of the leading technologies in RegTech. Its popularity will increase as businesses become less suspicious and more accepting of this technology. It will help companies provide better transparency, speed, and security across their enterprises.

The pandemic dramatically highlighted the need for operational resilience. Businesses will continue to streamline via digitalization. At the same time, the need to stay compliant will be more critical than ever. New forms of due diligence will need flexible RegTech solutions to match quick-changing regulations.

# Planet Compliance

## Foreword

### Finding The Best RegTech Solution For Your Business

It's essential that you spend the time and effort to find the best RegTech solution for your organization. As they say, there are no problems out there, only solutions. Plus, when you get it right, it can revolutionize your business. Accessing this RegTech Directory is your first step in finding your new tech partner.

Planet Compliance has made every effort to provide a good cross-section of different solutions, to cover all your compliance and regulatory requirements. We hope you can use our RegTech Directory 2022 to find the best match for you.

#### **Brandon Pindulic**

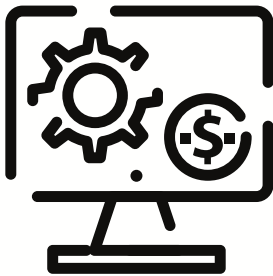
Managing Director  
Planet Compliance



### About Planet Compliance

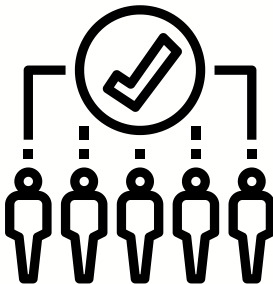
Planet Compliance is a B2B media site and directory focused on covering business regulations and highlighting the top compliance software applications. Fortune 500 brands, major consultancies, and small businesses rely on Planet Compliance's content, reports, and analysis when reviewing various solutions to ensure their company and clients comply with various business regulations.

# RegTech Categories



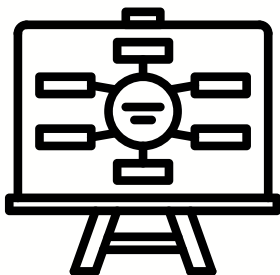
## General Compliance

Deals with: Compliance Workflows, GRC, Automation, Compliance Management, Compliance Lifecycle, End to End Compliance, Policy Management, Regulatory Change, Case Management



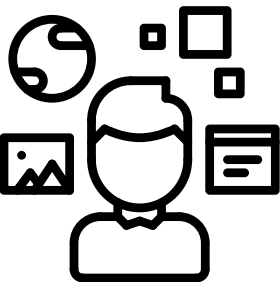
## Identify Verification

Covers: KYC, KYB, AML, Sanctions, Biometrics, KYCounterparty, Digital ID, Onboarding, Authentication, Verify ID, Due Diligence, Case Management, Background Checks, Signatures



## Regulatory Reporting

Entails: Regulatory reporting, transaction reporting, regulatory analytics, market intelligence, Suspicious Activity, Taxation, Auditing, Regulatory Filings, Record Keeping, AML, Disclosure Obligations, Whistleblowing



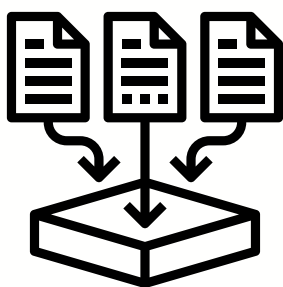
## Monitoring & Screening

Refers to: Customer, Transactions, Sanctions, Adverse Media, Watchlists, Criminal, PEP, SIP, Suspicious Activity, Policy, Crypto, Surveillance, E-Comms, Supply Chain, Trade Surveillance, KYC



## Legal & Regulatory Analysis

Includes: Regulatory Alerts, Regulatory Content, Horizon Scanning, Regulatory Intelligence, Legal Updates, Reg Analysis, Analysing Legal Text, Legislation Archives, Digital Libraries



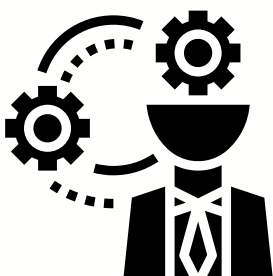
### **Data Compliance**

Includes: Data warehousing, Data Security, Cookie Policy, Data Privacy, Email data, Data Governance, Communications Data, Data Archiving, Record Keeping, Auditing



### **Financial Crime**

Focuses on: AML, Market Abuse, KYT, Fraud Detection, Insider Trading, Transactions, Insurance Claims, Blockchain, Bribery & Corruption, Payments, Behaviour Analytics, CTF



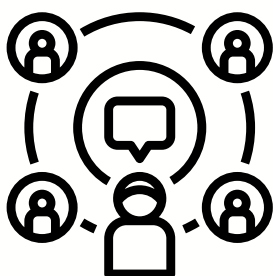
### **Training Tools**

Includes: Compliance Training, FCA, AML, Data Protection, CTF, Consulting, Conflict of Interest, Anti-Bribery & Corruption, Market Abuse, TCF, Financial Crime Whistleblowing, Health & Safety, LMS



### **Risk Management**

Focuses on: Cyber Security, Risk analytics, Credit, Risk Profiling, Conflict of Interest, Risk Data, Risk Intelligence, Supply Chain, Auditing, Fraud, Enterprise Risk Assessment



### **Compliant Communication**

Covers: Call Systems, SMS, Compliant Messaging, Video & Voice, Email, Encryption, Digital Archiving, E-Comms, Comms Surveillance, Social Media, Call Recording



### Overview Of The Company:

#### **Technical DNA**

Axiom HQ started out in 2013 as a software 'design and build' agency that specialized in financial services projects, particularly those with a unique requirement for data and functionality that was far from being available 'off the shelf'. We delivered some innovative projects, including the automation of KYC and onboarding processes, forward-ladder modeling and post-trade analytics, commodity-backed Sharia-compliant deposit and loan processing, and the automation of various back-office workflows.

#### **CASS Automation**

In 2014, we developed a prototype product to automate the workflows necessary for the new client asset (CASS) rules in response to the needs of our client, the Kyte Group, then owned by GFI, the global inter-dealer broker. This initial foray into the development of our own IP was an immediate success and we had shortly licensed the first version of what would become our 'Axiom' product to several leading financial firms, including a global share registrar.

#### **Angel Funding**

From this early traction, we were able to secure £2.5M of funding from a London-based Angel network which supported the growth of our product set into offerings for SMCR compliance, breach and issue management, third-party oversight, and regulatory checklists. Our integrated platform appealed to the larger financial groups fatigued by dozens of regulatory 'point solutions' when what was needed was a single unified view of compliance operations across the enterprise.

#### **Rapid Growth**

Fast-forward to 2020, and we have established Axiom as one of the foremost offerings in the RegTech space, providing genuine compliance oversight to some of the largest and most complex financial institutions globally. Axiom HQ now employs 34 staff, and serves over 40 clients, with recurring revenues of over £2M and high double-digit growth year-on-year. Our client list includes leading asset managers, wealth managers, brokers, insurance firms, and banks such as Computershare, Cazenove Capital, FNZ, Link Fund Solutions, OSTC, Quilter Cheviot, Santander, True Potential, Rathbones, and Royal London. Most importantly, we continue to work closely with our clients to identify the most painful aspects of compliance oversight and strive to build out our platform to improve that governance with increased efficiency and reduced cost.

#### **Types of firms the solution is designed for:**

Any regulated firms and their associated partners. We work with global banks, asset managers, wealth managers, and fund managers/administrators.



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**Regulations/laws the solution helps to address:**

We can assist with the FCA's entire rule book.

We built out our platform along the following timeline:

- CASS Compliance - 2015
- Rules Mapping - 2015
- Accountability (e.g. SMCR) - 2019
- Breach, Issue & Complaints Management - 2020
- Regulatory Checklists - 2020
- Internal Controls Management - 2020
- Transfer Agency Oversight - 2020
- Operational Resilience - 2021
- Rules Management - 2021
- Audit Management - 2021

**Which geographical regions does your company cover:**

We have a global reach and are active across the UK, Europe, and APAC regions.

**Broad RegTech category**

General Compliance

**Sales Contact:**

John O'Dwyer, CEO, Axiom HQ

**Social media links:**

[https://twitter.com/\\_AxiomHQ](https://twitter.com/_AxiomHQ)

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

**Head office location:**

107 Cheapside, London EC2V 6DN

**Other Locations:**

Based in the UK, but we provide services cross border including Europe and APAC.

**Number of staff:**

40

**Year the company was founded:**

2013



## Axiom interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

The solution is made up of several core modules which can be deployed to provide automation and reduction of compliance risk at different points in the compliance journey. Together, these work to make Axiom a holistic platform that delivers end-to-end benefits at every level of a regulated financial services firm.

### **What are some of the biggest challenges your solution solves for your clients?**

Axiom is an industry-leading software platform designed to help regulated firms manage the burden of evidencing and monitoring compliance.

With Axiom, key areas of compliance can be automated and put under direct review by appropriate individuals across the business. This means that monitoring can be embedded directly into business-as-usual processes, vastly simplifying the process and significantly reducing the overhead required to carry it out.

Axiom has the potential to revolutionize compliance monitoring and deliver best-in-class governance, oversight, and management of compliance risk.

Evidence and approvals are gathered in real-time, with responsible individuals signing off attestations within a framework designed for your firm. Documentation reviews and updates are managed automatically. Key compliance workflows can be designed directly within the solution, ensuring that MI outputs are available which directly provide stakeholders with an up-to-the-minute overview of compliance results.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

Some of the world's largest transfer agents and custody firms use our software because it helps them organize and automate regulated processes for their clients. Axiom helps them provide evidence that outsourced processes are conducted in a compliant manner and issues are being carefully managed.

### **What are the main differences between your solution from others in your RegTech category?**

We typically replace several 'point solutions' with an integrated platform that provides support for rules mapping, the accountability regime, issue management, and third-party oversight. The client gains oversight of the end-to-end compliance workflow in a single place and also saves cost.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

Think about how your compliance workflows operate across teams and outsourced providers and look to automate the end-to-end process to have genuine compliance oversight, not just a portion of the view you want.

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

Last year we signed our 40th client and employed our 30th staff member. Despite the challenges of COVID, we are very fortunate to work in technology and finance, which were two of the sectors least affected by the pandemic. Thus we were able to achieve 70% year-on-year revenue growth notwithstanding the global headwinds.

**What drives you as a company?**

Creating a fantastic product that transforms the experience of compliance from a burden to a pleasure and having that reinforced by feedback from some of the world's largest firms.

**What are some of the most important developments you see in the RegTech industry?**

The move to compliance data being held in a structured, manageable form so that the challenges of accountability and resilience can be properly tackled to produce the outcomes that the regulator is aiming for.

**What solutions do you have in place to help clients with environmental compliance?**

Axiom can be used to create an ESG taxonomy to help a firm organize processes, risks, and controls and easily demonstrate how each of their environment targets is met using real-time data.

**What's next for Axiom?**

We anticipate a strong year of growth ahead where we will broaden our feature set to include more support for operational resilience, audit management, enterprise risk management, and horizon scanning.

**What's the best way for potential clients or investors to get in touch with you?**

Email us at: [info@axiomhq.com](mailto:info@axiomhq.com)



# Corizance



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## Overview Of The Company:

CORIZANCE is a globally acclaimed and award-winning connected risk intelligence software provider accelerating business protection and growth. We provide advanced, intelligent, and modular risk, compliance, audit, and governance intelligence solutions and help businesses/governments in achieving their strategic risk, compliance, business, and social vision.

### Types of firms the solution is designed for:

Small/Medium/Large Businesses in the high-risk industries such as Banks, Insurance, Energy, Manufacturing, Healthcare, etc. Government agencies and organizations.

### What regulations/laws your solution helps to address?

Regulations related to Enterprise & Operational Risk Management include:

- Business Domain compliance such as Banks, Insurance, Energy, Healthcare, etc.
- Operational/Technology/Security compliance
- Data Privacy
- ESG and Climate Change
- Fraud and Financial Crime

### Which geographical regions does your company cover:

Global

### Broad RegTech Category

General Compliance  
Identity Intelligence (verification)  
Risk Management  
Monitoring & Screening  
Legal & Regulatory Analysis  
Financial Crime

### Specific RegTech features:

- Predictive Insurance Risk Monitoring
- Enterprise/Operational Risk Monitoring
- Regulatory Compliance Assessment & Monitoring
- Fraud Risk Prediction & Management
- Technology & Cyber Security Risk Monitoring
- ESG & Climate Risk Monitoring

### Sales contacts:

Suresh Rukmangathan, CEO  
Enquiries@corizance.com

### Social media links:

Twitter - @corizance  
LinkedIn -  
<https://www.linkedin.com/company/corizance/?viewAsMember=true>

### Head office location:

Hounslow, London, UK

### Other Locations:

Bangalore, India

### Number of staff:

10

### Year the company was founded:

2018



## Corizance interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

CORIZANCE is a globally acclaimed and award-winning connected risk intelligence software provider accelerating business protection and growth. We provide advanced, intelligent, modular, and SAAS-based risk, compliance, audit, and governance intelligence solutions and help banks, insurers, healthcare, manufacturer, governments, and other high-risk businesses in achieving their strategic risk, compliance, business, and social vision.

### **What are some of the biggest challenges your solution solves for your clients?**

- Unexpected and increasing financial loss and operational costs
- Higher Regulatory Requirements and supervisory scrutiny
- Inability and delays with key business and operational decisions made
- Increasing uncertainties and disruptions to businesses
- Inability to achieve higher business resilience and accelerated growth

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

Client faced increased fraudulent activities from their digital channels and branches post COVID leading to extremely high losses. The client required a solution to proactively identify, detect and prevent fraud and associated risk exposures to prevent losses and asked for help. CORIZANCE Connected Risk Intelligence platform has been deployed rapidly, processed, and prevented fraudulent transactions and associated risks across their channels in real-time. The platform has provided timely and actionable intelligence, notifications, and alerts to key stakeholders for reviewing complex fraud cases. The client is pleased with the accelerated platform delivery, fraud/risk prevention, and intelligence for key decision-making resulting in immediate ROI.

### **What are the main differences between your solution from others in your RegTech category?**

It enables the connection and management of critical risks, compliance, audit, and governance in one single place. It delivers multi-level risk intelligence out-of-the-box for accelerated protection, business resilience, and growth. It enables platform adoption within a few weeks, new changes delivery within hours/days, and accelerating business agility.

### **What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

For addressing current and future risk, compliance, governance, and business challenges, clients must focus on evaluating products in terms of:

- Holistic product vision and service offerings
- Delivering intelligence and insights for comprehensive decision making and management
- Business operated for agility
- Business ecosystem focus – Internal and external business relationships and interests

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

- 100% success on initial customer implementations
- Delighted customers recommending CORIZANCE to peers
- Successful tractions and engagements in multiple geographies

**What drives you as a company?**

- Customer focus – Understanding and addressing customer challenges proactively
- Enabling customers through intelligence for shaping the future
- Passion for technology-driven business innovation & transformation

**What are some of the most important developments you see in the RegTech industry?**

Regulations are increasing and changing at a rapid speed. There are also significant economic and market pressures on businesses demanding new thinking and lean and agile innovations. Technology disruptions are accelerating with the emergence of new currencies, marketplaces, etc., adding new and increased pressures on protecting and growing businesses.

**What's next for Corizance?**

- Continued focus on delighting customers through product innovation
- Accelerating client's resilience and growth
- Raising funds for increasing client reach, serving and enabling clients across the globe

**What's the best way for potential clients or investors to get in touch with you?**

Please get in touch by connecting with the CEO, Suresh Rukmangathan, at [suresh.rukmangathan@corizance.com](mailto:suresh.rukmangathan@corizance.com)

## Overview Description

Corlytics structures, rates, and visualizes regulation. Corlytics is a leading provider of regulatory data and regulatory technology to firms globally. To act and provide assurance on never-ending regulatory change requires firms to know what's relevant, where to focus and what's emerging. That's where Corlytics is helping compliance, risk, legal and audit teams globally. We monitor, assess, map, and align regulatory changes, regulations, and enforcement activity in order to alert relevant areas of the business. We take a risk-based approach to prioritizing developments and predicting what's ahead. This risk-based approach is based upon a deep analysis of enforcement actions taken by regulators from across the globe.

We combine innovative technology with deep legal and industry expertise. Our data science technology combines supervised statistical learning methods with novel linguistic feature engineering techniques using natural language processing. We analyze the flow of information from regulators, government bodies, and other sources worldwide and identify emerging themes. Our solution uses years of development of trained models and machine learning to filter and classify all regulatory notices globally accurately. The analysis is available by jurisdiction, source, and theme to help these regulatory bodies and financial institutions globally to stay up to date and to share important information.

Corlytics is a key innovator in regulatory technology globally, having successfully rolled out the first machine-readable, taxonomized digital handbook for the UK's Financial Conduct Authority. Corlytics works globally with regulators and financial services firms applying technology to reduce regulatory risk. Our customers include some of the world's largest banks and regulators.

## Types of firms the solution is designed for:

We service a range of sectors:

- Global banks
- Regional banks
- Asset Managers/Wealth Managers/Investment Managers
- Payments (PSP) firms
- Big tech firms/Fintech
- Insurance
- Global regulators

## Regulations/laws the solution helps to address:

All financial services regulations, including Emerging ESG and Crypto regulation.

## Which geographical regions does your company cover:

We have a SAAS platform, so our solutions are available globally.



# CORLYTICS



# CORLYTICS

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## **Broad RegTech Category**

Regulatory Change Management  
Regulatory Compliance  
Regulatory Risk Management  
Legal & Regulatory Analysis

## **Specific RegTech features:**

- End to end Regulatory Compliance Management
- Obligations Management and Regulatory Change
- Regulatory Library
- Global regulatory taxonomy
- Horizon Scanning and regulatory monitoring of specific themes, e.g., ESG, Payments, Crypto and Financial Crime
- Regulatory Risk Analytics for Compliance Monitoring and Assurance
- Digitising Regulators Handbooks and rule books

## **Sales contacts:**

Elaine Mullan [elaine.mullan@corlytics.com](mailto:elaine.mullan@corlytics.com)

## **Social media links:**

Twitter: @corlytics

LinkedIn:

<https://ie.linkedin.com/company/corlytics>

## **Head office location:**

Dublin, Ireland

## **Other Locations:**

London, Milan, Boston, New York

## **Number of staff:**

<50

## **Year the company was founded:**

2013

## Corlytics interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

We have three solutions plus products and single-themed regulation trackers. Our three solutions are:

Corlytics Regulation Library - *Simplifying regulation and obligation management*

Corlytics provides a regulation and law library that stores this content as a fully digital set of obligations in a single location. These obligations can be used within the Corlytics application or alternatively, can be API-ed into other systems. The solution tracks updates to the live regulation. It allows for a side-by-side comparison of changes between the currently in force regulation and previous versions, essentially maintaining a full version history of the law or regulation.

Corlytics works across all formats of the regulations that are acquired. We can acquire PDFs and regulations in XML, HTML, or any other format. Corlytics retains the original format of the documentation so that second and third-line teams who are familiar with the original documents can quickly acclimatize to the Corlytics electronic library.

Corlytics Regulatory Monitoring - *Identifying and tracking emerging regulatory risks*

Corlytics' Regulatory Monitoring solution provides enriched regulatory data, including horizon scanning for jurisdictions across the globe. Corlytics collects regulatory notices published by regulators globally and make this content available on the Corlytics Platform. Corlytics enriches the information with metadata enabling firms to plan and prioritize compliance and monitoring activities and determine exposure to emerging regulatory risks. Firms can filter the content for the data that they need.

In addition, Corlytics provides machine translation to instantly translate content from the language of origination to English (it is possible to also translate to other languages). Corlytics provide all content (including translated content) via our robust API. This API can be ingested to any source within your organization, including JIRA or other systems. The content is filtered by jurisdiction, regulator, date, document type, and so on.

Corlytics Regulatory Risk Analytics - *Determine your exposure to regulatory risk*

Corlytics analyses content from regulators across the globe. This includes not only regulatory developments but also other signals from regulators, including enforcements, where the consequence and causes of regulatory failures are deeply analyzed, speeches, and business plans, that look to the future trends of regulation. In order to provide firms with insights with respect to the relative risk associated with regulation, Corlytics provides regulatory risk insights and trend analysis through interactive dashboards, heatmaps, and charts that help to pinpoint the areas of greatest regulatory risk for firms.

In addition, Corlytics provides an exportable set of RSCA reports that are coupled to the taxonomy of the firm. These RSCA reports provide data that support the RSCA process and move decisions on compliance monitoring programs to an evidence-based approach to supporting an effective regulatory compliance operation within your firm.



Corlytics uses a cloud-based infrastructure provider (currently Microsoft Azure) to run its Corlytics Platform that is configured and sized to meet agreed customer needs. Corlytics offers a modular platform allowing clients to implement just one module or undertake the full solution. An implementation and integration plan is agreed with our clients at the start of the project and covers areas including mobilization, design, configuring, building, UAT, onboarding, and rollout. Corlytics API can be ingested to any source within the firm, including JIRA or other systems. Easy and fast to deploy ~ SAAS platform ~ API option.

### **What are some of the biggest challenges your solution solves for your clients?**

Some challenges our clients face:

- Cannot digitize and track their regulatory obligations, imminent regulation changes, emerging regulatory themes, and risk of enforcement in a smart way.
- Unable to track regulatory change and collate a regulatory obligations library.
- Unable to track imminent and emerging regulatory change.
- Difficulties in identifying, collating, and managing all relevant regulations relating to investors, assets, and firms.
- More specifically for our payment service providers (PSPs) - There are a large number of payment regulations both domestically (especially in the US with each state having different regulations from the others) and internationally. Money crossing jurisdictions means that new regulatory requirements arise and must be met.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

OUR CLIENT: Our client is a leading provider of reinsurance and insurance, in the wholesale and retail markets. It also has asset management activity, managing the assets generated within the reinsurance business. Established over 150 years ago and headquartered in Europe, it has a wide geographic footprint across Europe, APAC, and LatAm.

SITUATION: The client's strategy is to be very proactive in keeping ahead of regulatory developments. They tend to go above and beyond just the prescriptive treatment required by the regulator, so they want to have their policies, standards, and procedures in place whether local or global. They recognized the need to look to new technologies to support their strategy and enable them to move away from their manual methods of collecting and handling regulatory data with no audit trail.

Without specific workflow around regulatory data and departmental collaboration tools, they lacked oversight. They found it difficult to track if a regulation had an impact and, if it did, what type of impact and what actions were required. The client recognized the need for a more automated system to take in the feeds of regulatory content enabling them to conduct an impact assessment or business review and collaborate across functions such as legal, compliance, and other business units.

SOLUTION: In order to expand its capabilities to support great automation and collaboration, our client wanted a single platform capable of elevating its operations in line with its strategy. This single platform needed to have the regulatory notification and analysis coverage required by the business, plus the knowledge that new coverage would be added, in the first instance, new Latin American content. Simplicity of workflow and the ability to both integrate into their systems and align the new workflow tool alongside the current process, rather than having to re-work their processes, were factors in choosing Corlytics.

The solution deployed was Corlytics Regulatory Monitoring, using the Corlytics Risk Impact Assessment Workflow product to extend its capability. This impactful combination offered the collaboration and oversight required, with dispersed teams, to share regulatory documents from a single source. The user updates and inputs are collected in a structured manner and reports can be generated to look at the impact of a regulatory event on the client, its business lines, jurisdictions, and its interests. The implementation included a solutions requirement and design phase, a proof-of-concept stage, and clearance around digital governance to ensure Corlytics could be accepted as a third-party supplier.

**OUTCOME:** Our client has been able to implement new technologies to support and enrich its current processing models. The team now has a robust and fit-for-purpose, repeatable operating model served by a workflow bridging both the geographic and informational gaps to ensure increased collaboration with better operational outcomes plus support for innovation across the group.

**BENEFITS:**

- A reduction in manual handling time locating and uploading regulatory data from regulator websites allowing staff to work on higher-value activities.
- Oversight of the full regulatory lifecycle across jurisdictions, business lines, and theme-specific regulations.
- A risk-proofed operations model with reduced manual handling errors and missed publication notices and updates.
- A single operational model across multiple jurisdictions - streamlined, with an audit trail and management information reporting.
- Increased accuracy and ease of building Compliance Risk Assessments (CRAs) through the use of impact assessments.

**What are the main differences between your solution from others in your RegTech category?**

Corlytics structures, rates and visualizes regulation. We work with the regulators and provide risk-rated data to the market. Corlytics is a digital business and has always been one. We are very focused on our niche and our product and marketing strategy reflect this.

The Corlytics platform solution is designed for firms who need to manage regulatory change and those who need to manage their global regulatory obligations – it monitors, structures, and maps complex global regulatory information to organizational frameworks, providing timely, relevant information directly to business areas. The solution is enriched with regulatory risk intelligence and analytics enabling firms to plan and prioritize compliance and monitoring activities and determine exposure to regulatory risk. The complex regulatory information is visualized within practical, powerful interactive dashboards.

Corlytics treats regulation as a risk and has unique AI-driven data, analytics, and insights that enable firms to plan and prioritize regulatory compliance activities. Corlytics monitors, acquires and digitizes regulatory content that comes directly from regulators' websites for use in the management of obligations, tracking of regulatory change, and pinpointing emerging regulatory risks. Content is taxonomized (categorized) with risk topics and business lines, ensuring that only the correct set of regulatory obligations and updates are surfaced to buy-side firms.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

Finding the right technology and business partner depends on what your requirements and vision are concerning regulatory compliance and your digital journey. For regulatory compliance projects with a regulatory technology firm, you need to think about how collaborative an experience it is likely to be and whether your partner has experience working with similar firms. You will want to work with not just a Regtech firm but with the skilled individuals within that firm.

From a technology point of view, a SaaS application will give you synchronous access across all locations plus it doesn't require local installs. The key to reaching digital transformation is the connection between systems and having a clean workflow, and a vendor with API features in their solution will enable your current systems to connect with the new solution seamlessly.

Then there's the taxonomy, the way your classification of regulations matches with the single view presentation by a vendor, and it's essential that you have a vendor with very strong capabilities in this area.

Also, what firms have worked with the regulators, who, after all, are the people developing the regulations.

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

2020 - Launched COVID tracker

2021- Launched Payments regulation tracker

2021- Launched Financial Crime regulation tracker

2021- Launched ESG themed regulatory monitoring solution

2021- Corlytics received the first-ever funding award from Sustainable Finance Ireland for a pioneering ESG data project. A joint project with First Derivative developing an advanced, automated taxonomy capability for all regulations, standards, and risk metrics relevant to ESG.

2021- Went live with the first Crypto Exchange client – based in Hong Kong

2022- Launched Crypto regulation tracker

**What drives you as a company?**

The opportunity to be part of the changing financial ecosystem, where regulation is both an opportunity and a challenge for those within the financial services sector and, indeed, the changing nature of banking itself where fintechs are now part of that ecosystem. Corlytics is driven to create value within this new financial and regulatory landscape while being part of the Regtech community developing commercial concerns to move the dial in terms of how technology can impact this sector. We are driven by the need to develop solutions that align with the markets and our customer needs. We are re-imagining the regulatory space in terms of risk-rated regulatory data.

**What are some of the most important developments you see in the RegTech industry?**

The RegTech market is maturing with financial services firms moving towards more agile environments and away from siloed ways of working with legacy systems (and often spreadsheets) to cloud-based solutions, better meeting their needs in a smarter, faster manner with automation and tagging etc.

Compliance costs typically increase as the regulation around an industry increases and the rising cost of compliance coupled with an increasing need for faster transactions is driving growth in the RegTech market.

Artificial Intelligence (AI), Machine Learning (ML), and blockchain are being utilized to reduce the complexity and time spent on regulatory compliance activities. These advanced technologies assist in the monitoring of compliance and regulatory obligations with greater ease, accuracy, and efficiency than humans, freeing up compliance teams to deal with more analytical or skilled work.

The rise of crypto assets is an area where RegTech solutions are well placed to assist firms, with RegTech having always been digital they are a good match with digital assets rather than older legacy solutions.

ESG and sustainability are areas where we are seeing a lot of new regulation and it is this wave of regulation that is driving RegTechs to come to the party with new solutions.

### **What solutions do you have in place to help clients with environmental compliance?**

Corlytics has two solutions.

We have an ESG regulatory monitoring solution <https://www.corlytics.com/esg-regulatory-monitoring/>

We are currently working on a project that will map multi-jurisdictional regulations, reporting standards, and green taxonomies – such as the UN Sustainable Development Goals, TCFD (Task Force for Climate-Related Financial Disclosure), SASB (Sustainability Accounting Standards Board), and the EU Platform on Sustainable Finance – into a single view. This will be offered as a reference framework for analytics and automated systems, helping financial institutions around the world navigate the emerging and overlapping standards in sustainable finance. We are developing this in partnership with First Derivative, a managed services and consulting business. Once complete, the project will be the first publicly available sustainable finance dataset and taxonomy that has been donated to the financial services sector, not just for Ireland but globally.

### **What's next for your company?**

We are growing our geographic footprint with our expanding suite of solutions. We had strong growth over 2021 and we are continuing to resource this growth with a range of measures including recruitment and training.

We continue to grow and strengthen our relationship with a range of partners that enrich Corlytics' offering.

### **What's the best way for potential clients or investors to get in touch with you?**

<https://www.corlytics.com/contact-us/>



### Overview Description

CUBE is a global RegTech boasting the world's most comprehensive source of classified, meaningful regulatory intelligence. Born of the 2008 financial crisis, CUBE combines industry-leading technology and automation with expert-validated insights to enable global financial institutions to streamline their complex regulatory change management processes. Using leading techniques in artificial intelligence, including machine learning and natural language processing, CUBE captures and classifies all regulatory content across 180 countries in 60 languages and maps it to customers' compliance frameworks, from financial crime to cyber, privacy, tech risk, and more.

### Types of firms the solution is designed for:

CUBE as a solution is designed to support a whole host of industry groups including but not limited to, banking, insurance, crypto, asset management, and more.

### Regulations/laws the solution helps to address:

CUBE can solve complex compliance for regulated financial institutions in different shapes and sizes, by leveraging either RegPlatform or RegAssure and the different solutions it provides. CUBE has the world's most comprehensive source of classified, meaningful regulatory intelligence. The breadth and depth of the data are unmatched, and the platform is configurable and agile. This puts CUBE in a unique position to be able to solve for any and all regulatory solutions, from beneficial ownership all the way through to HR. If your business adheres to financial regulation, CUBE is able to simplify your compliance process, whether it's tax, prudential, or other.

### Which geographical regions does your company cover:

CUBE is a global RegTech provider empowering regulated financial institutions to meet cross-border compliance challenges head-on. Founded and headquartered in London, CUBE has more than 200 employees spread across 11 locations in Europe, the Americas, and Australia.

### Broad RegTech Category

Regulatory Change Management Reporting, Monitoring, Horizon scanning

### Specific RegTech features:

CUBE RegPlatform and RegAssure allow regulated financial institutions to:

1. Monitor a golden source of regulations and horizon scanning content in a single platform
2. Navigate structured regulatory content enriched with contextual classifications
3. Access translations from 60+ languages into English
4. Compare different versions of regulation through time, with changes redlined
5. Identify, track, and manage obligations within regulatory text
6. Receive relevant content tailored to your business profile
7. Customise content with user-defined tags, taxonomies, and filters
8. Configure alerts and notifications to stay up to date with regulatory updates
9. Visualise key metrics through user-defined dashboards
10. Collaboratively manage end-to-end workflows to track regulatory change
11. Connect data to support GRC systems through seamless API integration
12. Evidence regulatory audits and governance through comprehensive reports

### Sales contacts:

marketing@cube.global

### Social media links:

@cubeglobal

### Head office location:

London, United Kingdom

### Other Locations:

New York, Canada, Australia, Singapore, and more.

### Number of staff:

Over 200

### Year the company was founded:

2011

## Cube interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

CUBE is a global RegTech provider empowering regulated financial institutions to meet cross-border compliance challenges head-on. We work with the world's leading financial institutions - from global banks to nimble fintech and payments - to simplify their compliance challenges. We capture regulatory data from across the globe, process it, and transfer it into highly contextualized and meaningful regulatory intelligence for our customers.

In terms of our RegTech offering, we have two distinct products, as well as a number of services and partnerships. We apply leading techniques in machine learning, natural language processing, and robotic process automation across our products to make complete sense of regulatory data and tailor it to our customer's profiles. RegPlatform is our modular, enterprise product, providing regulatory intelligence for large, global financial institutions that want to manage regulatory change on a global scale.

RegPlatform can feed into CUBE Solutions to solve for compliance across any and all business areas, from cybersecurity to records and ESG. RegAssure is our highly intuitive, nimble product that offers seamless compliance to lean financial organizations with up to a handful of compliance officers. We also offer a Regulatory Inventory Assessment Service, which automatically generates a tailored, holistic inventory that spans the entirety of your legal and regulatory requirements to reveal the gaps in your regulatory data. Visit our website at [cube.global](https://cube.global) to find out more.

### **What are some of the biggest challenges your solution solves for your clients?**

The biggest challenge we solve is enabling our customers to keep on top of every regulatory change and development that is relevant and meaningful for their business. Using artificial intelligence, CUBE has machine-read the entire regulatory internet, classified every change down to a granular level, and can intelligently deliver a watertight, standardized regulatory inventory for our customers.

In short, we take the whole world of regulatory data and transform it into regulatory intelligence. This enables our customers to enhance their risk management systems, boost efficiency, save time and mitigate the risk of human error. It simultaneously frees up highly-trained compliance officers from manually trawling the regulatory internet – allowing them to focus instead on implementing meaningful regulations.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

One client, a large US bank, had a pre-existing, automated regulatory change solution, but it wasn't driving automation or efficiency. By its own admission, the system worked – but there were things that it wasn't happy about and it wasn't confident that its existing offering worked. The organization had been using a legacy regulatory change system for some time. It was going through organizational change and wanted to streamline compliance operations across the board. As well as procedural inefficiencies, the bank was also looking to fill some gaps that had appeared in its existing regulatory inventory. It also wanted a product that would map its relevant regulations through to its controls, and that could integrate with its existing GRC program.



CUBE deployed RegPlatform with a full suite of RegPlatform's Modules, including RegInsight, RegBook, RegOntology, and RegFlow. CUBE was able to address the bank's existing inefficiencies and consolidate all its systems into one solution. One of the frustrations of its legacy solution was that it had to use a content provider, software provider, summaries provider, etc. CUBE consolidated everything into one seamless, market-leading solution. As a result, the bank increased efficiencies by 50% as well as saved valuable time. CUBE also enabled the organization to reduce compliance costs significantly as it had previously employed legal service providers to bolster its legacy system. The US bank is now able to do considerably more with less from a capital standpoint, by virtue of having a better tool.

**What are the main differences between your solution from others in your RegTech category?**

CUBE's main point of difference is the breadth and depth of our regulatory data. Other RegTech providers often make bold claims about the strength of their data, but CUBE has built its regulatory inventory over 10 years and boasts the world's most comprehensive source of regulatory data. We capture regulatory change across 180 jurisdictions and in 60 languages, translate it all into English, standardize its format and compile it in a highly functional and configurable library.

As well as this, we are using truly advanced technology in artificial intelligence (AI) natural language processing, and machine learning. So as well as harnessing the whole world of regulatory data, we are able to make sense of it and draw intelligent connections within our proprietary Ontology - so our customers receive relevant, meaningful results instead of a generic data feed. Finally, and importantly, CUBE actually works. We often hear from companies that have deployed a RegTech solution that quickly becomes outdated or fails to deliver on promises made. CUBE works and provides a future-proof platform that will continue to provide relevant, up-to-date regulatory intelligence long into the future.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

The advice we would give decision-makers within the industry when choosing a RegTech solution is to consider the cost of their existing manual processes. Managing regulatory compliance is not easy, especially across multiple jurisdictions, it can feel like scaling a mountain but with no end in sight. As an organization, it's important to take stock of your current processes and calculate the time compliance officers spend on manual-based tasks.

And to ask themselves is this sustainable and scalable? Is there an easier way of automating some of the processes in order to provide compliance teams with the tools they need to take a better risk-based approach? Most financial companies CUBE has as a client have asked themselves just this, and discovered that manual methods cannot scale, they cannot adapt quickly and they cannot sustain.

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

In keeping with the above question, last year was a year of successive achievements for CUBE - having made multiple key hires and scaling the size of our team at pace. This has boosted our success, and we've been thrilled to announce that a number of new customers and partners have joined our regulatory intelligence revolution including MetricStream, LogicGate, Revolut, and more.





As well as this, CUBE has launched a new product, RegAssure, meaning we now have a product suite that suits both global, enterprise financial organizations through our RegPlatform while simultaneously catering to lean, nimble organizations with RegAssure.

### **What drives you as a company?**

In a nutshell, we are driven by a vision to become the industry standard for all regulatory intelligence. There is an incredible amount of regulatory data that currently exists, and it's constantly growing in volume and complexity. We want to take all that data and make sense of it. Right now, there are around 180 countries across the globe that have a regulatory framework of some description in place for financial services. In all these countries there are thousands and thousands of issuing bodies that set out specific financial regulations.

In addition, there are thousands more issuing bodies that create other legislation and regulation which may also apply to financial services – such as privacy, cyber security, or taxes. These are all done in up to 60 different languages and can be produced and distributed in any way, shape, or form. A quick and direct way of solving this problem is by taking an open, standards-based approach. In the long term, our vision is to create a market standard and common model for regulations, then give financial institutions and regulators the option of signing up for it.

### **What are some of the most important developments you see in the RegTech industry?**

The main developments we're seeing within RegTech at the moment is an emergence of products and solutions aimed at managing environmental, social, and governance (ESG) factors. Consumers, regulators, and governments are all demanding far-reaching changes in the way that financial services manage ESG. Given the increasing pace of change in regulatory material, the volume of the material that's being produced, and the complexity of the policies involved - the only way to address these challenges is through RegTech. So RegTech is evolving to meet this unique challenge.

We're also seeing an emerging need for regulatory standards - financial regulators and financial institutions alike are starting to realize that the most efficient way to manage financial regulation is if there is global standardization and consistency. So there will definitely be developments surrounding the standardization of huge volumes of regulatory data.

### **What solutions do you have in place to help clients with environmental compliance?**

As a regulatory change management solution, CUBE enables customers to keep on top of current and emerging regulatory changes – whether that be climate-risk disclosure rules or regulations surrounding carbon tax. CUBE's products give customers the tools they need to understand the environmental regulations that apply to their business and map those regulations to existing policies and controls. So firms are able to manage regulatory changes as they unfold, staying one step ahead of regulators and managing the risk-based deadlines of the climate crisis.

### **What's next for your company?**

We will continue to focus on, as we have always done, the quality of the product. With the introduction of RegBrain, CUBE has expanded beyond machine reading the regulatory internet into machine understanding. RegBrain is a data learning layer that sits on top of our existing data transformation AI layer, which powers our collection, standardization, translation, enrichment, and validation of global regulatory content.





Through RegBrain, CUBE is connecting data (and metadata) from across CUBE's entire regulatory universe in the ultimate knowledge graph. This semantic understanding unlocks a multitude of advanced AI capabilities for our customers, from regulatory change prediction to personalized insights to task automation. The most immediate application has been to further increase the relevance of regulatory data for our customers, down to the individual user level.

**What's the best way for potential clients or investors to get in touch with you?**

The best way to get in touch is to visit our website - [cube.global](https://cube.global) - and request a demo to speak to a member of our team. While you're there, we recommend you sign up to our CUBITS newsletter to receive the latest content and news from CUBE.



## Overview Description

EthiXbase is a third-party risk management company providing SaaS solutions to compliance and risk problems within the supply chains of our clients. These solutions are focussed on Anti-Bribery and Corruption, Modern Slavery, and ESG and comprise an end-to-end service for managing and mitigating third-party risk.

## Types of firms the solution is designed for:

Large firms with disparate supply chains. There are no necessary industry verticals to our solutions, which can be effective in any business. Firms under regulatory scrutiny often find value in our solutions also.

## Regulations/laws the solution helps to address:

FCPA, AML, Anti-Corruption, Modern Slavery, ESG, Supply Chain Due Diligence Act.

## Which geographical regions does your company cover:

The business is focused on Europe and Asia-Pacific.

## Broad RegTech Category

Third-Party Risk Management

## Specific RegTech features:

- Supply Chain ESG
- Modern Slavery

## Sales contacts:

Joe Struggles – [jstruggles@ethixbase.com](mailto:jstruggles@ethixbase.com)  
Flynn Noe – [fnoe@ethixbase.com](mailto:fnoe@ethixbase.com)

## Social media links:

Website: [ethixbase.com](https://ethixbase.com)  
LinkedIn: <https://www.linkedin.com/company/ethixbase>  
Twitter: <https://twitter.com/ethiXbase>  
YouTube: [https://www.youtube.com/channel/UCDMoW\\_xYO\\_h8nBmAyuhEpBkw](https://www.youtube.com/channel/UCDMoW_xYO_h8nBmAyuhEpBkw)

## Head office location:

London/Singapore

## Other locations:

Malaysia, Romania

## Number of staff:

190

## Year the company was founded:

2011



## ethiXbase interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

We are a third-party risk management software solutions provider specializing in anti-bribery and corruption, ESG, and Modern Slavery. Our solutions are operable from our centralized platform, ethiXbase 360, and we provide an end-to-end risk management view of a business's global supply chain.

### **What are some of the biggest challenges your solution solves for your clients?**

- Anti-Bribery and Corruption screening
- Modern Slavery insights
- Supply Chain risk
- Sanctions screening
- ESG
- Third party due diligence

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

<https://ethixbase.com/case-studies/mitsubishielectric>

### **What are the main differences between your solution from others in your RegTech category?**

EB360 is an industry-leading platform. Enhanced Due Diligence products are highly respected. Modern Slavery module aids compliance in partnership with Norton Rose Fulbright.

### **What drives you as a company?**

With a focus on anti-corruption, human rights, labour and environment, our mission, in alignment with the United Nations Global Compact principles, is to support organisations worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. Our goal is to help create a business environment in which organisations are committed to doing business with integrity and transparency while avoiding corruption by complying with the anti-corruption laws of every country in which they operate.

### **What are some of the most important developments you see in the RegTech industry?**

ESG Regulation and Supply Chain Due Diligence obligations.

### **What solutions do you have in place to help clients with environmental compliance?**

Our ESG GreenLITE product provides an ESG report on 100% of a company's supply chain. We partner with the Carbon Disclosure Project (CDP) on the production and distribution of their carbon footprint questionnaires.



## **ethiXbase interview with Planet Compliance**

### **What's next for ethiXbase?**

We intently await the Lieferkettengesetz legislation in Germany and plan to offer a product around this. The same goes for the European Supply Chain Due Diligence Act.

### **What's the best way for potential clients or investors to get in touch with you?**

<https://ethixbase.com/contact-us>



# eXate

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## Overview Description

eXate implements/enforces the security and privacy of sensitive data using the relevant techniques, for the right consumer, in the right form.

## Types of firms the solution is designed for:

Initially focused on Tier 1 & Tier 2 Financial Service Institutions (Banks, Asset Managers, and insurance companies), however, we have recently been branching into other industry sectors.

## Regulations/laws the solution helps to address?

GDPR, Schrems II, Data Localisation

Our full list is available here: <https://www.exate.com/global-data-privacy>

## Which geographical regions does your company cover:

Europe, Americas, and the Middle East

## Broad RegTech Category

Legal and Regulatory Analysis

Data Protection

Data Privacy

Cross-Border Data Transfers

General Compliance

## Specific RegTech features:

eXate is an aggregator of Privacy Enhancing Techniques focussed on consistently protecting Data in Motion (APIs and streaming), as well as Data at Rest. With fine-grained access controls, and the ability to apply the Principles of Least Privilege, eXate can automatically enforce data policies and control the flow of sensitive data within a firm and across geographic borders.

## Sales contact:

[peter@exate.com](mailto:peter@exate.com)

[alice.wild@exate.com](mailto:alice.wild@exate.com)

## Social media links:

<https://twitter.com/exatetech>

<https://www.linkedin.com/company/exate-technology/>

## Head office location:

London

## Number of staff:

25+

## Year the company was founded:

2015



## eXate interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

eXate implements/enforces the security and privacy of sensitive data using the relevant techniques, for the right consumer, in the right form. We solve hard problems such as:

- Data access
- Testing with production data
- API policy orchestration & protection
- Cross border sharing
- Third-party data sharing
- Privacy for legacy systems
- Data audit requirements
- Regulation and compliance

### **What are some of the biggest challenges your solution solves for your clients?**

One of the biggest challenges our clients face, and therefore what they need the eXate solution for, is automating manual processes as well as ensuring full compliance with current/future data privacy regulations.

Another major challenge is around cross-border data compliance in-line with Schrems II and other data privacy regulations. By using multiple Privacy Enhancing Technologies (PETs) we are able to consistently protect their sensitive data.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

ING needed data masking capabilities for the multiple lines of business and departments within the ING organization, enabling production data to be used in test environments and the vision is to work with any database within any area of the organization.

The eXate data privacy solution provided a platform to deliver multiple data masking and anonymization techniques on multiple data sources, working with all legacy database systems and mapping to the future hybrid multi-cloud strategy. eXate is available to the business from ING's internal group services department. It provided ING with:

- Full reporting on who is accessing data and who is blocked from accessing data.
- The ability to support every database required within ING.
- To also safely share data with 3rd parties.
- Users can simply move the data they require and eXate automates the privacy policies to mask sensitive information.



## **What are the main differences between your solution from others in your RegTech Category?**

We are smart data privacy. We have a holistic platform that makes data privacy easy. Where you can:

- Create granular data policies using no-code UI for non-technical business users
- Automate the consistent technical enforcement of data policies across the data estate
- Aggregate a variety of privacy-enhancing technologies and techniques
- Deploy seamlessly across multiple environments (on-premise, multi-cloud, hybrid) and systems (APIs, databases, CSV files, etc.)

## **What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

With more than 2/3rd of the world's population being covered under data protection regulation, the demand for data privacy by consumers is at an all-time high. 87% of consumers have indicated that they will not do business with a company that does not protect their personal data. As a result, 94% of companies now share privacy metrics with their Boards, and it is getting exponentially harder for organizations to stay on top of current data privacy demands.

## **Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

We have achieved significant milestones including eXate being selected as one of Most Influential Financial Technology Companies of 2021. We have also had our Co-Founder & CTO, Sonal Rattan, be included in the Innovate Finance Women in FinTech Powerlist (Senior Leaders category). Additionally, In November 2021 eXate we were awarded the winner in "The Best Start-up to Work For" category as part of The Top 1% Workplace Awards by Harrington Starr.

Recently eXate announced we successfully achieved our ISO 27001 certification. As a team, eXate worked tirelessly towards achieving this milestone as it matches our missions and values as a company.

eXate raised £2.3 Million to Accelerate the Growth and Development of the DataSecOps Platform, led by Outward VC, with additional backing from ING Ventures and Triple Point Ventures, to accelerate the growth of its DataSecOps platform. The funding enabled eXate to capitalize on DataSecOps demand by growing its team, accelerating platform development, and expanding into new geographies and verticals.

## **What drives you as a company?**

Our mission is to make data privacy simple by abstracting the complexity away from the users and developers by providing a globally compliant solution that democratizes access to data, accelerating innovation and scalability.



### **What are some of the most important developments you see in the RegTech industry?**

1. The move towards digitization entails the greater incorporation of APIs and streaming data. As a result, APIs are a new threat factor with over 90% of companies leaking data through APIs.
2. Increase in data localization and cross-border data transfers. Countries are increasingly restricting where data can be stored and processed leading to Compliance and regulatory challenges.

### **What solutions do you have in place to help clients with environmental compliance?**

As a result of our sustainability goals, we are addressing one of the United Nations Sustainable Development Goals as core aspects of our product - "Responsible consumption and production". We have taken this into consideration to ensure that our product is sustainable to improve the world we live in for us and our peers. The steps we have taken add to addressing this goal and will help us navigate where we can improve.

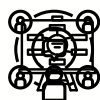
### **What's next for eXate?**

eXate is going to become the universal way of protecting data either at rest or in motion. If you want to protect your data, just eXate it.

### **What's the best way for potential clients or investors to get in touch with you?**

For any further enquiries please contact Alice Wild  
[alice.wild@exate.com](mailto:alice.wild@exate.com)





# Global Relay



## Overview Description

Global Relay is a leader in the development and provision of fully compliant, cloud-first electronic communications archiving, supervision, and eDiscovery solutions for the global financial sector and other highly regulated industries.

For over 20 years, its pioneering cloud technology has helped customers capture and supervise their electronic communications in compliance with record-keeping requirements established by the SEC, FINRA, and other regulators.

Global Relay supports 100+ data types, including email, instant messaging, Bloomberg®, Refinitiv, social media, mobile and instant messaging, voice, and more across mobile, desktop, and web-based platforms, enabling businesses to connect with their customers and colleagues wherever they are.

Over 20,000 customers globally trust Global Relay with their most critical enterprise communications, including 22 of the 25 top banks, over 50% of FINRA broker-dealers, large corporates, and government organizations.

## Types of firms your solution is designed for:

Banks  
Broker-Dealers  
Hedge Funds  
Investment Advisors  
Private Equity  
FinTech  
Insurance Firms  
Energy Companies  
Government Agencies

## Regulations/laws the solution helps to address:

- GDPR
- CPPA
- FOIA
- HIPAA
- Sarbanes-Oxley Act
- FINRA Rule 2210, 3110, 4511
- FINRA Notice 10-06, 11-39, 17-18
- SEC Rule 17a-3, 17a-4
- SEC Rule 204-2, 206(4)-7
- CFTC Rule 1.31
- IIROC Rule 29.7 (IIROC Notice 11-0349)
- NI 31-103
- MFDA Rule 2, 5
- FCA
- MiFID II

## Geographic Regions the solution is available in:

Americas, EMEA/UK, and APAC



# Global Relay



## Broad RegTech category

General Compliance  
Data Compliance  
Monitoring & Screening  
Risk Management  
Compliant Communication

## Specific RegTech features:

- Enterprise Capture, Archiving & Retention
- Supervision & Surveillance
- eDiscovery & Legal Hold Management
- Data Privacy & Protection
- Compliant IM/SMS Text

## Sales contact:

Sales & info:  
info@globalrelay.net

Telephone:  
North America - +1 866 484 6630  
UK - +44 0203 206 1850

Book a Demo:  
Contact - Global Relay

Ask us a Question:  
Contact - Global Relay

## Social media links:

LinkedIn  
<https://www.linkedin.com/company/global-relay/>  
Twitter  
<https://twitter.com/globalRelay>

## Head office location:

Vancouver B.C

## Other locations:

New York, Chicago, London, Singapore,  
Raleigh - North Carolina, Halifax - Nova  
Scotia

## Number of staff:

1024

## Year the company was founded:

1999



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## Global Relay interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

At Global Relay, we help organizations keep their most critical connections compliant. Our proprietary technology captures communications across every digital channel and retains them in our unified, highly secure archive. Our solutions are designed across various use cases, including supervision, compliance, eDiscovery & legal hold, and AI and analytics. We capture all forms of digital communication across email, collaboration tools, social media, financial messaging, instant messaging/SMS, voice, and more.

Our live data connectors help customers collect, store, access, and use information from hundreds of data types, including custom applications – while securely and accurately delivering the data to your Global Relay Archive or any other destination. We are also a leading provider of data migration services with 20 years of experience in helping customers migrate historical data to our secure, private cloud to consolidate all their data, scale their operations, and cut costs.

The comprehensive nature of our offering means that we go way beyond a simple data storage solution. We can capture data, curate and tag it appropriately for compliance, and apply embedded AI to allow customers to search for anything at a moment's notice. With Global Relay, you can be confident that your compliance policies are more seamlessly ingrained into your day-to-day processes to eliminate the operational, reputational, and financial risks of non-compliance.

### **What are some of the biggest challenges your solution solves for your clients?**

Regulators are coming down harder on firms who breach recordkeeping rules by not retaining data for newly adopted communications tools. In a number of cases, fines have been issued even when the company had a policy in place prohibiting the use of non-compliant channels for business communication as employees have used them anyway. The move to remote working in the wake of the pandemic has escalated this risk.

We help firms manage this challenge with solutions that make compliance possible, whatever the channel or device used. This includes our Global Relay App, which separates personal and business communication, affording our customers the productivity gains that come from being more responsive to customers and colleagues while enabling employees to use preferred channels and devices.

Artificial Intelligence (AI) offers firms multiple benefits in terms of efficiency, growth, and insight. However, many are missing out on these vital gains for reasons such as budget or a lack of internal expertise to embed and optimize AI properly. Dedicated third parties can be costly and present an integration challenge as the AI capability sits separate from the rest of the organization, such as in an external data lake.

Global Relay takes a unique approach, applying AI across all its solutions to enable AI-powered classification, search, and analysis to create efficiency and transparency while negating the need for external data lakes or high-risk repositories for your data.

Our trained models also flag inconsistencies, reduce false positives, and increase the effective identification of insider threats.



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**Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

eDiscovery is a crucial aspect of litigation and investigations with firms required to produce all kinds of electronic records to submit to the Court. It is also the most expensive as a large percentage of costs are tied to searching and processing the data records, and the cost usually varies by data type and size. To avoid this time and expense, firms tend to often lean towards performing eDiscovery in-house, which can create workflow inefficiencies elsewhere.

Our Data Services team helps firms to leverage our eDiscovery capability to quickly and efficiently respond to litigation requests, subpoenas, and investigations. Our in-house team of specialists assists legal teams with performing complex searches and producing accurate data promptly in their immediate time of need. As such, our Discovery-as-a-Service offering empowers legal teams to locate essential documents in the shortest time – giving them more time to focus on other important aspects of an investigation.

**What are the main differences between your solution from others in your RegTech category?**

Several factors differentiate us from our competitors. First is that we offer a single platform for compliance, eDiscovery, and collaboration, with integrated analytics and AI for data insights. So in addition to offering market-leading archiving capability, we help our customers to connect, search, collaborate on, interrogate, and export that data within a single system.

At Global Relay, we also develop all our own technology and do not acquire it. It means that we do not have any of the dependencies that can come with bolt-on technology, or pass those on to our customers, reducing multi-vendor risk or complexity.

Another major differentiator of Global Relay is our service, which is renowned in the market. Our 24/7/365 in-person live support means that we offer round-the-clock support and that our phone is always answered. Our in-house professionals can also help you leverage supportive Global Relay services to quickly and efficiently respond to investigations and data requests. They can help you ingest, search, filter, classify, and produce data for audits, regulatory exams, subpoenas, HR matters, and more.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

While each business will have its own requirements, we recommend decision-makers seek out electronic archiving solutions that will:

- Improve your business workflows with functions that empower teams with features such as customizable access to archived data for supervision, surveillance, and eDiscovery
- Offer platform scalability to support your current and future information architecture and growth
- Optimize efficiency through data reduction, automated disposition, and other life cycle management capabilities
- Generate intelligent insights with automated data segregation, AI-based classification, and conversation analysis through natural language processing to measure sentiment – ideally all within the same platform

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**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

Global Relay was recently named a Leader in the 2022 Gartner® Magic Quadrant™ for Enterprise Information Archiving for the ninth consecutive time. Alongside this, we were ranked highest in all four Use Cases of Compliance, Archive, E-Discovery, and Analytics in the Gartner Critical Capabilities, Report that was published alongside the Magic Quadrant.

In recent months, we have developed numerous products and services to help customers meet the demands of a digital-first future. These include creating custom migration tools to help companies meet the demands of a digital future with a more rapid move from a legacy architecture to Global Relay's secure cloud archive. We have also continued to invest in our new open connector network, which allows customers to easily connect to any data source, capture it, and migrate it to Global Relay Archive.

**What drives you as a company?**

A culture of innovation has always been a key driving force at Global Relay, and this remains the case. We have always been focused on helping our customers keep pace with digital and regulatory change, and continuously look ahead so that we deliver solutions and services that not only respond to those evolutions – but anticipate them.

**What are some of the most important developments you see in the RegTech industry?**

The proliferation of digital communications channels being used amid the shift to remote working have created a need for highly responsive RegTech solutions that can support the quick and seamless integration of new communications channels, capture them 'at source', and apply the required compliance controls. Cloud-native technology enables new connective tools to be deployed more quickly while also helping companies to unify their data for more effective monitoring, search, and analysis. As such, buyers are prioritizing RegTech solutions that can support the demands of the increasingly distributed workforce by enabling more connections to be made across channels and devices while also offering seamless ways to store, access, and retrieve that data as needed to enable the proactive management of data governance and compliance risks.

**What solutions do you have in place to help clients with environmental compliance?**

We have a long-held commitment to contributing to a greener environment and to supporting our clients' commitment to do the same. Our private data center is a notable example of that. The facility was purpose-built to use the latest green technologies – including free air and evaporative cooling, which eliminates mechanical air conditioning and reduces energy usage by 50%; and hydroelectricity, a renewable resource that does not produce greenhouse gas (GHG) emissions. Additionally, the data center uses a flywheel – not a toxic lead-acid battery – uninterruptible power supply (UPS).

As ESG rises up the agenda and regulators place more focus and scrutiny on financial institutions' ESG practices, supply chains will be an important gauge for compliance, in addition to specific initiatives and processes within the organization.



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**What's next for your company?**

We will continue to focus on arming companies with transformative technologies that enable them to build for the future. We are expanding our available and accessible archive with innovative tools and capabilities to help customers run their business and grow their business. Specifically, we will be building on our advanced AI for tagging and classification to help our customers not just identify issues, but anticipate them.

We'll also be focused on our open connector network to help firms connect with employees, customers, and peers more seamlessly and leverage preferred methods of communication while meeting the compliance requirements of a changing landscape.

**What's the best way for potential clients or investors to get in touch with you?**

Website: [globalrelay.com](https://www.globalrelay.com)

Book a demo: <https://www.globalrelay.com/#>

Ask us a question: <https://www.globalrelay.com/contact/>

Email: [info@globalrelay.net](mailto:info@globalrelay.net)

Telephone: North America: 1 866 484 6630 Europe: +44 (0) 203 206 1850



## Overview Description

Founded in 2019 by regulatory compliance experts, Grath provides a real-time, efficient and scalable approach to assessing complex regulatory obligations, monitoring mission-critical processes, and ensuring controls operate effectively at a firm-wide risk management level.

## Types of firms your solution is designed for:

Firms within Financial Services.

## Regulations/laws the solution helps to address:

FCA handbook of rules and guidance, European Financial Services regulation, UK Government Legislation

## Geographic Regions the solution is available in:

United Kingdom, Europe, APAC, Americas

## Broad RegTech category

Regulatory Compliance & Risk Management

## Specific RegTech features:

- Automated Regulatory rule updates
- Dynamic risk, control, and compliance frameworks
- Attestation management
- Incident management
- Configurable management reporting

### Sales contact

Gareth Foulkes – Head of Sales  
Gareth.foulkes@grath.com  
07745 526609

James Carter – Senior Sales Manager  
James.carter@grath.com  
07415 885594

### Social media links:

<https://www.linkedin.com/company/grath/mycompany/>



[www.grath.com](http://www.grath.com)



### Head office location:

Floor 3, 20 Dering Street,  
Mayfair  
London  
W1S 1AH

### Other locations:

Menlo Park  
101 Jefferson Drive  
CA 94025  
USA

264 George Street  
Sydney  
NSW 2000  
Australia

### Number of staff:

10-20

### Year the company was founded:

2019



## Grath interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

Grath is a UK-based RegTech scaleup, founded by regulatory subject matter experts and financial service technologists. Grath provides a real-time, efficient & scalable approach to assessing complex regulatory obligations, monitoring mission-critical processes, and ensuring controls operate effectively at a firm-wide risk management level. Grath's modular, cloud architecture supports flexible multi-format data ingestion and REST API integration allowing effortless integration across your enterprise

### **What are some of the biggest challenges your solution solves for your clients?**

Grath supports management oversight of business-critical processes & increases awareness of failing business controls, allowing for practical and prompt intervention.

Efficient and scalable design reduces the time and resource spent on administrative activities when maintaining complex and highly interlinked risk and control structures, thus freeing resources to attend to more value-added tasks.

Audit resilience - Grath solutions can be leveraged to efficiently administer audit programs, particularly in areas receiving renewed regulatory focus that lack formality or a current sense of "what good looks like."

A fully integrated risk and control framework, dynamically mapped to regulatory obligations, allows firms to detect the regulatory change and monitor its control environment using smart attestation management. Control accuracy is continually maintained and evidenced throughout the year and is embedded seamlessly into day-to-day operations, thus reducing 11th-hour amendments and the discovery of evidence gaps prior to and during an audit.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

A global payment institution which provides foreign exchange and payment services to clients. The firm tasked Grath with providing a technology-based risk management solution, improving transparency of processing and accountability of critical business controls.

Working closely with business stakeholders throughout, Grath migrated the existing framework content into its cloud based GRC product. During the engagement Grath determined where controls and processes complied with specific regulatory requirements and where improvements were required.

The finalised GRC provided a comprehensive understanding of the firms' risk profile identifying areas of high risk in relation to existing and future regulatory requirements. The GRC intuitive exception management dashboard supported the prioritisation and resolution of high-risk areas. The entire process was completed under remote working conditions, at distance, and with minimum disruption to the firms' operational processes.





### Testimonial

*"We sought a digital partner that could provide a full risk and compliance solution from start to finish. The team at Grath works with us to continually innovate and develop solutions in response to regulatory and business change. Crucially, the software enabled us to design and deliver a straightforward, efficient and scalable control framework".*

### What are the main differences between your solution from others in your RegTech category?

- A founding team of all expert regulatory practitioners
- Simple to use, intuitive, and aesthetically pleasing
- Open and transparent pricing structure with simple subscription models
- Unparalleled implementation experience, efficient and quick set with extensive user training
- Time to Value and Cost Effectiveness due to a best-in-class mapping interface and dedicated inhouse Grath implementation resource

### What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?

Speed of delivery and the quality of the SME resource technology firms leverage when implementing solutions such as Grath is crucial to the success of the finished solution. The ongoing support offered by such firms should also be a key factor in deciding the most suitable solution.

Grath is built by and for risk and regulatory compliance professionals and Grath has an expert and wide range of implementation specialists that support clients from the very outset of the process and beyond implementation.

### Can you tell us about some of your most recent achievements, or milestones, that the company has reached?

Our company has undergone a period of significant growth during 2021 in respect of revenues, and client acquisition, and in turn, several high-caliber staff have joined our teams.

### What drives you as a company?

To make regulatory compliance timely, straightforward, logical, and scaleable for our clients.

### What are some of the most important developments you see in the RegTech industry?

- AI
- Horizon Scanning
- Continual formalization of the regulatory landscape, requiring technology solutions to manage the process

### What solutions do you have in place to help clients with environmental compliance?

Environmental laws, regulations, standards, and other requirements are all capable of being ingested and mapped to conform to a client's risk profile and mitigating controls.



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### **What's next for Grath?**

Constant innovation and collaboration with our client working groups to improve existing products and build new solutions that cater to the evolving needs of highly regulated financial services firms.

### **What's the best way for potential clients or investors to get in touch with you?**

[Hello@grath.com](mailto:Hello@grath.com)

[www.grath.com](http://www.grath.com)

Gareth Foulkes – Head of Sales  
[Gareth.foulkes@grath.com](mailto:Gareth.foulkes@grath.com)  
07745 526609

James Carter – Senior Sales Manager  
[James.carter@grath.com](mailto:James.carter@grath.com)  
07415 885594



# Kerberos



## Overview Description

Kerberos Compliance is one of the leading providers of digital solutions in the field of money laundering prevention in Germany as well as other European countries. We provide simple, affordable, and actionable solutions to help our customers comply with all the requirements of the Money Laundering Act so our clients can focus on their business.

The compliance service provider Kerberos was founded in December 2017. More than 1,500 companies from a wide range of industries already rely on the compliance services of the 65strong team of specialists from the fields of law, IT, operations management, data analysis, and compliance.

We offer digital AML solutions for companies to become and stay AML-compliant. From risk analysis to the provision of highly qualified and reliable Money Laundering Reporting Officers, digital solutions to identify and validate customers, transaction monitoring, case management as well as compliance advisory and auditing. Different than the other offers in the market, we don't sell a single tool, data, or advice – we sell compliance as a whole.

## Types of firms the solution is designed for:

For every obligated party under the Money Laundering Act. Especially for Asset Managers, Automotive Sector, Financial Services, FinTechs, Gaming, Insurance, Law Firms, Private Equity, Real Estate.

## What regulations/laws the solution helps to address:

Anti-money laundering law.

## Which geographical regions does your company cover:

Europe.

## Broad RegTech category

Tech-enabled AML compliance service

## Sales contact:

Lena Olschewski, [lena.olschewski@kerberos-cms.com](mailto:lena.olschewski@kerberos-cms.com)  
Senior Manager Compliance and Business Development

## Social media links:

LinkedIn: <https://www.linkedin.com/company/kerberos-compliance/>

## Head office location:

Cologne, Germany

## Other locations:

We have several employees working from various cities remotely in Germany, such as Berlin, Hamburg, Frankfurt, and Munich.

## Number of staff:

Over 65.

## Year the company was founded:

2017



## Kerberos interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

We are the leading expert in digital money laundering compliance in Germany. Our team consists of first-class IT and product experts, process specialists, data analysts, lawyers, and compliance managers who have made it their goal to make money laundering prevention easier, less complicated, and more accessible - for everyone. With our wide-ranging expertise and tech-based services, we support or take over the compliance of companies and also individuals with their obligations under the respective national money laundering laws. We offer our clients a comprehensive service and tailor-made solutions: Starting with the preparation of risk analyses, the identification and verification of contractual partners to the training of employees and responsible persons in the company. With our constantly growing range of services, we are the "first mover" in many areas, the digital pioneer of money laundering prevention, also because we offer attractive subscription models. A bit like the Netflix of money laundering prevention.

### **What are some of the biggest challenges your solution solves for your clients?**

AML-Compliance is in most cases too reactive, meaning that actions are taken when it is too late. The core of our vision is that compliance becomes proactive and fines and reputational damage are avoided before they occur. This is the core of our approach.

Process automation, data analysis, machine learning, and AI are the keywords here. For example, the verification of transactions can achieve speed and quality through workflow automations that are hardly possible manually. Automations in the compliance area, whether in the fulfillment of obligations under the Money Laundering Act or the exchange with authorities, can create a "firewall" against money launderers, thereby massively damaging organized crime. Automated corporate KYC or the forecasting of expected money laundering cases would therefore be a true "game-changer" solution. We are working on this in the long term.

With our Kerberos platform, we have created a way for our clients to manage all services, risk reports, and KYC checks from one source, at a glance.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

Real estate agents benefit from affordable and stable compliance partners at hand. We have been offering a tech-backed AML service solution that incorporates the industry specifics in the real estate sector they need to focus on their core business while staying compliant.

### **What are the main differences between your solution from others in your RegTech category?**

Kerberos' solutions are based on a combination of intelligent, automated technologies and legal expertise. The biggest challenge for companies is the increasing complexity of the Anti-Money-Laundering-Act (AMLA) requirements in their specific business area, which is expected to increase further. The legally sound assessment of whether a particular transaction is suspicious or not is therefore increasingly becoming a problem for companies. Often, compliance issues involve the sale of individual data sets, which then have to be assessed by the client alone.



Kerberos, therefore, takes a new approach: we offer obligated parties a 360-degree compliance approach to create a solution and client-focused "compliance experience" and give our clients the confidence to close a deal. From the moment a customer is added, Kerberos provides immediate and complete protection: AML-compliance. All the necessary information is compiled so that an assessment can be made quickly and in a legally compliant manner. The customer can concentrate on their core business and Kerberos takes care of the rest. To put it differently: We're looking at the whole compliance value chain and service every aspect of a full AML compliance management system.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

In the area of money laundering, isolated technical solutions or archaic advisory services currently dominate the market. This is expensive, cumbersome, and time-consuming. We do not sell individual software, but an all-round tech-based service, a state, "just" full compliance. With us, you are legally AML-compliant, that is our promise.

For this purpose, we charge for our service in a subscription model - similar to what is common with streaming services or cloud software. Customers can thus be AML-compliant at a fixed price. Be it a starter, standard, or premium package.

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

We were already able to operate profitably in our second business year in 2019. Our turnover is in the mid-seven-figure range we now want to reach the next level.

With the new Kerberos platform, we have taken another step in working towards our vision to digitize and automate compliance to the maximum, making it simple, affordable, and actionable for all. On the platform, clients can manage all services, risk reports, and KYC ("Know Your Customer") checks from one source at a glance. This is to enable obligated parties, according to the Money Laundering Act, to conduct business without obstacles and concerns so that they can concentrate on their core business. In the end, we're sitting on a gold mine of data, which will help our clients to get even faster for future transactions.

The Kerberos platform complements the Kerberos KYC app as another important milestone in digital compliance. Obligated parties can use the app to perform KYC checks in a legally secure and mobile manner. With the KYC app, real estate agents, for example, can fulfill their due diligence obligations flexibly and effectively. Retailers in particular benefit from simple applications in an app format.

**What drives you as a company?**

Kerberos aims to enable compliance under the AMLA for all businesses, no matter how large or small. "Compliance for all" is the guiding principle. Kerberos wants everyone to be able to afford a secure compliance service. Kerberos' vision is to create a Europe-wide space for legally secure business in the long term. European regulation allows companies to outsource measures arising from anti-money laundering obligations to third parties. In the area of legally secure transactions, every participating company should be able to conduct business with other participating partners without long waiting times. Simple, secure, and without delay.



**What are some of the most important developments you see in the RegTech industry?**

The replacement of stand-alone solutions with automated and KI-supported compliance as software as a service that is also capable of responding flexibly to the dynamic regulatory environment in the AML context. We don't see companies doing this, so we're doing it ourselves.

**What solutions do you have in place to help clients with environmental compliance?**

We have a vast network of compliance specialists we're including in those partnerships where additional compliance is needed.

**What's next for Kerberos?**

In 2022 we will expand into further countries in the European market. We'll keep focusing on workflow automation and data analytics across the board. Within each process step, we integrate KI and machine learning where appropriate and helpful to accelerate the speed and the quality of our products for our customers.

**What's the best way for potential clients or investors to get in touch with you?**

You can reach us through any channel, whether by phone, our website or by email:

Website: <https://www.kerberos-compliance.com/en/company/contact/>

Phone: +49 221 65088920

E-Mail: [info@kerberos-compliance.com](mailto:info@kerberos-compliance.com)



## Overview Description

kompany, a Moody's Analytics company, is one of the leading RegTech platforms for global business verification and Business KYC (KYB). Their global network provides real-time access to commercial registers, financial authorities, and tax offices worldwide, making kompany one of the few KYB providers that can fully satisfy the strictest due diligence requirements of the latest anti-money laundering legislation. Based in Vienna, Austria, kompany is also a government licensed clearinghouse and official distributor for commercial registers in many countries worldwide.

Clients rely on kompany's solutions to improve both the efficiency and effectiveness of their internal compliance processes. By leveraging a range of technology that includes kompany's KYC API and their use of artificial intelligence, clients can dramatically improve their own client onboarding processes and ongoing monitoring tasks, back-office automation, shareholder identification processes and more.

kompany joined the Moody's Analytics KYB portfolio in March 2022.

## Types of firms your solution is designed for:

The register network and kompany's four product lines (including its API and shareholder identification tool UBO discovery) help financial institutions, payment service providers, insurers, lenders, investment firms and other regulated companies to automate their due diligence processes and meet the requirements of the latest anti-money laundering regulations.

## Regulations/laws the solution helps to address:

The solutions and services of kompany help entities comply with the latest anti-money regulations including: European Union's Anti-Money Laundering Directives (4, 5 and 6), Bank Secrecy Act (including the USA PATRIOT Act, FinCEN CDD Rule, and the Anti-Money Laundering Act of 2020)

## Which geographical regions does your company cover:

kompany's solutions are available globally and serve clients across four different continents.

### Broad RegTech category

Monitoring & Screening  
Identity Intelligence (verification)  
General Compliance  
Reporting Monitoring & Screening  
Risk Management  
Financial Crime

### Sales contact:

Interested parties can reach out to the kompany team at [sales@kompany.com](mailto:sales@kompany.com).

### Social media links:

<https://www.linkedin.com/company/kompany/>  
<https://twitter.com/kompany>

### Specific RegTech features:

- AML
- Ongoing Monitoring & Alerting
- PEP & Sanctions Screening
- KYC Client Lifecycle Management
- Ultimate Beneficial Ownership
- Business Verification

### Head office location:

Vienna, Austria

### Other locations:

Sales desks in Vienna, New York, London and APAC

### Number of staff:

60

### Year the company was founded:

2012



## Kompany interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

We provide our business verification services to financial institutions, payment service providers, insurers and other regulated companies worldwide for anti-money laundering and regulatory compliance. Our RegTech platform combines technology and data to create a best-in-class experience that goes deeper than your standard entity verification to reveal the real people behind organisations, including those who hold key positions such as officers and shareholders.

Today kompany, a Moody's Analytics company, is proud to be recognised as the first organisation to build a global network of commercial and government registers and licensed as an official government clearinghouse.

Currently, our global network provides real-time access to original company information from commercial registers, financial authorities and tax offices, covering more than 200 countries and jurisdictions around the world.

### **What are some of the biggest challenges your solution solves for your clients?**

We design our solutions and services to help our clients resolve the complexity of compliance with anti-money laundering regulations.

First, we introduce automation into their existing onboarding process, enabling them to verify and onboard clients more efficiently and effectively using our real-time network of global business information. Next, we ensure that their Know-Your-Business (KYB) processes rely exclusively on audit-proof data. As our network delivers data directly from its primary source, they can be sure that it is fully compliant with the applicable regulations of their jurisdiction. Finally, we replace their internal periodic KYB checks with ongoing monitoring capabilities, also called perpetual KYB.

In the end, our clients can be sure that their processes are based on the most truthful and accurate business verification data available – reducing their regulatory risk exposure and empowering them to prioritize competitiveness within their own market. This also translates to a 50% cost saving and a 90% reduction in the time spent on previously manual tasks like client onboarding.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

At the end of 2017, we had an organisation approach us who had investment funds managing a total of one trillion Euros in regulatory despair. They needed to make significant changes to their soon-to-be outdated manual approach to KYB to ensure their own clients could remain compliant with the upcoming regulatory changes. The stakes were high, to say the least.

They had a backlog of 10,000 clients (funds) that needed to be reverified, and without that reverification, they would have had to suspend their operations and pause their fund activity indefinitely.

Within six weeks, we had held our first meeting, delivered a service description, held demos, conducted testing, and finalised the contract negotiation before eventually going live. Today they remain one of our largest and strongest partners in Europe.



**What are the main differences between your solution from others in your RegTech category?**

As a platform for business verification, the kompany difference is in the data. We are not a database of static business information. Instead, we operate a global register network that provides real-time access to commercial registers, financial authorities and tax offices in more than 200 countries and jurisdictions around the world.

Our platform is built on the foundation of live primary source data because modern compliance requires real-time service.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

Ask yourself what type of problem you're trying to solve. Is it AML compliance from a process perspective or a data perspective? If you're introducing RegTech to solve your AML compliance and AML data challenges, rethink your process to double your efficiency. Be sure you're not simply creating a digital twin of your manual processes. After all, you won't become more efficient or achieve a higher level of compliance just because it's zeros and ones.

And of course, the quality of the data you rely on is everything – it is your first line of defense against money laundering. You need to be certain that you select a RegTech partner whose solutions are supported exclusively with real-time and authoritative company information. Otherwise, you'll find yourself relying on a cosmetic level of compliance rather than one that's truly comprehensive.

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

Throughout the past several years we've celebrated many significant achievements at kompany. Over the course of 2021, we grew our team by more than 50% and welcomed two new investors on board to support our continued growth: Global Brain, one of the largest venture capital firms in Japan, and Fairway Asset Management, an independent Swiss Asset Manager based in Zurich, Switzerland.

And finally, in March of this year, we officially became a Moody's Analytics company!

**What drives you as a company?**

We have always believed that it must be our common responsibility to build the strongest anti-money laundering controls that technology and global collaboration can allow. And now more than ever, the international community appreciates the role that "following the money" has in protecting the integrity of our social fabric. The understanding that effective and real-time access to reliable company data is a prerequisite to a functioning global economy remains at the core of what we do.

Our long-term vision remains focused on building regulatory technology that helps regulated entities to meet and exceed the pace of evolving anti-money laundering regulations. With our new parent company Moody's Analytics, we will continue to expand our products and services to ensure our clients always achieve the highest standard of anti-money laundering compliance possible.

**What are some of the most important developments you see in the RegTech industry?**

Throughout the pandemic, we have observed a significant increase in digitization and automation efforts, which has enabled organizations to remain connected and effective without sacrificing their compliance. We have also seen a noticeable embrace of perpetual monitoring and KYC/KYB processes. Regulated companies have begun to understand how crucial real-time company data is in ensuring that business decisions are based on the most reliable information possible. Also, with the benefit of achieving a higher level of AML compliance.

**What's next for Kompany?**

Our new relationship with Moody's Analytics is all about investing in our collective future and guaranteeing that the best business verification technology and services can reach more global teams. We look forward to making more announcements about what we're working on in the coming weeks!

**What's the best way for potential clients or investors to get in touch with you?**

Potential clients can reach our team of KYB experts by sending an email to [sales@kompany.com](mailto:sales@kompany.com)



# Kyckr Plc



## Overview Description

Kyckr is a B2B information services company that aggregates, organizes, and structures the world's primary source of company data to help businesses reduce the risks associated with counterparty relationships. Unlike traditional data companies, that source data from multiple secondary sources, Kyckr provides accurate data with trusted, legally-authoritative provenance. This helps organizations avoid the significant regulatory and commercial costs associated with using poor-quality data. Through the combination of accurate data with innovative technology, Kyckr's solutions help businesses to succeed in the fight against fraud, money laundering, and financial crime.

## Types of firms your solution is designed for:

Regulated firms (financial services, payments, insurance, law firms, etc.)ç

## Regulations/laws the solutions help to address:

KYC & AML Regulations

## Which geographical regions does your company cover:

Worldwide. Kyckr provides real-time access to legally authoritative company information and filings via one platform by connecting customers to over 180 company registries and 170+ million legal entities across 120 countries.

## Broad RegTech category

Data Management  
General Compliance  
Identity Intelligence (corporate counterparty verification)  
Training Tools  
Risk Management  
Reporting  
Monitoring & Screening  
Legal & Regulatory Analysis  
Financial Crime  
Communication

## Sales contact:

Richard Barber, Richard.barber@kyckr.com

## Social media links:

Twitter: @kyckr\_official  
LinkedIn:  
<https://www.linkedin.com/company/kyckr>  
Facebook:  
<https://www.facebook.com/kyckrofficial/>  
YouTube:  
<https://www.youtube.com/channel/UC80VSYBZPAojtHU4eKUnKjg>

## Specific RegTech features:

- AML, KYC, Horizon scanning, Data privacy, trade surveillance,
- KYC, KYB, KYS, Perpetual KYC / Ongoing Monitoring, - Corporate customer validation & verification
- Customer Onboarding
- UBO Verification

## Head office location:

London, United Kingdom

## Other locations:

Waterford, Ireland

## Number of staff:

26

## Year the company was founded:

2009



## Kyckr Plc - Planet Compliance RegTech Interview

### **Briefly tell us about your company and your current RegTech solutions?**

Kyckr is a B2B information services company that aggregates, organizes, and structures the world's primary source of company data to help businesses reduce the risks associated with counterparty relationships. Unlike traditional data companies, which source information from multiple secondary sources, Kyckr provides accurate information with trusted, legally-authoritative provenance. This helps organizations avoid the significant regulatory and commercial costs of using poor-quality information. Through the combination of accurate information with innovative technology, Kyckr's solutions help businesses to succeed in the fight against fraud, money laundering, and financial crime.

### **What are some of the biggest challenges your solution solves for your clients?**

Our solutions enable our clients to comply with their ever-increasing regulatory AML/CTF obligations around Corporate customers – onboarding new customers and monitoring existing customers. Our clients need to demonstrate that they truly know their corporate customers – the nature of the business, the directors/shareholders, and, where required, the ultimate beneficial owners. This is frequently a manual task, taking many hours of compliance analyst's time and frequent engagement with the customer making it expensive and frequently a source of customer friction. Kyckr's solutions can both save time/cost through the provision of up-to-date information and significantly reduce customer friction on the onboarding journey.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

Our standard use case is a financial services firm, typically a bank or a payments company, looking to onboard a new corporate customer. The Kyckr service supports the onboarding process by independently verifying that the business exists on the local company register and lists the directors, shareholders and (where available) the ultimate beneficial owners (UBOs) so that they can be "KYC'd". Once the company has been onboarded, through Company Watch, we can provide an ongoing monitoring service, providing alerts to our clients when key KYC data held at the Company Register has changed. This enables their financial crimes team to appropriately update their customer records and provide the organization with the peace of mind that their customer database is current from an AML/CTF perspective.

### **What are the main differences between your solution from others in your RegTech category?**

Unlike many data providers, Kyckr does not store and provide outdated company data. Kyckr connects its clients directly to the appropriate corporate registry at every search, ensuring the quality and accuracy of the information returned.



**What advice would you give to decision-makers when choosing a RegTech solution such as the ones your offer?**

Key questions to consider include: How well established is the solution? Does it have recognized established clients, and for how long? Has it lost clients and, if so, why? How well known is the solution? What are the main competitive offerings? What have been its experiences deploying the solution in like-sized clients? How robust is the underlying tech? Does it meet common Enterprise security standards? Can it be easily integrated into case/workflow management and/or CLM platforms? What is the cost-value add equation?

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

Kyckr's original use case was the real-time provision of digital data and documents directly from corporate registries globally to support business customer onboarding. Kyckr was simply a data provider. We have now transitioned the business into a value-adding information services company, a SaaS-styled business. We have created a Perpetual KYC capability in the form of Company Watch, which enables our clients to monitor their customer bases for changes in the corporate registry that will require an update to KYC records. The primary current client pain point in the world of AML/KYC compliance is Ultimate Beneficial Owner identification/verification. We are completing the development of a solution to this challenge - UBO Verify - which will be launched over the next couple of months. We have demonstrated our MVP to a number of clients/prospects and have received a very favorable response.

**What drives you as a company?**

Our vision is a world where all organizations can have confidence in their counterparties through immediate access to accurate, up-to-date, primary-source information. This is built on over a decade of effort to create the largest corporate registry network – almost 200 registries. While there has been an obligation on financial organizations to access this information for some time, organizations outside of financial services are increasingly recognizing the value to their organizations from this information. Over time Kyckr's information will not just support KYC/AML but also extend to "Know Your Supplier" and global supply chain and logistics requirements.

**What are some of the most important developments you see in the RegTech industry?**

The number of participants continues to grow rapidly– partly fuelled by technological advances and the Covid-induced acceleration of digital transformation in the global financial services sector. For the right proposition, there is almost limitless access to investment funds. RegTech alongside FinTech is seen as an attractive investment opportunity. In time the proliferation of RegTech solutions could lead to integration/consolidation opportunities.

**What's next for Kyckr?**

The top priority is completing the journey to an ARR-driven Information Services Company. Most of the building blocks are now in place. Kyckr is increasingly recognized as The Registry Expert. Strategic thought leadership contributions will continue to reinforce this. The cloud-native tech platform has been strengthened, the Company Watch and UBO Verify services are being rolled out and we are extending our use cases beyond our traditional financial services markets.



**What's the best way for potential clients or investors to get in touch with you?**

The best first port of call is the website - [www.kyckr.com](http://www.kyckr.com) - where you will find a rich range of resources and the opportunity to Request a Demo.



# KYC Portal



### Overview Of The Company

Aqubix Ltd is an IT consultancy and experienced solution provider focused on delivering the best customer service with years of experience in business analysis and technical architecture. We have taken a number of innovative products to market however, our flagship product is KYC Portal – an award-winning, real-time, risk-driven Client Lifecycle Management platform with full ownership of policy automation - increasing operational efficiencies, reducing risk, and redefining business relationship outreach.

### Types of firms your solution is designed for:

Any organization (regulated or not) that requires to perform due diligence on their subjects, whether individuals or corporates. Our 60+ clients are spread over a vast selection of industries from banking, payment providers, corporate service providers, legal and accounting to logistics, gaming, precious metal refineries, oil and gas, taxi booking and dispatch providers, and cash management services, to mention a few.

### Regulations/laws the solution helps to address:

KYC Portal's dynamic configuration engine can be tweaked and defined according to any regulations/laws that the organization is required to comply with. Most of our customer base use KYCP to streamline the process of due diligence for regulatory purposes catering for Anti Money Laundering Directives, however, we have many clients who use the solution to address market risk, brand reputation risk, and other aspects of due diligence.

### Which geographical regions does your solution cover?:

KYC Portal's dynamic configuration engine is what attracted the attention of companies from all over the world and in various industries both regulated and not. As we previously mentioned, we currently sell to over 18 countries spanning from the USA to Dubai, Mauritius, South Africa, the UK, and all over Europe.

### Broad RegTech Categories

General Compliance, Regulatory Reporting  
Monitoring and Screening, through an integrated 3rd party provider,  
Risk Management, Compliant Communication, Financial Crime, Data Compliance

### Specific RegTech features:

Customer Outreach - KYC Portal has an embedded dynamic customer outreach engine that allows the client to give access to the end customers directly through the system via a secured channel.

Dynamic Configuration Engine - KYC Portal allows the customer to tweak and manage all elements of the policy in the system, instantly updating the risk association on all records. This allows for peace of mind when it comes to ensuring exposure to risk.

Face-to-Face video calls with biometrics - KYCP includes a game-changing, proprietary embedded video conferencing solution, with automatic recording. Through a system-generated secure link with a calendarised date and time invite, a full, in-person interview can be carried out to further augment the validity of the due diligence process.

Full Seamless API Integration - Allowing you to integrate all of your data points into one central solution. One of the most important features within KYC Portal is the secured API that allows customers to integrate the system with any internal third-party application that they are using such as CRMs, document management systems or core banking applications.

Data Centralisation – the concept of KYC Portal is all about centralising all the data points that are needed for the organisation to have a full detailed picture of risk in real-time. KYCP is integrated with third parties to centralise data on screening of entities (such as PEPs, Sanctions and Adverse Media). All such data points can be used to dictate the risk of the subject and subsequently the flow in the lifecycle.

### Sales contact:

Nickii Mallia, Business Development  
Manager [nmallia@kycportal.com](mailto:nmallia@kycportal.com)

### Social media links:

LinkedIn  
<https://www.linkedin.com/showcase/35574944>  
Facebook  
<https://www.facebook.com/Aqubix>  
Twitter  
<https://twitter.com/KYCPortal>

### Head office location:

Aqubix Ltd is headquartered in Malta

### Other locations:

We have a sister company called Finopz Ltd in London

### Number of staff:

34

### Year the company was founded:

2008



## KYC Portal interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

Aqubix Ltd is an IT consultancy and experienced solution provider focused on delivering the best customer service with years of experience in business analysis and technical architecture. We have taken a number of innovative products to market however, our flagship product is KYC Portal (KYCP) which was launched on the market in February 2017. KYCP is an award-winning, real-time, risk-driven client lifecycle management platform with full ownership of policy automation - increasing operational efficiencies and redefining business relationship outreach.

It focuses on streamlining and automating the back-office of any due diligence process. It allows you to define and manage all your regulatory and policy requirements within the system and it then provides the operational capacity to automate and manage the entire process from on-boarding relationship management all throughout the automation of ongoing aspects of KYC such as risk-based approach, reporting, document requests, automated risk-based questionnaires, remediation, reviews, etc. KYCP integrates with any 3rd party provider/s that you might choose on the market, giving you a centralized, due diligence workflow solution.

### **What are some of the biggest challenges your solution solves for your clients?**

KYC Portal focuses on reducing risk exposure whilst also reducing the costs to maintain such risk. Due diligence requires that you not only keep your processes updated with new regulations but also ensure that you are compliant with all your past subjects. Most times this involves a lot of tedious and manual work.

KYC Portal allows you to focus on the more important tasks that need to be done, as it will automatically alert you when there is something that needs looking into, through intelligent and granular notifications. Notifications keep an overview of all that needs to be done in a timely and real-time fashion. Instant alerts on risk exposure, missing documentation based on real-time data, instant alerts on AML issues, real-time alerts on the exposure of PEPs, sanctions and similar data sets, upcoming reviews, and many more aspects that would be impossible to manage all manually.

KYC Portal reduces your risk exposure to mere hours instead of weeks or months, through automation and its unique dynamic configuration engine. This ensures you are able to adopt perpetual KYC (pKYC) by being proactive rather than reactive by continuously monitoring your subjects. Switching from manual periodic KYC reviews to those that are triggered by anomalous patterns of customer behavior, brings a totally new approach to how you do KYC.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

A great example of this is ARIE Finance. They are using KYC Portal to accelerate the onboarding process for their corporate clients while complying with the highest standards of regulatory requirements around the world. "According to Artesian, it takes an average of 32 days to onboard a new customer, requiring approximately 8 different interactions during the process. In our experience, it can sometimes be significantly longer than this for companies with complex structures and significant cross-border businesses," commented Aisha Sudally, Managing Director.



When ARIE Finance first spoke with the KYC Portal team, this issue was one of their main priorities to solve and it was our customer outreach and on-boarding features that attracted them to KYC Portal. “This combination of high technology and customer service is central to ARIE Finance’s entire philosophy.” ARIE Finance has built its own modular banking platform and is now fully integrated with KYC Portal. ARIE Finance refers to KYC Portal as one of the “key technology bricks from leading 3rd-party providers, all seamlessly connected via APIs. The result is an automated process built to effectively and efficiently manage the complexity of differing regulatory requirements in key financial centres around the world.”

Another feature that attracted ARIE Finance to KYC Portal was KYCP’s automated customer risk scoring solution. KYC Portal is equipped with a fully dynamic risk engine, allowing you to define any aspect of risk to meet both regulatory and internal risk appetites. KYC Portal’s automated risk assessment is constantly monitoring the risk on all subjects. Based on all the considerations and criteria that you have fed into the system, and in real-time, it is instantly alerting the compliance team when the organization is exposed. “Our onboarding process utilizes a complex system of algorithms which combine different global regulatory requirements and our own bespoke risk scoring process. This risk scoring is updated in real-time as changes occur in the clients’ profiles. As a result, we can onboard low-risk complex corporate clients in a matter of days.”

### **What are the main differences between your solution from others in your RegTech category?**

There are two main USPs that our product has over all of our competitors to date, namely:

- **Dynamic Configuration Engine** – The fact that regulations are constantly changing. The fact that the elements of what risk is, and what should trigger risk-related processes, are constantly changing. Be it due to regulatory updates such as AML5 and AML6, market happenings, and also internal policy. It's already challenging enough to keep up with such changes on new clients being onboarded, let alone having to keep all the past records vetted and updated against such changes. KYC Portal allows the customer to tweak and manage all elements of the policy in the system, instantly updating the risk association on all records (be it newly onboarded as well as older records already in the system). This allows for peace of mind when it comes to ensuring exposure to risk.
- **Embedded Dynamic Customer Outreach** - The never-ending communication with customers to collate the right documents, fill forms, conducting face to face meetings, and to-ing and fro-ing for new requests based on risk levels changing. KYC Portal has an embedded customer outreach engine that allows the client to give access to the end customers directly through the system via a secured channel. This allows the customer to have full access to submit and manage their application eliminating the friction of onboarding. One of such features is the embedded face-to-face video engine with biometric matching that came in even more handy throughout the COVID pandemic as our clients could still do the vetting and verification process digitally without having to delay the onboarding process.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

The most important aspect of any RegTech solution is that it should cover the entire spectrum of the due diligence process, a tool that centralizes the entire lifecycle of KYC starting from the onboarding process all throughout the ongoing review process. Having a centralized solution for the entire process gives a lot of advantages to the business, leading to a decrease in risk and costs.

Another common aspect across all solutions is the term “regulatory”, which is all based on regulations. As we know, regulations are constantly evolving, be it due to new money laundering directives or internal policy, regulations are constantly being updated. Due to this, the most important element of any RegTech solution is the ability to be in full control, by being able to tweak and change the configuration of the technology in question seamlessly, in order to keep up with such changes.

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

Over the past few months:

- KYC Portal has won the award for the Best Risk Calculation Engine for Regulatory Compliance in A-Team Group’s inaugural RegTech Insight Awards APAC 2021.
- KYC Portal is a winner in the Rising Star category of the Chartis Research RiskTech100®.
- KYC Portal has made it to RegTech100 list by RegTech Analyst once again, for the fourth consecutive year.
- KYC Portal has been selected to be part of the Efma-Capgemini Financial NewTech 2021 Watchlist.
- KYC Portal was named a finalist in the ‘Client Lifecycle Management Solution’ category at the Tenth Annual WealthBriefing European Awards 2022. (awards ceremony to be held on the 30th March 2022).

**What drives you as a company?**

Knowing that through KYC Portal, we are helping many organisations remain compliant and safeguard their risk. To date, KYC Portal has a worldwide footprint with a solid and trustworthy reputation. Not only the fact that it is one of the best, most versatile and complete client life cycle management platforms globally, but also the reputation that the team behind it has managed to garner with all its clients.

**What are some of the most important developments you see in the RegTech industry?**

The biggest development in this market is the shift towards data centralization. The regulatory market depends on a lot of different data elements. Data that is collected from the end customer, internal data as a result of market research, data from third parties such as alerts on risk factors, and data relating to company house information. All these different data points together with data that organizations already have in their internal systems need to be addressed by compliance teams to be able to address risk and due diligence processes. The shift towards having a central orchestration life cycle management platform that allows for the centralization of all these various data points together with embedded flows and real-time risk has become the biggest development of the Regtech industry.

### **What's next for KYCP?**

KYC Portal grew so much over the past 5 years that it now caters for 95% of our company's entire business. We are fully focused on keeping this level of growth both within our team as well as the R&D, leading to enhancing our product to ensure that KYC Portal remains the market leader.

From a technology perspective, the team is always enhancing the development stack to adapt to the latest environment requirements on which our customers ask us to deploy KYCP. This strategy is also driven by the nature of the new beneficial features we are deploying in the product on a quarterly basis.

### **What's the best way for potential clients or investors to get in touch with you?**

You can email us directly on the below contact details or else via our website <https://www.kycportal.com/book-a-demo>

Kristoff Zammit Ciantar – Founder & CEO [kzciantar@aquabix.com](mailto:kzciantar@aquabix.com)

Nickii Mallia – Business Development Manager [nmallia@kycportal.com](mailto:nmallia@kycportal.com)



# Lari Digital

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## Overview Description

LARI helps businesses keep track of legal and regulatory changes. Our mission is to promote collaboration and increase the workflow productivity of corporate legal departments. LARI is an intelligent issue management platform for legal and compliance departments. It automatically discovers the latest updates in laws and regulations impacting a company. It helps teams to understand those changes and translate them into actionable and auditable items. Easy-to-use tools encourage collaboration and facilitate knowledge management within an organization. LARI helps to cope with the increasing complexity of legal, regulatory, and compliance issues.

## Types of firms your solution is designed for:

Companies operating in regulated industries that have in-house legal/compliance/public affairs teams. Also, associations, agencies, and governments.

## Regulations/laws the solution help to address:

Every regulation that impacts the business that is publicly available.

## Which geographical regions does your company cover:

Switzerland, Germany, Liechtenstein, France, and the UK.

## Broad RegTech category

Regulatory Compliance Management

## Specific RegTech features:

- Monitoring
- Impact Assessment
- Measure Development and Reporting

## Sales contacts:

Edouard Schaerer  
CEO  
es@lari.digital  
+41 79 822 54 18

Andri Raeber  
Sales development  
araeber@lari.digital  
+41 78 707 36 35

## Social media links:

<https://www.linkedin.com/company/11069285/>

## Head office location:

Dangelstrasse 15  
8038 Zürich  
Switzerland

## Number of staff:

23

## Year the company was founded:

2017



**What drives you as a company?**

Our team.

**What are some of the most important developments you see in the RegTech industry?**

Regulatory compliance is becoming increasingly a driving factor in companies' success.

**What solutions do you have in place to help clients with environmental compliance?**

Our regulatory monitoring helps our clients be aware of the latest governmental initiatives related to sustainability.

**What's next for LARI Digital?**

We aim to enter new markets and solve more cases for our clients.

**What's the best way for potential clients or investors to get in touch with you?**

Contact our salesperson on LinkedIn, by mail, or by phone.

**Edouard Schaerer**

CEO

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**Andri Raeber**

Sales development

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## LARI Digital interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

We are a Swiss Regtech company, fully remote with a distributed team throughout Europe. Our goal is to increase the workflow productivity of teams that have a serious need for digitalization. Most migrations we do are from excel to our solution, this shows how much digital transformation is still ahead.

### **What are some of the biggest challenges your solution solves for your clients?**

Efficiently and systematically dealing with the end-to-end regulatory compliance process.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

Most of our clients have been using excel to solve a problem that has outgrown simple tables by now. Doing business in a strongly regulated environment means that you have to be aware of changes in the law and be able to assess the impact of this change on your business and finally react as fast as possible to this given change.

If you have to follow over 100 regulations in each jurisdiction you risk missing a change or not being able to react effectively to it if you are spending too much time updating each cell of an excel spreadsheet instead of focusing on the changes that need to be made within your company. Our platform automates every aspect of the process that can be automated so that the specialists within the company can focus on the important task of making the changes happen.

### **What are the main differences between your solution from others in your RegTech category?**

We are a Swiss-based technology company. The secret to our success is our focus on building a stellar team and relentless obsession to understand the challenges our customers face in their daily work and develop solutions that will solve these challenges and increase the value output of each user of our platform.

LARI automates the regulatory compliance process as well as other corporate legal and compliance processes. We support in-house specialists to detect, evaluate and comply with new regulatory requirements up to their implementation and periodic control.

### **What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

Invest in digital management platforms for the long run. They will increase your efficiency.

### **Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

We entered the European market successfully in 2021.



# MAP Fintech

## Overview Description

MAP FinTech is a leading and award-winning global regulatory technology provider for the financial services industry, specializing in reporting solutions arising from the requirements of many complex international regulations such as EMIR, MiFIR, SFTR, ASIC, MAS, FATCA, DAC6, and CRS. MAP FinTech also provides innovative and comprehensive solutions for Best Execution Monitoring, RTS 27/28 reporting, AML Transaction Monitoring and Screening, Trade Surveillance (Market Abuse), and eKYC (Client on Boarding, Screening, eIDV, Document Authentication). MAP FinTech has successfully reported billion transactions to date and served over 200 B2B clients worldwide.

## Types of firms the solution is designed for:

Banks, Investment Firms, Fund Managers, Insurance Companies, Lawyers, Auditors, Broker/Dealers, Pls, Fiduciary Providers, and non-financial institutions.

## Regulations/laws the solutions helps to address:

European Markets Infrastructure Regulation EU No 648/2012 (EMIR), Markets in Financial Instruments Regulation EU No 600/2014 (MiFIR), RTS27, RTS28, Foreign Account Tax Compliance Act (FATCA), Common Reporting Standard (CRS), Directive 2014/65/EU (MiFID II), Securities Financing Transactions Regulation (EU) 2015/2365, ASIC Derivative Transaction Rules (Reporting) 2013, Securities and Futures (Reporting of Derivatives Contracts) Regulations 2013, Market Abuse Regulation (EU) No 596/2014 (MAR), Council Directive (EU) 2018/822, International AML/CFT legislation.

## Which geographical regions does your company cover:

Worldwide

## Broad RegTech category

Regulatory Reporting  
Monitoring & Screening  
Identification/Background Checks  
Health Checks  
Compliance Management  
Taxation Reporting  
Onboarding process  
Market Surveillance

## Sales contacts:

Costantinos Malialis, Commercial Director  
E: [cmalialis@mapfintech.com](mailto:cmalialis@mapfintech.com)

Mark Ellis, UK Business Development Manager  
E: [mellis@mapfintech.co.uk](mailto:mellis@mapfintech.co.uk)

Stefanos Daniel, Sales & Relationship Manager  
E: [sdaniel@mapfintech.co.uk](mailto:sdaniel@mapfintech.co.uk)

## Specific RegTech features:

- EMIR Reporting
- MiFID II/MiFIR Reporting
- FATCA Reporting
- CRS Reporting
- ASIC Reporting
- MAS Reporting
- SFTR Reporting
- DAC6 Reporting
- RTS27/RTS28 Reporting
- Best Execution Monitoring
- Trade Surveillance
- KYC&AML Transaction Monitoring
- eKYC

## Social media links:

<https://www.linkedin.com/company/map-fintech/>  
<https://twitter.com/mapfintech>  
<https://www.youtube.com/channel/UCvdCWKpPDCEkSvL1j-kaVzw>

## Head office location:

34 Lime Street, London, EC3M 7AT, United Kingdom, Tel: +44 203 846 8820.  
E: [info@mapfintech.co.uk](mailto:info@mapfintech.co.uk)

## Other locations:

82 Archiepiskopou Makariou C', 2nd Floor, Mesa Geitonia, 4003, Limassol, Cyprus, Tel: +357 2535 1335, and 2 Diagorou, ERA House, Floors 9-12, 1097 Nicosia, Cyprus, Tel: +357 2287 7744, E: [info@mapfintech.com](mailto:info@mapfintech.com)

## Number of staff:

45+

## Year the company was founded:

2013



## MAP Fintech interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

Founded in 2013, MAP FinTech is a leading and award-winning global regulatory technology provider for the financial services industry, specializing in reporting solutions arising from the requirements of many complex international regulations such as EMIR, MiFIR, SFTR, ASIC, MAS, FATCA, CRS, and DAC6. MAP FinTech also provides innovative and comprehensive solutions for Best Execution Monitoring, RTS 27/28 Reporting, AML Transaction Monitoring, and Screening, Trade Surveillance (Market Abuse), and eKYC (Client Onboarding, Screening, eIDV, and Document Authentication). The company was one of the first vendors in Europe to report under EMIR, having already successfully reported billions of transactions since February 2014.

### **What are some of the biggest challenges your solution solves for your clients?**

Reporting is like a tax on a business; it is unavoidable. The art in this case is to mitigate those costs by freeing up operations, technology, and compliance resources by moving them away from reporting and back to their primary purposes. RegTech solutions lift the burden of reporting but don't remove liability. That is why our clients choose us. We grant them full transparency and reconciliation over the processes to prove to regulators and senior management that they have complete end-to-end reporting oversight. Also, we are able to assist with accurate and error-free reporting, keep them insulated from change, and help them remain fully compliant. Furthermore, we work on cross-border regimes and different types of regulations, while leveraging many of the same required reporting data sets. For instance, we can provide trade level, surveillance, and accountancy reporting for many of the same data subsets. This comprehensive and efficient service, which incorporates multiple products, allows our clients to get the most out of our relationship while keeping costs down. The result is that the cost of reporting is minimized, and clients can then concentrate on their business, leaving the reporting to the experts and retaining full control.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

One specific instance of a client moving from a competing vendor to ourselves highlights some of the unique properties that MAP FinTech brings to the table in terms of solutions. Our client was left to fend for themselves with the delivery of a platform but no assistance in its use of the context in which their regulatory obligations were being met. We offered Transparency of process and a wealth of knowledge, which when coupled with the platform offers far more complete insulation from regulatory error. Furthermore, our platform's enhanced capabilities allowed the client to free internal resources by dismissing a number of internal IT processes and algorithms which were already provided by our platform. We also offered a solution that gave time back to the users of the platform in the form of assisted error handling and a dynamic instance of their requirements. One size does not fit all. In short, we gave them a more comprehensive platform and service offering.

### **What are the main differences between your solution from others in your RegTech category?**

The company is highly regarded for its regulatory technology and services innovation. We are helping our clients push the boundaries of what's possible in regulatory technology, delivering deep expertise and innovative solutions. MAP FinTech is at its best when matching technology with compliance. This combination has allowed us to deliver successful RegTech solutions that differentiate us from the competition.



All our solutions are offered under our award-winning Polaris Platform, which is a fully automated RegTech technology that provides our clients with peace of mind and allows them to concentrate on what they do best. Our services are bundled with solutions from some of the biggest vendors in the market, ensuring service quality, while we are able to cover our clients' regulatory reporting needs through our compliance expertise. The solution has been developed in-house, which provides complete control of the entire reporting process—from data sourcing to validations, enhancements, generation and submission of the reports, and receiving and presentation of feedback—to the end-user through a user-friendly portal.

It also delivers unparalleled flexibility to quickly adapt to new and evolving regulations and a dynamic regulatory environment. Matching this adaptability with our unwavering commitment to customer service and innovation has allowed us to be one step ahead of the competition. Finally, the platform works with existing systems, so there is no need for the user to adopt new technology. Data is extracted from the client or user side through DB extraction or is pushed by the client or user to our side within CSV files over SFTP.

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

2021 was another busy and transformative year for MAP FinTech. Despite the many challenges, it was a year in which we strengthened the business further, growing our ranks by welcoming new members and rolling out important initiatives that will help guarantee our continued success moving forward. We are also proud to be recognised internationally, having won multiple awards from across the globe. In 2021, MAP FinTech was recognised as having the Best RegTech Reporting Solution at the Finance Magnates London Summit Awards and the Best Innovative Technology for Regulatory Compliance for 2021 at the RegTech Insight Awards.

**What drives you as a company?**

We are driven by innovation and applying it to make compliance easy for companies of all sizes. We are very passionate about delivering cost-effective and innovative solutions that help companies simplify compliance and efficiently manage a number of regulatory requirements. We aim to be the regulatory technology of choice, offering limitless solutions on one platform for all regulatory technology needs. Despite the myriad of regulatory headwinds, we want to empower companies across many industries to focus on their core business.

**What are some of the most important developments you see in the RegTech industry?**

RegTech has shifted from being a best effort to adhere to the spirit of the current rules to the more comprehensive endeavour of being as accurate as possible. It is a fact that Brexit has polarised both European and UK regulators into a position of "Co-opetition," whilst attempting to make their specific markets more attractive to outside investment. Jurisdictions across the region must try to show probity with regard to their own regulatory rulings. At the same time, however, they should not make these same rules a barrier to trade or entry. As such, one can see that there is a balance to be struck. For instance, the suggestions around the usefulness of RTS27/28 is just one example of this conundrum.



Next year's big trend will involve accuracy, more specifically what's required to show your workings in the reconciliation world and retain oversight on a fully transparent workflow. This will affect trade level reporting for the former and trade surveillance for the latter. In turn, this will bring about the implementation of systems that can adapt to future regulatory changes, be this EMIR's refit or the natural divergence between the EU and the UK. In-house expertise, robust processes, and full reconciliation tools are the hot topics for 2022.

### **What's next for MAP FINTECH?**

Our plans include further expansion of our existing products and the launch of new innovative tools to add to our award-winning platform. We resolve to continue delivering exceptional, innovative, and one-of-a-kind solutions to our clients and partner firms. This includes our best-in-class regulatory reporting technology services and RegTech tools that allow our clients to meet their regulatory reporting requirements and achieve the best results.

We also plan to broaden our integration with international TRs, ARMs, and NCAs, and help our customers meet their regulatory reporting obligations in a timely and efficient way. More specifically, these integrations simplify the transition when a TR or ARM ceases to provide the services a client originally signed up for. Moreover, it is very important for us to maintain and improve the quality of our support services, which have proven to stand out from traditional support levels. New client support technologies will be introduced to assist us in further improving the efficiency and quality of the two most important processes found in RegTech projects: initial onboarding and day-to-day support.

### **What's the best way for potential clients or investors to get in touch with you?**

Contact us:

MAP FinTech (UK) Limited: 34 Lime Street, EC3M 7AT, London, UK  
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MAP Financial Technologies (Europe) Limited:

Limassol Office: 82 Archiepiskopou Makariou C', 2nd Floor, Mesa Geitonia, Limassol 4003, Cyprus  
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T: +357 22 877744



# MitraTech

MITRATECH

## Overview description

Mitratech is a proven global technology partner for corporate legal, GRC, and HR teams seeking to maximize productivity, decrease costs, and mitigate risks by deepening operational alignment, increasing visibility, and spurring collaboration across their organizations. By partnering with customers to design, develop, deliver and support the best legal, GRC, and HR software solutions on the market, Mitratech enables departments to become hubs of efficiency, innovation, and excellence for the entire organization.

Mitratech's Platform provides expert product offerings to organizations worldwide, supplying end-to-end solutions that enable them to implement best practices and standardize processes across all lines of business, as well as effectively manage risks and ensure business continuity.

Mitratech serves over 1,800 organizations worldwide, spanning more than 160 countries.

## Types of firms your solution is designed for:

Legal Services, Financial Services, Health Care, Insurance, Automotive, Manufacturing, Education, and many more.

## Regulations/laws the solution helps to address:

Mitratech's GRC platform is mapped to over 60 regulations, laws and standards. Some of them are NIST, SOX, SOC 1, SOC 2, HIPAA, COBIT, GDPR, ISO 27001, IDW PS 340 n.F., etc.

## Geographic Regions your solution is available in:

All Geographic Regions. In addition, we have physical offices in the USA, Germany, UK, Australia and India.

## Broad RegTech category:

Cyber Security Frameworks  
Enterprise Risk Management (ERM)  
IT Risk Management  
Third-Party Risk Management (TPRM)  
Internal Controls & Compliance  
ESG Risk Management  
Policy Management  
Data Privacy  
QHSE Incident & Business Continuity Management

## Specific RegTech features:

1. Mitratech's Alyne Monte Carlo Simulations provide meaningful visualizations of aggregate potential risk loss distribution and Value at Risk metrics to derive actionable business insights.
2. Placing a figure value on operational risks can be tricky, but, in using the FAIR model, Mitratech's Alyne Risk Loss Estimator Calculator helps to define an accurate-as-possible estimate cost.
3. Identifying risks in Assessment Responses can be a pain to sort through, but with Machine Learning on your side, that process is simplified and made human-proof.
4. Whether you are just starting with Mitratech's Alyne or need assistance, our In-App Help Articles provide all the guidance you need, intuitive to where you are within Alyne.
5. Policy Management: Mitratech's Alyne provides your organization with a one-of-a-kind way of communicating policies to your teams through an easily accessible and interactive platform.



# MitraTech

MITRATECH

## Sales contacts:

DACH: Claudia Howe [claudia.howe@mitratech.com](mailto:claudia.howe@mitratech.com)

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UK: Victor Falch [victor.falch@mitratech.com](mailto:victor.falch@mitratech.com)

## Social media links:

Twitter: <https://twitter.com/mitratechlegal>

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

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

Youtube: <https://www.youtube.com/c/MitratechSuccess>

Podcast: <https://www.alyne.com/en/podcast/>

## Head office location:

5001 Plaza On The Lake, Suite 111

78746 Austin, TX, United States

## Other locations:

Ganghoferstr. 70a

3/4th Floors

80339 Munich

Germany

The Priors

Stomp Road

SL1 7LW Burnham

United Kingdom

432 ST Kilda Rd

2nd Floor

3004 Melbourne, Victoria

Australia

## Number of staff:

800+

## Year the company was founded:

1987

## Mitratech Interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

Mitratech's GRC platform is a next-generation RegTech solution that provides organizations extensive capabilities in managing their cyber, governance, risk, and compliance processes through a Software as a Service platform. Mitratech's Alyne platform enables organizations of all sizes to gain actionable insights through a content-rich library of structured controls and risk information, all mapped to relevant regulations, laws, and industry standards. Mitratech's technology is powered by industry experts with extensive knowledge, empowering risk and assurance professionals, as well as other decision-makers, to easily understand complex data and manage risk and compliance processes effectively.

### **What are some of the biggest challenges your solution solves for your clients?**

Mitratech's GRC platform takes overly complicated and numerous global regulations, laws, and standards and simplifies them into a library of predefined controls. It does this by analyzing the requirements of many major regulations — from Sarbanes-Oxley, California Consumer Protection Act (CCPA) to the European Union's General Data Protection Rules (GDPR), PSD2, and many more — breaking them down into controls the organization should consider putting in place. Uniquely, Mitratech's Alyne maps all of these major regulations to a single control instead of cluttering up the system with identical controls for different regulations. Users can drill down into each control to see the specific sections of each regulation it is designed to meet. Alyne currently has a library of over 1200 controls in its control library, and teams can also add their own custom controls through a simple point and click interface.

Typically, assessment processes can be tedious and time-consuming. Within Alyne, organizations can run assessments at a scale that measures their compliance risk within minutes. The result of an assessment is an interconnected risk tree that shows the causes of elevated threats and the potential downstream effects if they are left unattended. To aid in mitigation, each risk can be expanded to show actionable insights, illustrating which of the controls deviated from policy recommendations.

Furthermore, Mitratech provides teams with complete risk transparency when used as a single source of risk data across the organization.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

Prior to using Mitratech's Alyne solution, HDI / Talanx Group, a global insurance company with headquarters in Germany, had a different GRC platform in place and, although it performed sufficiently among the risk management team, it was too complex and not user-friendly enough for different stakeholders across the organization, outside the area of risk management.

With a network as global as HDI's it was imperative for them to address and effectively solve the following:

- Proper communication across the organization, where all senior executives actively report risks to their subsidiaries as well as the Risk Management unit.
- Develop fully efficient Risk Reporting and Global Risk Register processes.
- Implement a solution with a user-friendly design that enables a positive UX.

By implementing Alyne within HDI, all challenges faced prior were mitigated and resolved far beyond expectations, creating an enormous advantage for HDI's risk unit. Following this success, other GRC functions, like information security and compliance management, will potentially be implementing Alyne in the next couple of months. At the moment, HDI is running a new project transforming their vendor risk management to Mitratesch's Alyne.

Case Study:

<https://www.alyne.com/de/blog/case-study/how-hdi-talanx-group-enhanced-its-enterprise-risk-management-processes/>

## **What are the main differences between your solution from others in your RegTech category?**

Organizations of all industries and their teams are on a mission to achieve their own particular set of goals to reach new heights and discover new frontiers. Mitratesch's cutting-edge technology and deep expertise equip organizations to confidently fulfill their mission.

Mitratesch's GRC platform offers out-of-the-box control frameworks, highly scalable risk assessments, deep analytics for intuitive risk identification, scenario analysis, quantitative risk analysis that places a monetary figure on your true Value at Risk (enabling you to easily speak the Board's language), portfolio aggregation with lightning-fast Monte Carlo simulations and so much more.

At Mitratesch, we take global regulations, laws, and standards and map them to a library of controls. Unlike traditional compliance software and some RegTech competitors, Mitratesch focuses on the User. Its interface is colorful, modular, and mimics the user experience of popular social media patterns to help increase user adoption across organizations. Mitratesch's Alyne is a cloud-native system, and its out-of-the-box content means that organizations can begin using our solution from Day 1 instead of spending months adding information by hand.

Furthermore, Mitratesch's technology helps decision-makers transform their GRC and Cyber Security processes through qualitative and quantitative methods, providing companies with greater transparency, increased efficiency, and noticeable cost reduction when replacing manual processes with Mitratesch's fully digital platform.

## **What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

Regulatory technology, which is digital by design, can improve people, processes, and technology as well as provide a much-needed factor: analytics. Look for a solution with a faster time-to-value response, that can be adopted, not in silos, but by fostering collaboration across teams from the entire organization.

The solution you choose must be one highly scalable, integrated, easily adoptable, and able to perform as a business value driver with the goal of maximizing efficiency across the organization.

## **Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

Our first quarter was our busiest ever. Our development team has delivered a pipeline of more than a dozen new capabilities with much more to come over the coming weeks. We also broke records in new bookings, onboarded many exciting new customers in all of our locations and across industries. What we are most excited about this second quarter is breaking all of the first quarter's records. Stay tuned for more.

## **What drives you as a company?**

We are driven by innovation. Developing cutting-edge technology and enabling our customers to achieve success, not only in their GRC and cyber security efforts but also within the overall business goals is our priority. Mitratesch's cyber security, risk management, and regulatory compliance solution seek to enable businesses to confidently fulfill their mission.

## **What are some of the most important developments you see in the RegTech industry?**

ESG (Environment, Social, Governance) risks are becoming a notable topic. However, the proper management of such risks is not yet clearly defined. We are seeing an increasingly wider space where RegTech capabilities have the potential to facilitate risk identification and better management of topics in this sphere.

## **What solutions do you have in place to help clients with environmental compliance?**

Mitratesch has created an ESG risk framework consisting of 16 ESG megatrends. These megatrends have been further broken down into 95 additional sub-trends, which contain more than 300 individual data points.

Learn all about Mitratesch's capabilities and comprehensive mapping of ESG-related risks to provide your organization with valuable, quantified, value at risk through powerful risk analytics and assessments, designed to deliver cutting-edge ESG Governance, Risk, and Compliance (GRC) capability across your enterprise. Check out our White Paper:

<https://mitrtech.com/resource-hub/whitepapers/environmental-social-governance-esg-riskframework/>

## **What's next for Mitratesch?**

Mitratesch has been on a consistent growth trajectory, since the very beginning and we have no plans of slowing down. We are on a mission to further expand our capabilities and make a greater impact on the lives of our customers.

## **What's the best way for potential clients or investors to get in touch with you?**

Visit our web page: <https://mitrtech.com/contact-us/>

Give us a call at:

US: +1 (855) 462-6448

UK: +44 (800) 368 9334

Germany: +49 (89) 4581 9940

Or send us an email at: [info@mitrtech.com](mailto:info@mitrtech.com)



# Neotas



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## Overview Description

Neotas is an enhanced due diligence company that provides deep insight into risk by enabling organizations to interrogate global risk databases, social media, the surface, and the deep web - all in one place. Our investigative platform is powered by proprietary AI technology and open-source intelligence (OSINT) techniques, meaning disparate data is interrogated and analyzed at speed, with hyper-accurate results. Our clients truly value that we save them time by not producing any false positives. By connecting the dots between vast amounts of data, we help build a complete picture of customers, companies, and individuals. Our platform empowers analysts to use our built-in investigative techniques and customize and develop their own investigative capabilities. The platform makes AML/FCC activities more efficient, and it solves the issue of blind spots in current EDD processes.

### Types of firms the solution is designed for:

Our platform is designed for any organization that wants to undertake smarter risk management. We work with numerous financial services firms, risk consultancies, and multinational corporates, and our technology enables us to offer a solution that is scalable, efficient, and cost-effective. We work across sectors, such as insurance, banking, and asset management, and across various organizational processes, such as H.R. supply chains, recruitment, customer due diligence, financial investigation departments, and asset tracking.

### Regulations/laws the solution helps to address:

The regulators, including the FCA, increasingly expect information in the public domain to be used as part of AML checks, financial crime detection, and overall enhanced due diligence (EDD). The FCA state that open source Internet checks are an important part of 'best practice' (Financial Crime Guide, FG 18/5). Our platform enables risk and compliance teams to reduce fraud, mitigate risk and comply with the latest regulatory guidelines on EDD with ease.

### Which geographical regions does your company cover:

We cover all geographical regions. Our platform can process data in over 200 languages.

#### Broad RegTech category

Financial Crime  
Risk Management  
ESG, Monitoring, and Screening

#### Sales contacts:

Ian Howard, Co-Founder, [Ian.Howard@neotas.com](mailto:Ian.Howard@neotas.com)  
Mohammed Sheikh, Senior Vice President,  
[Mohammed.Sheikh@neotas.com](mailto:Mohammed.Sheikh@neotas.com)

#### Specific RegTech features:

- Open Source Intelligence (OSINT)
- Data Gathering, Aggregation and Analysis of Data
- Data Visualisation
- Report Presentation

#### Social media links:

<https://twitter.com/NeotasLtd>  
<https://www.linkedin.com/company/neotas/>

#### Head office location:

Neotas, 3rd Floor, 86-90 Paul Street, London, EC2A 4NE

#### Other locations:

New York, USA, Delhi, India, Mumbai, India

#### Number of staff:

105

#### Year the company was founded:

2017





## Neotas interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

Neotas' platform is powered by leading-edge (AI and Machine Learning) technology, enabling users to interrogate all available sources, from traditional databases (including PEPs, sanctions, adverse media) to the entire Internet (social media, surface web, and deep web). We aren't limited by international jurisdictions or time sensitivities, rapidly processing data in over 200 languages. We offer a wide range of solutions, including enhanced due diligence, customer due diligence, and ESG due diligence.

### **What are some of the biggest challenges your solution solves for your clients?**

Whether it's jumping between online platforms, cross-referencing different data points, or attempting to translate potentially critical intelligence, analysts are being swamped by too much information and many false positives. By providing all data sources in one place, Neotas enables analysts to conduct investigations faster, providing time and cost savings of at least 25%. The quality of outputs is also improved as multiple searches are pre-built, based on our experience. Auditability can also be a challenge for our clients, but our platform improves the auditability of processes as the search history is documented, evidenced, and saved to the case file at every step – all from within the platform. Our platform also upskills analysts as they have a much wider and more in-depth set of tools at their fingertips, including running native language searches without having to be a native speaker.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

One of our clients, an investment company, had concerns that when they were investing using existing Environmental, Social, and Governance (ESG) frameworks, the risk scoring methods being used relied too much on self-reporting. They wanted to enrich that data with independent third-party due diligence. Open-source intelligence (OSINT) can provide a level of insight far richer and more complete than traditional due diligence methods, and our client chose Neotas, as leaders in this field, to help them. We ran a due diligence exercise across the portfolio and highlighted multiple risks that hadn't been picked up. This included poor working conditions and practices, illegal use of animal parts, and bribery and corruption. We demonstrated that Neotas can gather hard-to-find information and 'connect the dots' between disparate data sources.

### **What are the main differences between your solution from others in your RegTech category?**

Neotas' platform provides a richer and more complete profile of customers, companies, and individuals, with greater:

- Coverage: we cover traditional third-party databases and the entire Internet (social media, surface, and deep web).
- Depth: we automatically gather and analyze data using AI and machine learning, 'spidering out' across the internet in almost real-time and pulling information that others do not. We join the dots (or triangulate information) between different data sources such that we can provide unique insights into behavioral attributes, reputation, and connections (that are not captured by databases).
- Speed and ease of use: our platform can conduct 'built-in' investigations in seconds as opposed to days and hours. The platform is also easy to use.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

There are many companies in this space, and to be honest, they can all sound quite similar! Our advice to decision-makers would be to try things out to see what works for them. When people try Neotas out, they receive a depth of insight that goes far beyond traditional due diligence processes. We would also consider working with their trusted advisors (consultancy firms, for instance) in order to build out new and improved target operating models. We pride ourselves on the excellent service we provide our clients. Try us and then work out which RegTechs are best suited to you.

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

Our global expansion efforts have seen us open a second hub in Mumbai, and on the back of new clients in the US, we have opened up a US hub. We have also integrated clients' existing third-party vendors as part of our platform, so clients don't have to switch between different data sources and don't have to combine the results – it's all there in one platform.

**What drives you as a company?**

We believe that due diligence processes need updating, particularly in the fight against financial crime. Open-source intelligence is the most significant source of intelligence globally. Yet, still, the majority of firms fail to use it in their due diligence processes, and we believe this needs to change. We can see from our clients that so much time is wasted as part of the investigative process, leading to incomplete and untrustworthy results. We provide in-depth search capabilities which produce hyper-accurate reporting with no false positives. That is, quick, easy to obtain results, and that you can trust. We strive to be the world's best Enhanced Due Diligence company, providing fast, effective and measurable results.

**What are some of the most important developments you see in the RegTech industry?**

Increased awareness by the regulators of the various solutions out there will help drive the adoption of RegTech solutions. The RegTech market feels like it's not as far forward as the wider FinTech market, as companies have been relatively slow to adopt new ideas without direction from the regulators. The importance of incorporating non-financial information is becoming increasingly important, and this is one of our key strengths.

**What solutions do you have in place to help clients with environmental compliance?**

We're perfectly positioned to help clients with environmental compliance. We have a solution dedicated to ESG due diligence – more can be viewed here. <https://www.neotas.com/esg-due-diligence>

**What's next for NEOTAS?**

Over the last couple of years, Neotas has evolved from a start-up to a scale-up. We want to expand our market share and presence into various vertical markets and new geographies. We will continue to automate multiple due diligence processes across customers, suppliers, recruitment, and risk monitoring and make them easier to use. We are building out all aspects of the business to meet client demand, including operations, technology, HR, and sales and marketing.



**What's the best way for potential clients or investors to get in touch with you?**

We'd be happy to talk - you can schedule a call with us directly. <https://www.neotas.com/schedule-a-call/>



# PerformLine



## Overview Description

PerformLine is a leading provider of compliance technology that empowers leaders with one platform to mitigate regulatory risk across major sales and marketing channels, including the web, calls, messages, emails, documents, and social media. PerformLine automates the path to discover, monitor, mitigate, and report on compliance risks and ensure brand safety, providing clients with significant time and cost savings by automating compliance activities across channels and departments.

## Types of firms the solution is designed for:

Those in highly-regulated industries, including financial institutions and other consumer finance organizations, like mortgage, BNPL, fintechs, and partner banks. PerformLine also provides solutions for those operating in higher education or gig economy industries.

Financial Institutions, Banks, Buy Now, Pay Later (BNPL), FinTechs, Partner Banks, Mortgage, Insurance, Higher Education, Credit Card, Gig Economy

## Regulations/laws the solution helps to address:

- Dodd-Frank Act (Dodd-Frank Wall Street Reform and Consumer Protection Act)
- UDAAP (Unfair, Deceptive or Abusive Acts or Practices)
- CARD Act (Credit Card Accountability, Responsibility, and Disclosure Act)
- TCPA (Telephone Consumer Protection Act)
- Higher Education Act
- TILA (Truth in Lending Act)
- RESPA (Real Estate Settlement Procedures Act)
- Federal Trade Commission Act
- Map Rule (The Mortgage Acts and Practices Advertising Rule) and Regulation N
- ERISA (Employee Retirement Income Security Act)
- GLBA (Gramm-Leach-Bliley Act)
- CARES Act (The Coronavirus Aid, Relief, and Economic Security Act)
- The Patriot Act
- FDCPA (Fair Debt Collection Practices Act)
- SAFE Act (Secure and Fair Enforcement for Mortgage Licensing Act)
- Fair Lending

## Which geographical regions does your company cover:

Global

## Broad RegTech category

Marketing Compliance  
Compliance Management  
Risk Management  
Risk Monitoring

## Specific RegTech features:

Omni-Channel Compliance Coverage

- Web Monitoring
- Call Monitoring
- Email Monitoring
- Messages Monitoring
- Social Media Monitoring (Organic and Paid)
- Documents Review

Proprietary Industry Rulebooks  
Real-Time Reporting  
Workflow Tools  
Multi-Language

## Sales contact:

jzanzarella@performline.com

## Social media links:

Twitter: <https://twitter.com/PerformLine>  
Facebook: <https://www.facebook.com/PerformLine/>  
Instagram: <https://www.instagram.com/performlineinc/?hl=en>  
LinkedIn: <https://www.linkedin.com/company/performline-inc/>

## Head office location:

Morristown, NJ

## Other locations:

New York City, Salt Lake City, San Francisco

## Number of staff:

75

## Year the company was founded:

2007



## Performline interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

PerformLine is the only omnichannel solution that covers all major marketing and sales channels for regulatory and brand compliance within one single platform—eliminating the need for multiple-point solutions and manual review. Organizations can get complete oversight of their brand on the web, in call centers, through emails, messages, documents, and social media. Organizations can easily monitor thousands of assets automatically, ensuring complete compliance across employees, partners, and other third parties and individuals.

Our technology discovers and monitors an organization's brand(s) wherever they appear, and uses proprietary rulebooks to provide compliance scores and create alerts for remediation. These rulebooks are crafted from regulatory bulletins, acts, documents, settlements, and industry standards from a wide variety of federal and state regulators. PerformLine's technology also allows organizations to customize their rules to monitor their own specific branding guidelines.

### **What are some of the biggest challenges your solution solves for your clients?**

PerformLine makes compliance scalable for our clients. With so many different ways a brand can be mentioned across the web and social media, and with countless numbers of agents, partners, employees, and other third parties representing a brand, it's impossible to manually monitor for compliance. With automation, PerformLine monitors everywhere our clients' brand appears and flags only those that could potentially have compliance violations for review and remediation attention. Not only does PerformLine automate the monitoring of known brand placements, but we also discover unknown mentions of our clients' brand(s), mitigating risk tenfold.

We also solve the critical challenge of remediation. PerformLine's workflow makes remediation easy using a centralized interface, where all compliance can be monitored, tracked, and viewed by any department, increasing the efficiency of an organization. If potentially non-compliant copy or offer terms are found on a partner's website, for example, the page is flagged within the PerformLine system where a user can email the finding to internal and external recipients to request remediation. The staff or partner can take immediate action, and a confirmation of the non-compliant item being resolved creates a real-time audit trail for enterprises.

We take the guesswork out of interpreting ambiguous regulations and consumer protection laws. Our rulebooks, built on expertise and experience, are ready-to-use and are unique to each industry, but are still 100% customizable to each client's individual needs. We are constantly updating and expanding our rulebooks to reflect current happenings in the regulatory environment. In 2020, we launched new rulebooks to help monitor for compliance with critical regulations, including COVID-19, the CARES Act and Regulation X/verbal loss mitigation, and bias and racial discrimination.

### **Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

A small business lender started out with nearly 100,000 calls a month and their in-house QA team was able to review only about 10 to 15 calls per agent. After deploying PerformLine, the lender was able to monitor nine times more calls per agent, plus they were able to view a broader scope of data (including compliance and performance data) and provide faster feedback. With the increased efficiencies, they were able to provide 92% of the agents with feedback, compared to the 40% previously provided, and in turn, they increased the agent average compliance and performance score by over 20%.

**What are the main differences between your solution from others in your RegTech category?**

PerformLine stands out from the competition in a few ways. First, we are the only compliance solution that provides coverage across multiple channels from one platform. Second, we make implementation easy with our extensive collection of ready-to-use rulebooks that cover regulations for any industry (like I mentioned above). Third, beyond our team of client success experts who are solely dedicated to each client's program, we also offer additional expert review services to help organizations get extra bandwidth without requiring additional headcount. Our team of QA analysts is there to help review every observation and deliver only curated and actionable alerts in workflow for remediation.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

My advice would be to first, consider the service you'll get—is it going to be more self-serve, which puts more pressure on you (the buyer), or will you get a whole team of experts to help support your efforts? And second, think about whether or not you are going to need more than one solution to cover all of your different marketing and sales channels. How will you integrate those separate platforms and the information to get the complete data picture you need for your compliance program to provide one consistent set of data and reporting.

**What drives you as a company?**

We're driven to help our clients who are continually looking to transform their compliance practices to better protect their consumers and their own brand, at the same time. We all know compliance is the protection needed for a company to grow and thrive. But, to do that, you need the right people and the right technology to keep up with the speed of business today.

At PerformLine, our technology is built to help compliance teams scale their programs to protect their brands by mitigating risk in their marketing and sales channels while gaining efficiency through automation. Our vision continues to focus solely on compliance practices that help our clients mitigate risk, save money, and protect their brand and their consumers.

**What are some of the most important developments you see in the RegTech industry?**

Regulators are increasingly understanding the value of automation and technology while citing outdated software and processes as a detriment to financial institutions being able to protect consumers and move forward confidently. Former FDIC Chair Jelena McWilliams recently said, "banks' reliance on outdated legacy systems was her "No. 1" longstanding concern for the sector. Anything we can do to improve resilience in our system would be good, and I think technology is something that we need to be open to there." There will be an ongoing push by regulators to have financial institutions update and implement new software, especially when it comes to compliance technology to better protect the organization and their consumers.

**What's next for your company?**

As organizations find new ways to reach consumers, we'll be right there alongside them to help ensure that those channels are used compliantly.

**What's the best way for potential clients or investors to get in touch with you?**

Reach out to me at [alexb@performline.com](mailto:alexb@performline.com) or contact our team here.

# Shield



## Overview Description

Shield is an advanced end-to-end Workplace Intelligence platform providing financial services and all-sized enterprises with the right set of tools to illuminate risk and mitigate it proactively. Shield's solution covers all relevant records management, archiving, eDiscovery, supervision, surveillance, and risk management requirements through out-of-the-box and customized behavioral models. Shield believes there is a more valuable and efficient way for organizations to stay compliant. A platform should be open, custom-tailored, intuitive, and cost-effective – all attributes of its own platform. Stakeholders such as compliance, IT, HR, Business, 1st line, and more will find the tools they need to stay compliant within Shield's unified platform.

## Types of firms the solution is designed for:

Shield's platform is designed for financial service providers and enterprises of all sizes.

## Regulations/laws the solution helps to address:

Dodd Frank  
Mifid II  
MAR  
RegBI  
GDPR

Shield helps financial institutions gain insights on employee interactions with communications compliance by providing tools for behavioral communications surveillance, communication data management, trade intelligence, and insider trading detection.

## Which geographical regions does your company cover:

U.S., Europe, Middle East, Africa, and the Asia Pacific

## Broad RegTech category

Communication Surveillance

## Specific RegTech features:

Automatic data capture and normalization

- Data enrichment
- AI infused eDiscovery
- Investigation
- Archiving
- Behavioral detection modules
- Advanced correlating analytics
- Pre-built, multilingual, proprietary smart lexicons
- More than 60 pre-built and fully customizable behaviors
- Financial Context Recognition, a proprietary engine that automatically extracts specific words, phrases, and context
- Personal Content Recognition, which extracts personal information while masking it

## Sales contacts:

Guy Zvi  
Guy@shieldfc.com

## Social media links:

Facebook:  
<https://www.facebook.com/ShieldFinancialCompliance/>  
Twitter: <https://twitter.com/Shieldregtech>  
LinkedIn: <https://www.linkedin.com/company/shieldfc/>  
Instagram: <https://www.instagram.com/shield.regtech/>

## Head office location:

Tel Aviv, Israel

## Other locations:

London, New York City, Lisbon

## Number of staff:

70+

## Year the company was founded:

2018

## Shield interview with Planet Compliance

### **Briefly tell us about your company and your current RegTech solutions?**

Shield's platform provides financial institutions and compliance teams with an end-to-end compliance platform that is equipped with extensive protection and transparency which offers greater flexibility, control, and visibility of any alert and/or trigger, especially when handling sensitive and confidential data. The platform ultimately saves financial institutions and organizations time and money.

With its AI-powered Communications Compliance Platform, Shield delivers next-generation alerting which gives financial institutions the power to proactively detect abnormalities in communications by automating all elements of communications data management.

With its end-to-end Workplace Intelligence platform, Shield brings awareness to unnoticed risk. Through its eComms Hub and Proactive Surveillance, Shield's AI-powered platform attains a competitive advantage as it is well equipped with pre-built, multilingual, proprietary smart lexicons, more than 80 pre-integrated connectors, and hybrid surveillance that links data from multiple trade surveillance systems into one. This gives organizations the ability to detect abnormalities such as market abuse using more than 60 pre-built and fully customizable behaviors, alert on secrecy, deceptive practices, inside information, and even instances of employee misconduct.

Shield's first-of-its-kind eComms Hub uses unique AI capabilities that offer search, eDiscovery, and investigation functions that reduce cost without increased risk while also addressing regulatory, operation and IT challenges through its integrated system including capturing, archiving, case management, and investigation features. Merging these features allows Shield to easily meet institutional needs and regulatory requirements.

Shield's Proactive Surveillance provides institutions the ability to detect abnormalities in communication including market abuse, information handling, and employee conduct. With constant new means of communication, Shield utilizes tech analysis and applies advanced NLP algorithms and wider ML tools to offer increased detection performance, significantly reducing false-positive rates.

### **What are some of the biggest challenges your solution solves for your clients?**

**Work-from-home:** Currently, one of the biggest challenges facing the industry is the new work-from-home environment which has been adopted by some as a permanent model and has left firms vulnerable to nefarious acts from bad actors including instances of insider trading, spoofing, and front running.

**Increase in Mobile Apps:** There is a continuous stream of new and emerging apps that employees rely on to communicate with other employees as well as customers. While financial institutions have the ability to authorize any platform they'd like, that doesn't necessarily stop employees from using unauthorized methods which can include the likes of WhatsApp and WeChat. While firms can authorize as many platforms as they'd like, they need to be able to show regulators that they are equipped with proper and adequate oversight.

**New Forms of Communicating:** In addition to text, we're seeing an increase in voice and video messages as well as the emerging use of emojis. These methods help mask intended messages making them harder to track and easier to go undetected. Most compliance technologies cannot identify and alert on these, but Shield's platform can track multiple conversations simultaneously to detect hidden messages and potential nefarious intent.





**Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

A European financial services group with a history in banking that spans more than a century. The bank's surveillance investigations typically require around one year to research, analyze, and report. One year was too long: they were seeking investigation turnaround times of a few months. Their efforts were laborious and error-prone with outdated technology and a disparate collection of independently operating monitoring, analysis, and reporting tools. Beyond meeting regulatory compliance requirements, particularly around the emerging and challenging area of eComms, the bank sought to increase the accuracy of its alerts. Additionally, they sought customizations that could be readily implemented system-wide across all their locations in parallel. Our client didn't want another point solution that would be deployed in a non-standard way at each of their locations.

The solution

- An end-to-end comprehensive market abuse solution
- A solution that extracts business insights to increase the efficiency of operations and attain a competitive advantage
- Easy customizations
- Artificial intelligence (AI), natural language processing (NLP), and machine-learning (ML) capabilities
- A data enrichment algorithm for increased data capturing
- A comprehensive solution for market abuse detection
- Eliminating manual operational work with monitoring and detection systems that varied from one bank location to another
- From record-keeping to investigative search capabilities, monitoring and reporting are all accessible through one unified platform
- Simple UX/UI allowed for just one day of employee training

The outcome

Our client noticed an immediate improvement in the accuracy of their market abuse detection capabilities which now included a robust solution for eComms. Our client shared that their investigations were not only generating more accurate data, but they were now able to turn those investigations around in a few hours versus the days or more standard that they had come to accept.

With the inclusion of advanced technology, our client now felt confident that their end-to-end solution for regulatory eComms compliance would also readily evolve to keep up with changing requirements and the future addition of new modes of eComms.

**What are the main differences between your solution from others in your RegTech category?**

Shield is the only native, end-to-end communications compliance platform solving all use cases of the compliance and surveillance team from capture, data enrichment, and analytics through alerting on breaches such as market abuse scenarios, employee conduct, and information handling.

Additionally, a typical compliance technology will flag thousands of alerts daily but with a 99.99% false-positive rate. Shield, on the other hand, automates the process through its AI-driven approach that can reduce that by 97% with a 90% relevancy rate.



**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

Understand that compliance technology will continue to evolve, as will markets, risks, etc. but be willing to adapt and implement new workplace intelligence technology and tools that are available. Artificial Intelligence will play a critical role in the future of security industry-wide.

It's important to look for a company that can automate the compliance process. Look for a platform that can reduce false positives by unifying recordkeeping, investigative search capabilities, monitoring, and reporting all through one accessible platform.

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

- Shield has been more than tripling its revenue YTY since established
- The company has seen year-over-year growth of 660% in revenue
- Year-over-year growth of 200% in the number of customers
- Top tier global banks as customers
- Established North American presence
- \$15 million capital raise
- RegTech Insight Awards USA for Best e-Comms Surveillance Solution
- Improved transcript capabilities and support for third-party sources to compliance teams, allowing the platform to deliver the most accurate results
- Added Alert Transparency feature that uses AI, NLP, and other backend tech offering regulators and compliance teams detailed insights into each alert and why it was flagged

**What drives you as a company?**

We're revolutionizing financial compliance as we believe there is a more valuable and efficient way for firms to stay compliant. We believe a compliance platform should be open, intuitive, cost-effective, and offer the ability to be custom-tailored. Our mission is to help people and financial institutions turn compliance into a competitive advantage.

By understanding the daily struggles compliance teams are faced with, we're able to provide a unique platform offering tools and solutions that are more effective than legacy vendors and other compliance technologies currently on the market.

**What are some of the most important developments you see in the RegTech industry?**

Numerous Comms Channels: As more communication channels emerge and are readily available to employees, there is a significant uptick in the amount of data that needs to be processed. In order to sift through all that data and conversations, firms will need to rely on compliance technology as opposed to legacy vendors who use manual methods. Once firms have a solution for these communication channels their focus will shift to how they can monitor social media which ultimately will come down to company policy. What makes this tough is that employees will need to provide credentials.



**SEC Interest:** Over the last several months, there has been an increase in interest from the SEC for how firms are keeping track of employee digital communications including usage on personal devices. Many major banks have already faced significant fines while others are expected to receive similar penalties. This can be attributed to the shift to a work-from-home environment which has resulted in a lack of employee visibility.

**New Regulated Firms:** This mainly applies to crypto firms as they understand they have an issue with regulations on the way and are in search of certain certifications that will allow them to trade. As a result, these firms are ramping up their compliance processes rapidly.

**Need for Transparency:** Firms are looking for solutions that provide a transparent overview of each instance of a compliance violation. Firms want to be able to justify and explain why something was alerted on.

### **What's next for your company?**

We are continuing to expand our offerings and evolve our platform features. Additionally, we are pursuing new partnerships and clientele who are in need of an updated compliance solution. We're constantly asking our clients what features of the platform are most beneficial and important to their business and what areas of concern they are seeking help with. We continue to use their feedback to ensure we provide a platform that encompasses all their needs.

### **What's the best way for potential clients or investors to get in touch with you?**

Schedule a demo <https://www.shieldfc.com/schedule-a-demo/> or contact [guy@shieldfc.com](mailto:guy@shieldfc.com) directly.

## Overview Description

Vneuron Risk & Compliance is a cloud-based Regtech offering a comprehensive AML solution to accommodate financial institutions. Vneuron Risk and Compliance has committed to delivering the next-generation future-proof technology through its complete Reis™ Risk and Compliance Suite. Our AML compliance suite brings deep expertise and an unequaled range of functionalities and customization. We successfully helped more than 60 clients among top-tier financial institutions so far across Europe, Africa, and the Middle East. Our platform is screening 27M customers and filtering \$10bn worth of transactions yearly which helped our clients reduce the cost of operations by 70%

## Types of firms the solution is designed for:

Our solution is designed to help Insurance firms, banks, capital investments institutions, remittance institutions, and other financial institutions that are subject to AML and compliance regulations.

## Regulations/laws the solution helps to address:

KYC, AML, and FATCA

## Which geographical regions does your company cover:

Europe, Middle East, and Africa

## Broad RegTech category

KYC/KYB  
Sanction/PEP Screening  
Client and Counterparty Identification  
Transaction Filtering and Monitoring  
Reporting  
Data Management  
Risk Management  
Legal & Regulatory Analysis

## Specific RegTech features:

- KYC
- AML
- Transaction Monitoring
- RBA Customer Due Diligence
- Regulatory Reporting
- Risk management

## Sales contact:

Mahmoud Mhiri - Hello@vneuron.com

## Social media links:

<https://www.linkedin.com/company/vneuron-compliance-solution>  
<https://www.facebook.com/Vneuron/>

## Head office location:

Paris, France

## Other locations:

Tunis, Tunisia - Douala, Cameroon - Doha, Qatar

## Number of staff:

180 employees

## Year the company was founded:

2007



## Vneuron Risk & Compliance interview with Planet Compliance

### Briefly tell us about your company and your current RegTech solutions?

AML Compliance is Complex. Through our technologies, we made it simple and effective. Reis™ RCS, our Regtech AML solution, has already screened 27M customers, it monitors and filters \$10bn worth of transactions per year, and is used by 15K daily users.

Financial Institutions are not only subject to their jurisdiction's regulation, but also to regional and international regulations. Deploying a compliant and effective AML policy usually requires FIs to deploy several systems and manage the hassle of integrating them together, in addition to the FI's Information System including legacy ones.

Reis™ RCS is the one-stop-shop for AML technologies (<https://www.vneuron.com/compliance/>). Through its integrated capabilities, Reis™ RCS brings an immediate response to financial institutions aiming to deploy a comprehensive, modern, and customizable AML solution. Please find below its major modules, features, and capabilities:

- Full KYC lifecycle and onboarding approval automation
- PEP/Sanctions Screening with online and batch features with built-in integration to major Compliance content providers (Refinitiv and Dow Jones)
- Risk-Based Approach engine and automatic customer risk scoring and classification based on a configurable risk matrix
- Real-time payments and remittance transaction screening
- AML Transaction monitoring and profiling

In addition to these capabilities, Reis™ RCS is provided with an integration workbench that allows it to connect with a wide span of IS generations: Modern and API-based systems to legacy ones (AS400, HP3000, etc.). You can find through this link an excerpt of the system's API: <https://api.appreis.com/>

### What are some of the biggest challenges your solution solves for your clients?

As a result of different surveys conducted on our client base, we found out that our solution reduces by 40% the cost per client acquisition and operations costs.

In addition to that, one of the most popular challenges our clients face is false positives, especially with low-source languages like Arabic for instance. The compliance officer might receive thousands of positives when typing a new client name which will take him days of work to investigate the right match. This is where our solution comes in handy with its NLP-supported technology. We developed an internal algorithm that helps reduce the false positives with a customizable matching rate making the onboarding process an easy and fast task.

We have also integrated an automatic workflow to help the compliance officer and the senior manager coordinate their investigation by placing joining documents and centralizing the exchange of the information just in one place.

Finally, our solution can be adapted to legacy systems relieving our clients from the worry of changing their whole core systems to adapt to the new compliance technologies.



**Could you give us a use case of why a client came to you and how your solution solved a particular challenge for them?**

We can state the case of one of the leading banks in Africa having branches in 11 countries across Africa and Europe. This client solicited us to find a solution for a recent compliance problem though they were using another renowned solution provider. They were using legacy systems but they could not perform real-time transaction monitoring and filtering on new services like the prepaid card or mobile payments. Since our technology can easily adapt to legacy systems we could've provided the right solution for our client by merging cutting-edge solutions with old systems.

**What are the main differences between your solution from others in your RegTech category?**

We can state the differences between our offering and others by mentioning our cost-effectiveness and our automated workflows and finally our flexibility regarding legacy systems while still covering all new services, technology, and regulations. Basically, by choosing us, you don't have to make compromises for compliance.

**What advice can you give decision-makers when choosing a RegTech solution, such as the ones you offer?**

We can advise the following points for decision-makers.

Make sure of the Vocation of the solution:

Opt for a solution specifically designed to meet anti-money laundering and anti-terrorist financing regulatory requirements, not a simple module grafted onto a generic risk management system or a business software package designed for transactional purposes

Learn about the effectiveness of its filtering algorithms:

Opt for a solution that has an effective filtering algorithm capable of taking into account all typographical, phonetic, and linguistic errors, thereby improving the quality of results, reducing false positives, minimizing the processing burden on analysts, and reducing compliance costs.

Verify the multidimensionality of the Risk Matrix

Check that the solution allows the integration, parameterization, and calibration of a multidimensional risk matrix so that all the 8 How to Choose the right anti-money laundering system cent's KYC data can be analyzed in detail, the client's risk profile, ideally supported by a rating, can be established and appropriate due diligence measures can be taken.

You can find more information on how to choose the best solution provider on our white paper: <https://www.vneuron.com/compliance/how-to-choose-your-aml-ft-software/>

**Can you tell us about some of your most recent achievements, or milestones, that the company has reached?**

In 2019, Vneuron Risk and compliance has been recognized as the emerging fintech of the year during the Dubai Fintech Summit. In 2021, Vneuron Risk and Compliance accomplished many achievements, it was recognized as the Most innovative AML solution in the MENA Region, then has been elected among the top 10 Risk and Compliance solutions in Europe, and finally, adhered successfully to the Regtech Universe 2021 by Deloitte. Starting 2022 with grace, the company has been listed in the regtech100 for the year 2022.

**What drives you as a company?**

We aim to open other branches in Europe and Asia and we have long-term goals of penetrating the LATAM and APAC markets. In addition to that, we are also planning to adopt cryptocurrency compliance solutions.

**What are some of the most important developments you see in the RegTech industry?**

We can see that there is a huge digital acceleration in the financial markets as well as the solutions provided to adapt to those changes, especially in online onboarding, online payment, and the regulations related to it.

**What's next for your company?**

We are planning to develop our solution to cover anti-fraud and anti-corruption regulations as well as cryptocurrency transaction monitoring. We also dream of becoming the number one compliance solution provider worldwide with offices and branches in 4 corners of the world.

**What's the best way for potential clients or investors to get in touch with you?**

They can reach out to us with a simple email at [sales@vneuron.com](mailto:sales@vneuron.com) or call us at +216 54 738 571