



Overcoming Inadequate Compliance & Data Management with a Centralized CLM Approach

IMTF stands for **Excellence in Automation & Compliance** for 30 years and into the future:



- **Swiss:** Founded in Switzerland in 1987
- **Pioneer:** 1st Compliance solution in 1999 (AML/KYC)
- **Trendsetter:** Banking automation and digital transformation
- **Reliable:** Excellency in Project execution
- **Robust:** Serving > 200 FSPs in more than 50 countries
- **Solid:** Profitable & independent for 30 years
- **Glocal:** Switzerland, Singapore, Mumbai, Dubai, Vienna



30th
ANNIVERSARY
1987 | 2017



The **center of the digital transformation** **theoretically** remains the experience delivered with the digitized relationship

- **Digital Marketing**

- Personal content curation
- Social media & digital collaboration tools

- **Acquire & Engage front-to-back**

- Smooth, multi-channel, streamlined & efficient onboarding
- Compliant & risk based: in-line with up-to-date regulations and risk
- Trustful User Experience, built on solid, reliable security solutions

.... but the **ability** to deliver such smooth experiences seems **negatively impacted** by the regulatory burden:

FinExtra Research 2017:

- KYC remediation process is manual and time-consuming
- Challenge of repeatedly requesting client data & documentation
- Majority says, not being able to respond to the rate of regulatory change
- 84% think, their compliance technology is not flexible enough to manage future regulations easily

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**Good data management
will smoothen the client journey
and support the banks to comply with the regulations**

Data Management remains a top priority in terms of enhancements, accumulation and management:

- Banks need to collect a maximum of client data regarding **profile** and **objectives**
- **MiFID, AML, GDPR** and **cross-border** tax reporting obligations being the main driver
- Distinction between retail, wealth and institutional investors due to **KYC and risk requirements**
- It's not only about exposure to risk, but **missing opportunities**
- **Fragmented system landscapes** need to be integrated

RegTech solutions are the **coherent link** to cope with these challenges

INTEGRATION

Integrating all your existing systems & data (internal & external)

NEW TECHNOLOGY

Adding new automation technologies: cognitive technologies (DWH/Big Data), AI, machine learning, Biometry, semantic searches, ...

GUIDANCE & STRUCTURE

Prevent the inefficiencies from high error rates of unstructured, multiple, manual data entries, etc.

RegTech

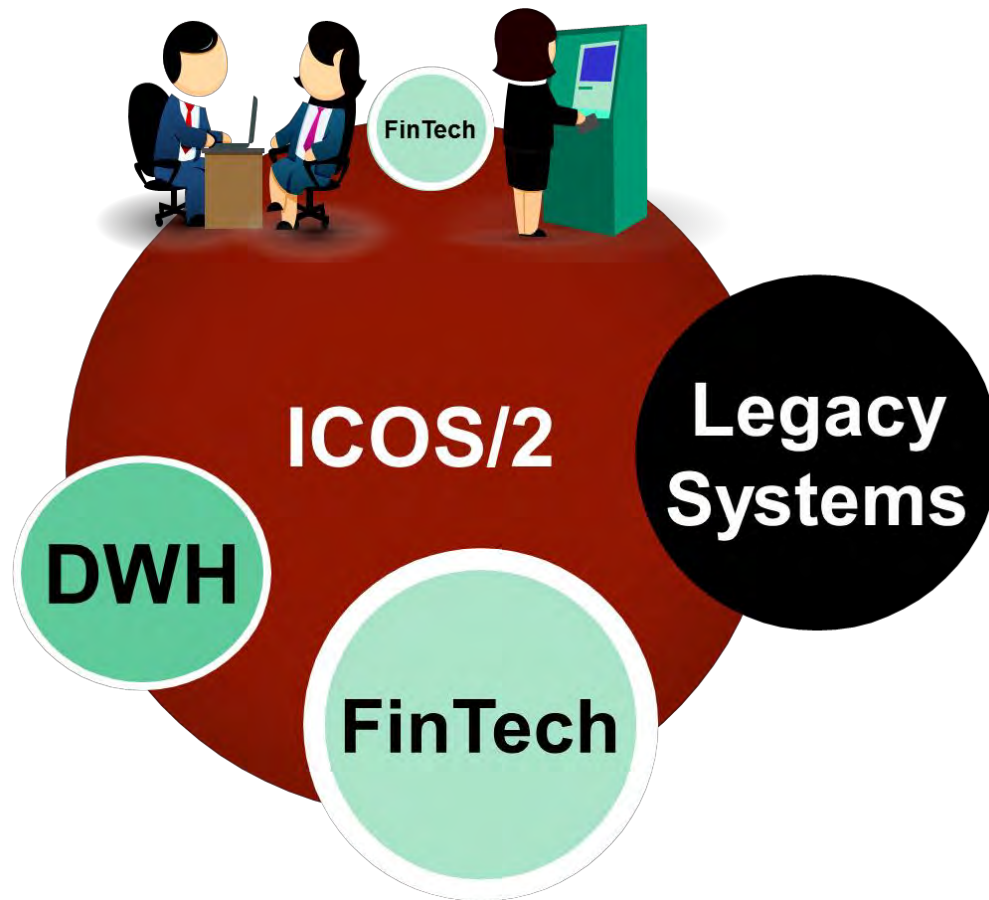
RULE ENGINE

Enforcing the rules to control the cost of non-compliance

DYNAMIC RISK ASSESSMENT

Building on a dynamic risk assessment based on risk factors and auto-calculation

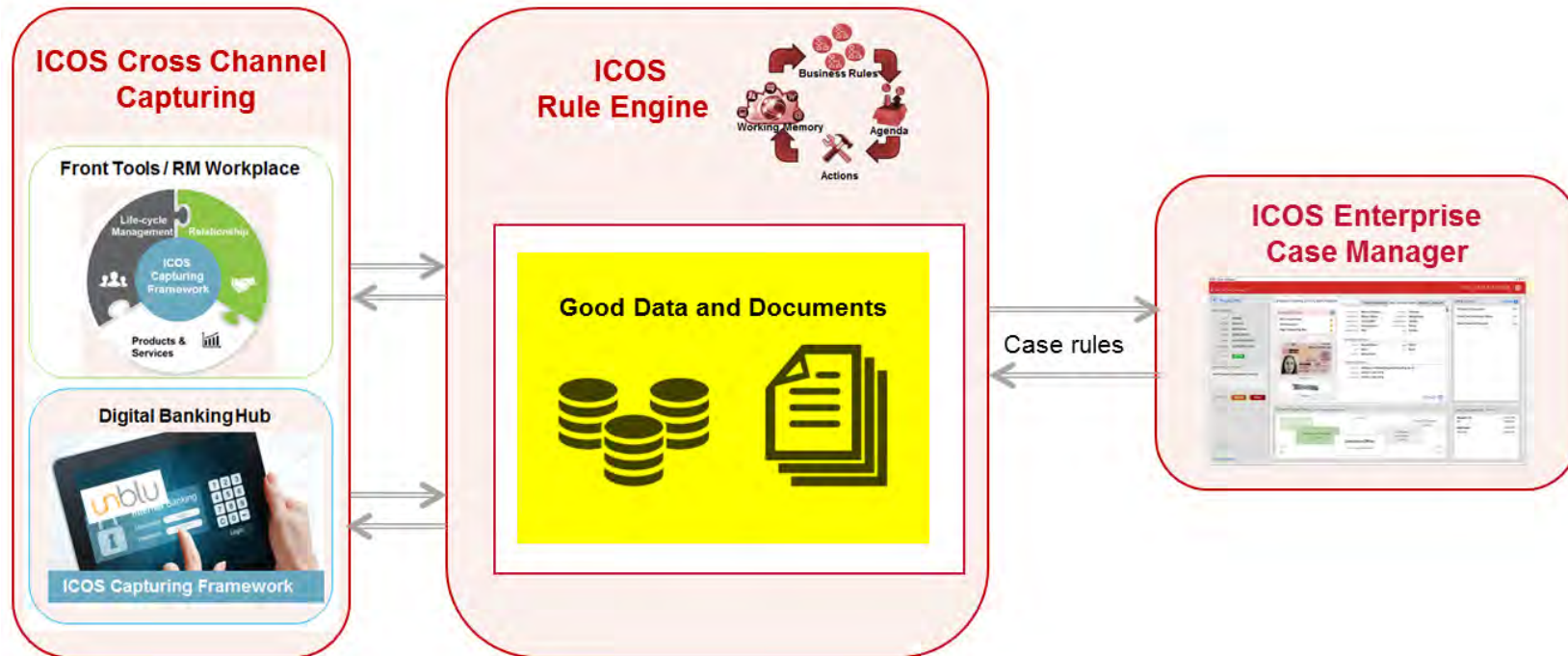
ICOS/2 is an established RegTech offering to engage with clients and to manage relationships front-to-back:



ICOS/2 includes:

- **eKYC / Digital ID**
- **Governance, Risk & Compliance**
- **Open Architecture**

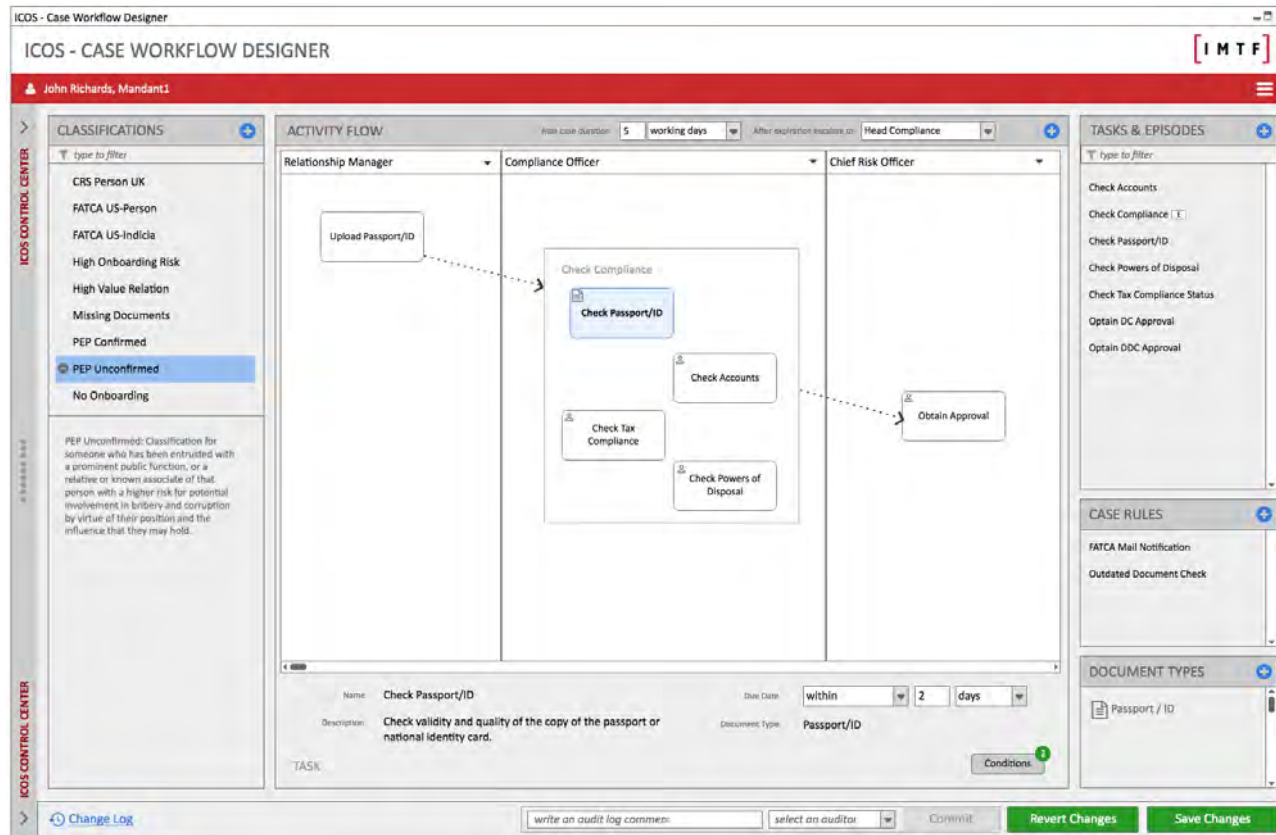
The **complexity** is in the (Regulatory-) **Rules** - not in the process:



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IMTF is offering both technology and Complete Rule Content with ongoing maintenance

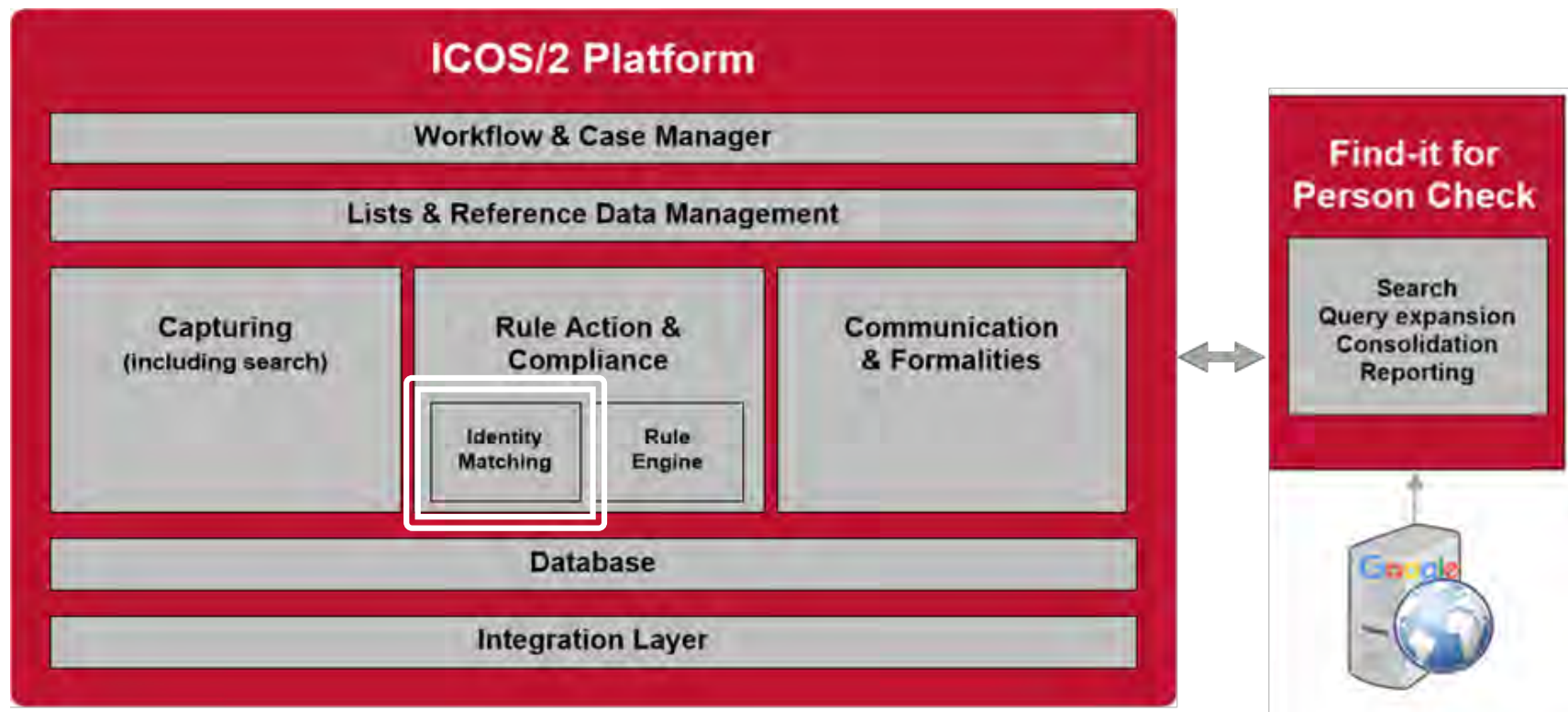
ICOS/2 comes with “out-of-the-box” processes and may be tailored graphically to your context:



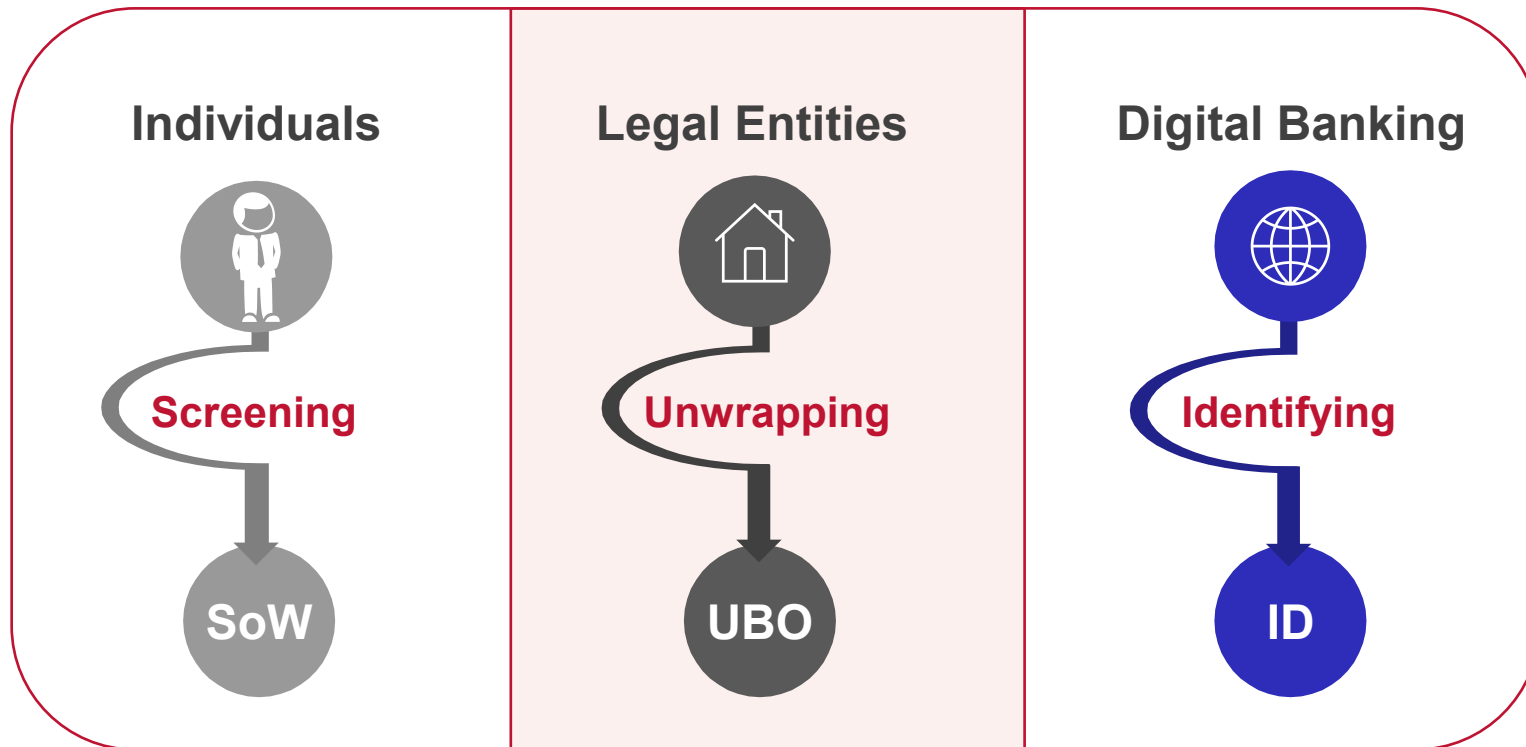
Standardize the process and customize the experience



The Screening may be extended with a **smart, semantic and federated search and filtering** across all data sources



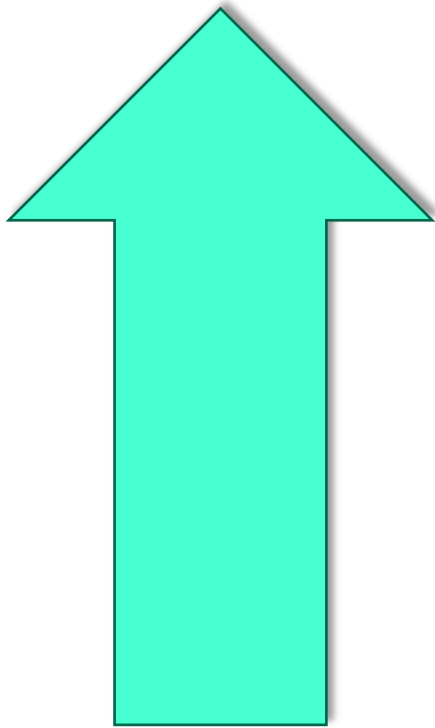
.... to allow **targeted searches** with regard to searcher's intent, customer type, channel, process,:



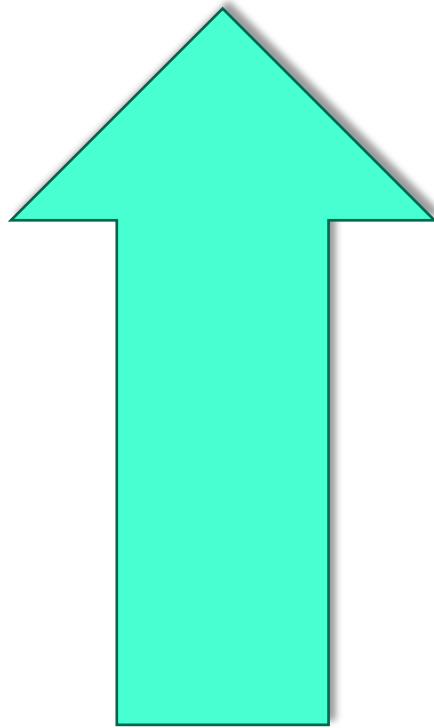
ICOS/2 is responding to all of the actual regulatory fears and data management needs with **centralized RegTech CLM approach:**

- ✓ Improved **collaboration** and client experience
- ✓ Automated Identity Screening / risk
- ✓ Integrated & smart access to trusted client information (**EDD**)
- ✓ Making Regulations work for you - delivering **real personalization**
- ✓ Automated KYC **reviews** / updates
- ✓ Audit trail / **record keeping**
- ✓ **Adherence to regulatory** requirements

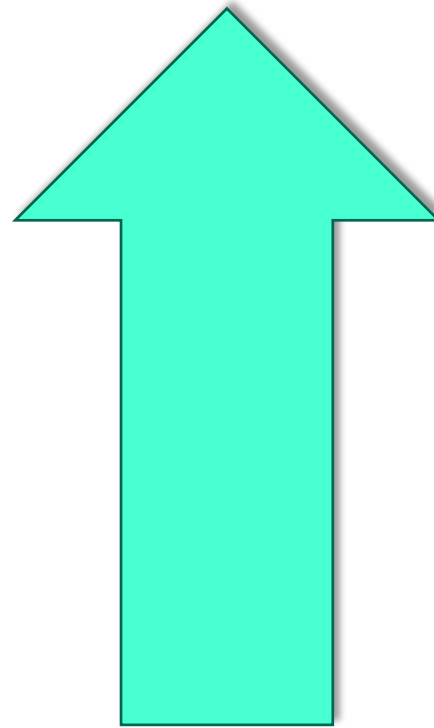
“Centralized CLM” is delighting clients, regulators, employees and the bank



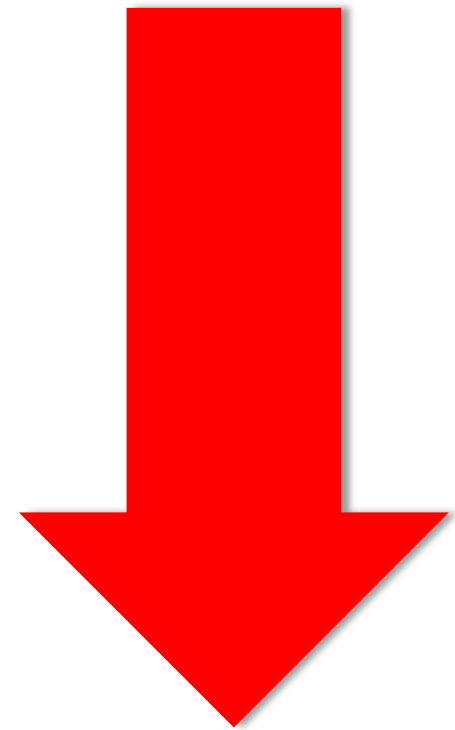
Compliance



**Quality
Speed**



**Efficiency &
Effectiveness**



**Cost &
Risk**



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