

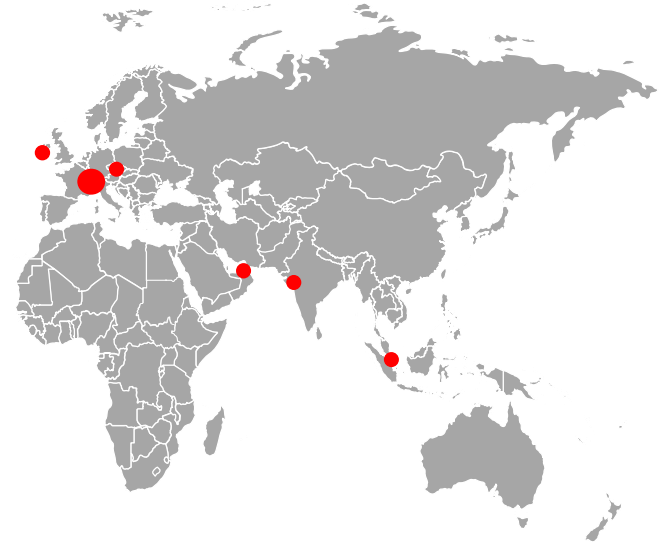


IMTF's Modular RegTech Platform

Building blocks to achieve client satisfaction and regulatory compliance

IMTF stands for Excellence in RegTech: 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:** Excellence in project execution
- **Robust:** Serving > 200 FSPs in more than 50 countries
- **Solid:** Profitable & independent for 30 years
- **Glocal:** Switzerland, Singapore, Mumbai, Dubai, Vienna



The news show the importance of **RegTech**. **IMTF** supports Financial institutions to be compliant with technology

Philippine FIU Seeks an End to Bank Secrecy Law

Editors, Regulation Asia

MAY 7, 2019

The AML Council is seeking to end bank secrecy law, which v

Media Releases

BSP Targets the Unbanked with the Basic Deposit Accounts

01.30.2018

The Monetary Board approved a new Circular setting out the framework for banks to offer a basic deposit account to promote account ownership among the unbanked.

Ownership of an account provides Filipinos the tool to save and transact money in a safe, convenient and affordable manner. It can unlock access to a wider range of financial services to meet their various needs, including credit, insurance and investments. However, the World Bank Global Findex (2014) estimates that only 31.3% of Filipino adults have formal accounts. The usual barriers include costs, lack of money, lack of documentary requirements, and perceived low utility of a bank account, among others.

The basic deposit account framework addresses these observed barriers. The minimum key features of the account include: **simplified know-your-customer (KYC) requirements**, an opening amount of less than PhP 100; no minimum maintaining balance, and no dormancy charges. To prevent misuse of the basic deposit account, its maximum balance is set at PhP 50,000. These features meet the need of the unbanked for a low-cost, no-frills deposit account which they can open even if they do not have the standard identification documents.

As an incentive for banks, the basic deposit account is granted a preferential 0% reserve requirement which lowers their account maintenance cost. This regulatory incentive does not apply to regular bank accounts even if their balances fall below PhP 50,000.

Banks can customize their basic deposit account product to serve wider markets and harness technological innovations in client onboarding and servicing of the account, provided the necessary controls are in place and the specified minimum key features are strictly observed.



Philippine Bank Penalized for \$35 Milli Fraud; Shares Rise

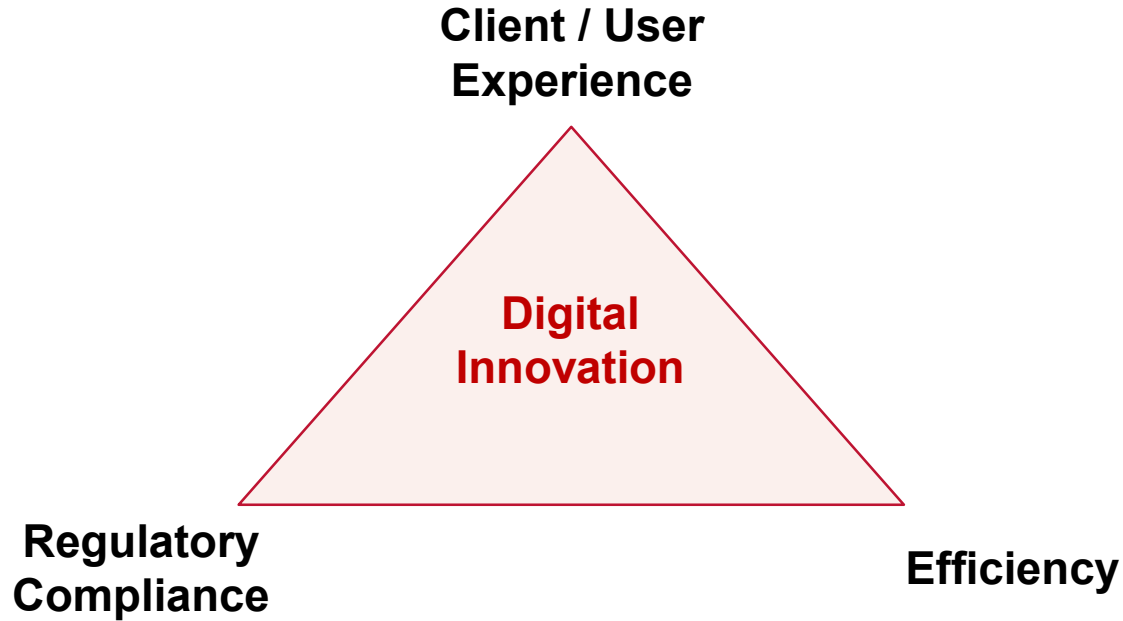
By Cecilia Yap and Siegfried Alegado

November 28, 2017, 10:20 AM GMT+8 Updated on November 28, 2017, 3:22 PM GMT+8

Ordered to allocate capital for risk, directors suspended
Metrobank says it absorbed fraud amount, to set aside more

LIVE ON BLOOMBERG
Watch Live TV >

IMTF first and foremost seeks to provide **solutions** to traditionally opposing **business challenges using digital innovation**

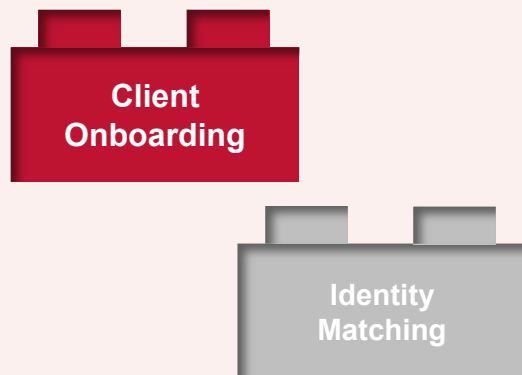


Agenda:

From individual modules to a full RegTech Platform

Part I

- Business capabilities
- Forward-looking technologies to tackle business challenges



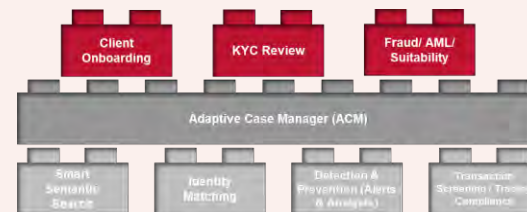
Part II

- Building on a strong case management foundation
- Use Case

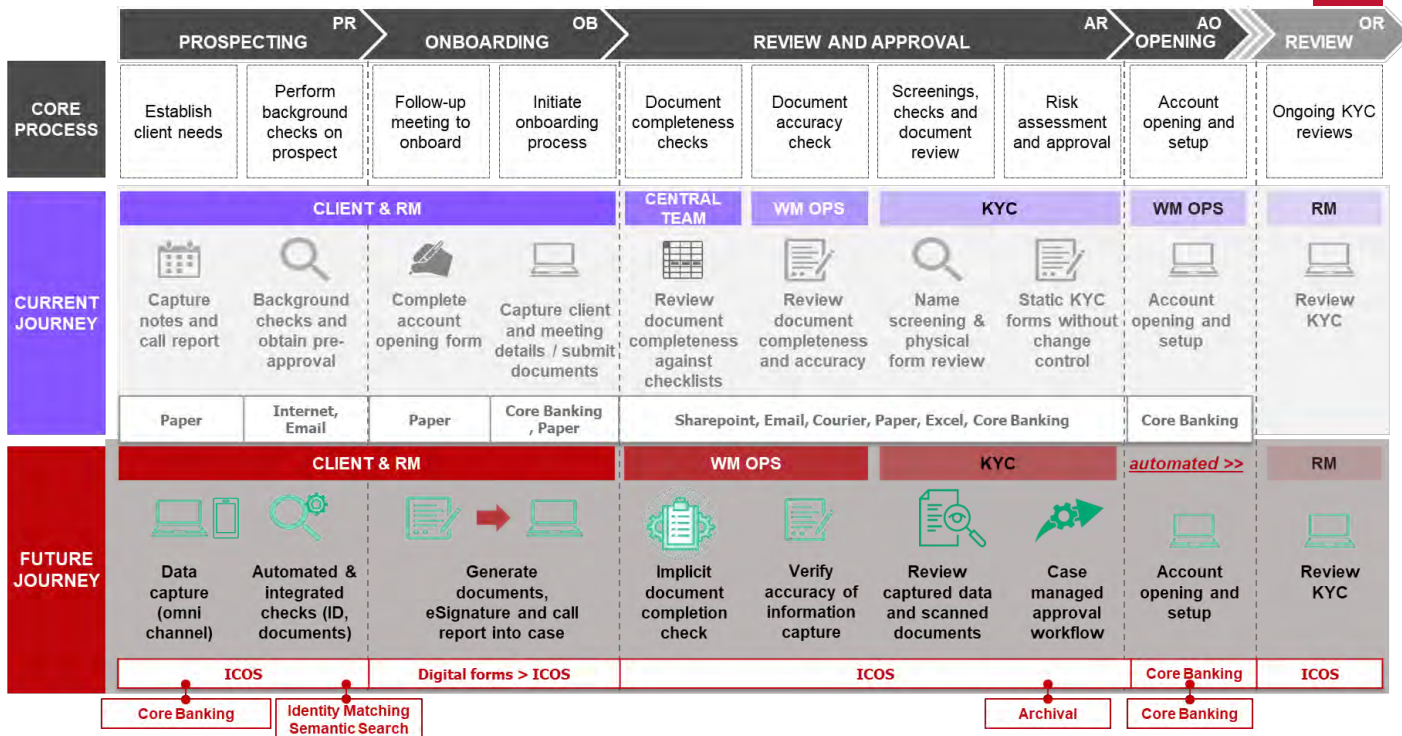


Part III

- Summary
- Enabling and ensuring end-to-end leading client and user experience

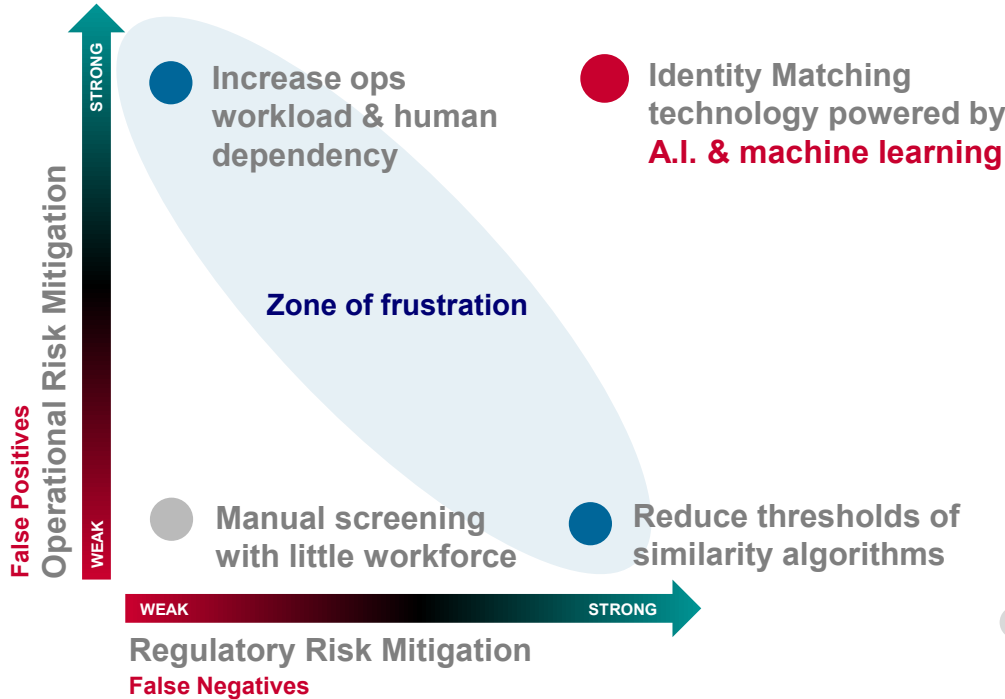


Onboarding is a complex process and directly impacts the client experience



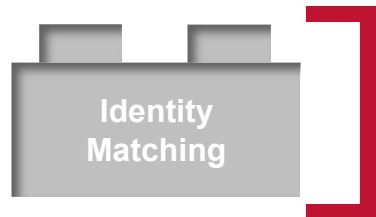
- Manual
- Multi system with low integration
- Error prone
- High Automation
- Omni Channel
- Self servicing or RM driven
- Compliant

We offer **next generation** technology to tackling an industry-wide problem

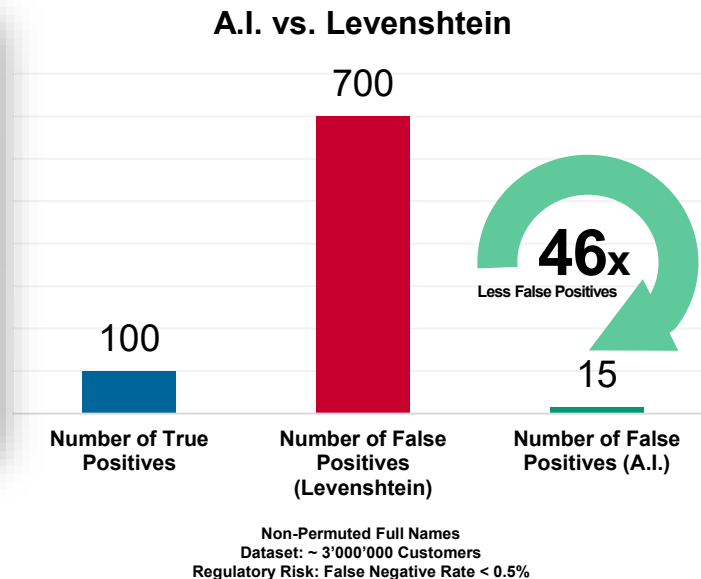


Where do you and your team operate when screening and searching client names against **sanctions lists, PEP lists, financial crime list, internal black lists, etc.**

Attaining a deeper assessment of the similarity between pairs of data objects using **Machine Learning**

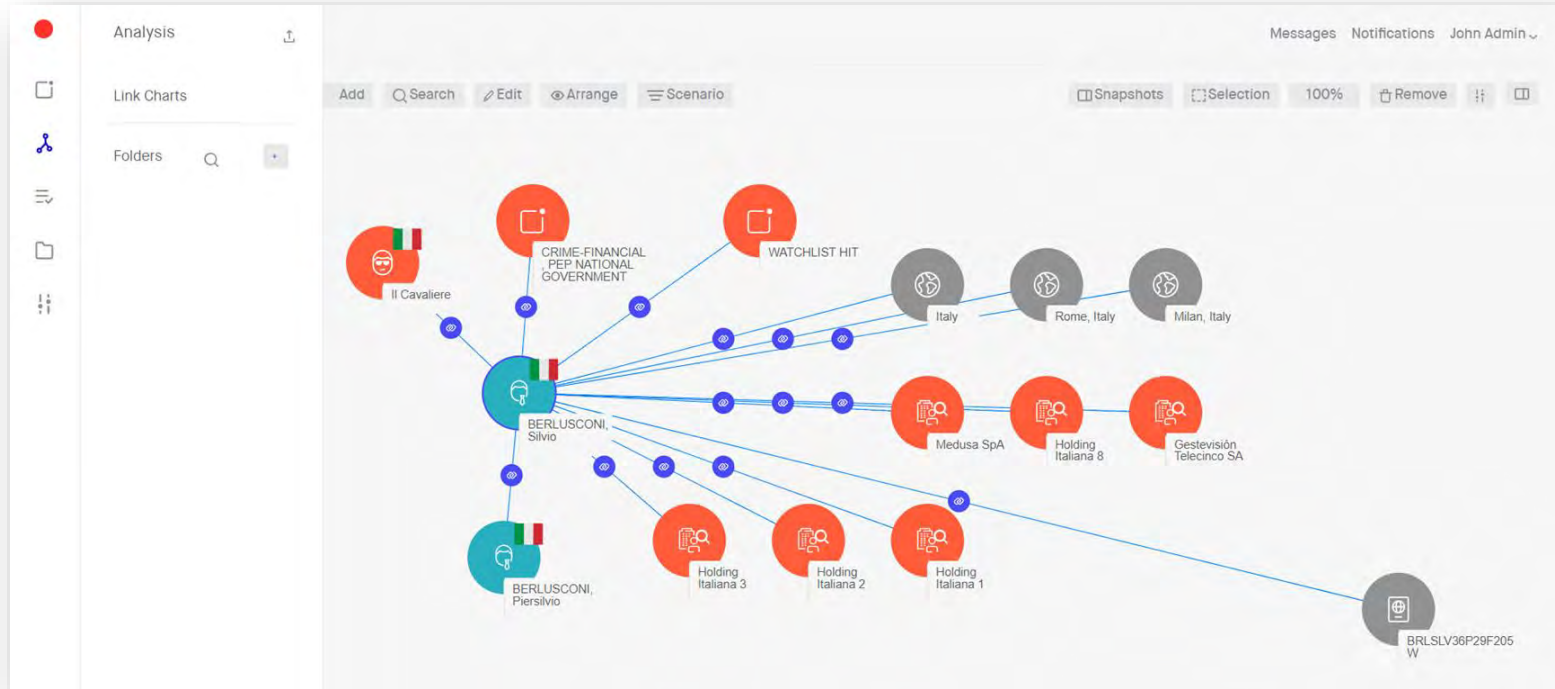


| Technical Highlights | Insights |
|----------------------------|---|
| Smart syntactical matching | Benavides A. Jose ← MATCH → Jos Adame Benavides |
| Smart phonetic matching | Usama Bin Ladin ← MATCH → Oussama Benladen |
| Ethnicity awareness | Tae Seon Hwang ← MATCH → Hwang Tae Sun |
| Smart semantic matching | Atlas Consultants Corp. ← MATCH → Atlas Consultancy |
| Active learning | Improving quality over time |
| Effectivity | Lab tests: F1 score > 90% |
| Speed | Real Time |



We deliver next Gen **Link-analysis and charting** including Geospatial intelligence

Identity Matching



Tying complex business processes and tasks together with the Adaptive Case Manager (ACM) Module

Adaptive Case Manager

IMTF ICOS - CASE MANAGER

Case Details

Activity Flow Stage

Relationship Manager
Active: 3
Completed: 0%

Assistant Relationship Manager
Active: 28
Completed: 14
Completed: 33%

KYC Officer

Household

Accounts

Risk Rating

None

Cluster: South-East Asia (PB)
Household ID: 338562
Household Name: collect-1_68434
Household Creation Date: 01-01-2010
Household Closing Date:
Next Review Date: 22-12-2018
KYC Dof Date: 22-12-2018
Extended KYC Review Date: 22-12-2018
KYC Last Review Date: 22-12-2017
KYC Review Completion Date (ICOG):
Assets Under Management: SGD 4,764,735 BT

Open Tasks

- Exit Relationship
- KYC Extension Request
- Print Documents
- Review and Update Account Profile S-17/18
- Review and Update Account Profile S-20/21
- Review and Update Corporate Profile IC-2, IRE
- Review and Update Personal Profile

IMTF

MORTGAGE PROCESS

PERSONAL INFORMATION

PROPERTY

EMPLOYMENT

INCOME

EXPENDITURE

QUESTIONNAIRE

SUPPORT

INCOME REQUIREMENTS

UPLOAD EVIDENCE DOCUMENTS

GRAPHICAL VIEW

SAVE

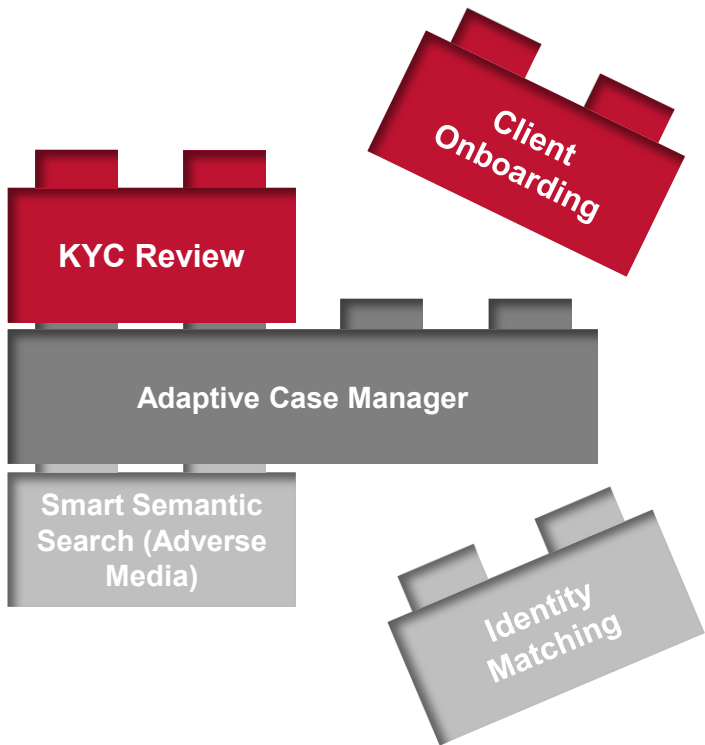
IMTF ADMIN

Definition Library > Process Designer

- Dashboard
- Folder Manager
- Types
- Terms
- Case Manager
- Definitions Library
- Definitions
- Forms

Flowchart diagram showing a process flow with various steps and decision points.

A Use Case: how a client used different modules to **solve** their **KYC Review** and now **expands to Client Onboarding**



Singapore Universal Bank: KYC Review (Wealth Management)

~ 10,000 KYC review cases being managed out of paper based reports from core banking system.

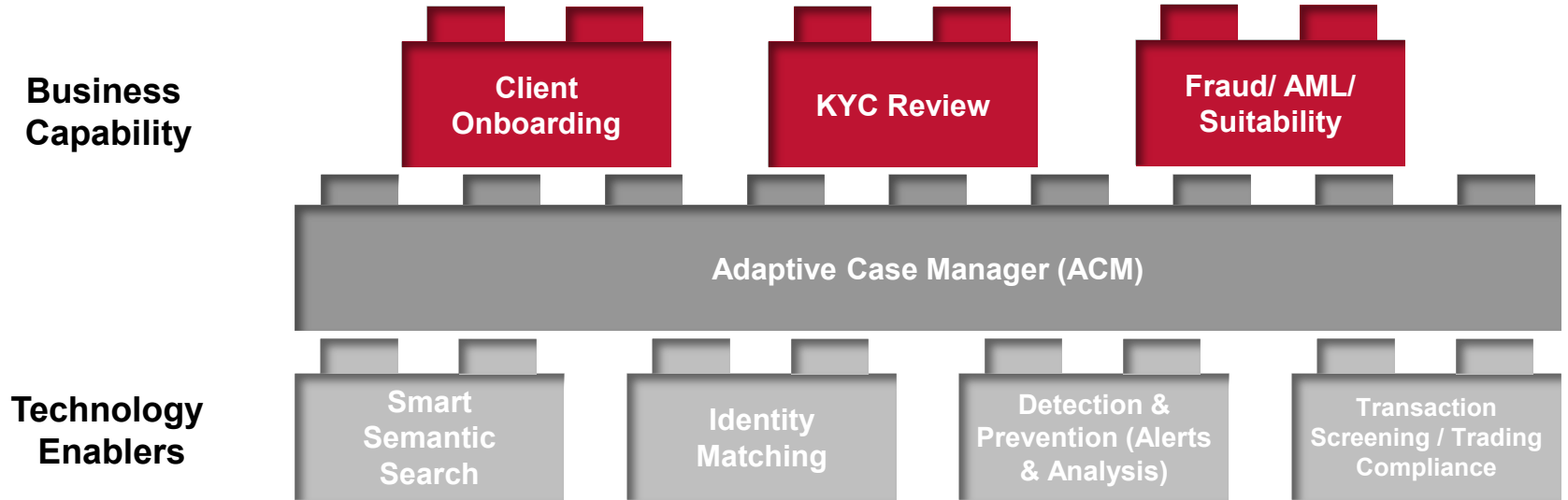
Phase 1:

- Now fully modelled KYC review process on Adaptive Case Manager (ACM)*
- >30,000 Adverse Media Person Searches handled on ACM*
- Integrated to Core Banking System for KYC related data*

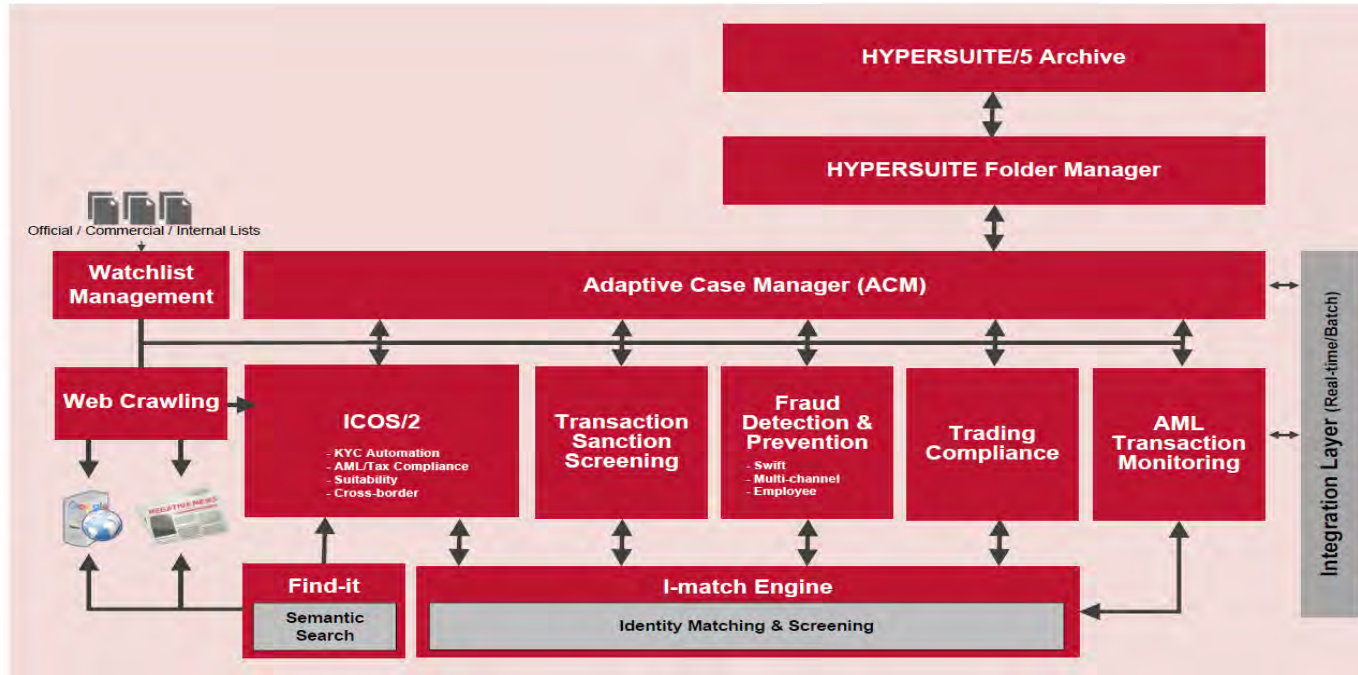
Phase 2:

Currently building additional components to cover Client Onboarding business capability

The RegTech platform builds on **independent modules** to address your client and compliance needs:

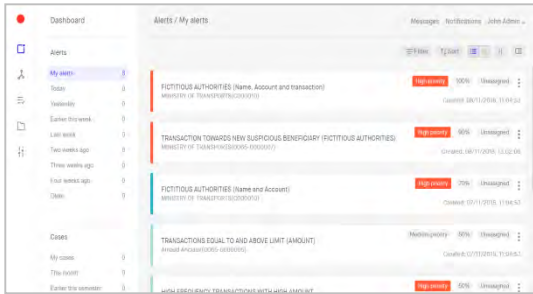


IMTF's modular approach helps to address business needs depending on their priority. The agility in this approach ensures sustainable end-to-end user (and client) experience.

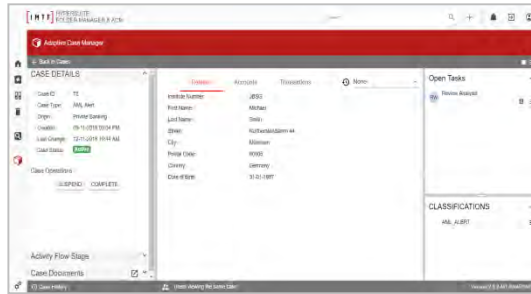


Other RegTech Platform modular capabilities:

MODULE: FRAUD DETECTION & PREVENTION
SCREEN: ALERT DASHBOARD



MODULE: ICOS KYC & ONBOARDING
SCREEN: ADAPTIVE CASE MANAGER CASE DETAILS



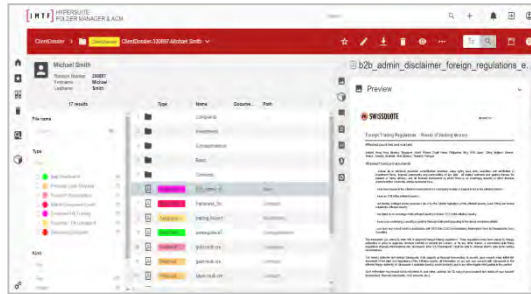
MODULE: FIND-IT (SMART SEMANTIC SEARCH)
SCREEN: ADVERSE MEDIA SEARCH & WORKFLOWS



MODULE: I-MATCH IDENTITY MATCHING AND SCREENING
SCREEN: VISUAL LINK ANALYSIS / CHARTING



MODULE: FOLDER MANAGER / HYPERSUITE
SCREEN: CLIENT/ CASE DOSSIER



Contact us:

- **Mark Büsser**

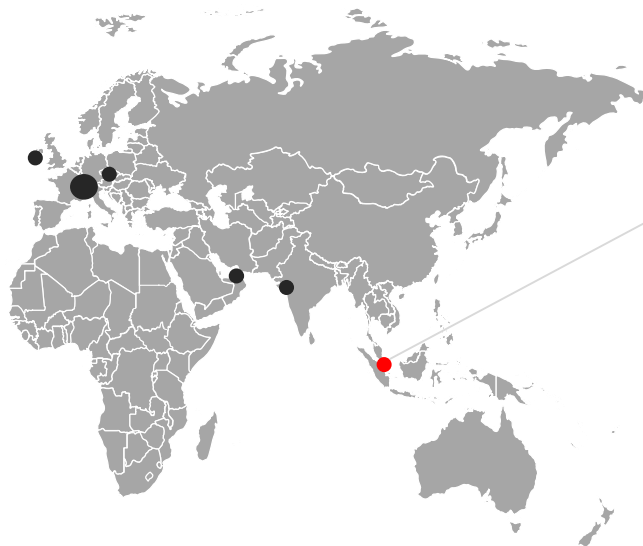
IMTF CEO

mark.buesser@imtf.ch

- **Andreas Wenger**

General Manager APAC

andreas.wenger@imtf.com



IMTF Banking Software Pte. Ltd

9 Raffles Place

Level 6 Republic Plaza 1

Singapore 048619

+65 6735 6150