



### The IMTF Difference

- Top-ranked trendsetter, turning ideas into products
- FinTech experts in developing automated banking processes
- 100% focus on Compliance and Process Automation for Financial Service Providers
- Swiss excellence with a global perspective
- Flexible, customized and effective approach

### IMTF RegTech Platform

- Comprehensive & modular platform vs silo-based solutions
- Agile modules, quickly configured and deployed
- Increases the adaptability to changing regulations and speed of delivery
- Embeds Compliance into FSPs' process framework – reducing risk
- Delivers the ultimate client and employee experience



### IMTF's complete offering

IMTF delivers the complete technical platform or chosen module(s), KYC & AML expertise, services (such as rules clearing) and rule sets of best practice. We support our clients from business requirements to training on the implemented solution.

### Experienced partners for implementation

The RegTech Platform is an IMTF group development. Proven specialists with solid know-how in the fields of compliance, banking processes and IT will assume full project responsibility for the implementation of every module: from business analysis, detailed analysis and IT architecture, right through to software parameterization, staff training and post go-live follow up. All of our RegTech modules have already proven themselves in several hundred productive environments in banks across 40 countries.

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## Digital Efficiency & Compliance

### IMTF RegTech Platform

- Deliver efficient Onboarding & Origination
- Automate KYC & Risk Assessment
- Assure Compliance across AML, Tax, Trading & GDPR
- Automate customer data collection & remediation
- Speed-up Investigations & Reviews
- Increase Accuracy of Screening and AML Alerts

**Excellence in RegTech Solutions**

Globally, compliance regulations, policies & procedures have become increasingly important and complex. IMTF's RegTech platform aims to simplify and speed-up compliance linked to Client Lifecycle Management (CLM) and Product Origination. It automates Onboarding, KYC, customer screening and AML Transaction Monitoring. This highly modular platform is the result of the convergence of compliance and technology and improves your agility to adapt to changing regulations.

## KYC/2: Complete KYC

KYC/2 manages all KYC tasks and processes while respecting your policies and regulatory requirements. It allows you to verify the identity of your clients and to assess their suitability, along with the potential risks of illegal intentions towards the business relationship. The included 3<sup>rd</sup> party risk intelligence combines outstanding name screening technology (I-match) and background searches (Find-it) for aggregated, risk-relevant and contextually useful insights on your parties (people, organizations, places, vessels, etc.). I-match and Find-it perform multi-language searches against any list (WorldCheck, others) and other data sources including open sources or adverse media. They find hits and filter documents relating to your intentions for sanctions, PEP, crime, source of wealth and more.

With KYC/2 you may implement a rule-driven, risk-based approach to KYC and automate risk-scoring processes throughout the lifetime of your clients. It enables risk-based decisions to support straight-through processing. Thanks to a powerful integration-layer, KYC/2 can easily process input from any other systems to provide a comprehensive, real-time customer risk rating based on all available criteria.

### Integration Layer & APIs

A smooth integration is key in orchestrating complex interaction between existing systems. Our integration layer brings vendor-specific APIs and file-based interfaces with rule logic and advanced workflow together.

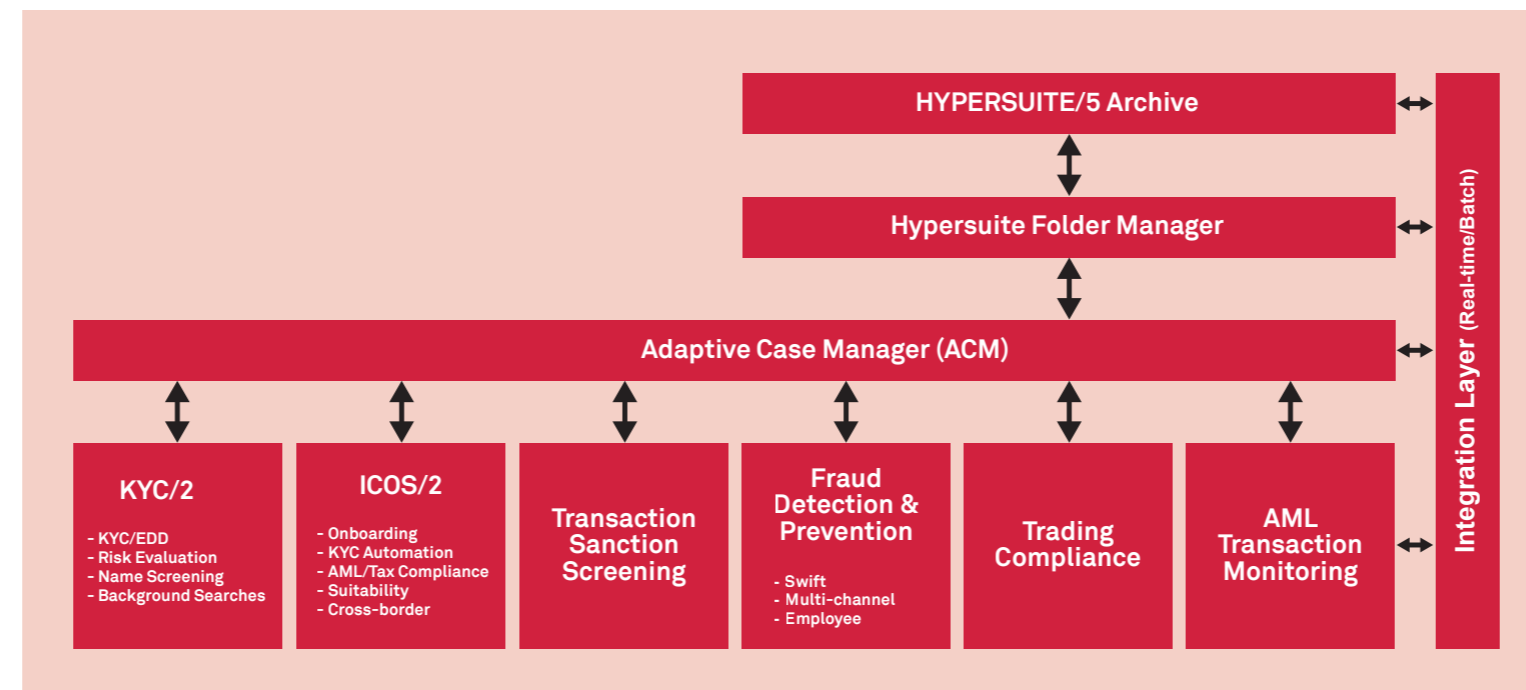
## ICOS/2: Onboarding and Origination

ICOS/2 offers fully digitized Onboarding and Account Opening experience, enabling Financial Service Providers to innovate and harmonize sales processes. This allows you to approach customers anywhere with an unrivalled journey, and to increase the efficiency of your associated front and back office processes. ICOS/2 facilitates multi-channel offerings and enables complete data & document capturing from any device.

Automated KYC, AML & Tax Compliance, suitability and cross-border management are completely integrated. IMTF delivers concept, technology and all (regulatory) content with automated updates. ICOS/2 efficiently manages all CLM requirements including regular, ad-hoc and event-triggered reviews, data refreshes and ongoing due diligence.

## ACM: Adaptive Case Manager

IMTF's Adaptive Case Manager (ACM) automates simple to complex, structured or ad-hoc processes to get work done efficiently and effectively. It empowers and guides work intelligently, allowing to assign tasks dynamically to anyone working inside or outside your organization. Integrated with our RegTech modules, which generate alerts and detect incidents, the ACM is uniquely suited to leverage investigations, solutions and reviews. It provides users with a holistic picture of all available contextual data and documents, manages prioritization and automates investigative and approval workload. IMTF's case manager interlinks activities, stakeholders, reference data & documents to enrich the incidents. Questionnaires enforce and validate data and document entries (evidence collection). Actions may be assigned to individuals or roles, deadlines are reminded, escalation is risk-based and automated. ACM reporting proactively provides management oversights and operational reports. "Out-of-the-box" use cases are also available for key processes such as Onboarding (see ICOS/2), Mortgage Origination, underwriting, credit processing, KYC review, and more.



### Name Screening & Filtering

The name screening is based on the I-match technology, which is blending a large set of matching algorithms with cultural/linguistic context and Machine Learning (AI). It is one of the few 2<sup>nd</sup> generation tools achieving unmatched precision and recall for any name worldwide. The results produced represent the optimal balance between operational and regulatory risk. I-match is unrivalled in its ability of identity resolution, copes with misspellings, aliases, nicknames, semantically similar names, etc., and is fluent in 20 languages including Chinese. I-match is fast and scalable; its transliteration and relationship extraction capabilities make it your first choice for name screening.

### Background Searches

Find-it allows multilingual, semantic and federated searches through any available source (web, global news, adverse media, etc.). It automates enhanced customer due diligence by following consistently searcher's intent and topics. Semantic highlighting and consolidation reduce the time to qualify the search results dramatically. It perfectly complements the screening for enhanced due diligence. Alerts are more accurate and go beyond keywords by understanding your intent and the search terms contextual meaning.

Our technologies identify associated people and entities for "the full network"; a comprehensive audit trail is also provided.

## Transaction Sanction Screening

The TSS module captures and blocks transactions in real time from any transaction platform. Based on a multialgorithm matching engine and together with its advanced business rules, TSS guarantees optimal detection and the lowest possible rate of false positives. The module offers all the features to ensure highly efficient real-time transactions screening (Swift, SEPA, instant payment, etc.) against sanctions, watchlists and other regulatory risks.

## Fraud Detection & Prevention

The Fraud Detection & Prevention module is a powerful real-time, cross-channel solution focusing on detecting and preventing fraud in monetary transactions. All payment messages are parsed and their content is compared with the transaction registered in the Core Banking Systems. The processing and verifications are executed at sub-second speed. Any unauthorized change in a payment instruction is automatically flagged and stopped.

This module is also very powerful in detecting fraud in other areas:

- Application & claims (stolen identity, anomalies)
- Cybercrime (user session activities, attacks)
- Commercial banking (cross-product account)
- Deposit (account activity monitoring)
- Employee surveillance (policy violations, theft)
- Remote banking (online, mobile, IVR, call center)

## AML Transaction Monitoring TM

TM is an advanced analytics solution to detect money laundering. It monitors customers, accounts and transactions with pinpoint accuracy for suspicious activity. It's risk-based approach combines the most effective analytics such as rule-based data mining, behavior recognition, and link analysis with machine learning. It comes with "Out-of-the-box" models and standardized processes to automate and reduce alerts to those with the highest relevance.

The AML TM module provides compliance departments with full control over the analytics & scoring process and investigations. It is a highly flexible, scalable and quickly adaptable application, suitable for any size of organization and industry (banking, securities, insurance).