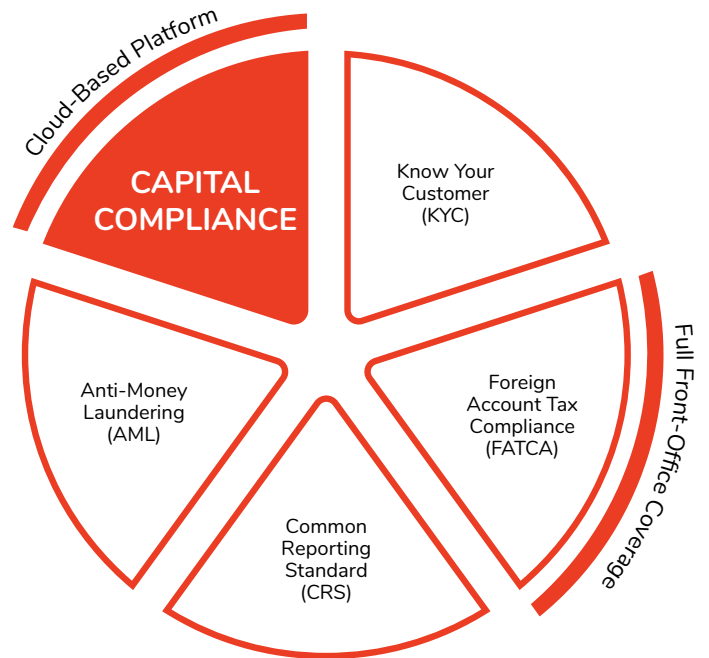


All the Compliance, None of the Headaches



Financial fraud, money laundering, and data breaches have led government regulations to become stricter and thus banks must get equipped with state of art technology to meet these regulatory requirements.

CapitalCompliance, from Capital Banking Solutions, automates the monitoring, documentation, analysis and reporting requirements for regulations such as AML, KYC, FATCA and CRS. CapitalCompliance is updated regularly and integrates easily into your core banking solution so you can stay ahead of the regulatory curve and mitigate operational and financial risk, while onboarding customers seamlessly. CapitalCompliance offers:

- Relevant and easily configurable monitoring tools and personalized dashboards
- Open and scalable architecture for rapid standard and custom implementation
- Innovative software, seasoned consultancy and world-class customer support
- Proven effectiveness with over 150 financial institutions

FEATURES & BENEFITS

CapitalCompliance is a configurable solution that analyzes banking and customer data to make calculated risk assessments and identify regulatory requirements by domestically or internationally that should be considered for compliance. Among the regulations, CapitalCompliance is used for:

AML (Anti-Money Laundering)

- Follows the Financial Action Task Force's Risk-Based Approach, supporting automatic or manual scoring of customers
- A flexible and robust scenarios builder on top of a number of predefined scenarios
- Customizes alerts to trigger different reporting and business scenarios
- Enables advanced filtering for regulatory customers scoring

- Supports customer profiling to follow-up, analyze and declare suspicious activities to authorities such as Tracfin in France, Siccfin in Monaco, CTRF in Africa, OFAC in the U.S., World Check®, Dow Jones® and the UN Blacklist.
- Real-time filtering capabilities to ensure credibility of transactions on an instant basis

KYC (Know Your Customer Guidelines)

- Provides tools and reports to enable banks to comply with the KYC guidelines
- Gives 360 degrees view about the customers and their financial transactions
- Helps protect the bank against unnecessary risks

FATCA (Foreign Account Tax Compliance Act)

- Supports compliance officers with the reporting and documentation required by the U.S. federal government
- Integrates seamlessly with any core banking solution
- Helps to capture all the necessary data to identify U.S. entities and individuals, classifying them based on predefined indicia
- Permits compliance officers and customer representatives to complete the full life-cycle of FATCA process from due diligence, documentation, analysis to follow up
- Provides automated alerts, using a powerful and fully customizable workflow engine

CRS (Common Reporting Standard)

- Supports requirements initiated by the OECD preventing tax evasion and promoting a global automatic exchange of information between EU countries that agree to implement the Common Reporting Standards
- Gathers all the necessary data to identify entities and individuals, classifying them based on predefined indicia, of the EU countries that agree to implement the CRS reporting standard
- Supports the compliance officer and the customer representative with the complete CRS process from due diligence, documentation, analysis and follow up
- Provides automated alerts, using a powerful and fully customizable workflow engine

CAPITALCOMPLIANCE VALUE PROPOSITION AND RELATED OFFERINGS

CapitalCompliance solution helps you prevent Financial crime, mitigate risks, ensure compliance, and address regulatory and financial reporting. Ultimately, with this exposure-free global banking solution, you will be able to meet regulatory requirements in a timely and a risk free manner.

CapitalCompliance is an extensible part of a full suite of integrated software solutions, CapitalBanker, designed to address the CoreBanking needs of commercial banks as well as financial institutions. An integrated core banking solution built by bankers for the digital age, CapitalBanker streamlines processes, workflow, services and compliance across the enterprise for retail, private, corporate, wholesale and Islamic banking.