

**VALOORES**

***Digital Transformation***

***in'Digital Transformation  
FinTech, RegTech, & GovTech***



***DELIVERING***

***Machine Learning***

***Advanced Analytics***

***Blockchain***

***Digital Identity***

***Cybersecurity***

***Robotics***

***Robo Advisor***

***The Biggest part of Digital Transformation is,  
Changing the Way we Think and Deliver, ... to be Used!***

***in'VALOORES,  
Be the Change you Want to Be,  
and Make a Difference ...***

***EXCELLENCE  
in'EXECUTION***

*There is No **Gain**, without **Pain**,  
... Based on a Solid **Information Integrity***

***We Deliver Advanced Analytics-Based Governance,  
Risk, and Compliance Solutions to Financial Institutions, Central Banks,  
Banks, Insurance... It's been over 30 years of Success now.***

## VALOORES - A Brief Summary in few Lines

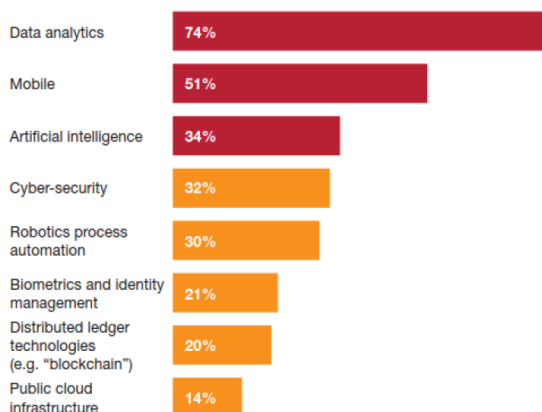
VALOORES empowers decision making, helping people and businesses around the globe reach their targets. Founded in 1989 in France, the Company is a pioneer in Master Data Governance, Retail & Merchandising, Supply Chain Optimization, KYC, Regulatory Compliance, Financial Crime - AML & Fraud, Predictive Analytics and Data Science to improve their on-going operations, executions and decisions.

## VALOORES DIGITAL TRANSFORMATION

### VALOORES embraces the “**SECOND WAVE**” of FinTech, RegTech, & GovTech Trends

VALOORES embraces the “**Second Wave**” of **FinTech, RegTech, & GovTech evolution**, by focusing on the trends with highest potential within such a vibrant ecosystem.

*What are the most relevant technologies for your business that you plan to invest in within the next 12 months?*



Source: PwC Global RegTech Report 2017

### Most Relevant Technologies

### VALOORES BI & AI - Machine Learning & Advanced Analytics

VALOORES technology analyzes large data sets to identify patterns and respond to them. Descriptive, Diagnostic, Predictive, and Prescriptive Analytics are at the heart of the Analytics engine, to

research human behavior and plot Behavioral Analytics.

### VALOORES BLOCKCHAIN

VALOORES BLOCKCHAIN saves back office costs by eliminating mistakes, increasing the efficiency of the ledger, and enhancing the transparency and security of data; all that as the P2P network of computers supporting the BLOCKCHAIN is decentralized, the transactions recorded are permanent and cannot be altered. Blocks (transactions) are added chronologically, Transactions are permanent and cannot be altered, enhancing the transparency and security of data.

### VALOORES Digital Identity

VALOORES introduced its Digital ID framework using controls to monitor the identity of individual users of a network; VALOORES Digital Identity Management allows or limits access to systems and data, to simplify organizational operations and enhance customer experience.

### VALOORES Cybersecurity

VALOORES delivers its Cybersecurity solutions, to help Financial Services Providers protect their systems from phishing, business email compromise,

ransomware, and distributed denial of service (DDoS) attacks; all that, due to the heightened risk of cybersecurity threats.

### **VALOORES Robo Advisor**

VALOORES Robo Advisors provide automated advice to improve customer service with minimal human intervention, allow investment advisors target the mass affluent as a new customer base, among many other applications.

### **VALOORES Robotics**

VALOORES Robotics is designed to apply logic driven algorithms, to perform high volume, low value added tasks, instead of humans. Robotic Process Automation (RPA) can manipulate data and interact with other systems, improving quality, speed and agility.

### **VALOORES BI & AI - Machine Learning & Advanced Analytics**



The Financial Services industry is witnessing significant growth in the use of Machine Learning and Advanced Analytics as a result of improvements in Artificial Intelligence (AI), where machines get “smarter” by analyzing and learning from large data sets.

With advances in Big Data, Cloud Computing, and Processing speeds, VALOORES is implementing cognitive computing and machine learning to perform advanced analysis of patterns or trends, especially in cases like using AI to spot nonstandard illicit financing

behavioral patterns; Compliance, Financial Crime, Anti Money Laundering; examining financial transactions to prevent and detect irregular issues.

VALOORES Machine Learning & Advanced Analytics Engine can quickly discover trends and respond to them, helping organizations enhance and streamline their products, services, and operations, in new innovative and progressive ways.

Financial Institutions see Big Data Analysis as most relevant to their business, given that they already have access to large data sets.

VALOORES is revamping large institutions’ systems with its Data Analytics competency, to inform their Decision Making, predict risk using advanced analytical risk models (i.e. IFRS 9 for Expected Credit Loss, analyzing credit markets to provide insurance to potential customers), improve pricing and customer targeting, institute efficient underwriting, reduce operational costs, highlight best trading strategies, identify Money Laundering and Fraud Patterns that are hidden analysts, shed light over profitability opportunities, among many other applications.

VALOORES is reshaping the role of analysts at financial institutions. VALOORES Analytics engine spans state of the art analytical tools to combine natural language, with graphical user interfaces and secure cloud computing; it produces fully automated analytical reports that would take human analysts days to assemble.

VALOORES’ Platform as a Service (PaaS), with its high performance computing algorithms, helps manage unstructured and complex data issues. VALOORES’ Platform quickly analyzes massive quantities of data to run complex models at low cost. These models help



financial institutions perform simulations, what if analysis, and back testing, to identify insights easier and faster, using historical information.

With the volume of scattered data growing daily, VALOORES, with its robust Data Governance on top of existing legacy tech stacks, delivers greater and more meaningful aggregated insights to Financial Institutions, and scales to the global customers' use cases.

## VALOORES BLOCKCHAIN



VALOORES BLOCKCHAIN is disruptive and eye opening to the RegTech spectrum, especially as the industry is continuously finding new areas where this technology can be applied. VALOORES BLOCKCHAIN saves back office costs by eliminating mistakes, increasing the ledger efficiency, and enhancing data transparency and security.

BLOCKCHAIN is a decentralized ledger that is made up of blocks (transactions), which are chronologically added to the BLOCKCHAIN. Transactions are independently verified before being added, meaning that there are no data issues identified after the fact in previous ledgers. On the other hand, the BLOCKCHAIN's P2P network of computers is decentralized, which makes recorded transactions permanent and cannot be altered.

VALOORES BLOCKCHAIN applications in the Financial Services Industry span, not just accounting and payment processing, but also a distributed ledger technology to improve compliance checks (Digital KYC, Due Diligence, Risk Based

Approach, and AML), placement, claims settlement, information security, prediction, detection, and analysis of Fraud, process automation (i.e. identify Collateral and return it to Borrower at the end of the lending arrangement, reducing manual intervention and the risk of error), alongside a myriad of other applications.

## VALOORES Digital Identity Management



The cost to comply with Know Your Customer (KYC) and Customer Due Diligence (CDD) rules is exponentially rising through the roof, although the operational functions behind these requirements are generally identical at each of the financial institutions.

VALOORES is disrupting traditional compliance operations, in how to accept and manage clients, by leveraging distributed ledger technology and sharing Digital Identity data. Identity Management involves controls to monitor the identity of individual users of a network, to either allow or limit access to systems and data.

VALOORES is also disrupting the process of Onboarding new clients, governed by complex and lengthy procedures around Anti-Money Laundering (AML) and KYC, as well as user access controls. That is mostly in the Banking, Insurance, and Asset Management industries.

VALOORES RegTech breakthroughs in Digital Identity Management simplify organizations' operations and enhance customers' experience.

### Examples of VALOORES' Digital Identity Management

- By using a BLOCKCHAIN-based database of personal data, shared amongst financial institutions or government bodies, customers / citizens only need to complete the relevant paperwork and AML/KYC check once, significantly speeding up the onboarding process.
- VALOORES BLOCKCHAIN services bring additional benefits such as the distributed ledger's, as in data protection and real time processing; this means that individuals can control and manage their own personal data, rather than the organization.
  - VALOORES leverages distributed ledger technology to balance out the priorities of personal data security and transparency. Using a virtual container, users can pre-approve financial institutions to access their data and ensure that their personal information used by these institutions is accurate and up to date.
  - The shared BLOCKCHAIN ledger contains cryptographic proofs that prove that the data is valid, including an audit trail of anything that has changed.
  - Not only does this promote a better client experience and enable clients to control their data, it also eliminates redundant compliance checks and helps institutions using the data to meet the strict new privacy rules. These regulations can include costly fines for businesses.
- Organizations can also incorporate digital signatures, further improving

the customer experience.

- Automate customer analysis and target products based on individual risk profiles, reducing risk for businesses; i.e. enhance the credit process by using nontraditional metrics to determine applicant creditworthiness.

### VALOORES Cybersecurity



With the increase in technology based business solutions, there's an incremental risk of Cybersecurity threats.

With the regulatory focus and ever changing technologies, planning cybersecurity upfront is instrumental to protect systems and data. The regulatory focus though is not surprising, with cyber standards from the NAIC, the CFTC, the NYDFS, in addition to the FED, OCC and FDIC, proposing rulemaking on cyber risk management standards, beside further emphasis on the transparency of cyber risk management procedures (not all aligned which makes compliance more challenging).

VALOORES Cybersecurity is specialized in assessing, monitoring, and testing third party vendor protocols and standards, alongside offering security hardening solutions, to address attacks like business email compromise, ransomware, distributed denial of service (DDoS), alongside challenges like increasingly complex technologies, rising threats from foreign nation states, and the need for clear regulatory guidance.

VALOORES Cybersecurity is partnering with specialized firms like “**VERACODE**” to navigate cyber related risks. For instance, “**VERACODE**” is used to improve the security of the customer’s web, mobile, and third party enterprise applications, with products and services like static analysis, penetration testing, third party vendor security, remediation coaching and security program management, all of which enable businesses to identify, understand and respond to threats quickly.

VALOORES Academy also partners with customers to improve education in this area, and develop a talent pool of cyber professionals. Information sharing and R&D are used to support policy development.

### VALOORES Robotics



Financial Services have traditionally relied on considerable back office teams, or even outsourcing, to process and reconcile transactions, may it be using dated technology or even through manual efforts.

VALOORES introduced its Robotic Process Automation (RPA) capacity to the RegTech landscape, to the institutions’ center of excellence structures, to streamline operations. With VALOORES RPA, high volume, rule-based tasks can be performed quickly by a logic driven framework that learns without human input.

VALOORES RPA can autonomously handle both, structured and unstructured data; manipulating data, taking action, and interacting with other systems. It’s localized to a Business Unit or Function, and can react quickly to changes or opportunities as they emerge.

VALOORES RPA is expanding to areas such as digitizing loan processing, regulatory information (i.e. CCAR stress testing), Client and Regulatory Reporting, account opening processes (KYC & Anti-Money Laundering), data remediation initiatives, and even coordinate vendor contracts, create policies and procedures, and address operational risks. It brings quality and control improvements, ease of deployment, enterprise speed, and agility.

### VALOORES Robo Advisor



VALOORES Robo Advisor is transforming the Financial Industry over an easy to use platform, by providing automated and tailored advice on Governance, Risk, Compliance, Profitability, and enhanced customer service, with minimal human intervention; for instance, VALOORES Robo Advisor has opened up new opportunities like targeting the mass affluent as a new customer base, due to the possibility of increased margins.

### VALOORES - Future Outlook

VALOORES is proud of the VBS success achieved till now; a myriad of solutions implemented in multiple lines of business

so far. VALOORES is determined to innovate and solve Governance, Risk, Compliance, Profitability Problems and emerging challenges downstream.

VALOORES continues to partner with Regulators (Central Banks, Financial Information Units...) and Industry Catalysts (Thomson Reuters, Financial

Integrity Network...) around the globe, and on board more Compliance and Financial Crime Experts, professionals, engineers, business analysts, and data scientists, to push the boundaries of Compliance, through **FinTech, RegTech, & GovTech**.

*The Global Outlook has considerations for Governments and Financial Institutions on their journey toward a 21st century Governance Risk and Compliance framework*

*Here comes VALOORES Added Values, to Walk with you, and stay this minute in advance of the Governance, Risk, & Compliance Headwinds...*



Over 30 years of  
successful deliveries **déjà!**

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