

CleverKYC solution

Full fill regulatory AML & KYC requirements with ease!

Use our KYC & AML App and check your customers against Sanctions- and PEP-lists, create your own risk-based approach and configure ongoing monitoring checks.

About the cleversoft group

Mission and Vision

cleversoft is your one-stop shop for modern regulatory compliance solutions for the financial services industry. With the *cleversoft Compliance Commitment*, we guarantee you never miss the regulatory changes and updates that matter most to your business.

- **#1 pan-European RegTech for the financial services sector**
- **Over 1000 customers in 30+ countries**



Together, we form a leading player in a market with vast potential going forward, as regulatory compliance has become a pivotal component for all financial institutions.

—Florian Clever

Our joint History

Since 2004, the cleversoft group has supported banks, asset managers, and insurers in tackling regulatory and compliance challenges — from Solvency II to AML.

2004

Start of journey

Founding of cleversoft

cleversoft was founded by Florian
M. Clever, cleversoft group CEO

2011

Milestone

cleversoft CRM Services

cleversoft CRM Services GmbH is
founded; PIB, KIID services launched

2018

Milestone

MAIN Capital Investment

MAIN makes investment for RegTech
buy-and-build strategy

2019

Growth

Acquisition of SecondFloor

SecondFloor is acquired to bolster regulatory reporting
solutions within the insurance and pension industry

2020

Growth

Acquisition of BusinessForensics

KYC, AML, and fraud investigations
solutions are introduced

2021

Growth

Acquisition of CDDS

Advanced screening, KYC, AML data is
introduced

Facts & Figures

RegTech Leadership

cleversoft is a European cloud RegTech provider for regulatory documents, reporting, and financial crime solutions.



Headquarters

The cleversoft group is headquartered in Munich, with over 180 employees across Europe.



Statistics

3 million+ regulatory documents and filings per month, 39% CAGR, 1000+ clients, ISAE 3402 and ISAE 3000 by Big Four



Locations

cleversoft is based in Munich, Frankfurt, Geneva, Malta, Nuremberg, Luxembourg, Sofia, Amsterdam, and The Hague.



Introduction cleversoft Group



Trusted by over 1,000 Companies

Banking



Insurance, Pension Funds



Asset Managers, Management-Companies



Other



% Clients based in Europe



CLEVER
CLIENTS

House of Services



Insurance

Insurance & Pension Funds

All services as available for banking, *plus*
Solvency II, IORP II, IFRS17, annual
reports, and more.



Asset Management

Fund, Asset Management

All services available for banking and insurance,
plus commission settlements.



Banking

Retail & Commercial Banks

Creation & Distribution

- Factsheets, Term sheets, Prospectus, Microsites
- PRIIP KIDs, EPT & CEPT
- UCITS KIIDs
- German PIBs
- Swiss FinSA BIB
- SFDR for ESG
- MiFID II Product Governance, suitability checks and reports, costs and charges disclosures

6th AML

- KYC, Fraud, AML
- Special Investigations
- Screening, transaction monitoring, risk scores

CRM

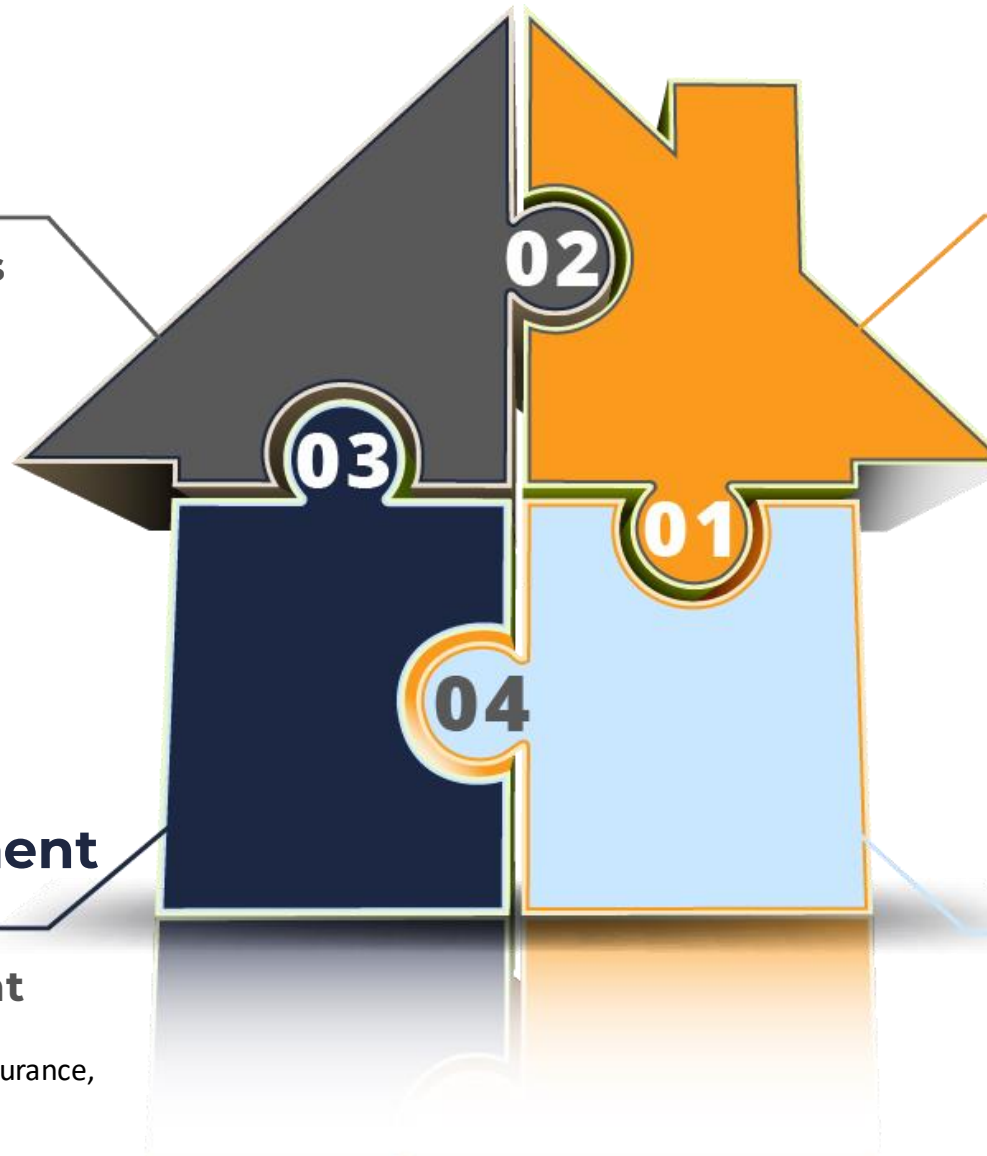
- Advisory Process
- Funds Reference Data
- Digital Marketing
- Document Distribution
- Fund Commissions



SaaS Platform

Microsoft Azure & Others

Modular, flexible, and scalable cloud
platform for your entire process.



Introduction to our CleverKYC solution



Fulfill your regulatory KYC & AML requirements with ease!



Onboard individuals and business clients



Fully compliant KYC process



Reduction of manual work and false hits

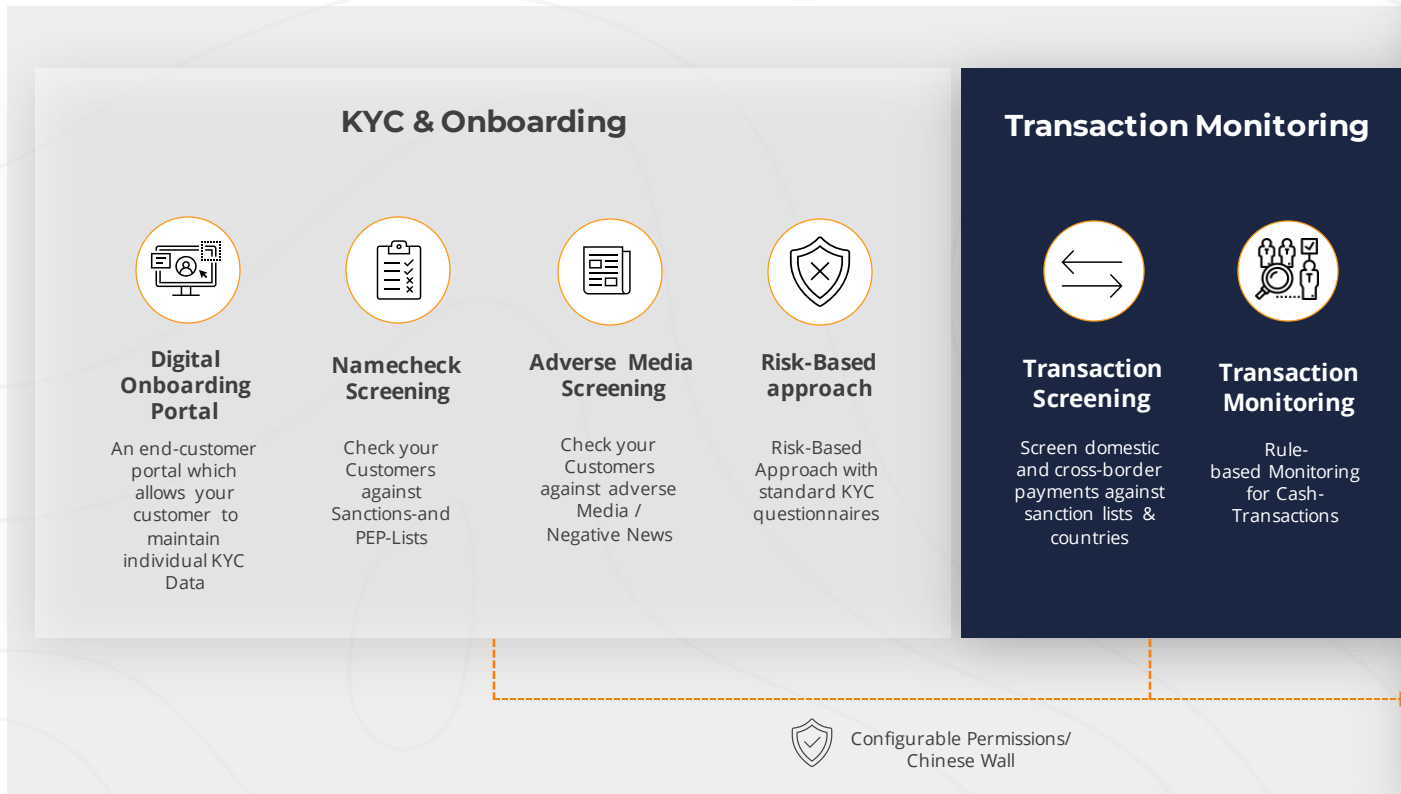


Client screening and monitoring

Holistic client overview in line with the latest regulations. Including **real time data** and a **risk based approach** to ensure all appropriate client screening and due diligence measures.

Breaking down the silos

cleverKYC – Modular alert approach



ForensicCloud Investigations



Cleversoft RISK API

PEP, Sanctions, Interpol, FBI and Adverse Media Data

Possible Integrations

Identification & Verification

Advanced Adverse Media

Connectivity through APIs

CRM/ERP Systems

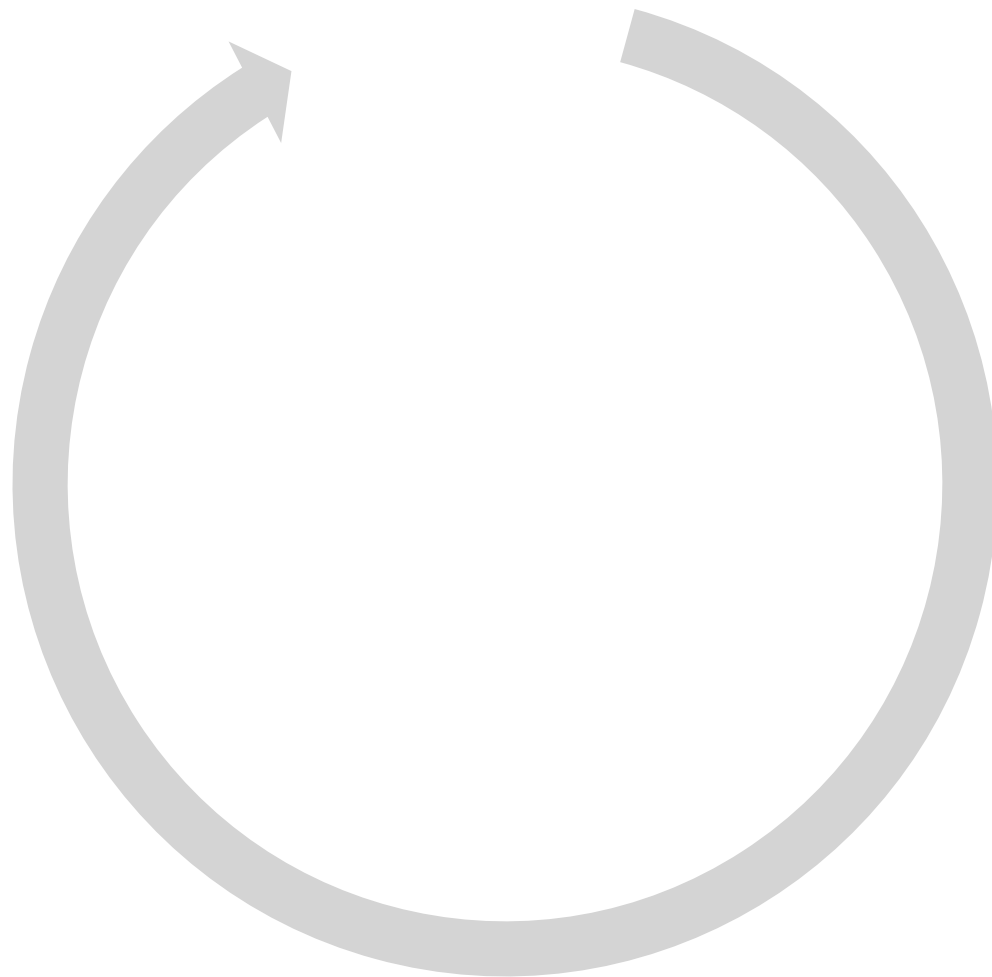
Chamber of Commerce

Company and UBO info

Transaction monitoring

Other data vendors

Our CleverKYC Modules



NameCheck against sanctions, blacklists, Interpol, PEPs and adverse media

The screenshot displays the 'Namecheck Hits' section of the Cleversoft AML & KYC Suite. The interface includes a sidebar with navigation options like Home, Recent, Pinned, My Work, Activities, Dashboards, Customers, Contacts, Accounts, Compliance, and KYC Settings. The main content area shows a contact profile for 'John Doe' with fields for Customer Type, Birthday, First Name, and Last Name. Below this, the 'Namecheck Hits' table is visible, which is highlighted with an orange border. The table has columns for Hit Date, List, List Type, Nationality, Date of Birth, Description, Approve, and Comment. The table shows several hits, with the first one being a 'High Risk' hit from a 'Sanctions' list. Below the table, there are sections for 'Risk from PEP' and 'Risk from Sanction'.

Hit Date	List	List Type	Nationality	Date of Birth	Description	Approve	Comment
2023-10-27	Sanctions	High Risk	USA	1980-01-01	Sanctions	Approve	
2023-10-27	Sanctions	High Risk	USA	1980-01-01	Sanctions	Approve	
2023-10-27	Sanctions	High Risk	USA	1980-01-01	Sanctions	Approve	
2023-10-27	Sanctions	High Risk	USA	1980-01-01	Sanctions	Approve	

- Checks against Sanctions/PEP lists and adverse media
- Ongoing automated data screening
- Confirmation process of true or false hits
- Outstanding list quality and configurable matching parameters

Cleversoft PEP & Sanction Data

With our own international team, we are gathering global high-quality Sanction & PEP Lists

Speed

- PEP updates based on regular intervals and special events.
- Sanction lists updated on next business day -> Important in special events (e.g., Russian Sanctions)

Quality

- High quality and near-time updates -> Reducing false positives.
- Used by over >700 customers globally.
- Majority of our customers are audited by Big 4.

Completeness

- >200 Sanction Lists
- Global coverage of PEP & Sanction lists
- Extended lists available
- (e.g., SWIFT ban, individual black & whitelists)

Good Data is the Foundation of Effective AML Compliance

Overview Sanction Lists

Country	List	Code
Argentina	Superintendencia de Seguros de la Nación	AR-SSN
Australia	Australian Department of Foreign Affairs & Trade	AU-DFAT
	Australia Most Wanted	AU-AMW
Bahamas	Central Bank	BS-CB
Bahrain	Bahrain Terrorist List	BH-TER
	Central Bank - Warning list	BH-CB
Belgium	Belgium Government: frozen assets	BE-GOV
	Belgium Most Wanted	BE-BMW
	Belgium Federal Police - Wanted	BE-FedPol
Belize	International Financial Services Commission	BZ-IFSC
Brazil	Cadastro de Empresas: Indóneas e Suspensas	BR-CES
	CGU Convicted Organizations	BR-CGU_O
	TCU Convicted Corporations	BR-TCU_C
	TCU Convicted Individual	BR-TCU_I
	CGU Convicted Companies	BR-CGU_C
	TCU Responsabilização pública	BR-TCU_R
	Registration of Employers who have subjected workers to conditions similar to slavery	BR-CTE
	IBAMA - Autuações Ambientais e Embargos	BR-AAE
Canada	Ministry of Justice	CA-JUS
	Office of the Superintendent of Financial Institutions (Individuals) - OSFI has ceased publication of lists (Deleted)	CA-OSFI_I
	(Entities) - OSFI has ceased publication of lists (Deleted)	CA-OSFI_E
	Canada Border Services Agency CA-CBSA	CA-CBSA
	Financial Services Commission of Ontario	CA-FSC_O
	Canadian Securities Administrators	CA-CSA
	Canada Ontario Securities Commissions (Internet sites)	CA-OSC_WEB
	Environment and Climate Change	CA-EC
	Regulations Implementing the United Nations Resolution on Iran - OSFI has ceased publication of lists (Deleted)	CA-Iran
	Regulations Implementing the United Nations Resolution on the Democratic People's Republic of Korea	CA-Korea
	OSFI has ceased publication of lists (Deleted)	
	Justice for Victims of Corrupt Foreign Officials Regulations	CA-SMLaw
	Special Economic Measures (Venezuela) Regulations	CA-Ven
	Royal Canadian Mounted Police (Most Wanted)	CA-RCMP
	Freezing Assets of Corrupt Foreign Officials (Tunisia) Regulations	CA-FA_TN
	Freezing Assets of Corrupt Foreign Officials (Ukraine) Regulations	CA-FA_UA
	Consolidated Canadian Autonomous Sanctions List	CA-AS
Colombia	AutoRegulador del Mercado de Valores	CO-AMV
	Junta Central de Contadores	CO-JCC
	Contadores y Sociedades Sancionadas por JCC y DIAN	CO-JCC_DIAN
	Superintendencia Financiera - Autoliquidaciones	CO-SF
	Superintendencia Financiera - Sanciones en Firme	CO-SF_SRI
European Union	European notifications not included in EU Consolidated list (Deleted)	EU-RagU
	European Union - Consolidated list of sanctions	EU-EuroPol
	European Union - Consolidated list of sanctions	EU
France	AssuranceBanque d'Epargne (Sites internet et Entités non autorisés)	FR-ABE
	Registre des gels des avoirs (Consolidated with UN)	FR-CONS
	Gel national des avoirs	
Germany	German Federal Criminal Police	DE-BKA
	German Police - Most Wanted	DE-MW
Hong Kong	Monetary authorities	HK-HKMA
	Independent Commission Against Corruption (ICAC's wanted persons)	HK-ICAC
	Hong Kong Police	HK-POL
	Monetary authorities - Fraudulent internet	HK-HKMA_SITES
	Securities & Futures Commission - Alerts	HK-FSC_ALERT
	Securities & Futures Commission - Wanted	HK-SFC_WANTED
	Securities & Futures Commission - Enforcement	HK-SFC_NEWS

India	Reserve Bank of India, Full Fledged Money Changers	IN-RBI_FPMC
	Non Banking Financial Companies	IN-RBI_NBFC
	Indian Ministry of Home Affairs	IN-MHA
	Securities & Exchange Board of India	IN-SEBI
	India National Investigations Agency	IN-NIA
	Competition Commission of India (Deleted)	IN-CCI
	Ministry Of Defense - Firms/Contractors Banned-Blacklisted	IN-MOD
	Oil and Natural Gas Corporation Limited - Banned Firms	IN-ONGCL
	Energy Efficiency Services Limited - Banned Firms	IN-EESL
	Engineers India Limited - Suspended - Banned Suppliers & Contractors	IN-EIL
	India's Premier Hydro Power Utility - Banned Firms	IN-NHPCL
International	OCV-IOSCO	OCV
	World Bank	WB
	United Nations - Consolidated sanctions list	UN-CONS
	United Nations - Development Programme / Ineligibility List	UN-DP
	United Nations - Office for Project Services / Vendor Sanctions	UN-OPS
	UE - European Bank for Reconstruction & Development	EU-EBRD
	African Development Bank	AF-DB
	Asian Development Bank (ADB)	AS-DB
	Pacific Islands - Most Wanted Fugitives	PI-MW
	Interpol	I-L-NICTIP-SQ
Israel	National Bureau for Counter Terror Financing (Seizure Orders)	IL-MD_CT
	Ministry of Defense - Terrorism List	IL-MD_UA
	Ministry of Defense - Unauthorized Associations and Terrorists Organization	
	Ministry of Finance - Declared elements list	IL-MOF
	Terrorist Organizations List - Israel	IL-TOL
Italy	Polizia Criminale Most Wanted	IT-MW
	Banca d'Italia - Eurosystema (Sanction measures)	IT-BT
Japan	Ministry of Economy, Trade and Industry, Trade control dpt.	JP-METI
	Financial Services Agency	JP-PSA
	Ministry of Finance	JP-MOF
Kuwait	Capital Markets Authority - Suspension of the Securities Activities License	KW-CMA
	"Cancellation of the Securities Activities License	
	"Suspension of Shares from Trading	
	Deleted Companies from trading by Boursa Kuwait	KW-BK_DC
	Suspended Companies from trading by Boursa Kuwait	KW-BK_SC
	Companies and Entities not Licensed by the CMA to Practice Securities Activities	KW-CMA_UC
Luxembourg	Most Wanted by Luxembourg Police	LU-POL
	Ministry of Finance - Persons/Entities/Organizations targeted in implementation of the resolutions adopted by the UN	LU-MFIN
Malta	Court of Magistrates / FIAU	MT-Court
Mexico	Listado de contribuyentes Artículo 69-B (SAT Blacklist)	MX-SAT_69B
	Comisión Nacional Bancaria y de Valores (Consolidated Sanctions)	MX-CNBV_SC
Netherlands	The Netherlands National Wanted List	NL-MW
	Rijksoverheid	Netherlands
New Zealand	New Zealand Police - Designated Terrorist Entities	NZ-POL
	New Zealand Police - Most Wanted	NZ-POL_WANTED
Norway	Norwegian Black List	NO-NBL
Pakistan	National Counter Terrorism Authority - Proscribed Organizations	PK-NACTA
Qatar	Qatar Financial Centre - Disciplinary Actions	QA-DA
	Qatar Financial Centre - Notice of Deregistration	QA-ND
Russian Fed.	Rosfin Monitoring Russia	
	Incl. Russian individuals	RU-RFM
	Incl. Russian Entities	RU-RFM
	Incl. Non-Russian organisations	RU-RFM
	Incl. Non-Russian individuals	RU-RFM
	The Central Bank of the Russian Federation	RU-CB_UNL
	Revoked licenses of professional securities market participants	RU-CB_MA
	Suspended licenses of professional securities market participants	RU-CB_STL
	Detected cases of the misuse of insider information and market manipulation (Market Abuse)	RU-CB_MA
	Organizations and individuals involved in the proliferation of weapons of mass destruction	RU-OMU
	France	
	Individuals / Entities subject to special economic measures	RU-GOV
	Organizations including foreign and international organizations, recognized as terrorist	RU-FSB
	Register of foreign mass media performing the functions of a foreign agent	RU-MJ_MM
	Register of NPOs performing the functions of a foreign agent	RU-MJ_NPO
	Register of unregistered public associations performing the functions of a foreign agent	RU-MJ_LUPA
Saudi Arabia	Capital Market Authority - Unlicensed companies	SA-CMA_UNL
	Ministry of Interior - Most Wanted Terrorists	SA-TER
Scandinavia	Scandinavian Most Wanted Fugitives (Deleted)	NORDIC
Singapore	Monetary authorities Singapore	SG-MAS
	Singapore Government TSOFIA is direct link to United Nations	SG-TSOFIA
South Africa	South Africa Police Services	ZA-POL
	South African Reserve Bank - Administrative Sanctions	ZA-RS
Switzerland	Sanctions & Embargos - SECO	CH-SECO
Tunisia	National list of Tunisian sanctions (Terrorist People-Organizations)	TN-NLT

United Arab Emirates	Groups designated terrorist organisations by the UAE	AE-TER
	Dubai Financial Services Authority - Restricted and Prohibited Individuals	AE-RPI
	Dubai Financial Services Authority - FMT Decisions	AE-FMT
	ADGM - Court of Appeal / Court of First Instance (judgments)	AE-CJ
	ADGM - Public Notices	AE-PN
	Securities & Commodities Authority - Violation/Warning List	AE-SCA
United Kingdom	HM Treasury Consolidated	HM
	UK Sanctions and Anti-Money Laundering Act 2018 - UK sanctions list (Consolidated with HM)	Not applicable
	Most Wanted of United Kingdom - National Crime Agency (NCA)	UK-MW
	Proscribed terrorist groups or organisations	UK-PT
	Persons named in relation to financial and investment restrictions	UK-FR
USA	FB	US-FBI
	U.S. Food & Drug Administration	US-FDA
	US Marshalls	US-M
	Denied persons list	US-DPL
	Unverified list	US-UVL
	Entity list	US-EL
	Non proliferation	US-SPN
	Debarred parties	US-DTC
	Penalty & Oversight Agreements	US-POA
	Diplomatic Security Service (DSS) Most wanted	US-DSS
	Department of Treasury FinCEN	US-FINCEN
	Dpt. Homeland Security-Immigration & Customs	US-ICE
	US Drug Enforcement Administration	US-DEA
	Commodity Futures Trading Commission "RED list"	US-CFTC
	Terrorist Exclusion List	US-TL
	Bureau of ATF	US-ATF
	Executive Office for Immigration Review	US-EOR
	Inter-American Development Bank	US-IDB
	Financial Crime Enforcement Network - 311 Special Measures	US-FINCEN_311
	Air Force's Most Wanted Fugitives	US-AF
	US Army's Most Wanted Fugitives	US-ARMY
	USA Coast Guard - National Vessel Movement Center (Deleted - The list has been removed from the official source)	US-LPV
	U.S. Securities and Exchange Commission - FCPA Cases	US-SEC_FCPA
	Naval Criminal Investigative Service (Most Wanted)	US-NCIS
	US Coast Guard (Department of Homeland Security) Port State Control Division	US-VBO
	OFAC-SDN	OFAC
	FSE (OFAC-Consolidated: FSE, SSJ, Palestinians, Non-SDN, ...)	FSE
Ukraine	Financial Monitoring Service (Same as United Nations)	Not applicable
	National Security and Defence Council of Ukraine - Individuals	UA-NSDC_IND
	National Security and Defence Council of Ukraine - Entities	UA-NSDC_ENT

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Risk Scoring / Risk Based Approach

The screenshot displays the 'cleversoft' AML & KYC Suite interface in 'SANDBOX' mode. The left sidebar contains navigation menus for 'Home', 'Recent', 'Pinned', 'My Work', 'Activities', 'Dashboards', 'Customers', 'Compliance', 'KYC Settings', and 'KYC Score Values'. The main content area shows a customer profile for 'Donald Trump' with the following details:

- Contact Information:** Customer Type: Customer, First Name: Donald, Middle Name: [redacted], Last Name: Trump, Birthday: 10/01/1980, Place of Birth: [redacted], Country of Birth: [redacted], Tax Identification Number (TIN): [redacted].
- Address & Nationality:** Street 1: [redacted], Zip/Postal Code: [redacted], City: [redacted], Country: [redacted], Nationality: [redacted], 2. Nationality: [redacted].
- Origin of Wealth:** Origin of Wealth Verified?: [redacted], Origin of Wealth: [redacted], Total Wealth: [redacted].
- Relationship Risk:** Relation Risk: No Relationship Risk.

On the right side, there are several risk-related sections:

- PEP & List Checks:** Risk from PEP: Yes, Risk from Sanction: No.
- Risk Approval:** KYC Risk Approval: [redacted], Approved KYC Risk: [redacted], Risk Approval by: [redacted], Risk Approval on: [redacted].
- Actual Calculated Risk:** Calculated KYC Score: [redacted], Calculated KYC Risk: [redacted], Risk Scoring on: [redacted], Risk Scoring by: [redacted], Next Mandatory KYC Check: [redacted].
- Last Risk Approval:** Last Approved KYC Risk: [redacted], Last Risk Approval by: [redacted], Last Risk Approval on: [redacted].
- Last Risk Scoring:** [redacted].

- Configurable risk scoring
- KYC questionnaires per client type
- Renewal processes & automated tasks
- Calculation of complex UBO and company structures
- Role based security

KYC: Ultimate Beneficial Owners and Legal Entities

cleversoft® | AML & KYC Suite | **SANDBOX**

Home Recent Pinned My Work Activities Dashboards Customers Contacts

Account · KYC Process incl. Sharepoint

Namecheck Hits **Ultimate Beneficial Owner** Know-Your-Customer Related

Incomplete Ultimate Beneficial Owners

Contact	UBO Type	Participation in %	Risk from PEP	Risk from Sanction
John Doe	Ultimate B...	25.00	No	No
Donald Duck	Fictive UBO	25.00	No	No
Frans Van Houten	Fictive UBO	25.00	No	No

1 - 2 of 2

KYC Settings

- cleversoft Settings
- KYC Score Thresholds
- KYC Score Settings
- KYC Score Settings G...
- Countries
- KYC Score Values

Identify all Ultimate Beneficial Owners

cleversoft® | AML & KYC Suite | **SANDBOX**

Home Recent Pinned My Work Activities Dashboards Customers Contacts Accounts

Account: KYC Hierarchy Form

CDDS Luxembourg S.A.

- cleversoft Group GmbH
 - Businessforensics B.V.
 - CDDS Luxembourg S.A.**
 - CDDS Switzerland Sarl
 - cleversoft GmbH

Manage complex holding structures of legal entities

Account: cleversoft Group G...

Group Company

1,000

3 - Very High

Account: Businessforensics B.V.

Group Company

0

3 - Very High

Account: CDDS Luxembourg ...

Customer

140

3 - Very High

Account: cleversoft GmbH

Group Company

0

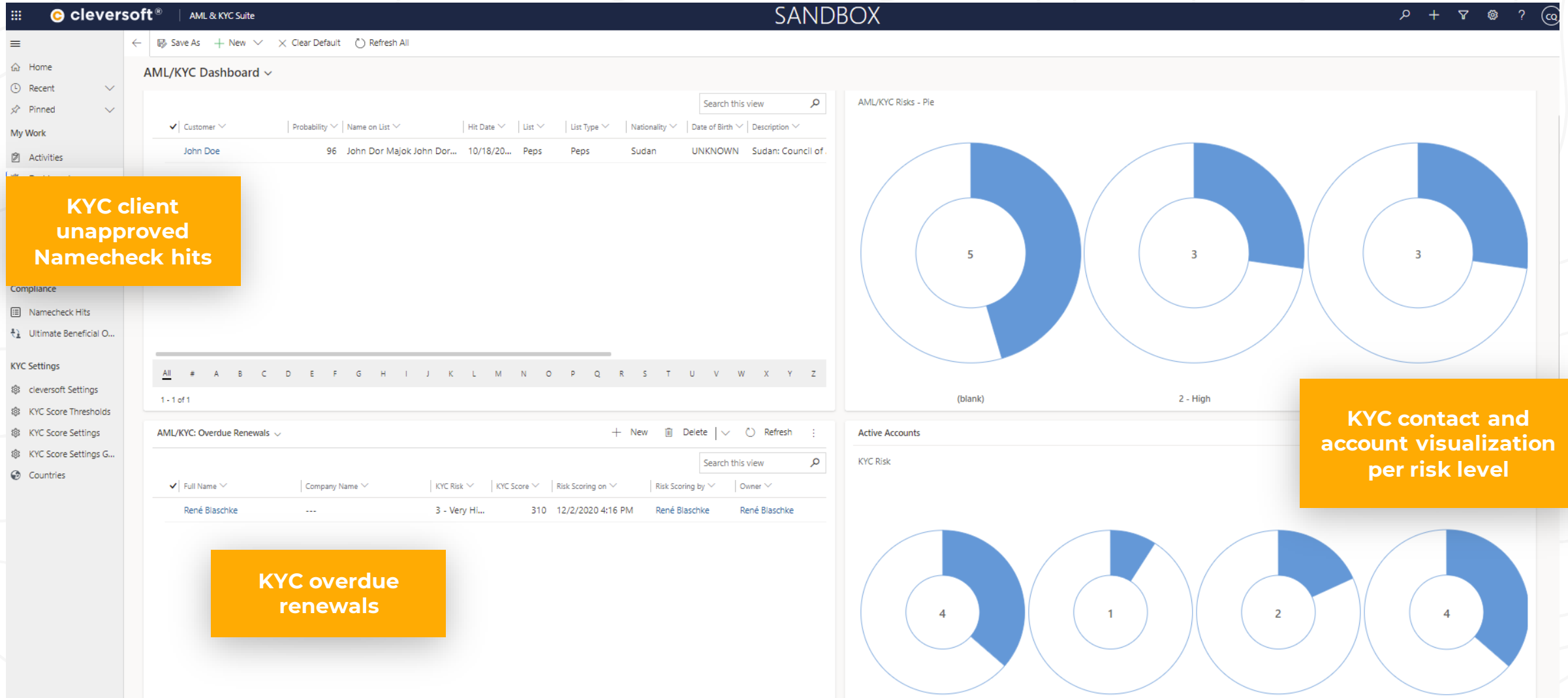
1 - Medium

Account: CDDS Switzerland S...

Customer

16

Insightful KYC Dashboards



Self-Service KYC End-Customer Portal

Digitalize your KYC Process with an end-customer portal which allows your customer to submit KYC information by a web-form

cleversoft KYC Portal

Home | KYC Questions | Contact us | René Blaschke

Know-Your-Customer

Contact Information

Customer Type *
Customer

First Name
René

Middle Name
middle name

Last Name *
Blaschke

BirthDay
9/1/1979

Place of Birth
Erlangen

Country of Birth
Germany

Tax Identification Number (TIN)

Address & Nationality

Street 1
Street 1

Nationality
Germany

ZIP/Postal Code

2. Nationality

cleversoft AML & KYC Suite **SANDBOX**

René Blaschke - Saved
Contact - KYC Process incl. Sharepoint

Namecheck Hits **Know-Your-Customer** Ultimate Beneficial Owner Related

Contact Information

Customer Type Prospect

René

middle name

Blaschke

01/09/1979

Erlangen

Germany

Nationality

Germany

Nationality

Germany

2. Nationality

Yes

No missing document

PEP & List Checks

Risk from PEP No

Risk from Sanction No

Risk Approval

KYC Risk Approval Individual Risk

Approved KYC Risk 2 - High

Risk Approval by René Blaschke

Risk Approval on 15/02/2022 14:34

Actual Calculated Risk

Calculated KYC Score 310

Calculated KYC Risk 3 - Very High

Risk Scoring on 15/02/2022 14:32

Risk Scoring by René Blaschke

Next Mandatory KYC Check 02/11/2021

Last Risk Approval

Last Approved KYC Risk 3 - Very High

Last Risk Approval by René Blaschke

Self-Service KYC End-Customer Portal



Home | Natural Person | John Stone ▾

[Home](#) > [Natural Person](#)

Natural Person

General Information

First Name

John

Middle Name

Last Name *

Stone

Birthday

M/D/YYYY

Place of Birth

Country of Birth

Power Apps | cleverKYC

SANDBOX

Home | Recent | Pinned | My Work | Customers | DTOs | Compliance | KYC Settings


Stone - Saved
Natural Person DTO - Natural Person DTO (Internal) ▾

John Stone Contact | Active Status | Aleksandar Beshkov Owner

General Approval UBO Related ▾

Customer Type * Customer

General Information

First Name	John
Middle Name	MD
Last Name *	Stone
Birthday	2/28/2023
Place of Birth	Oslo
Country of Birth	 Albania

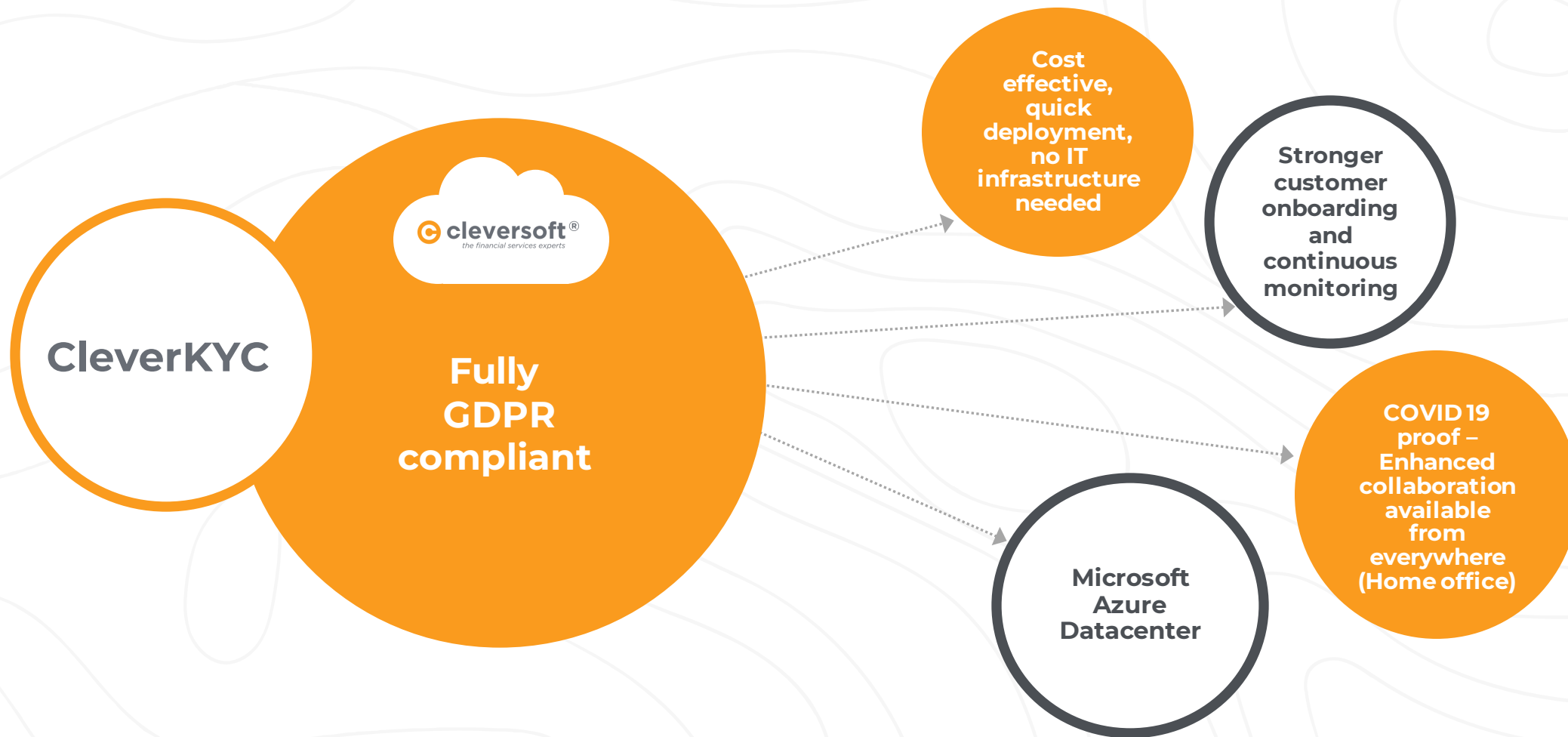
Tax Information

Tax Identification Number (TIN)	---
---------------------------------	-----

Address and Nationality

Street 1	---	Nationality	---
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CleverKYC Cloud Solution



Out-of-the-box solution for a faster and more efficient onboarding. Create your own risk-based approach and configure ongoing list checks.

Short Demonstration

CleverKYC

The image displays three screenshots of the CleverKYC software interface, demonstrating its capabilities in managing customer data and risk scoring.

Top Left Screenshot: Know-Your-Customer Profile

This screenshot shows the profile for Donald Duck, categorized as a Customer. The interface includes sections for Contact Information, Address & Nationality, and Origin of Wealth. The risk scoring section indicates a KYC Score of 380 and a KYC Risk of 3 - Very High.

Top Right Screenshot: Account: KYC Hierarchy Form

This screenshot shows the hierarchy for Businessforensics B.V., which is a Group Company. It lists associated accounts, including CDD Luxembourg S.A. and cleversoft GmbH, along with their respective risk scores and ratings.

Bottom Screenshot: AML/KYC Dashboard

This screenshot displays the AML/KYC Dashboard, featuring a table of customer data and several donut charts representing risk distributions. The table includes columns for Customer, Probability, Name on List, Risk Date, Risk Type, Nationality, Date of Birth, and Description. The charts show the distribution of risk scores across different categories.

Meet Our KYC/AML Experts!



René Blaschke

Managing Director cleversoft group

rene.blaschke@clever-soft.com



Cristina Quijano

Business & Product Development KYC, AML
& Fraud cleversoft Group

cristina.quijano@clever-soft.de



cleversoft group locations

Munich
Amsterdam
The Hague
Luxemburg
Sofia
Frankfurt