



# EvoS

## AML Evolving Suite

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Advanced Anti-Money Laundering System

***The payments market is currently undergoing a profound transformation driven by emerging technologies. These advancements are fostering innovative services and facilitating the entry and collaboration of new players in this competitive arena.***

**Anti-money laundering schemes adapt to changes** much faster than traditional detection systems.

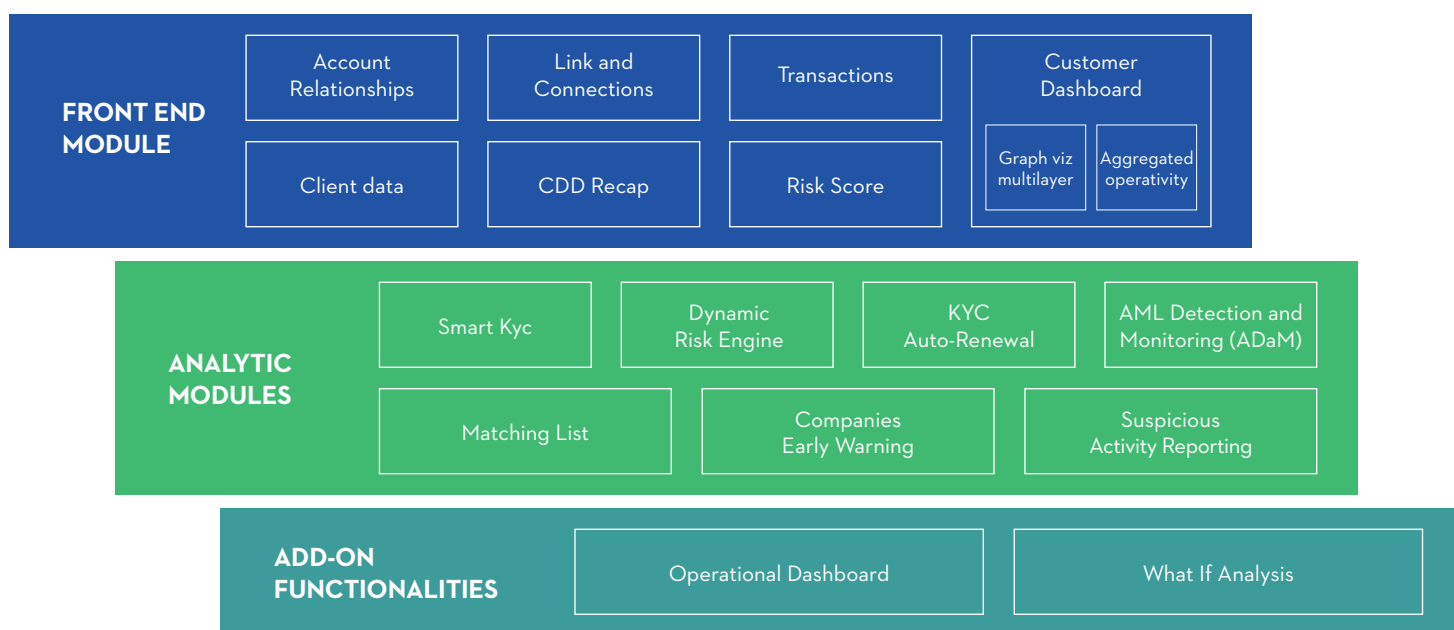
**Prometeia** has created an **integrated Advanced AML solution** that, through Artificial Intelligence algorithms, **intercepts anomalous behavior contextualized** to the activity of the specific financial institution under regulatory supervision.

***AML EvoS is a comprehensive AML management suite that meets the principles of flexibility, efficiency and proactivity.***

The essence of EvoS lies within a unified user interface housing all requisite applications for **executing AML activities while overseeing associated risks**. This interface incorporates distinct yet separable modules, facilitating integration with third-party systems to enable centralized management. The comprehensive modularity of the solution caters to a wide array of partner needs, allowing for extensive customization across various modules.

## I Structure of the suite:

- An advanced **Front-end module**, consisting of the user interface that displays information, customer transactions, and risk-related KPIs;
- **Modular integration of up to 7 analytical modules from EvoS suite** or of third-party systems to provide information and allow the management of the user interface;
- Optional **incorporation of specific functionalities** to provide additional flexibility and depth of analysis to the AML system.



## I Analytical modules by EvoS

EvoS comprises 7 analytical modules **that bolster AML activities, managing the complete spectrum of control processes across the customer lifecycle.**

This solution harnesses a **multifaceted approach, intertwining regulatory compliance, Prometeia’s and client business acumen, and the strategic and structured use of artificial intelligence to extract value from data.** By leveraging advanced analytics techniques, EvoS delivers enhanced effectiveness and efficiency. Moreover, EvoS goes beyond by tracing anomalous behavior and information back to predefined rationales established by regulatory guidelines or AML experts. This meticulous approach ensures maximum transparency and interpretability of the results provided.

This approach guarantees:

- **Unparalleled flexibility** tailored to the distinct needs and support requisites of control principals;
- **An easy and complete integrability** with the Bank’s internal systems (core banking) and third-party services;
- **A single, uniform management** of all data characterizing customer risk and behavior during the relationship with the Bank.



**EVOS SUITE**

Single user interface that includes all the applications necessary to carry out AML and AF activities and to monitor the associated risks, with dedicated but separable modules that can be integrated with third party systems for centralized management



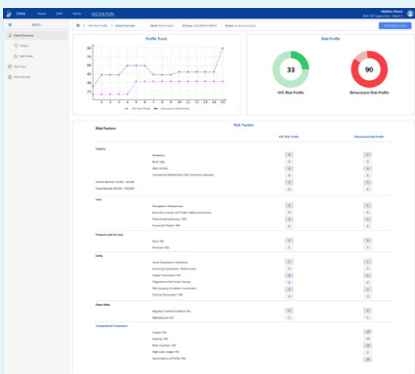


# EvoS Dynamic Risk Engine

## NEED

- Ensuring customer risk **characterization aligns** with regulatory standards
- **User-friendly interface prepared** for efficient alert management
- **Prompt identification** of high-risk profiles
- **Continuous evaluation** of risk profiles using information from multiple sources

## SOLUTION



### Risk Profile - Event Driven

- **Initial risk profile calculated during onboarding**, adjusted according to open/closed customer relationships
- **Configurable update runs**, potentially in “near real-time”
- **Analysis detailing changes in customer risk** by breaking down alterations in individual contributing components

### Multifactor Calculation

- Assessment of **objective factors**, like **customer transactional behavior**
- Evaluation of **subjective factors**, such as **external evidence or elements** impacting risk propagation (e.g. risk from connected individuals or group risk profile effects)

### Configurability

- **Customization of component weights** tailored to the customer base
- **Utilization of what-if analysis**
- **Flexibility** to accommodate external variables (e.g. new products/services, regulatory changes) for redefining settings

### Case Management

- **Granular and interpretable outcomes** derived from risk profile
- **Management of approval, review and renewal workflow**
- **Provision of operational and managerial dashboards or oversight**

## ADDED VALUE

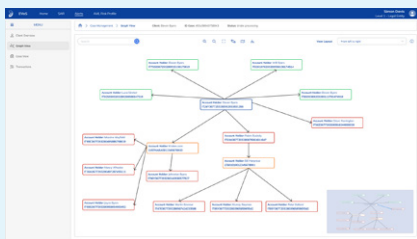
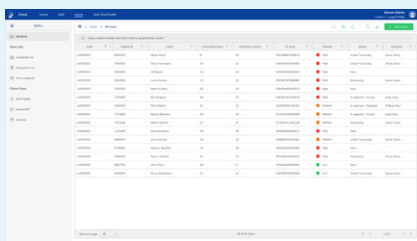
- ✓ **Enhanced efficiency and accelerated workflows** for managing risk profile
- ✓ **Potential for direct user customization** of risk calculation logic
- ✓ **Elimination of manual steps** in gathering information and assessing customer risk levels beforehand
- ✓ **Integration of output visualization aligned and harmonized** with other due diligence checks

# EvoS AML Detection and Monitoring (ADaM)

## NEED

- **Ensuring customer transactional behavior characterization aligns** with regulations and adapts to new criminal trends
- **Swift identification** of suspicious transactional behavior
- **User-friendly interface facilitating integrated management** across different levels of control for alert management

## SOLUTION



### Transactional Monitoring

- **Continuous monitoring of customer transactions**, leveraging **granular data** sourced directly from operational systems
- **Employing a “Customer centric” risk assessment** by obtaining a comprehensive view of customer transactional behavior

### Ad Hoc Rules and Scenarios

- **Applying dynamic scenarios and thresholds** tailored to behavioral customer base segments
- **Implementing innovative scenarios** designed to detect emerging phenomena (crypto, betting..)
- Evaluating of transactional behavior based on both **objective and subjective profile**

### Alerts Generation

- **Activating alerts** upon detecting abnormal behavior
- **Configurable “near real-time” alert timing**
- **Monitoring a “grace period”** to prevent repeated alerts
- **Generating fully interpretable alerts** with clear reasons and associated transactions
- **Validating** alerting models using **AI techniques**

### Case Management

- **Integrated system for managing alert assessments**, inclusive of all necessary information for analysis
- **Flexible workflows** accommodating various operational models
- **Offering what-if analyses**, reports, dashboards, and auditability features

## ADDED VALUE

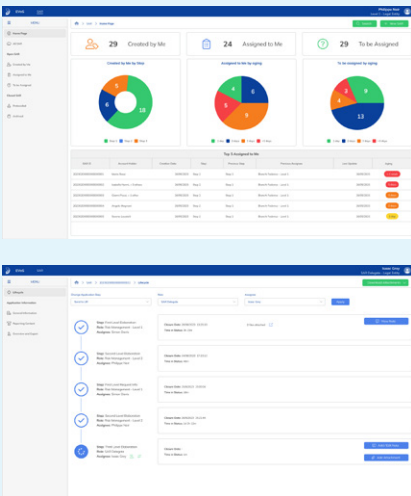
- ✓ **Providing the comprehensive calculation rationale** (rules and associated transactions) of transactional risk to the AML office
- ✓ **Flexibility in implementing tailored workflows** accommodating the unique aspects of the AML department
- ✓ **Standardization and consistency** in preventive risk assessment
- ✓ **Integration and alignment of output visualization** with other due diligence controls

# EvoS Suspicious Activity Report (SAR)

## NEED

- **Efficient presidium** within the suspicious case reporting process
- **Ensuring qualitative and quantitative completeness of information** provided toward the authorities
- **Direct integration** into the control process of the AML office

## SOLUTION



### SAR File Generation in XBRL Format

- **Automated filling from (granular) reportable transactions:** automatic gathering of entities, products, transactions, connections, historical data, compatible with regulatory requirements
- **Configuration of the XBRL-formatted file for submission to the Financial Information Unit (FIU) system**
- **Self-diagnostic capabilities** and XBRL-formatted file production functionality

### Integration with Internal Systems

- **Direct data loading** to minimize manual processing requirements

## ADDED VALUE

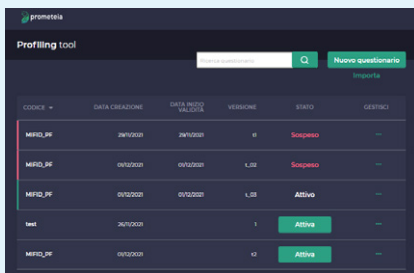
- ✓ **Increased efficiency by minimizing low-value-added activities** in control presidium
- ✓ **Streamlining report production by reducing manual steps**
- ✓ **Compliant by design**
- ✓ **Output visualization integrated and aligned** with other presidium controls

# EvoS Smart KYC

## NEED

- **Compliance**  
with AML regulations
- **Adaptability**  
by product, customer type, process, etc.
- **Consistency**  
with information necessary for risk profile assessment
- **Integration capability**  
with services essential for the due diligence process

## SOLUTION

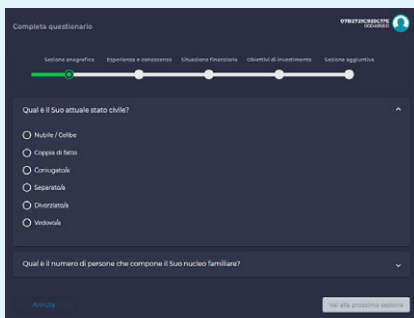


### Dynamic Questionnaire

- **Customizable** through various templates that meet specific needs
- **Configurable with simplicity and flexibility**
- **Digitally accessible** for both customers and managers

### Single Customer View

- **Presents a comprehensive summary of easily interpretable customer information**
- **Manages approval workflows** with audit trails via full log tracking
- **Features operational and managerial dashboards**



### Ease of Integration

- **Utilizes standard APIs**
- Allows exposure of services to **third-party systems**
- Enables integration with external systems for **information retrieval**

### Centralized Repository

- **Archives the history of questionnaires** and their attributes
- **Stores the history of assessments** and risk components
- **Tracks logs** and versioning for comprehensive records

## ADDED VALUE

- ✓ **Standardized and structured collection** of customer information
- ✓ **Acceleration** of the customer onboarding process
- ✓ **Streamlining and minimizing manual steps** in KYC information collection and recording
- ✓ **Real-time verification capability** for customer-provided information



# EvoS Matching List

## NEED

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- **Ongoing customer verification** against AML/CFT/FS lists
- **Access to additional information** for customer characterization
- **Direct integration** into initial and ongoing due diligence systems

## SOLUTION

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### Continuous Monitoring

- **Regularly checking** names against sensitive AML/CFT/FS lists

### Automated Validation

- Setting **confidence thresholds** for match evaluations
- **Automated validation of “correct” matches** (i.e., those exceeding a defined “confidence” threshold)

### Bad Press

- **Verifying** additional sources to validate a customer’s risk profile using recognizable reputation indices
- **Leveraging algorithms** to extract information and conduct exact match checks

### Case Management

- **Auditable and exportable** workflow management for match analysis
- **Operational and managerial dashboards** for comprehensive oversight

## ADDED VALUE

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- ✓ **Improved resource efficiency** of the AML presidium
- ✓ **Easy customization** through additional checklists
- ✓ **Enhanced characterization** of customer risk profile
- ✓ **Output visualization seamlessly integrated and aligned** with other due diligence checks

# EvoS

## Companies Early Warning

### NEED

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- **Enhanced risk characterization** for legal entities' profiles
- **Early identification** of potential risk scenarios
- **Consolidation of crucial information within a single repository** for the customer risk management system

### SOLUTION

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#### Data Enrichment

- Data enrichment through **reliable and independent external sources**
- **Updating information** at predetermined and customizable intervals based on the respective data sources used

#### Anomalous Situations Detection

- **Identifying and analyzing anomalous situations** that necessitates ad hoc analysis, including potential transactional assessments
- Utilizing **advanced data analysis techniques**, like link analysis (identifying common beneficial owners or directors)

#### Continuous Monitoring

- **Revising customer due diligence information** when objective evidence contradicts the information provided by the customer
- **Improving the rationale for updating key information** underline the customer's subjective profile **based on deadline-based updates**

#### Case Management

- **Employing graph analysis to support analysis of the Bank** and their operational environment
- **Providing operational and managerial dashboards for oversight and analysis**

### ADDED VALUE

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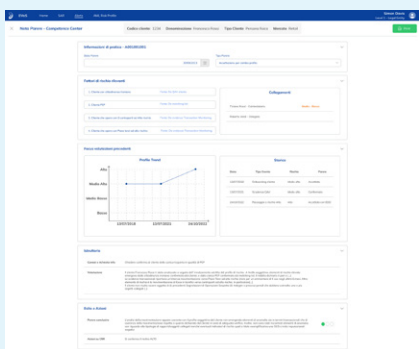
- ✓ **Enhanced efficiency** in retrieving additional customer information
- ✓ **Optimization of the risk level** across the customer base
- ✓ **Improved effectiveness** in evaluating customer risk profile

# EvoS KYC Auto-Renewal

## NEED

- **Streamlining** of KYC renewals management
- **Assessing** risk levels from **transactional behavior**
- **Minimizing Bank employees' efforts** in the risk assessment process

## SOLUTION



### Automatic Renewal

- **Automatically renewing KYC** for customers with low-risk level
- **Drastically enhancing efficiency** by adhering to the Bank's robust verification logic

### Enhanced Customer Experience

- **Eliminated the need for customer input** at KYC deadline, as the system does not require a new due diligence questionnaire to be completed

### Simplified KYC Management

- **Reduced effort** in handling customer due diligence renewal tasks, even for high-risk customers
- **Accelerated** renewal processes

## ADDED VALUE

- ✓ **Increased efficiency** by minimizing low value-added activities
- ✓ **Standardized and uniform management** of renewals based on incoming risk levels
- ✓ **Integration and harmonization of output visualization** with other due diligence controls





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