

SFA | SINGAPORE
FINTECH
ASSOCIATION

REGTECH PITCHBOOK



SFA REGTECH MEMBERS

PITCH BOOK

SFA is driving efforts at showcasing our members' solutions to other industries, enterprises/SMEs and other industry bodies and relevant agencies.

This is in line with our mission to:

- (i) increase our members' chances of success, and
- (ii) uplift our industry, and FinTechs in the Singapore ecosystem.

[Open to SFA RegTech Service Providers]


"Financial institutions, corporates and regulatory bodies seek efficient solutions to cope with the increasingly complex regulatory landscape. The SFA community has played a crucial role in driving the growth and adoption of RegTech solutions as the members of our community bring deep domain expertise and a comprehensive understanding of regulatory requirements. The 2nd edition of the SFA RegTech Pitch Book lists our members' solutions, which have been instrumental in delivering innovation to help automate compliance, enhance risk management, and ensure regulatory adherence. "

- Florian Dumas, Chair of SFA RegTech Subcommittee

"The solutions and services offered by our SFA members bring many exciting opportunities for the industry. The evolution of the financial services industry, including the technological advancements, has brought about new RegTech innovations and we are excited to share these solutions with all stakeholders and ecosystem players to augment our landscape in Singapore."

- Shadab Taiyabi, President, Singapore Fintech Association


- ADVANCE.AI -

	<p>Pitch ADVANCE.AI is Southeast Asia's leading provider of digital identity verification, KYC/KYB, AML, compliance, and risk management solutions. Headquartered in Singapore, it currently partners 700+ enterprise clients across banking, financial services, fintech, payment, retail and e-commerce sectors.</p>
<p align="center">Company Details</p>	
<p>RegTech Category eKYC, AML, Credit Risk Score, Innovative Credit Solutions, KYB, Merchant onboarding, Merchant Fraud Monitoring</p>	<p>Problem/Opportunity and Solution/Product ADVANCE.AI specializes in providing AI-powered solutions for digital identity verification, credit scoring, fraud detection, and other fintech solutions that help organisations meet regulatory compliance.</p>
<p>Business Model B2B SaaS</p>	
<p>Website www.advance.ai</p>	<p>ADVANCE.AI's digital identity verification solution uses components including but not limited to ID Document Verification, Liveness Detection, Face Comparison, and biometric anti-fraud technologies, to verify the identity of individuals applying for financial products or services. This helps businesses prevent identity fraud and ensures compliance with regulations.</p>
<p>Contact Person Yvonne Goh – SG Sales Lead</p>	
<p>Business Email marketing@advance.ai sales@advance.ai</p>	<p>ADVANCE.AI's One-Stop Platform is an end-to-end orchestration platform that helps businesses fulfil KYC and AML obligations, in a low-code/no-code environment, while maintaining compliance with regulations.</p>
<p>Business Phone Number +65 8161 6261</p>	
<p>Founded 2016</p>	
<p>SFA-Fintech Certified? NA</p>	<p>In 2022, ADVANCE.AI acquired Jewel Paymentech, a financial risk technology company specialising in merchant due diligence and fraud and risk management solutions. With this new acquisition, ADVANCE.AI expands its expertise into the KYX space, providing a more comprehensive set of solutions to our customers in the banking and financial sectors, accelerating an AI-powered inclusive digital future.</p>
<p>Other information (provide URL if any)</p> <ol style="list-style-type: none"> Additional resources and Whitepapers: advance.ai/en/whitepaper-reports Company Blog: advance.ai/en/blog Join us as a partner: https://info.advance.ai/aai-partner-page 	<p>Explore our portfolio of Know Your Business solutions, including:</p> <ul style="list-style-type: none"> Digitisation of your business onboarding via Capture™, which can reduce processing time from days down to minutes. Actively keep watch on merchants for high-risk activities via One Sentry™ to reduce business risk during merchant onboarding Bring patented deep learning AI to fraud detection via Fraudwall™ to mitigate payments risk.

-APIAX-


APIAX	<p>Pitch</p> <p>Apiax's embedded compliance solution enables financial institutions to make critical decisions faster, delivering answers to their most pressing regulatory questions right in the tools and applications they already use. It's the easiest, fastest way for highly regulated entities to put the client at the heart of business operations. Financial institutions around the world use Apiax to embed compliance into their applications and processes. It helps them overcome regulatory challenges, realise business opportunities, and reduce the cost of compliance.</p> <p>Problem/Opportunity and Solution/Product</p> <p>Staying compliant is one of the main challenges for financial institutions. There is a compliance check behind everything a financial service provider does: advising, selling, meeting, trading, onboarding and so on. When compliance runs smoother, financial institutions run better.</p> <p>One of the key challenges to compliance is that it is usually the business teams that need to stay compliant, even though they are not regulatory compliance experts.</p> <p>This is what Apiax solves. Embedded compliance gives business teams immediate answers to their most pressing regulatory questions right where and when they need them - embedded in their existing systems, tools and business processes.</p> <p>When compliance is realised seamlessly, financial institutions are agile enough to adapt easily to outside forces, leaving more time to drive revenue through innovation, quality improvements and strengthening customer relationships.</p>
Company	
<p>RegTech Category</p> <p>General Compliance & Reg. Tools Reg & Policies Mgmt</p>	
<p>Business Model</p> <p>B2B SaaS Software</p>	
<p>Website</p> <p>https://www.apiax.com/</p>	
<p>Contact Person</p> <p>Andrew Campbell</p>	
<p>Email</p> <p>andrew.campbell@apiax.com info@apiax.com</p>	
<p>Phone Number</p> <p>+65 97104048</p>	
<p>Founded</p> <p>2017</p>	
<p>SFA-Fintech Certified?</p> <p>Yes</p>	
<p>Other information</p> <p>1. Use cases - https://www.apiax.com/use-cases/</p> <p>2. Embedded Compliance - https://www.apiax.com/what-is-embedded-compliance/</p> <p>2. Knowledge base - https://docs.apiax.io/hc/en-gb</p>	

-Artius Global-


 ARTIUS GLOBAL	<p>Pitch <i>Artius Global is a RegTech dedicated to Simplifying Regulatory Disclosures. Our proven solutions are built by practitioners for practitioners. User-centricity (as opposed to product-centricity) is at the forefront of the philosophy, principle, and approach in how we have developed solutions.</i></p>
<p align="center"><u>Company Details</u></p>	
<p>Regulatory Reporting and Tools ESG</p>	<p>Problem/Opportunity and Solution/Product</p>
<p>Business Model B2B</p>	<p><i>Shareholding Disclosure Solution: Our solution automates the onerous regulatory demands of Shareholding Disclosure (otherwise known as Disclosure of Interest) a major challenge globally due to its complexity and onerous nature. An automated end-to-end solution that</i></p>
<p>Website www.artiusglobal.com</p>	<p><i>monitors and complete disclosure forms, covering the regimes of Large/Substantial Shareholding, Takeover, i.e. in the US</i></p>
<p>Contact Person Caleb Woo</p>	<p><i>13G/D and 13F, Short Sell, Sensitive Industries, Issuer Limits & other related regimes across 100+ capital markets to meet</i></p>
<p>Business Email caleb.woo@artiusglobal.com</p>	<p><i>mandatory regulatory requirements for financial institutions.</i></p>
<p>Business Phone Number + 65 6854 4435</p>	<p><i>ESG Solution: Our solution transforms ESG data repository, management and analysis with automation. ESG data is mapped to multiple</i></p>
<p>Founded 2014</p>	<p><i>global frameworks & ESG regulatory requirements of multiple</i></p>
<p>SFA-Fintech Certified? Yes</p>	<p><i>stock Exchanges, creating quality reporting by steering clear of greenwashing with indisputable chain of data custody and calculation methodologies. Moreover, the solution represents a</i></p>
<p>Other information (provide URL if any) https://sg.linkedin.com/company/artiusglobal</p>	<p><i>quantum leap in ESG analysis and insights with ESG purpose-built Generative AI. Queries and analysis in natural language for the Generative AI produces graphs/ tables beyond text.</i></p>

-AsiaVerify-

<p align="center"><Company Logo></p>	<p>Pitch</p> <p>AsiaVerify's sophisticated Know-your-business (KYB) and Ultimate Beneficial Owner (UBO) regulatory technology offers the world's most comprehensive, accurate and sophisticated entity verification technology, developed specifically for the APAC region. Unravel even the most complex corporate structures, and map equity paths all the way to the pinnacle, identify shareholders, directors, related entities at the touch of a button - all fully-translated in a language your business can use.</p> <p>AsiaVerify has received a series of awards and recognitions in the past, for instance, the prestigious SFF Global FinTech Awards 2022, presented by the Monetary Authority of Singapore (MAS) and the RegTech 100 Chartis award 2023.</p> <p>Problem/Opportunity and Solution/Product</p> <p>AsiaVerify's business and entity resolution solutions combine unprecedented data-quality and unrivalled technical features, designed specifically to overcome the complex challenges of conducting cross-border compliance checks across the Asia-Pacific and do business safely in the region.</p> <p>AsiaVerify provides three distinct and interrelated core solutions in a single platform or via a single API for KYB, KYC and UBO services.</p> <p>These solutions provide real-time data for the verification of business partners, corporate customers, individual clients and the ultimate beneficial owner in key Asian markets.</p> <p>Its solutions have help businesses in the payment, e-commerce, online marketplace, and financial services sector verify, onboard and monitor their merchants, suppliers and customers in the ecosystem.</p>
<p align="center"><u>Company Details</u></p>	
<p>Cyber Security Category KYC/AML</p>	
<p>Business Model B2B SaaS</p>	
<p>Website https://asiaverify.com/</p>	
<p>Contact Person Eelee Lua</p>	
<p>Business Email info@asiaverify.com</p>	
<p>Business Phone Number</p>	
<p>Founded 2019</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL if any) https://asiaverify.com/resources/ https://asiaverify.com/asiaverify-wins-prestigious-sff-global-fintech-award-presented-by-monetary-authority-of-singapore/</p>	

	<p>Pitch</p> <p>Avvanz is a multi-award winning Background Checks and Company Due Diligence solutions provider to more than 2000 companies across Asia, EMEA and Americas.</p>
<p>Company Details</p>	
<p><Insert Category> KYC/AML General Compliance & Reg Tools</p>	<p>Avvanz was established in 2016 and we offer ISO 27001 and ISO 27701 compliant solutions to our clients across the globe. We have offices in Singapore, Philippines, India, London, New York and Sydney.</p> <p>Problem/Opportunity and Solution/Product</p> <p>Did you know that out of every 10 Resumes/CVs, at least 3 pose some form of discrepancies?</p>
<p>Business Model B2B and B2C Platform as a Service</p>	<p>They could be in form of:</p> <ul style="list-style-type: none"> ■ Fake credentials ■ Inflated employment experiences ■ Undeclared financial or criminal offences ■ Disturbing social media footprint
<p>Website https://www.avvanz.com</p>	
<p>Contact Person Kannan Chettiar</p>	<p>If you are in Banking/Finance/Insurance, you need to be MAS compliant and there are specific Background Checks including KYC/AML that you need to conduct.</p>
<p>Business Email kannan@avvanz.com</p>	<p>In Singapore, from Sept 1, it is mandatory to conduct specific background checks for Work Passes.</p>
<p>Business Phone Number +65-64033836</p>	<p>Avvanz offers:</p>
<p>Founded 2016</p>	<p>1) ScreenGlobal - Multi-awards winning Platform that enables you to conduct 20+ checks across 150+ countries. It is integrable to ScreenChain, a Blockchain ledger to access already vetted data in seconds.</p>
<p>SFA-Fintech Certified? Yes</p>	<p>2) CDDGlobal – Only platform in the world that offers an Amazonified experience to order Due Diligence checks on other companies.</p>


-Cynopsis-


 <p>cynopsis.co</p>	<p>Pitch Cynopsis provides end-to-end AML/KYC compliance solutions that range from Digital Onboarding, Screening, Risk Assessment and Transaction Monitoring. We combine deep regulatory knowledge with smart use of latest technologies such as artificial intelligence and data analytics to offer comprehensive yet cost effective solutions enabling clients to achieve better regulatory outcomes.</p> <p>Problem/Opportunity and Solution/Product Cynopsis understands that regulated businesses worldwide struggle to keep up with ever-changing AML/KYC regulatory requirements. We have therefore designed our products to provide clients with the optimal solutions that resolve their compliance pain points by automating and digitising the processes of AML/KYC screening, customer onboarding and transaction monitoring controls.</p> <p>Cynopsis offers the following RegTech solutions:</p> <ol style="list-style-type: none"> 1. <u>Artemis</u> – Mapped to FATF international standards, the award-winning tool offers comprehensive and user-friendly automation that helps clients fulfil their AML/KYC regulatory obligations. Built on a fully configurable workflow with segregation of duties settings, Artemis encompasses the essential components to an effective AML/KYC control framework including risk assessment, record keeping, screening and on-going due diligence. 2. <u>Athena</u> – Leveraging off advanced technologies such as artificial intelligence and data analytics, Athena offers clients real-time transaction monitoring capabilities to adopt a risk-based approach in screening and identifying suspicious transaction patterns. 3. <u>Ares</u> is a seamless user onboarding platform, which provides businesses with a digital and frictionless onboarding experience to securely and accurately verify and onboard both individual and corporate customers, anywhere and anytime. <p>Because we handle and process sensitive personal identifiable information, we prioritise data privacy controls and information security practices. Cynopsis is ISO27001 certified and PDPA/GDPR compliant.</p>
<p align="center"><u>Company</u></p>	
<p>RegTech Category AML/CTF/KYC/Identity Management</p>	
<p>Business Model B2B</p>	
<p>Website www.cynopsis.co</p>	
<p>Contact Person Jessica Ho</p>	
<p>Email jessica@cynopsis.co sales@cynopsis.co</p>	
<p>Phone Number +65 8499 8210</p>	
<p>Founded 2014</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL)</p> <ol style="list-style-type: none"> 1. Use cases - https://cynopsis-solutions.com/use-cases/ 2. Knowledge base - 	

-Diligent Risk Solutions Pte. Limited-


	<p>Pitch</p> <p>Diligent Risk Solutions specializes in providing digital Anti-Money Laundering (AML) and Know Your Customer (KYC) Compliance solutions to Banks, Financial Institutions, Fintechs, Corporates globally. Our primary focus is to alleviate the difficulties associated with the due diligence process for clients, which can lead to significant delays in accessing capital for businesses.</p>
<p align="center"><u>Company Details</u></p>	
<p>Category KYC/ CDD Platform</p>	<p>Problem/Opportunity and Solution/Product</p>
<p>Business Model B2B, B2C</p>	<p>Problem</p> <p>Ineffective Customer Due Diligence (CDD) is the main cause of regulatory challenges across different countries as it is inherently complex, with continually evolving standards, requiring significant investments to address the ever-increasing money laundering, sanctions, and terrorist financing-related risks. Added to that evolving laws and regulations must be reflected in the systems executing the policies.</p>
<p>Website https://www.diligentkyc.com</p>	
<p>Contact Person Sanjiv Kumar Bhatia Shubhada S. Bhave</p>	<p>Existing AML/KYC compliance solutions offer standardized uniform digital platforms and any significant adjustments to fit the client's needs, result in high implementation costs and typically takes 9 to 12 months to complete. These systems are often unable to robustly satisfy changes or updates, resulting in the need for offline processes and tools. Moreover, due to the high cost, smaller entities tend to rely on manual processes and basic tools such as Excel, which lack efficiency and control.</p>
<p>Business Email skb@diligentkyc.com shubhada.bhave@diligentkyc.com</p>	<p>Solution</p> <p>Diligent's solution gives control back to the client by offering a user-friendly and proprietary zero-coding configuration studio. Diligent provides clients with a fully configurable Client Lifecycle Management (CLM) platform that supports end-user configuration, in addition to providing the benefits of a traditional CLM system.</p>
<p>Business Phone Number 98512297 94597615</p>	<p>Diligent's solution adds value by allowing users to define and configure their workflows, with robust system-driven controls that ensure compliance and consistency in execution. It also provides audit readiness through version-controlled profiles. Diligent's platform integrates with APIs to automate data sourcing, screening, and document authentication, resulting in a seamless end-to-end journey for clients and employees. The platform can be deployed in just a few weeks, and changes in processes can be seamlessly implemented without delay. Our application caters to different client segments all within a single platform, with system-driven execution modules to ensure consistency when performing client due diligence.</p>
<p>Founded 2017</p>	
<p>SFA-Fintech Certified? No</p>	
<p>Other information (provide URL if any)</p>	

-Emlo Technologies Pte. Ltd.-





 EMLO TECHNOLOGIES	<p>Pitch</p> <p>Emlo Technologies is a B2B startup focused on regulatory technology. We developed a real-time rules-based transaction monitoring system that can be configured for any country's regulatory process and the interface is very simple and easy to use such that you can hire students to be your compliance officers.</p>
<p align="center">Company Details</p>	
<p>RegTech Category KYC/AML/CTF</p>	
<p>Business Model B2B, SaaS Software</p>	<p>Problem/Opportunity and Solution/Product</p>
<p>Website https://emlotech.com/</p>	<p>The Problem is that anti-money laundering and counter-terrorist financing regulations are very complicated, time-consuming, and difficult to comply with. Additionally, current vendor solutions are difficult and expensive to set up and cannot adapt quickly when criminals change their tactics to avoid detection.</p>
<p>Contact Person Chris Liew</p>	
<p>Business Email chris.liew@emlotech.com</p>	
<p>Business Phone Number +1 778-807-9369</p>	<p>The Solution is Emlo's Transaction Monitoring System which can be easily configured to comply with any country's regulatory processes and requirements. We allow the financial institution to set:</p>
<p>Founded 2020</p>	<p>a) Customer due diligence thresholds and requirements, b) A Risk-Based Approach for scoring the customer and transaction risk c) Customizable rules based on very specific customer and transaction info including behaviour-based rules.</p>
<p>SFA-Fintech Certified? Yes</p>	<p>d) Our system does not require developers to code new rules. It allows the compliance team to create and test new rules in order to investigate its ability to detect and prevent fraud.</p>
<p>Other information (provide URL if any)</p>	


	<p>Pitch</p> <p>Jumio protects the online ecosystems of businesses through the Jumio KYX Platform. The Jumio KYX Platform offers a range of AI-powered facial biometric identity proofing, advanced fraud risk signals, AML screening and ongoing customer monitoring to help stop fraudsters from infiltrating your financial ecosystem and get in compliance with KYC/AML, all while delivering a seamless user experience.</p> <p>Problem/Opportunity and Solution/Product</p> <p>Many organizations have traditionally relied on dozens of solutions to perform KYC and AML checks. This approach is complex, inefficient, and expensive. Traditional authentication methods like password and SMS OTP are vulnerable to cyber attacks. Biometric will provide an additional layer of security during the authentication process.</p> <p>Jumio KYX is the first complete end-to-end compliance solution that provides these eKYC and AML services in a single platform:</p> <ul style="list-style-type: none">• Automated and hybrid facial biometric identity verification with advanced liveness detection• Fraud prevention and incremental fraud signals including device intelligence, email verification, phone verification• AML screening• Ongoing biometric authentication <p>How Jumio KYX help simplify AML/KYC compliance:</p> <ul style="list-style-type: none">• Ease of integration of multiple data sources and solutions in a Single API• Unified risk scoring• Customizable and scalable KYC workflow based on specific use case, risk tolerance (e.g. different geographies, products), and budget.
<p><u>Company Details</u></p>	
<p>RegTech Category eKYC/AML/Identity Verification/Biometric Authentication</p>	
<p>Business Model Platform as a Service</p>	
<p>Website www.jumio.com</p>	
<p>Contact Person Chervon Tey</p>	
<p>Business Email chervon.tey@jumio.com</p>	
<p>Business Phone Number +65 90052425</p>	
<p>Founded 2010</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL if any)</p> <ol style="list-style-type: none">1. Jumio Use Cases2. Resources - Case Studies, Blogs, Whitepapers	

-KEWMANN-


	<p>Pitch</p> <p>KewMann is a Singapore-headquartered Artificial Intelligence(AI) & Big Data Analytics company in Asia that leverages behavioural science to optimise results by predicting and influencing human behaviour through behavioural targeting. KewMann provides KewDetect, an AI-powered fraud detection system that minimise fraud risk, fraudulent losses and damages with extremely low false alarm and real-time detection.</p>
<p align="center">Company Details</p>	
<p>RegTech Category Fraud Detection AML</p>	
<p>Business Model B2B</p>	<p>Problem/Opportunity and Solution/Product</p> <p>As threats of fraud continue to evolve around the world, it's becoming increasingly clear that traditional fraud detection methods are no longer enough:</p>
<p>Website https://www.kewmann.com/</p>	<ul style="list-style-type: none"> • Inability to keep up with new types of fraud in a timely manner - they usually only become aware of unusual, huge losses resulting in bad press.
<p>Contact Person Kew Yoke Ling</p>	<ul style="list-style-type: none"> • High percentage of false positives - over 95% of system-generated alerts have been closed as "false positive" for the past five years.
<p>Business Email kyl@kewmann.com</p>	<ul style="list-style-type: none"> • Difficulty in balancing fraud detection and prevention with customer experience, leading to bad customer experience. • Concerns about compliance with regulations - fear of taking new digitalisation moves and/or having difficulty finding providers that can stay compliant with regulations.
<p>Business Phone Number +65 8139 0127</p>	<p>How KewDetect solves the above problems and leave no gaps for all types of frauds even for the new fraud types:</p>
<p>Founded 2014</p>	<ul style="list-style-type: none"> • Comprehensive AI and Machine Learning (ML) algorithms that can identify patterns and anomalies in real-time transactions. • The use of behavioural data & behavioural targeting technology to reduce fraud by analysing and identifying unique online behaviour patterns of customers.
<p>SFA-Fintech Certified? Yes</p>	<ul style="list-style-type: none"> • Multi-layered fraud detection methodologies that "leave no stone unturned" for all types of fraud. Rule-based systems are the "first line of defense," for known fraud patterns, and more ML algorithms to be included for higher fraud detection accuracy
<p>Other information (provide URL if any)</p> <p>Product Page: https://www.kewmann.com/products/kewdetect Demo video: https://info.kewmann.com/fraud-detection-demo-leave-no-stone-untuned</p>	<ul style="list-style-type: none"> • An advanced scoring model or ranking system that enables banks to prioritise fraud prevention tasks. • The use of network analysis in fraud detection that could analyse the anomaly behaviour correlated across channels and detect organised crime and collusion based on the analysis of the relationship.

-Know Your Customer-


	<p>Pitch</p> <p>Know Your Customer's modular compliance solution makes it fast, easy and safe for businesses to build the corporate onboarding and periodic review process that best fits their unique needs. The company also offers the widest coverage of real-time registry connections and automated UBO mapping in the industry, providing direct access to official company data in 127 countries globally.</p>
<p>Company Details</p>	
<p>RegTech Category KYC/AML/CTF</p>	<p>Problem/Opportunity and Solution/Product</p> <p>The client onboarding and anti-money laundering process is a crucial phase of any business relationship in financial services. And yet, this step is often a frustrating and inefficient experience for everyone involved. Know Your Customer's technology empowers companies to meet their KYC and KYB requirements in a smarter way.</p>
<p>Business Model B2B, SaaS Software</p>	<p>Our capabilities include:</p> <ul style="list-style-type: none"> • Digital Compliance Platform to Centralise All KYC, KYB and AML Activities • Single API for All Functionalities (incl. Registry Access across 127 Countries) • Whitelabelled Web Portal for Secure and Efficient Customer Outreach • Widest Coverage of Real-Time Connections to Company Registries Worldwide • Configurable Workflow Automation • Integrated & Continuous AML Screening • Automated Reviews & Perpetual KYC • MyInfo Business Integration + Company Document Collection and Verification • MyInfo Integration + Identity Document Collection and Verification • Cross-Border UBO and Shareholder Mapping
<p>Website https://knowyourcustomer.com/</p>	
<p>Contact Person Richard Koh <i>Head of Sales SEA</i></p>	
<p>Business Email rkoh@knowyourcustomer.com</p>	
<p>Business Phone Number +65 3163 1332</p>	
<p>Founded 2015</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL if any) Winners at the SFF Global Fintech Awards 2022 by MAS: https://knowyourcustomer.com/about-us/news/singapore-fintech-festival-2022/</p> <p>Client Announcements: https://knowyourcustomer.com/category/press-releases/</p> <p>2-Minute Solution Demo: https://knowyourcustomer.wistia.com/medias/f2hrw2imct</p> <p>RegTalks Podcast: https://knowyourcustomer.com/insights/regtalks-podcast/</p>	<div style="display: flex; justify-content: space-around; align-items: center;">    </div>

 <p>MERKLE SCIENCE</p>	<p>Pitch</p> <p>Merkle Science is the next-generation predictive cryptocurrency risk and intelligence platform that aims to detect, investigate, and prevent illegal activities involving cryptocurrencies. We envision a world powered by crypto and through our innovative solutions, we are creating the infrastructure necessary to ensure the safe and healthy growth of the cryptocurrency industry as it becomes a key pillar of the \$22 trillion financial services ecosystem. With a team spread across London, Singapore, New York, and Bangalore, we support crypto businesses, financial institutions, regulators, and law enforcement agencies globally.</p> <p>Problem/Opportunity and Solution/Product</p> <p>COMPASS is a blockchain wallet and transaction monitoring system, designed to help businesses track in real-time, if their clients are sending them funds from sanctioned entities, darknet marketplaces, ransomware accounts to name a few. Additionally, COMPASS leverages Merkle Science's proprietary Behavioral Rule Engine to go beyond the blacklists and allow compliance teams to create customized alerts to detect potential money laundering and suspicious transaction behavior in order to meet their local KYC/AML compliance obligations.</p> <p>TRACKER is a forensics tool used by law enforcement, cybersecurity firms, and Financial Intelligence Units to investigate criminal use of cryptocurrency with the goal of identifying these bad actors. By leveraging on blockchain data, users can utilize TRACKER to trace in real-time, how criminals are collecting their illicit proceeds, where they are moving it to, in order to seize back these stolen assets and identify the parties behind the incident.</p> <p>EXPLORER is an enterprise solution that combines on-chain and off-chain information in order to help businesses understand their counterparty risk, assist them with onboarding due diligence, and help financial institutions work with crypto businesses in a safe and compliant manner.</p>
<p>Company</p>	
<p>RegTech Category Transaction monitoring (Blockchain) Blockchain investigations</p>	
<p>Business Model B2B, SaaS Software</p>	
<p>Website https://www.merklescience.com/</p>	
<p>Contact Person Tom Luo — Sales Director, EMEA and APAC</p>	
<p>Email tom@merkle.com</p>	
<p>Phone Number +44 7751 434634</p>	
<p>Founded 2018</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL) Knowledge base</p>	


-MyComplianceOffice-

	<p>Pitch</p> <p>MCO (MyComplianceOffice) provides compliance management software that enables financial services and corporates around the world to reduce their risk of misconduct. Our powerful platform lets compliance professionals demonstrate they are proactively managing the regulated activities of employees, third-party vendors and other agents of the firm.</p>
<p align="center"><u>Company</u></p>	
<p>RegTech Category <i>GENERAL COMPLIANCE SOLUTIONS</i> REGULATION & POLICIES MANAGEMENT</p>	<p>MCO is the leading provider of Conduct Risk Solutions to the FS Sector:</p> <p>Know Your Employee</p> <ul style="list-style-type: none"> ● Personal Trade Management ● Gifts and Entertainment ● Outside Business Activities ● Connected Persons & Relationships ● Political Contributions Management ● Authorisations, Registrations and Licenses
<p>Business Model B2B, SAAS SOFTWARE</p>	
<p>Website MCO</p>	
<p>Contact Person Kelly-Ann McHugh - APAC Director</p>	<p>Know Your Transactions</p> <ul style="list-style-type: none"> ● Control Room Management <ul style="list-style-type: none"> ○ Deal Management ○ Material Non Public Information & Insiders ● Trade Surveillance ● Customer Suitability
<p>Email Kelly-Ann and Sales</p>	
<p>Phone Number +65 9083 7115 or +18669811558</p>	<p>General Compliance</p> <ul style="list-style-type: none"> ● Attestations Management ● Forms Management (Custom Forms & Workflow)
<p>Founded 2008</p>	<p>Know Your Third Party</p> <ul style="list-style-type: none"> ● Third Party Risk Management ● Third Party Approval (many use-cases)
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL)</p> <ol style="list-style-type: none"> 1. Example Solutions: Crypto, Senior Manager Accountability, Small Firm Compliance, Conflict Management 2. Message from our CEO 	<p>Know Your Risk</p> <ul style="list-style-type: none"> ● Regulatory Change Manager ● Compliance Library - Risk and Control Alignment ● Compliance Assessment - Obligation & Risk Assessment ● Assurance Manager - Metric and Control Testing ● Attestations and Role Manager - Roles and Responsibilities (Accountability)

-NAPIER-

	<p>Pitch</p> <p>Napier is an AML business that specializes in the next generation of AI-powered financial crime compliance solutions.</p> <p>Spanning the full AML lifecycle, our modular solutions improve efficiency and accuracy through market leading big data technologies, explainable AI, and automation.</p> <p>Enabled in a no-code and flexible environment, compliance teams can automate the majority of their monitoring, screening, and CDD responsibilities, while ensuring full alignment to their company's risk based approach. Compliance teams are empowered to focus on the material risks and where it matters most.</p> <p>Problem/Opportunity and Solution/Product</p> <p>To enable frictionless AML, compliance teams need a holistic view of risk to detect emerging threats, and the eradication of inefficient processes.</p> <p>Napier Continuum is our customer proven financial crime risk management platform. It empowers compliance teams with an integrated and holistic view of client risk, connecting KYC, transactional, and screening data. The platform benefits from powerful and explainable AI, extensive – yet user controlled – automation, and a high degree of configurability to reduce false positives and improve decision making.</p> <p>Napier Continuum delivers solutions for monitoring, screening, and CDD, including Transaction Monitoring, Transaction Screening, Client Screening, Client Activity Review, Client Risk Assessment and Regulatory Reporting Manager.</p> <p>Napier's modular offerings can be taken independently or extended for an integrated, end-to-end solution. Our core technology tenets: scalability, configurability, low latency, security – give compliance analysts the tools, control, and confidence where it matters.</p> <p>Napier keeps it simple for end users – it's one platform, three ways to connect, any SaaS deployment solution, and endless configuration.</p>
<p align="center">Company</p>	
<p>RegTech Category <based on the ecosystem map></p> <p>AML/CTF</p>	
<p>Business Model B2B SaaS Software</p>	
<p>Website www.napier.ai</p>	
<p>Contact Person Maira Ann</p>	
<p>Email maira.ann@napier.ai</p>	
<p>Phone Number +65 96966244</p>	
<p>Founded 2015</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL)</p> <p>Resources: https://www.napier.ai/resources</p> <p>Introduction to platform: https://www.napier.ai/videos/napier-platform-introduction</p>	

-Pragma Pte. Ltd.-


	<p>Pitch</p> <p>Pragma is a team of experts in diverse specialisms, from Forensics to Business Continuity, Managed Security Services to Regulatory Risk. At Pragma, we understand the unique challenges and opportunities Fintech organisations face in this rapidly evolving digital landscape. Our expert team specialises in providing tailored cybersecurity regulatory solutions that align with Fintech's objectives and requirements.</p>
<p align="center">Company Details</p>	
<p>RegTech Category Cybersecurity, AML/KYC, Reg Tech, Management Consulting, Cloud, Security – Fraud and Authentication</p>	<p>Problem/Opportunity and Solution/Product</p> <ul style="list-style-type: none"> • Cybersecurity Advisory: We evaluate fintech digital assets for vulnerabilities and offer practical solutions to enhance security. Our services cover Business Continuity, Technical Security Architecture, System hardening, ISO27001 and SOC 2 support, PII protection, and vCISO, ensuring comprehensive protection across all organisational levels. • Incident Response and Remediation: In the unfortunate event of a cyber-attack, our dedicated incident response team is ready to provide immediate assistance, ensuring minimal downtime and mitigating potential losses. We offer a competitive retainer service for SFA members. • Security Awareness Training: We offer comprehensive training programs for SFA members, helping you develop a culture of security consciousness and equipping them with the skills necessary to identify and defend against cyber threats. • Compliance and Regulatory Support: We assist SFA members in adhering to MAS regulatory standards by offering services such as licensing support, AML/CFT, conduct risk, data protection, sanctions compliance, corporate governance, and Compliance-as-a-Service. • Security Testing: We are CREST accredited, offering special deals for SFA members requiring Penetration Testing, Mobile Application Testing, Vulnerability Assessment, and Source Code Assessments. • Secure Cloud Migration and Management: We offer specialized assistance for fintechs transitioning to cloud technology, ensuring secure migration and management while adhering to regulatory requirements like MAS TRM policies. Our CloudControl platform enables organizations to enjoy the advantages of cloud computing without sacrificing security. • Cybersecurity as a Service: We offer a new service to SFA members to help manage your cyber risks; Pragma's 24x7 monitoring service includes a Security Operations Center (SOC) secure cloud platform, protection from hacking and malware attacks with our rapid response and detection. Special pricing for members keen to sign up for our Cybersecurity as a Service. Please let us know your availability, and we can schedule a meeting at your earliest convenience. Contact us at: sfa@pragmastrategy.com.
<p>Business Model B2B</p>	
<p>Website Pragma About Us</p>	
<p>Contact Person Manish Chawda</p>	
<p>Business Email manish@pragmastrategy.com</p>	
<p>Business Phone Number +65 31658788</p>	
<p>Founded 2016</p>	
<p>SFA-Fintech Certified? No</p>	
<p>Other information (provide URL if any)</p> <ol style="list-style-type: none"> 1. Resources: Pragma Whitepapers, case studies, and other publications 	

	<p>Pitch</p> <p>Complius™ by Quant LegalTech is a cloud-based platform that has been designed to reduce the time & cost of tracking and implementing compliance programs and, to enable real-time reporting and the integration of third-party professional services.</p> <p>Problem/Opportunity and Solution/Product</p> <p>Key Features</p> <ol style="list-style-type: none"> 1. Regulatory Obligations are mapped to the FI's corporate footprint via an attributes framework so that all MAS (and other) obligations are captured in a customized dataset. 2. Tasks are distributed according to the FI's org structure and/or role of external Professional Advisors. Owners execute tasks and upload proofs of performance and Dashboards are auto updated. 3. The Platform is able to incorporate multiple data sources that provide a Resource Library for the execution of each task; including Forms, Internal Policies, SOPs and third party advisories. 4. Workflows are fully customisable and can incorporate your internal procedures and or, MAS Advisors' curated compliance lists and protocols. 5. Role-based Access ensures that Management, individual contributors, external advisors and auditors all have access levels tailored to their specific roles. 6. The dataset is administered by Quant LegalTech who monitor changes and deploy technologies that continually search for legal updates. 7. A secure cloud-based Vault of proofs is maintained so that users can generate comparative data on compliance execution, identify points of weakness and reset KPIs.
<p align="center"><u>Company</u></p>	
<p>RegTech Category General Compliance & Regulatory Tools</p>	
<p>Business Model B2B</p>	
<p>Website www.quantlegaltech.com</p>	
<p>Contact Person John Matheson</p>	
<p>Email john.matheson@quantlegaltech.com, sales@quantlegaltech.com</p>	
<p>Phone Number +65 97803493</p>	
<p>Founded 2019</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information</p> <p>1. Free Trial- LFMC, VCFM, etc. https://quantlegaltech.com/sg</p> <p>2. NBFC Case Study https://quantlegaltech.com/casestudy/</p> <p>3. MNC Version https://www.youtube.com/watch?v=3xWgEmH_iJc</p>	


-Silent Eight-


<p>silent eight</p>	<p>Pitch</p> <p>Silent Eight is an AI-powered firm that specializes in Making Crime Bad Business. With our robust suite of solutions, we strive to revolutionize the way financial institutions (FIs) handle alert adjudication. Our technology doesn't just score; it solves. This ability to solve up to 80% of alert volumes not only improves efficiency but also mitigates risk by enabling FIs to swiftly exit relationships with bad actors.</p> <p>Problem/Opportunity and Solution/Product</p> <p>Our suite of solutions is designed to optimize alert adjudication:</p> <p>Name Screening: Our AI adjudication engine automates name screening alert resolution, providing fully explained, linguistically nuanced decisions.</p> <p>Transaction Screening: We automate adjudication for all key global payment message types, offering real-time decisions. Also assisting your transition from SWIFT MT to MX payments.</p> <p>Adverse Media Screening: Iris leverages machine learning to understand news content and context, delivering auditable decisions based on your risk appetite.</p> <p>Transaction Monitoring: Iris reduces investigation cycle time by up to 70%, providing a transparent, customized process that aligns with your risk tolerances.</p> <p>With the backing of global banking institutions such as Standard Chartered Bank and HSBC, both as investors and clients, Silent Eight offers a seamless integration with your existing list providers, screening engines, and case management solutions. Our solutions provide flexibility in deployment options, catering to both on-premises and cloud-based (public or private) environments.</p> <p>With Silent Eight, you are assured the utmost control, reliability, and the tools to address what truly matters - Making Crime Bad Business.</p>
<p><u>Company Details</u></p>	
<p>Regtech Category AML/CTF</p>	
<p>Business Model B2B</p>	
<p>Website https://silenteight.com/</p>	
<p>Contact Person Chow Pak Teng - SEA Sales Director</p>	
<p>Business Email pakteng.chow@silenteight.com</p>	
<p>Business Phone Number +65 93388650</p>	
<p>Founded 2013</p>	
<p>SFA-Fintech Certified? N/A</p>	
<p>Other information (provide URL if any)</p> <p>Technology Solution - https://silenteight.com/platform</p> <p>Blog - https://silenteight.com/blog</p>	

-U-Reg Pte. Ltd.-

	<p>Pitch Regulatory processes remain manual, making compliance a stressful, tedious, and unfriendly process. U-Reg's technology transforms regulatory, onboarding, and other compliance workflows. Businesses can effortlessly gather data, collaborate and report with ease and confidence.</p> <p>Problem/Opportunity and Solution/Product Compliance processes, such as regulatory reporting, KYC, ESG disclosures, and others, are inefficient in today's digital world, leading to increased operational risks, delays and competitive disadvantage. The current tools used, such as Excel checklists, emails, or siloed business process solutions, are inadequate for meeting the complex and ever-evolving compliance requirements that involve multiple parties and jurisdictions.</p> <p>The U-Reg platform, through technology and automation, enables businesses to lower operational risks, enhance user experience and decrease costs. It supports seamless data gathering, intelligent and configurable data processing, and publishing capabilities, enabling multi-party collaboration with strong access control and auditing.</p> <p>The U-Reg platform comprises an integrated suite of modular applications:</p> <p>Doc-Vault is a secure document repository facilitating document collaboration with out-of-document collaborative features such as validation, signature, expiry management, review, audit trail, and more. Users can share or request documents with their business counterparts, whether they are U-Reg users or not.</p> <p>Doc-Gen is an intelligent data management application automating data sourcing along with reports generation and disclosures. It is the source of truth for users to manage the digital business identity of their business partners, request or share information. Doc-Gen is integrated with Doc-Vault, generated documents can be uploaded into Doc-Vault and shared with parties who have access rights.</p> <p>Workflows is a collaborative process management application, which guides users to define, execute, and monitor end-to-end processes in an automated way throughout the services they need to use.</p>
<p align="center"><u>Company Details</u></p>	
<p>RegTech Category Regulatory Reporting & Compliance</p>	
<p>Business Model B2B, B2B2C</p>	
<p>Website www.u-reg.com</p>	
<p>Contact Person Kevin Crisopasso</p>	
<p>Business Email kevin@u-reg.com sales@u-reg.com</p>	
<p>Business Phone Number (+65) 9672 7744</p>	
<p>Founded 2019</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information</p> <p><u>Use cases</u> Automating data management and form filling workflow</p> <p><u>Partnerships</u> U-Reg partners with QS-Climate to simplify ESG Reporting</p> <p><u>Awards</u> U-Reg is a RegTech100 comp-any</p>	

-VerifyVASP Pte. Ltd.-

	<p>Pitch VerifyVASP is a world leading provider in Travel Rule Solutions for Virtual Asset Service Providers (VASPs). With over a hundred members in 23 jurisdictions, we have processed more than 4 million transactions representing over USD 65 billion in assets.</p>
<p align="center"><u>Company Details</u></p>	
<p>RegTech Category Travel Rule Regulatory Compliance</p>	<p>Problem/Opportunity and Solution/Product The Financial Action Task Force (FATF), an inter-governmental body of regulators tasked with setting international standards for AML/CFT (Anti Money-Laundering/ Combating Financing of Terrorism).The Travel Rule, which mandates the sharing of originator and beneficiary information as Virtual Assets are transferred, on the blockchain between VASPs.</p>
<p>Business Model B2B</p>	
<p>Website www.verifyvasp.com</p>	<p>This is a new regulation, with many more countries yet to enforce Travel Rule regulations. There are sunrise issues that the industry together with regulators, are resolving and VerifyVASP leads industry working groups to drive this implementation.</p>
<p>Contact Person Chia Shih Yun</p>	
<p>Business Email corporate@verifyvasp.com</p>	<p>Key features of VerifyVASP's solution, created through close industry and regulatory engagement are:-</p>
<p>Business Phone Number SG +65 6432 8365 FR +33 1 8971 0976</p>	<ul style="list-style-type: none"> ● Travel Rule® for transfers between Travel Rule Obligated VASPs ● VerifyName® for enhanced risk mitigation measure transfers between Travel Rule Obligated VASPs and Non-Obligated VASPs
<p>Founded 2019</p>	<ul style="list-style-type: none"> ● Decentralised, API-based architecture for immediate and secure transmissions ● Integrated sanctions screening ● Closed virtual network of due-diligence completed on VASPs
<p>SFA-Fintech Certified? Yes</p>	<ul style="list-style-type: none"> ● Designed for GDPR level data protection compliance ● Audit-trail for regulatory reporting or inspections ● Intra-alliance communications for counterparty due-diligence and STR follow-ups
<p>Other information (provide URL if any) Video</p>	<ul style="list-style-type: none"> ● SOC 2 audited

	<p>Pitch ZignSec aggregates the world's best solutions for identification and compliance and offers them as a single endpoint and suite of tools for your business. Our platform makes it easy for you to replace manual and cumbersome processes with digitized and automated workflows for KYC/B & AML checks, age verification, fraud detection, and onboarding.</p>
<p>Company</p>	
<p>RegTech Category AML/CTF/KYC/Identity Management</p>	
<p>Business Model B2B</p>	
<p>Website www.zignsec.com</p>	<p>Problem/Opportunity and Solution/Product ZignSec understands that regulated and self-regulated businesses worldwide struggle due to the fragmented and non-standardized regulatory frameworks globally. The non-standardized regulatory framework creates an unimaginable jungle of compliance processes that needs to be localized, which in turn increases cost, time and resources.</p>
<p>Contact Person Andreas Westman</p>	<p>We pride ourselves on providing a single global layer that overcomes the hurdles of multiple integrations to any type of compliance provider and makes them available via one easy to consume interface. We digitize, digitalize and automate onboarding, due diligence and monitoring processes. Through our channels - API and No Code Compliance Manager - we make it easy to perform complex compliance workflows with the least effort.</p>
<p>Email andreas.westman@zignsec.com sales@zignsec.com</p>	
<p>Phone Number +46 841078500</p>	<p>ZignSec offers a range of micro-services via our No-Code-Compliance-Manager:</p>
<p>Founded 2015</p>	<ol style="list-style-type: none"> 1. KYC: Online ID Scan, Electronic IDs, Register Checks 2. KYB: Validation, Enhanced Data, UBO 3. AML: PEP/Sanction Checks 4. Fraud: Document Fraudulent Checks, 5. Underwriting: Versatile Customer Underwriting (VLU) 6. Monitoring: Content, Reputation, AML, Transaction 7. Risk: Crypto address/transaction, AddressReveal
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL) 1. Use cases - https://zignsec.com/cases/ 2. Knowledge base - https://docs.zignsec.com/</p>	<p>ZignSec is ISO27001 certified and PDPA/GDPR compliant.</p>