



All Aboard! LLC

KYC Document Collection & Management
AML Monitoring & Reporting



Global Problem

AML/KYC account on-boarding compliance processes remain unchanged for decades:

- ✓ **Fragmented**, Manual, & Unassisted (via email + attachments)
- ✓ **Tedious** for Clients / Customers
- ✓ **Costly** for Businesses / Institutions



Ballooning Costs of AML/KYC Compliance

- ▶ US banks (alone) shell-out USD ~2 billion per year in fines, penalties and settlements for non-compliance of AML/KYC regulations.*
- ▶ The London-based HSBC Bank spent \$2.2 billion on regulation and compliance in the first nine months of 2015, up 33% year on year.*
- ▶ The annual spending by financial institutions (globally) on compliance is estimated to be in excess of US \$70 billion.*
- ▶ **Investments in regulatory software can lead to an ROI of 600%;** yet, most financial services firms have not subscribed well to RegTech solutions.**
- ▶ The global demand for regulatory, compliance and governance software is expected to reach USD 118.7 billion by 2020.**

* <https://letstalkpayments.com/a-report-on-global-regtech-a-100-billion-opportunity-market-overview-analysis-of-incumbents-and-startups/>

** <https://www.bloomberg.com/news/articles/2017-03-23/banks-trimming-compliance-staff-as-321-billion-in-fines-abate>

Global, Cost Effective Solution



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Proactive Client On-Boarding

★ Complete & Efficient Document Collection:

- ✓ Cross-Platform (*synchronized*)
 - All Android-based Phones & Tablets
 - All iOS (iPhone/iPad) Devices
- ✓ Interactive chat-bot to quickly answer FAQs
- ✓ Secured document collection via:
 - "Camera-Capture"
 - File-Upload
- ✓ Personalized follow-up "reminders" + status reports:
 - Automated (IVR) Telephone Call-Outs
 - Audible & Vibrating Mobile Alerts
 - Scheduled Emails
- ✓ Identity Verification Options
 - Telephone Number Verification
 - "Voice Print" (Biometric Capture)
 - Recorded Voice Authorization Capture
 - On-Screen Signature Capture

YOUR BUSINESS NAME

YOUR LOGO

STEP 2/4 ("Personal Identity")

First Name

Last Name

Telephone Country Code

Your Personal Telephone #
Example : 2134560987 (10 digits)

Street Address



Efficient Profile Management

Personal Details: -----

FIRST NAME:

LAST NAME:

STREET ADDRESS:

ZIP CODE:

Telephone Calling Code:

PERSONAL TELEPHONE #:

Date of Birth:

SOCIAL SECURITY #:

PERSONAL EMAIL ADDRESS:

PHOTO ID (OPTIONS):

PHOTO ID:

Choose a file to upload: No file chosen

: **INCOMPLETE:**

- : Clear & Re-Request PHOTO ID
- : Clear & Re-Request PROOF OF BUSINESS
- : Clear & Re-Request PROOF OF BANKING
- : REQUEST MORE DETAILS FROM THE APPLICANT (at least 1, but up to 5 additional documents)

: SET CALLBACK DATE: TIME:

★ **Centralized & Secured Document Administration**

- ✓ Authorize multiple administrators (& privilege levels)
- ✓ Import legacy profiles via Excel™ / SQL
- ✓ Fast document management
 - Quickly review incoming documents
 - One “click” to reject & re-request invalid documents
 - Easily set personalized document request per user
- ✓ Automated follow-up options instantly broadcast to users:
 - Automated (IVR) Telephone Call-Outs
 - Audible & Vibrating Mobile Alerts
 - Scheduled Emails
- ✓ Easily integrates with most APIs & gateways
- ✓ PCI/DSS-compliant “cloud” for cross-department document sharing.



Complete, International **AML/KYC Look-up Reports**

Risk Assessment for: **VIKTOR BOUT**

Regulatory Actions	Results
EU Consolidated Sanctions List: Article 215 of the Treaty on the Functioning of the European Union (TFEU) provides a legal basis for the interruption or reduction, in part or completely, of the Union's economic and financial relations with one or more third countries, where such restrictive measures are necessary to achieve the objectives of the Common Foreign and Security Policy (CFSP).	YES HIGH RISK
OFAC SDN List: As part of its enforcement efforts, the U.S. Treasury Office of Foreign Asset Control publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of, targeted countries. It also lists individuals, groups, and entities, such as terrorists and narcotics traffickers designated under programs that are not country-specific. Collectively, such individuals and companies are called "Specially Designated Nationals" or "SDNs." Their assets are blocked and U.S. persons are generally prohibited from dealing with them.	YES HIGH RISK
Swiss Sanctions List: The State Secretariat for Economic Affairs SECO lists entities sanctioned by ordinances in force in Switzerland which deal with restrictive measures in accord with UN and EU partnerships. The legal basis is provided by the Federal Act of 22 March 2002 on the implementation of International Sanctions (Embargo Act)	YES HIGH RISK
UN 1267 List: The Security Council Committee established pursuant to paragraph 6 of resolution 1267 (1999) oversees the implementation by States of the three sanctions measures (assets freeze, travel ban and arms embargo) imposed by the Security Council on individuals and entities associated with the Al-Qaida organization. The Committee maintains a List of individuals and entities subject to the sanctions measures.	YES HIGH RISK
UN 1988 List: The Security Council Committee established pursuant to paragraph 30 of resolution 1988 (2011) oversees the implementation by States of the three sanctions measures (assets freeze, travel ban and arms embargo) imposed by the Security Council in connection with any individual, group, undertaking and entity designated as or associated with the Taliban in constituting a threat to the peace, stability and security of Afghanistan.	YES HIGH RISK
UK Sanctions List: HM Treasury is responsible for the implementation and administration of international financial sanctions in effect in the UK, for domestic designations under the Terrorist Asset-Freezing etc. Act 2010, licensing exemptions to financial sanctions, and directions given under Schedule 7 to the Counter-Terrorism Act 2008.	YES HIGH RISK

- OFAC Specially Designated Nationals List**
- FBI Wanted List
- DEA Wanted List**
- US OCC/OTS Enforcement Orders
- US Postal Inspection Service
- Interpol Wanted List**
- United Nations 1988 Sanction List
- United Nations 1267 Sanction List
- UK Treasury Sanction List
- FCA Unauthorized Firms List**
- EU Sanction List Swiss SECO Sanction List
- World Bank List of Ineligible Individuals**
- EBRD Ineligible Entities African Development Bank Sanctions
- Asian Development Bank Sanctions**
- Inter-American Development Bank Sanctions
- And more...***



Services Menu

- **AML/KYC-Compliant Document Collection:**
 - **USD 0.75** *(per document)*
- **Complete AML/KYC Look-up Report^{*}:**
 - **USD 1.25** *(per user per report)*

^{*} *Each report includes complete, international database “check” and full-spectrum network analysis*



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