



ABOUT NEXTANGLES

COMPLIANCE REIMAGINED

NextAngles is an Mphasis venture developing a new breed of disruptive solutions for regulatory compliance and risk management. Our vision is to make compliance easy through a highly automated and knowledge-centric approach that provides a centralised and integrated view of data. The NextAngles solution suite can be applied across diverse risk and compliance areas, such as AML Alert Investigations, KYC, Trade-Based Anti-Money Laundering, and Financial Crimes Investigation to create a smart compliance experience. This disruptive approach not just reduces compliance burden, but also increases the speed of response to business and regulatory changes significantly. In addition, it scales to meet the most demanding enterprise-class financial regulatory requirements.

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Knows. Learns. Automates. Communicates >

COMPLIANCE REIMAGINED

Know Your Customer

Complete Your KYC Compliance
in Half the Time



Regulators worldwide are setting new benchmarks for financial institutions in KYC (Know Your Customer) compliance.

In the United States alone, FinCEN (Financial Crimes Enforcement Network) and other regulatory bodies have come up with a slew of new regulatory guidance and enforcement actions to ensure financial institutions have robust KYC compliance programs in place. This has put tremendous pressure on financial firms, both from the KYC cost and implementation complexity perspective.

A recent survey¹ by Thomson Reuters has indicated that financial firms' average cost to meet their obligations is \$60 million; some are even spending up to \$500 million on compliance with KYC and Customer Due Diligence (CDD).

NextAngles is a next generation compliance platform that offers convenience, speed and accuracy when reviewing customer data as part of financial compliance processes. We can shorten the time it takes for investigation & customer reviews by up to 50%, replacing tedious human tasks with a technology-enhanced platform that frees up your analysts and investigators for more complex tasks.

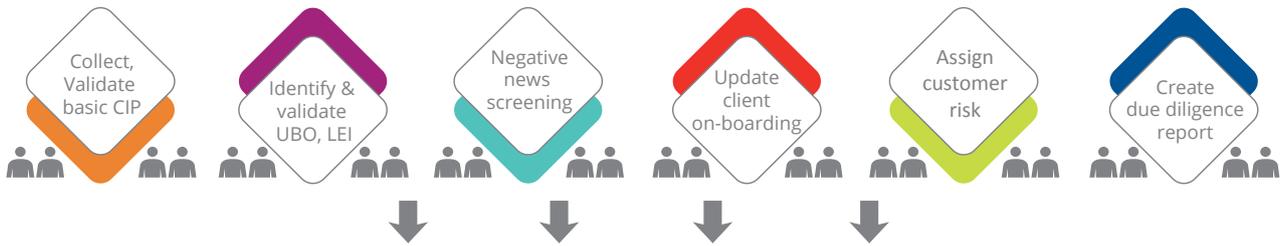
If your institution struggles to handle the volume, cost and time spent to investigate potential scenarios involving KYC, AML (Anti-Money Laundering), Financial Crime and Trade-Based Money Laundering activities, NextAngles can help.

Know Your Customer (KYC) Compliance Solution

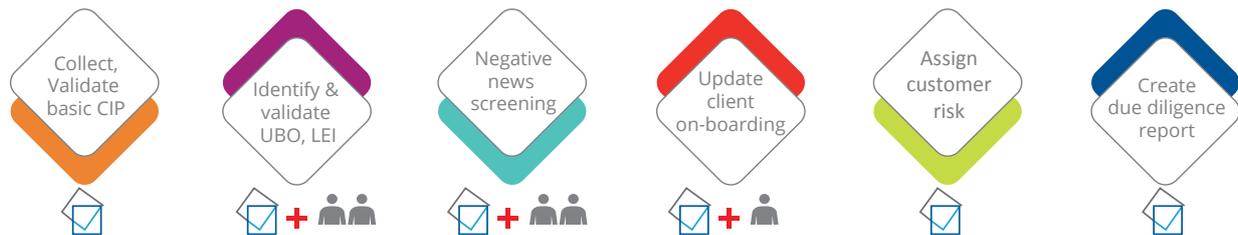
NextAngles provides an exceptional solution for KYC compliance that dramatically shortens the time it takes to complete on-boarding and due diligence needed for new clients, and remediation efforts required for existing clients. It addresses significant challenges faced by banks and financial institutions in identifying beneficial owners and ultimate beneficial owners for various entity types across jurisdictions. Best of all, it can spot changes in a client's account, and flag them for a review. This holistic view across a client's accounts and relationships is almost unheard-of in today's financial institutions, but completed efficiently by NextAngles. It's a great time and cost-saver for your institution.

1. [Source: Thomson Reuters 2016 KYC Survey]

Typical process followed by financial institutions



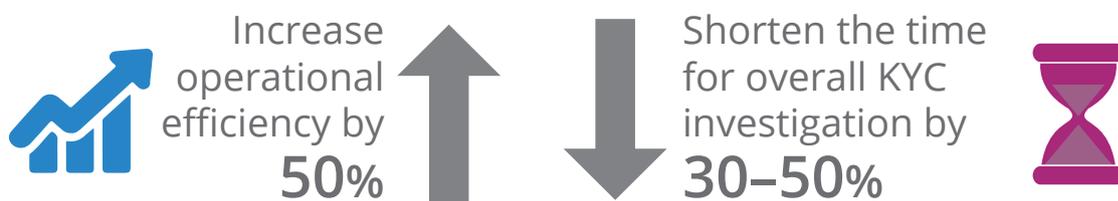
Mphasis process with NextAngles



NextAngles can help with your KYC compliance by:

- Ensuring customer due-diligence and providing a holistic view of related Beneficial Owners (BO) and Ultimate Beneficial Owners (UBO)
- Identifying negative news for existing customers and quickly addressing potential reputational risks for your institution
- Discovering complex customer relationships that are often not caught by conventional KYC systems and take timely actions, if any
- Shortening the overall KYC investigation lifecycle
- Enhancing data lineage and data provenance at every step of KYC due diligence
- Tracking analysts' review steps at a granular level to produce an accurate record of each step, which is a useful feature for audit trails

How Do You Benefit?



A Holistic KYC Offering

NextAngles provides advanced technology to streamline operations. Experts and trained analysts in KYC regulatory environments provide exceptional insights. We are experienced in multiple operating models, and offer operation centers and remediation resources globally.

NextAngles' proprietary solution for UBO creates a holistic solution for KYC compliance that shortens the time it takes to complete KYC investigation by 50%.