VALOORES PORTFOLIO

VALOORES stands as a pioneer in the intersection of geospatial intelligence and artificial intelligence, with a legacy spanning over three decades. The company's expertise in advanced big data analytics has transformed how organizations across retail, finance, government, and law enforcement sectors harness their data for strategic advantage. Through proprietary AI models and machine learning algorithms, VALOORES processes petabytes of information from diverse sources including satellite imagery, IoT sensors, and traditional databases, converting complex data streams into actionable intelligence.

In the retail sector, VALOORES enables sophisticated customer footfall analysis and trade area optimization, while financial institutions benefit from enhanced risk assessment and fraud detection through geographic correlation patterns. Government agencies and law enforcement leverage the company's capabilities for urban planning, predictive policing, and emergency response optimization, powered by custom-built neural networks and advanced visualization tools.

The company's commitment to innovation is reflected in its substantial investment in research and development, maintaining partnerships with academic institutions and regularly contributing to industry advancement. VALOORES' global presence is reinforced by multilingual support and localized solutions, ensuring compliance with international data protection standards while actively participating in global technology forums.

This comprehensive approach to geospatial AI, combined with over 35 years of industry expertise, positions VALOORES as a trusted partner for organizations seeking to maintain a competitive edge in an increasingly data-driven world. By seamlessly integrating cutting-edge technology with practical business applications, VALOORES continues to shape the future of data analytics while delivering tangible value to its diverse client base, with clients reporting efficiency improvements of over 40% in their analytical processes.

VALOORES Financial Digital Services
The Fusion of Technology & Data for Financial Synergy

Introducing the Valoores Financial Digital Services (VFDS): Powering Seamless Compliance in a Complex Financial World

In the ever-evolving landscape of financial regulations, Valoores Regulatory Compliance Suite stands as a beacon of innovation, integrating advanced technologies, cutting-edge, robust and user-friendly features for Financial Crime Compliance and Regulatory Reporting Controls.

Valoores Regulatory Compliance Suite consists of a comprehensive collection of solutions, available for all types of Financial Services. Trusted by banks, fintechs, virtual assets service providers, crypto exchanges, payment service providers, e-wallet providers and many more, our suite does not only ensure adherence to global compliance standards but also enables seamless scalability of Compliance Programs.

We understand the complexity of financial services regulations as well as the growing pain of implementing and scaling compliance program controls. Nimble, dynamic and forward looking is our promise to our customers for building systematic controls to comply with Financial Crime and regulatory reporting requirements.

Elevating Performance with Next-Generation Solutions

Valoores Regulatory Compliance Suite resides on the Valoores Financial Digital Services (VFDS) data processing powerhouse. VFDS handles diverse data streams (financial markets, human resources, accounting and finance etc.) from a wide variety of sources (social media feeds, geospatial data, biometrics, surveillance systems etc.). VFDS enables all Regulatory Compliance solutions with Artificial Intelligence (AI) such as the capabilities of advanced analytics, predictive analysis, smart reporting at any point in time, live chat assistance (ChatVBS) and advanced case management features. All VFDS solutions deploy the best-in-class information security features at the level of each application.

A. Valoores offers a full suite for AML/CFT Compliance

1. Know Your Customer

Valoores Know Your Customer (KYC) solution is an orchestrated smart tool that enables the collection, verification, escalation and maintenance of customer data.On top of the advanced capabilities to detect potentially falsified documents, powered by a geo-smart location and a dynamic rule-based approach for address verification, the standards applied allow for agility at every level:

✔ **Industry and International Standards**:
The application of FATF-related recommendations for Customer Due Diligence and Enhanced Due Diligence as well as the FATF travel rule specific to virtual assets;

✔ **Local and Multi-Jurisdictional Laws and Regulations**:
The ease of adaptability to local jurisdictional requirements or multi-jurisdictional when required;

✔ **All Types of Financial Services Institutions, financial products and customer types**:
from Banks to Payment Service Providers, to Virtual Assets Service Providers (via our CryptoAML solution) and many more. Our solution is adaptable to all customer profiles and financial product offerings.

Valoores KYC solution presents a comprehensive approach for assessing, detecting and reporting potential suspicions related to anti-money laundering, terrorism financing (AML/CFT) and related predicate offenses, aiding at safeguarding the financial ecosystem and consequently the national security from potential crime.

2. Customer Risk Assessment per a Risk-Based Approach (RBA)

Valoores RBA is a dynamic logic for the initial and ongoing assessment of AML/CFT risks associated with customers. The sophistication of the logic enables sensing potential suspicions emanating from unusual patterns such as but not limited to velocity, potential collusion, correlation with data points, activities or customers that had historical suspicious patterns or involvement in dark web activities or online financial scams etc.

Our solution allows for enabling and logging risk-level overrides to align with approved risk appetites and regulatory requirements where necessary.

3. Screening

Valoores Sanctions and PEP Screening Engine is a highly customizable solution that can scale with the evolution of regulations as well as the risk profile of your financial institution.

It uses **advanced name matching functionalities**, **timely list ingestion features** that in turn:

- ✔ Enable **real-time protection** via customers and transaction screening;
- ✔ Provide **automated retroactive screening** upon receiving watch list updates;
- ✔ Provide a **modern**, yet **centralized system of record** that enables Financial Institutions to access, investigate and analyze potential hits holistically through appropriate user interfaces that can easily integrate with existing systems.

4. Transaction Monitoring

Valoores Transaction Monitoring solution uses advanced risk-scoring features, designed to trigger risk-based behaviors aligned with your Financial Institution´s risk management strategy, and allowing flexibility in automating alert resolution or escalation. In addition, our Transaction Monitoring system:

- ✔ Enables **seamless rules, scenarios and parameters customization** without over reliance on software developers;
- ✔ Provides **real-time alerts** to flag suspicious behavior as soon as possible;

- ✔ Monitors historic transactions and social relationships between accounts or customers using **a library of AI models to create an AI driven risk-score** that flags activities requiring further investigation;
- ✔ Uses **unsupervised AI models to suggest a refinement or recalibration** for rules, scenarios or parameters which reduces false positives.

The agility of Valoores Transaction Monitoring system makes it the best solution to be adopted for monitoring virtual assets through our revolutionary CryptoAML solution.

B. Valoores also provides a Regulatory Reporting Solution

Valoores Regulatory Reporting solution is packed with innovative tools and advanced functionalities. With fully customizable templates, multi-jurisdictional support, sophisticated regulatory submissions model, our service is also equipped to cater for:

- ✔ Offer a dynamic approach for integrating business rules and dictionaries;
- ✔ Provide regulatory submissions available in different formats;

✔ Guarantees best-in-class accessibility, traceability and other security features.

Our solutions are specifically designed to address Egypt's considerable money laundering threats, primarily stemming from domestic crime proceeds in the banking and real estate sectors. By offering robust tools for monitoring, compliance, and detection, we help mitigate these risks, ensuring enhanced transparency and control over financial transactions and property investments, even as the country faces comparatively lower risks from foreign crime proceeds.

Trusted by our partners and customers since over 35 years, choosing our solutions puts your financial institution ahead of the curve not just in complying with regulations and global regulatory standards (i.e. FATF), but also equips you with an agile infrastructure that combines technical innovation with practical application to propel your business within the rapidly evolving landscape of financial services.

Advanced Applications Security Features

✔ **AI-Driven Logic:**
All Valoores applications have advanced AI Smart Reporting, enabling insightful predictive analysis, real-time threat detection

✔ **Streamlined Workflows:**
All Valoores applications are enabled with an innovative workflow solution, with a smart automation logic powered by Business Process Management (BPM), an advanced AI/ML ChatVBS feature to streamline operations and empower users at all levels;

✔ **Strengthened Security:**
All Valoores applications employ advanced accessibility features, with

multi-factor authentication such as biometrics (FaceID recognition, fingerprints, OTP), session timeouts, with audit trails and logs, to ensure traceability, safeguard sensitive information and facilitate audits.

✔ **Seamless Online-Offline Functionality:**
All Valoores applications operate in offline and online modes, providing a secure, self-contained environment inaccessible to external entities when needed and transitioning to online mode for broader connectivity and collaboration when required.

Get ready to navigate complexity with confidence!

VALOORES Crypto Management System
Building Security Foundations for Digital Assets

Introducing the Valoores Crypto Management System (VCMS): A beacon of innovation in the world of virtual assets

VALOORES redefines the realm of investigations and compliance in the fast-expanding world of cryptocurrency. Like a master detective with a lens into the digital underworld, our solution offers crystal clear clarity in navigating the blockchain, exposing hidden threats and risks, with precision and purpose.

Powered by geospatial intelligence and sophisticated analytics, our advanced compliance solution does not only uncover the trail of illicit activities but also predicts their next move. From risk assessment, to monitoring cryptocurrency transactions to sensing potential risks, our system sets a new standard in digital asset management, seamlessly integrating cutting-edge security and risk mitigation protocols to safeguard your operations against emerging threats.

With VALOORES, you're not just ahead; you're leading the charge in the next era of crypto investigations platforms:

- ✔ Unparalleled visibility into crypto transactions

- ✔ Real-time mapping of global financial ecosystems

- ✔ Predictive insights to stay ahead of criminal networks

- ✔ Seamless integration of blockchain data with real-world intelligence

Technology & Innovation to Drive the Next Era of Compliance

A. Investigational Aspects - Enterprise Pain Point Analysis and Resolution Framework

1. Cryptocurrency Tracking and Analysis

Pain Point: Challenges in tracing crypto transactions across currencies, blockchains, and exchanges, and identifying real owners.

Solution: Advanced blockchain analytics track cross-chain transactions, linking wallets to real-world identities through metadata, transaction signatures, and integration with global KYC/AML databases. This enables seamless multi-currency tracking and accurate owner identification.

2. Geospatial Intelligence Integration

Pain Point: Disconnection between digital transactions and physical-world activities.

Solution: Our platform integrates financial transaction data with geospatial intelligence, enabling real-time and historical mapping of criminal activities. This fusion enhances investigative reach by connecting blockchain data to physical movements.

3. Advanced Knowledge Graph Technology

Pain Point: Difficulty in visualizing complex financial relationships across blockchains.

Solution: A dynamic knowledge graph enables infinite exploration of global financial ecosystems, revealing hidden connections through multi-dimensional representations and link analysis across different blockchain networks.

4. Predictive Analytics and Crime Prevention

Pain Point: Limited ability to anticipate criminal activities.

Solution: AI-driven predictive analytics identify emerging financial crime trends, allowing proactive strategies through anomaly detection, trend analysis, and machine learning models trained on historical data.

B. Compliance Aspects; Proactive Regulatory Strategies

1. Document Authenticity & Wallet Address Verification

Pain Point: Falsified documents and unverifiable wallet addresses.

Solution: Cryptographic document validation combined with geo-smart wallet address verification ensures accurate, up-to-date compliance and reduces fraud risks.

2. Identity Verification for Cryptocurrency Platforms Users

Pain Point: Fake identities on crypto platforms.

Solution: Advanced biometric verification (Face ID, fingerprint recognition) prevents fraudulent activity by ensuring accurate user identity checks in line with KYC/AML regulations.

3. Comprehensive Risk Assessment for Crypto Transactions

Pain Point: Difficulty assessing risks in cryptocurrency transactions.

Solution: Our AI-powered risk matrix evaluates transaction risk using real-time monitoring, wallet matching, and behavior analysis to flag suspicious activity and link it to potential crimes.

4. Blockchain Network Transaction Monitoring

Pain Point: Inadequate monitoring of suspicious activity across blockchain networks.

Solution: Real-time monitoring across multiple blockchain networks, utilizing geospatial data and link analysis, enables detection of high-risk behaviors like rapid cross-chain transactions and wallet tumbling.

5. Detection of Suspicious or Concealed Transaction Patterns

Pain Point: Evasion of compliance through concealed transaction patterns.

Solution: Dynamic rule-based alerts detect illicit activity, including money laundering and fraud, using machine learning models that adapt to evolving criminal tactics.

6. Regulatory Compliance & FATF Travel Rule Integration

Pain Point: Non-compliance with international regulations like the FATF Travel Rule.

Solution: Full integration with FATF Travel Rule ensures secure data sharing between VASPs, with automated record-keeping for regulatory audits and reporting, ensuring compliance with global standards.

Case Study

Unmasking a Global Crypto Laundering Network Between Europe, Turkey & Nigeria

A suspicious wallet address on the Tron blockchain, involved in high-value transactions, drew the attention of Nigerian law enforcement. Investigations revealed links to a complex money laundering and drug trafficking network spanning Europe, Turkey, and Nigeria, with transactions totaling millions of dollars.

Traditional methods struggled to uncover the full scope of the operation until VCMS traced a million of USDT transactions to local exchanges in Istanbul. By combining blockchain data with geospatial intelligence, VCMS identified the exact times and locations where suspects exchanged cryptocurrency for cash. Further analysis through device tracking and call detail records uncovered the main suspect traveling between Istanbul and Lagos, and revealed a sophisticated network involving a solar panel trading company suspected of facilitating trade-based money laundering.

What began as a single suspicious wallet evolved into the discovery of a transnational criminal syndicate, with VCMS providing law enforcement a comprehensive map connecting digital transactions to real-world identities, enabling coordinated international action against the network.

Transform your approach to financial crime prevention with VCMS.
Experience the power of omniscient intelligence in the palm of your hand.

VALOORES Crowd Intelligence System
Illuminating the Dark Web of Global Finance

Introducing the Valoores Crowd Intelligence System (VCIS): Your Ultimate Weapon Against Financial Crime

VCIS is the crown jewel of intelligence solutions, designed to empower countries in the fight against money laundering, terrorist financing, and corruption. Harnessing cutting-edge technologies like geospatial intelligence and advanced analytics, VCIS transforms raw data into actionable insights through an intuitive map exploration system.

Equipped with state-of-the-art machine learning, VCIS doesn't just react – it predicts. By detecting patterns and potential threats before they surface, VCIS boosts the investigative power of financial institutions and law enforcement, making it the go-to solution for tackling complex financial crimes with precision and speed.

Cutting-Edge Technology to Solve Critical Pain Points

VCIS harnesses the power of geospatial analysis and artificial intelligence (AI) to tackle crime and strengthen national security. Beyond tracking cross-border smuggling and cash couriers, VCIS offers real-time monitoring of illegal Hawala activities by integrating telecommunications, financial, and geolocation data. This provides immediate, actionable insights to law enforcement, safeguarding Egypt's borders and the Suez Canal.

With VCIS, supervisory authorities gain a powerful ally in fighting money laundering and terrorist financing, detecting suspicious cross-border activities, and tracking electronic transfers in real-time. The system also excels in identifying trade-based money laundering (TBML), enhancing surveillance at key trading hubs, and uncovering corruption within organizations. VCIS is the ultimate solution for tackling financial crime on all fronts.

Unmask Trade-Based Money Laundering (TBML)

With VCIS, the complex web of trade-based money laundering becomes easier to navigate. VCIS exposes the flow of illicit funds across global trade networks, offering a powerful tool for cracking down on TBML schemes.

Track Smugglers and Cash Couriers with Unmatched Precision

The Valoores Crowd Intelligence System (VCIS) is your powerful ally in tackling cross-border smuggling and illicit fund movements. With cutting-edge geospatial analytics, VCIS traces smuggling routes linked to drug and arms trafficking networks, providing real-time insights to law enforcement.

Crack Down on Illegal Hawala Transactions

VCIS goes beyond traditional surveillance to uncover the physical movement of funds and the networks behind illegal Hawala transactions. By integrating telecommunications, financial, and geolocation data, VCIS offers a comprehensive view of illicit financial flows, empowering law enforcement to dismantle money laundering and terrorist financing operations in Egypt.

Boost Security at Key Trading Hubs

VCIS elevates surveillance to a new level in key points such as ports and airports. By combining geospatial intelligence and advanced analytics with data from CCTV and other sources, the system ensures comprehensive monitoring of high-risk areas, helping authorities keep a close watch on vital trading points.

Expose Corruption with Advanced Analytics

VCIS uncovers hidden relationships and networks within public and private organizations, helping law enforcement and corporate leaders identify employees involved in corrupt activities. This insight bolsters corporate governance, rooting out corruption and enhancing internal security.

Identify Hidden Assets Across Borders

No more hidden shell companies or obscured property ownerships. VCIS correlates geolocation data with investigative records to uncover the true identities of those laundering money through fraudulent and/or hidden property registrations, enabling targeted investigations and potential asset seizures.

Geospatial Technology to Support Due Diligence in the Digital Space

VCIS enhances customer due diligence (CDD) by geocoding transactional data, making it easier to assess geographic risks and identify high-risk customers.

It reduces the volume of Suspicious Activity Reports (SARs) while improving their quality, providing law enforcement with actionable location-based insights.

Real-Time Monitoring of Electronic Banking Transfers

VCIS provides real-time monitoring of banking transactions, with location-based authentication to flag suspicious transfers. By analyzing transaction patterns and leveraging AI-driven anomaly detection, VCIS identifies irregularities in money transfers and money laundering attempts, protecting your institution from financial crime.

Proactive Risk Analysis and Anomaly Detection

With VCIS, institutions can stay ahead of financial crime. The system integrates geospatial data into risk analysis, detecting transaction anomalies that may signal fraud or other criminal activity. This proactive approach allows institutions to investigate suspicious activities before they escalate.

Combat Crypto Crimes with Ease

VCIS tracks devices associated with digital wallets, using geospatial data to monitor suspicious cryptocurrency transactions. VCIS creates a visual representation of cryptocurrency transactions, helping authorities understand and track the flow of illicit crypto funds across blockchains.

VCIS Benefits In a Nutshell

A. Technical Features

1. **Smarter Investigations:** Enables law enforcement to spot trends, prioritize safety efforts, and solve cases faster with intelligent pattern detection.

2. **Community Protection:** Assess vulnerabilities, identify potential targets, and implement proactive security measures with VCIS insights.

3. **Crime Prevention:** Predict crime hotspots, forecast attack trends, and disrupt potential attacks before they happen.

4. **Comprehensive Coverage:** From financial crime to cross-border smuggling, VCIS provides a

complete solution for tackling complex criminal networks.

B. Security Features / Offline System

1. Standalone server

✔ Operates independently, no reliance on external systems or networks.

✔ All processes and data management occur locally within the server environment.

✔ Enhances security by isolating the server from external threats.

2. No internet connection is needed

✔ Mitigates risks associated with online threats.

✔ Provides control over data privacy and system integrity.

Case Studies

Disrupting Cross-Border Smuggling and Financial Crimes Linked to Boko Haram

In February 2017, Nigerian authorities arrested four individuals crossing illegally at the Nigeria-Niger border. The VCIS Geo-Location Intelligence solution played a critical role in disrupting TBML and TBTF operations linked to Boko Haram, ISIS, and organized crime. Through advanced tracking and pattern analysis, authorities uncovered smuggling routes and connections between criminal entities across Nigeria, Libya, and Europe, revealing a network of weapons and drug trafficking. This intelligence enabled the disruption of cross-border financial crimes and helped dismantle key smuggling operations.

Navigating Terrorism Financing and Smuggling Scene in the Central African Region

From 2014 to 2023, the Central African region, including the DRC, Rwanda, and Uganda, has faced escalating financial crimes and smuggling activities fueled by terrorist groups like the ADF and M23. VCIS mapping provided a visual representation of cross-border movements, while financial intelligence analysis tracked the funds supporting groups such as the ADF. Additionally, VCIS disrupted smuggling operations and improved Anti-Money Laundering (AML) efforts concerning the M23's activities between Rwanda and Dubai.

VCIS - Your Ultimate Solution for Combating Financial Crime and Strengthening National Security.