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

VALOORES Regulatory Compliance Suite, powered by the Valoores Financial Digital Services (VFDS) data processing powerhouse, delivers seamless compliance in an increasingly complex financial landscape. Designed for banks, fintechs, virtual asset service providers, crypto exchanges, payment service providers, and e-wallet providers, it ensures adherence to global compliance standards while enabling scalable, systematic controls for Financial Crime Compliance and Regulatory Reporting. VFDS integrates diverse data streams—ranging from financial markets and human resources to geospatial data, biometrics, and surveillance—enhancing compliance solutions with AI-driven capabilities such as advanced analytics, predictive analysis, smart reporting, live chat assistance (ChatVBS), and sophisticated case management. With best-in-class security embedded at every level,

Valoores Regulatory Compliance Suite is a dynamic, forward-looking solution that simplifies regulatory complexity and empowers financial institutions to stay ahead of evolving requirements.

A. VALOORES 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 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!