

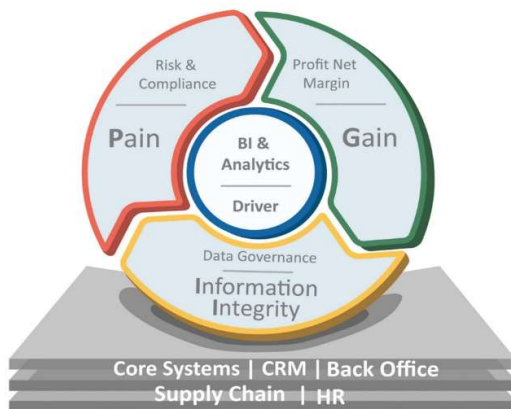
*There is No **Gain**, without **Pain**,  
... Based on a Solid **Information Integrity***

## VALOORES

### A Brief Summary in 3 Lines

VALOORES empowers decision making, helping people and businesses around the globe reach their targets.

Founded in 1989 in France, the Company is a pioneer in Master Data Governance, Retail & Merchandising, Supply Chain Optimization, KYC, Regulatory Compliance, Financial Crime - AML & Fraud, Predictive Analytics and Data Science to improve their on-going operations, executions and decisions.



### in-Data Governance

**DATA IS THE NEW GOLD!**

**It's All About Data;** VALOORES has aligned its approach with Regulators and Executives to benchmark Data Readiness, Data Management, and Data Governance, then address Data Challenges faced by Financial firms, when addressing Complex and Changing Finance, Risk, and Regulatory Compliance requirements.

### Enterprise Compliance Suite

#### in'Financial Crime - AML

VALOORES overcomes challenges of combatting Financial Crime by leveraging smart technology and data science. in'FC-

AML provides regulators and key stakeholders a 360 view on financial activity and customer risk, to detect and investigate potential money laundering and fraud behavior.

#### in'KYC, Know Your Customer

VALOORES KYC allows Financial Institutions to address and comply with regulatory requirements, improve customer relationships, and conduct enhanced due diligence processes.

#### in'REGULATORY REPORTING

VALOORES equips multi-jurisdiction institutions with the capacity to accommodate complex global regulatory requirements; designed to be fast, flexible, and cost effective.

### Enterprise Risk Management Suite

#### in'IFRS 9 / in'IFRS 17...

VALOORES IFRS introduces a progressive Risk Management life cycle to roll out and test models, secure KPIs and management reporting, and seamlessly identify significant increase in risk based on forward-looking scenarios.

#### in'Asset Liability Management

in'ALM provides multidimensional analysis of the balance sheet, incorporating interest rate risk, income simulation and market valuation using deterministic and stochastic modeling.

#### in'Enterprise Fraud Monitoring

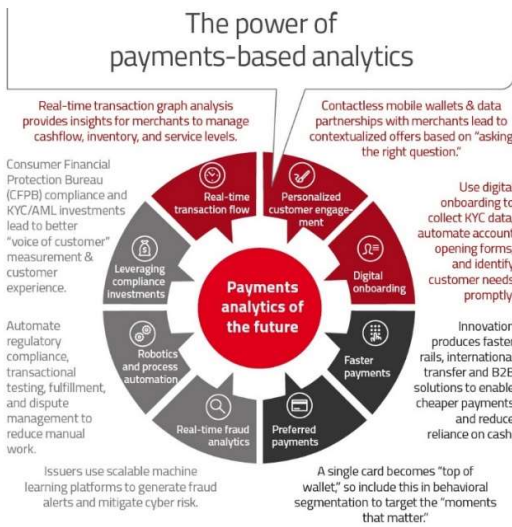
VALOORES Enterprise Fraud Monitoring solution provides real-time integration with authorization systems. It leverages on-demand scoring, a rule-based engine, simulation capabilities, alert management and progressive reporting capabilities.

### Enterprise Profitability Suite

in'Profit enforces Leadership and Performance controls while unifying Global Early Warning Indicators alongside objectives across divisions and stakeholders, to streamline best practices across the organization.

### in'Payment

VALOORES in'Payment is a basket of services that lies over a solid Master Data Management foundation.



in'Payment is backed up by a powerful business definition engine, improving business processes with powerful insights, all through a homogeneous foundation for all services.

### in'Digital Micro Lending Services

VALOORES Digital Micro Lending facilitates access to Formal Credit.



### in'Communications

VALOORES ports Customer's portals to forward-looking progressive communication platforms.

### in'Campaign

in'Campaign manages effective Marketing Campaigns based on current and future business needs; it facilitates timely decision-making.

### in'BI & ANALYTICS

THE VALOORES BI captures heterogeneous and scattered information, through a progressive secure, configurable, multi-divisional, intuitive, and flexible Business Model. It also enhances the business decision making precision.

### ... with ANALYTICS

VALOORES has natively embedded a Forecasting & Optimization "Analytics" engine, in its Suite. The Analytics Engine is designed around the latest statistical modeling & optimization techniques to bridge the scientific results with operational requirements.

### VALOORES - Future Outlook

VALOORES is proud of its myriad of solutions implemented in multiple lines of business. VALOORES continues to partner with Regulators and Industry Catalysts around the globe, to push the boundaries of Compliance, through FinTech, RegTech, & GovTech.

