



ABOUT US

Monivation is a technology enabler that empowers staff with the latest AI technology that is simple and easy to use. Through its aggregation capability, Monivation provides a single window into your Regulatory Compliance universe. Offering Compliance as a Service, Monivation helps to solve some of the most complex Regulatory Compliance challenges with its Digital Compliance Officer.

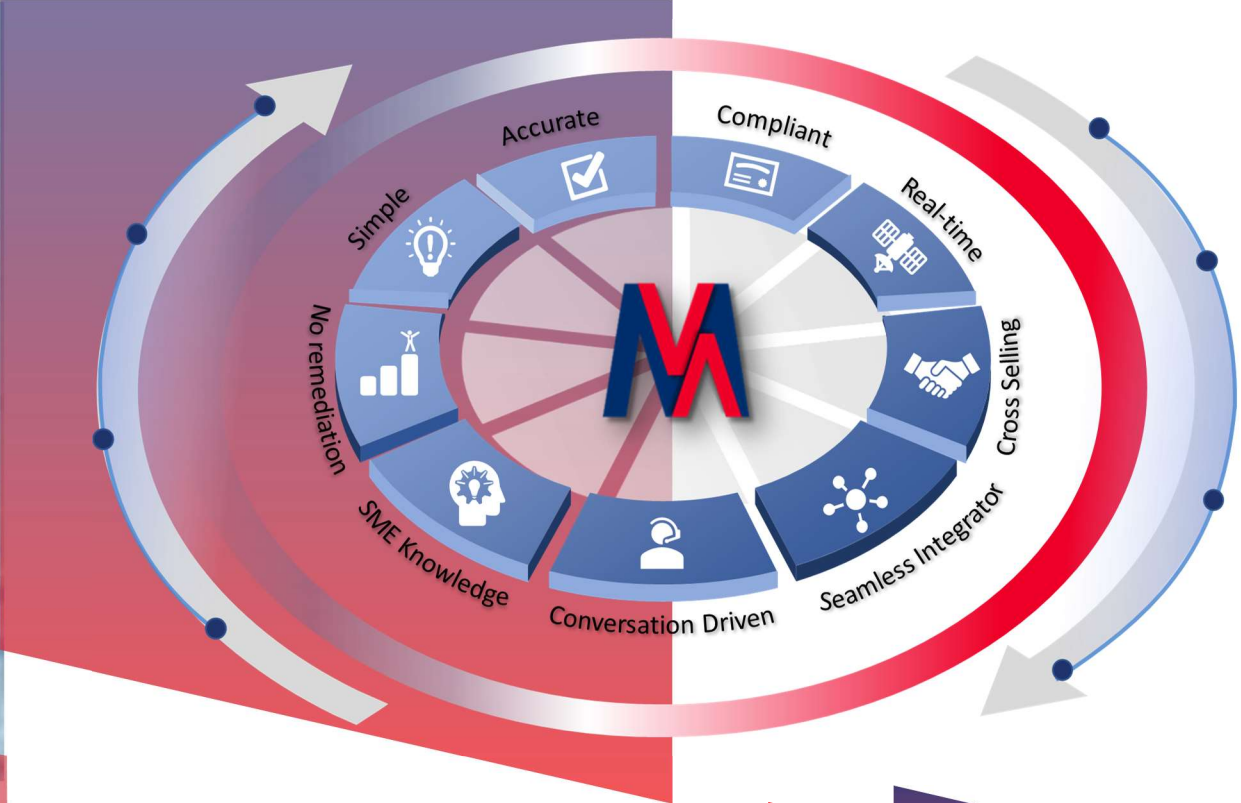
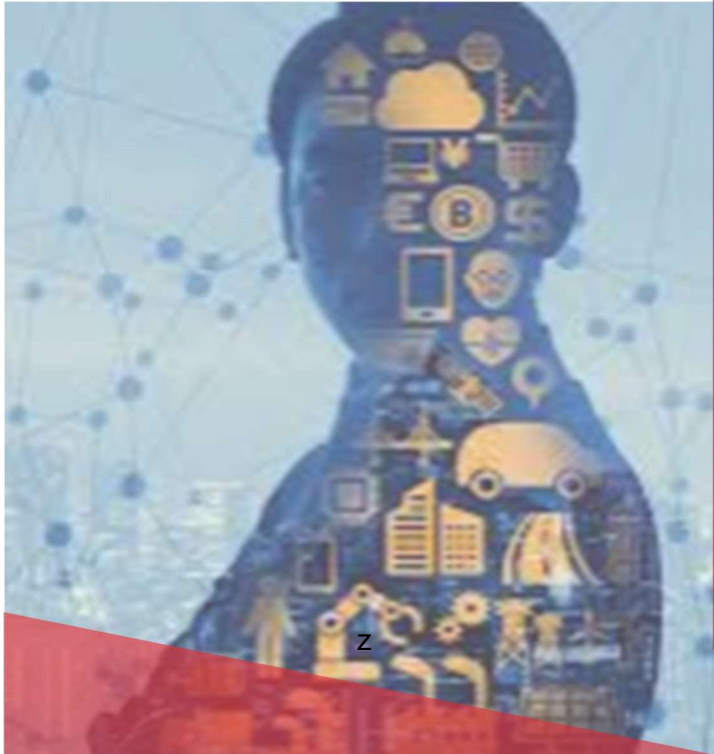


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MONIVATION

Charting Compliance
Certainty

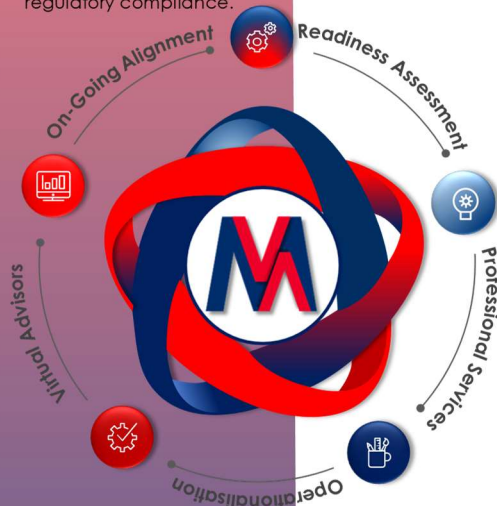


5. On-going Alignment

- Virtual Advisors are updated on an on-going basis, to align to the dynamic and fluid regulatory and business landscapes; and
- No need for remediation – any change in the Virtual Advisor's rule set will take immediate effect, ensuring that users apply the latest version of applicable regulation.

4. Virtual Advisors

- Enablement of the business practices through the deployment of regulation specific Virtual Advisors, tailored to align to business practices, providing step-by-step instructions to users, delivering consistent and compliant results, supported by a detailed audit trail of all actions taken; and
- Plug-and-plug architecture, seamless integration into 3rd Party Data Providers and Systems, digitised KYC, Bots.



1. Readiness Assessment

- Identify areas of non-compliance, as well as development areas in relation to a specific area of regulation; and
- Develop a risk response plan / roadmap to compliance, including key deliverables to enable regulatory compliance.

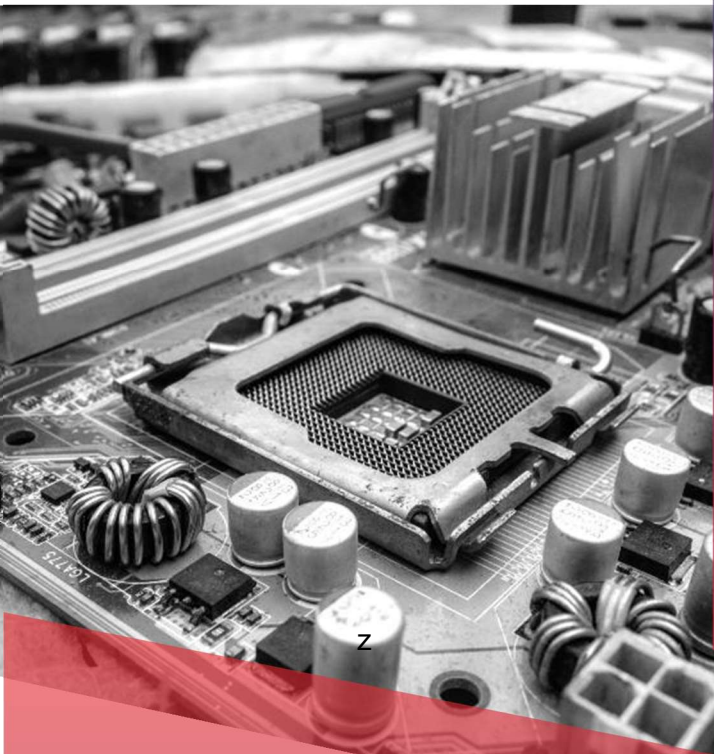
2. Professional Services

- Perform Risk Assessments, draft policies, frameworks and practices based on the result of the *Readiness Assessment*;
- Our team of global professionals come with extensive experience within the field of regulatory & compliance, delivering fit for purpose and sustainable compliance solutions.

3. Operationalisation

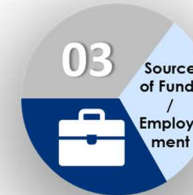
- The four implementation pillars being, *People, Process, Technology* and *Architecture* enable a structured approach to the execution and implementation of our professional service offerings, with sustainability as the key cornerstone; and
- Development and implementation of processes, procedures and operational guidelines, based on business practices.





1. Bank Account Verification

Account verification services allows for verification of the identity of an account holder against the bank account number supplied. This service is real-time.



2. ID / Registration Number Verification

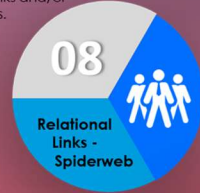
Real-time verification of personal identity directly with Department of Home Affairs – includes biometric data, as well as an image of the ID holder in testing phase, due Oct 2018. Real-time company verification with the Companies Registry (CIPC).

3. Source of Funds / Employment

Real-time verification of the client's current, as well as previous employers.

8. Relational Links - Spiderweb

Spiderweb allows for 1 ID number to be tested against a number of other ID numbers across all data platforms in our database to identify possible links and/or conflict of interests.



CUSTOMER DUE DILIGENCE (KYC) VERIFICATION SOLUTIONS

KYC product is an application programmer interface specifically designed to meet the requirements of a risk-based approach to KYC/ AML and perform all the necessary data matching in a single function.



7. Property Registrations / Source of Wealth

Real-time verification of registered properties through the Property Registry Deeds Office.



4. Address and Contact Information

Real-time residential address and contact information (email and telephone number).

5. Fraud and Sanction Lists

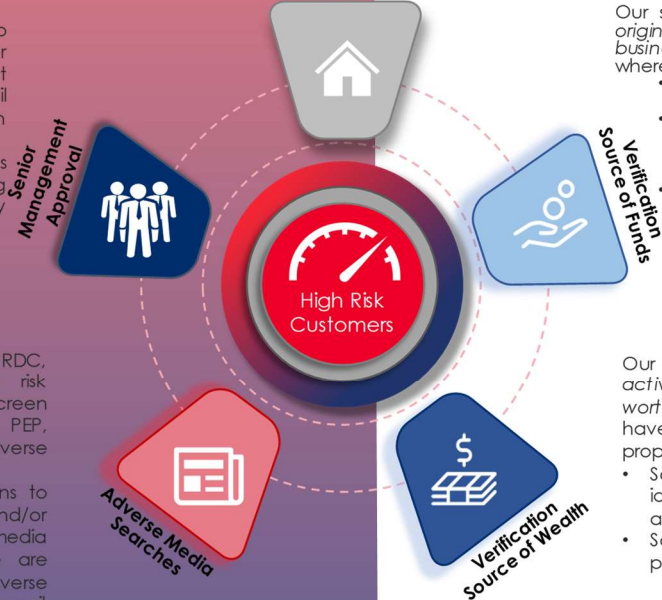
Real-time searches against all UN and other sanction lists, as well as fraud and investigative agencies for financial crime related offences.

6. Prominent Influential Persons / Foreign Public Official Status

Database of all PIPs and PEPs, per FICA (as amended) definition in testing phase, due Oct 2018.

Real-time residential address and contact information (email and telephone number) verification

Verification Residential Address



Our solution will enable one to verify the origin of the customer's funds involved in a business relationship / single transaction where the customer receives funds through:

- Employment – identify/verify occupation and/or employer;
- Property investments – Credit report listing all properties registered with bond, selling and purchase prices included;
- Directorships – list all directorships individual has/had in registered entities, also indicative of additional source of funds.

Our solution will enable one to verify the activities that have generated the total net worth of the customer, activities which have produced the client's funds and property through:

- Savings from employment income – identification/verification of occupation and/or employer;
- Sale of primary residence (indicating purchase, bond and selling price)



- Our solution will enable staff to escalate high risk customer approvals to senior management via a workflow, to track until approval / disapproval has been obtained
- The Monivation solution captures all decisions made, including comments and documentary evidence, in one single audit trail

- Monivation has partnered with RDC, providing the largest global risk intelligence database to screen against, amongst others, PEP, Sanctions and adverse media/negative news;
- Staff are prompt with questions to ascertain the significance and/or relevance of the adverse media detected and whether there are grounds for discounting the adverse media against the customer / to exit the customer relationship.

“Monivation provides a Digital Brain that empowers staff and reduces the overall cost of compliance.”



WHERE YOU NEED

When you need it

Monivation is deployed in the cloud via a secure URL or App and is accessible anywhere you have an internet connection. No connection, no problem - the solution can be tailored to provide an offline version for your specific needs.



REGULATORY AUDIT

Made Easy

Each of the Virtual Advisors that make up the Digital Compliance Officer generate a detailed audit report, capturing all data, supporting documentation and photos (to name a few of the items captured). This audit report can be placed on the customer file and used as evidence that the correct process was followed at the time of customer engagement.



PROBLEM SOLVER

Accountable Institutions

The Monivation Digital Compliance Officer can solve KYC, AML, CFT and Sanctions challenges within your business. With the deployment of an easy to use Virtual Advisor, the Digital Compliance Officer can guide your team through all the regulatory requirements.



SIMPLE. ACCURATE. COMPLIANT