

Simplifying Due Diligence with **Diligent**

Experience smarter AML compliance

Increasing regulatory pressures for Anti-Money Laundering (AML) compliance have burdened banks with challenging responsibilities. Banks are responsible not just for funds directly handled by their customers, but also by other banks with whom they have correspondent banking relationships.

As a bank's Business or Compliance head, your need is clear - a robust platform that automates Customer Due Diligence (CDD) / Know your customer (KYC) processes and ensures Regulatory Compliance.



Enter Diligent – your gateway to AML compliance

Developed by experienced AML practitioners in global banks, Diligent automates every process needed for KYC/CDD - from on-boarding, to tracking and handling triggered events and periodic reviews. A risk based modular product structure ensures need based collection of data and documents. The solution is 'Ready to implement' and highly "configurable". This ensures quick implementation and ease of operationalising ongoing changes to regulations and policies.

So how does Diligent work?

Diligent changes the way you look at AML compliance by bringing simplicity and assurance while meeting your unique requirements.

1

Assured compliance in an ever-changing environment

Deploys “break-through” thinking in simplifying identification and verification requirements across jurisdictions. This enables system driven approach to operationalising policies, obviating the need to interpret procedure manuals, resulting in improved employee & customer experience.

2

Risk based approach to Due Diligence

Incorporates entity-specific, business-specific and product-specific due diligence. In addition, local due diligence addresses unique local regulatory requirements. Every customer is unique and modular approach ensures customer specific risks are well understood.

3

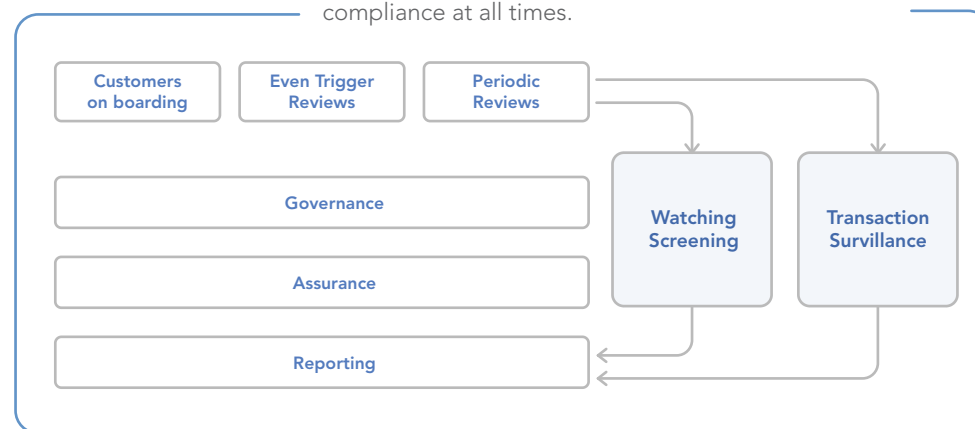
Unmatched flexibility to match your unique needs

Not every bank is the same, and Diligent understands your need for a configurable solution. Key aspects of due diligence process and workflows can be configured based on entity type and jurisdiction. FATF compliant risk assessment engine ensures an accurate portfolio risk profile.

4

Automated to be intuitively insightful

Not everyone’s an AML compliance wiz, and we understand that. By semi-automating the unwrapping process Diligent ensures consistent and error-free approach to beneficial owner identification, even for AML novices. Insightful productivity and governance metrics from Diligent enables you to continuously learn and drive fact-based decisions. Version controlled KYC profile enables you to “evidence” compliance at all times.



Diligent has got you covered

Diligent is here to ensure you deliver the best-in-class service to your clientele, fortified with iron-clad AML compliance. Experience these best-in-class features with our solution:



Get going CapEx-free

With Diligent offered as a cloud-based solution, capital expenditures are a thing of the past. If however, you prefer an on-premise solution, we offer the same as well.



Easy integration

Your IT teams can rest easy too, since Diligent integrates with your existing system seamlessly. Integration with e-channels enables customer self-service for updating documents (obviating the need for a manual follow-up).



Meets evolving needs

The Diligent platform closely tracks the regulatory guidelines and continuously evolves in sync with changing policies and procedures.

Point Solutions

ID&V Monitor:

Enables frontline staff to have a clear understanding of identification and verification requirements depending on parameters such as ownership type, entity type, risk rating and jurisdictions on a single click! Easily configurable to meet evolving regulatory requirements.

BO Unwrapper:

Semi-automates application of Beneficial owner determination rules based on jurisdiction, risk rating and ownership type. Ensures consistent and error free approach to beneficial owner identification aligned to local regulations and governing policies.

Both ID&V Monitor and BO Unwrapper are integral modules of Diligent CDD platform. These are also available as standalone modules which can be easily integrated with the bank's existing systems and processes.

You can bank on Diligent

With a robust, customizable and reliant solution, your needs require no other. Diligent is here to help you navigate the conundrums of AML-compliance with these benefits:

Save weeks, not days

All your customer relationships can be brought under the AML lens with a few clicks of a button, which dramatically reduces time and effort. Completely do away with duplicated efforts, that are so common today. Electronic tracking and archival of documents simplifies reporting as well as review.



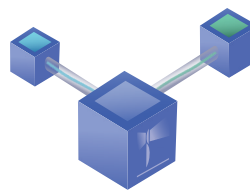
Assure compliance during Onboarding & Ongoing relationship

Most solutions in the market enable you to onboard customers. Diligent enables you to manage CDD processes for trigger events (due to changes in static data, transaction alerts or name screening results) and periodic reviews as well.



Achieve more with integration

With a seamlessly integrated solution, you can operate right within the Diligent dashboard to accomplish the required tasks. Even internal email correspondences can easily be tagged to a customer profile, eliminating redundant printing and scanning of documents.



Peaceful way to complete compliance

There's no price too high for peace of mind. You can rest easy knowing that your business is fully compliant with no loopholes in policy implementation or adherence. Your internal teams can work in a streamlined manner, benefiting from configurable risk-based workflows.

