



*A force for good* | *Disruption through digital innovation* | *Preparing future leaders*

2021

# IDENFO company overview

We enable seamless on-boarding, fight financial crime and make your world safer through our innovative technology and deep functional expertise



## OUR OFFERINGS



SPECIALISED  
AML / KYC  
CONSULTANCY



END-TO-END  
AML / CDD  
PLATFORM



COE  
(MANAGED SERVICES)



EKYC / CUSTOMER  
DNA DATABASE



## BACKGROUND

2019  
Year founded

London  
Place of incorporation

**Our Team**  
Industry specialists in AML / CDD and compliance with proven track record in delivering major transformations in large financial institutions



## OFFICES

London

Dubai

Karachi

Kuala Lumpur

Qatar



## CLIENTS



01

## On-boarding and KYC Systems

### Powered by technology

- End to end AML platform with digital on-boarding
- Out-of-the-box and fully configurable ; easily integrates with any platform
- Powerful video facial recognition technology and sophisticated risk rating engine
- “Pay-as-you-go” SaaS solution

02

## Digital and data

### Data driven at the core

- Holistic name-screening and sanction lists, refreshed regularly
- Library of PEP lists built by region and powered by natural language processing (NLP)
- Fully integrated with Dow Jones and World Check data sets
- AI and ML powered back-end system

03

## Advisory

### Imbedded expertise end to end

- AML / KYC
- Digital transformation and controls
- Conduct, ethics, and TCF
- Product strategy, launch and maintenance

04

## Managed Services

### Outsourcing with ease

- Customer information refresh
- On-boarding KYC and periodic refresh
- Sanction screening alerts
- Periodic PEP and Adverse Media screening
- Independent testing
- Transaction monitoring alerts



*Affordable, subscription based digital identity verification, fraud detection and financial crime checks (including risk rating, adverse media and periodic reviews) for a multitude of businesses.*

# IDENFO end-to-end AML platform with digital on-boarding

*Idenfo is an out-of-the box modular and configurable solution.*

## VERIFY

Latest video facial recognition technology provides comparison with ID documentation. OCR functions enable user-friendly data input and verification. Integration with national ID card databases provides additional assurance

## RISK RATE

A sophisticated rating engine to meet requirements for a risk based approach. Out-of-the-box risk factors provide pre-defined options based on FATF and best practice guidelines. These can be configured per compliance requirements.

## SCREEN

Fully integrated with Dow Jones and World check data sets. Pre-configured to meet key global sanction and PEP requirements. Sophisticated fuzzy and secondary matching coverage. Automated classification of name screening hits.

ID Verification > Name Screening > Risk Rating > Trigger Review > Periodic Review > Prohibition

01

Integrated on-boarding with comprehensive data model enabling seamless integration

04

Highly sophisticated configuration engine enabling institution to create bespoke and flexible risk based approach

07

Full training provided as part of consultancy service to ensure solution fits into wider AML processes

02

Full alignment with latest global and national regulations to ensure compliance

05

Built in tools to aid AML investigations across all KYC and transaction monitoring functions

03

Full suite of built-in reports and charts to enable both macro and micro MI review as well as meeting regulatory requirements

06

Platform-as-a-Service with the entire stack available via the Cloud or as an on-premise solution

# Advisory – from ideation to execution

## Our expertise

Anti-Money Laundering (AML) & Know Your Customer (KYC)

Digital transformation and controls

Conduct, ethics and treating customers fairly (TCF)

Product strategy, launch and maintenance

## Approach & methodology



## Why IDENFO

- Our advisory team consists of subject matter experts with deep industry knowledge and professional experience.
- No matter how complex the business challenge, IDENFO has the capabilities and the expertise to successfully provide the right answers. We are obsessed with generating value for our clients.
- Our team has a proven track record of initiating and deploying successful transformations in digital strategy, compliance, AML / KYC, conduct and project management.
- Our services reflect client priorities – we collaborate closely, understand the business challenges and offer bespoke solutions, from ideation to execution.

# Managed services (Centre of Excellence)

## Our managed services include:

- ▶ Customer information refresh
- ▶ On-boarding KYC and periodic refresh
- ▶ Sanction screening alerts
- ▶ Periodic PEP and Adverse Media screening
- ▶ Independent testing
- ▶ Transaction monitoring alerts

**IDENFO**

01

- **"Pay as you go"** cost effective operating model
- Option to **cap monthly fees** based on agreed number of cases
- Targeting **30% - 50% cost reduction** by automating significant manual processes

02

- **Intelligent automation** of repetitive tasks (robotics)
- Online channels for **self-service capabilities- Omni-channel** capabilities
- **Workflow case management**
- Information direct from **primary sources**
- **Integrate with core systems**

03

- **Independent client outreach model** eliminating chances of collusion
- **Regulatory assurance** due to independent and credible engagement

04

- Professional client handing of experienced and trained resources
- **Enhanced training and development** capabilities
- Providing in country **data security comfort** to regulators due to onshore presence
- Engagement with the **local regulators to seek explicit approvals** of outsourcing

05

- **Economies of scale** being a centralized hub
- **Cloud Infrastructure** to manage increase in volumes
- Improved **transparency into operational productivity, quality, capacity and forecasting**
- Build a **culture of quality** by aligning performance scorecards



# Our Global Team



LONDON, UK

**Naseer Hasan – Chief Executive officer**

Naseer is a leading name in the Retail Banking industry. He thrives on simplifying and building retail businesses. Expert in managing retail products through economic cycles, distribution management, transformation, digitisation and corporate governance.



DUBAI, UAE

**Raza Abidi – Co-founder**

Raza is a seasoned risk professional with extensive international banking experience across various risk management functions of Citi and Standard Chartered Bank in Europe and Middle East.



NORWICH, UK

**Antony Bellingall – Co-founder**

A professional Financial Crime expert and solutions architect. Specific SME knowledge in the AML domain from regulatory understanding to platform development and delivery



CARDIFF, UK

**Ray Sherry – Chief Technology Officer**

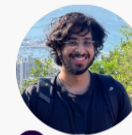
Ray is a seasoned technology leader, who started his career at Barclays and has experience in leading teams from just a few people up to 650. He has strong experience in both Pakistan and the Middle East. He entered the FinTech industry in 2017 joining Traydstream as their CTO.



LONDON, UK

**Duncan Edwards – Senior Advisor**

A senior banker and consultant with wealth of practical and academic experience at Senior Management levels across financial services organisations in Europe and Asia.



KARACHI, PK

**Bilal Zuberi – Partner Success Manager**

Bilal has worked for a leading multi-national bank within the digital retail banking space in Pakistan, Singapore and Hong Kong in 5 years. He has worked for teams in digital acquisition, digital adoption and marketing analytics.



KL, MALAYSIA

**Niraj Sanghavi – Country Head, Malaysia**

Niraj has 15+ years of leadership in building mission-critical applications, managing global enterprise platforms, and driving complex financial services transformations.



ROCHESTER, NY

**Azfar Naqvi –Country Head, Pakistan**

Azfar is a stalwart in the finance industry with over 30 years of experience in local and multi-national organizations, abroad & in Pakistan. He is a thought leader on leading practices in risk management for execution and implementation.



DUBAI, UAE

**Arunima Kapoor – Client Engagement Manager**

Arunima has worked in a multinational bank in Singapore and has practical experience in the execution of operational risk frameworks on-ground, driving the operating rhythm and designing tracking methodologies.



**IN-HOUSE TECHNOLOGY  
OPERATIONS**



**STRONG LEADERSHIP WITHIN  
THE TEAM**



**NEW TALENT PIPELINE AND  
FOCUS ON UPSKILL**



More than anything, we pride ourselves in our vision, values and culture

VISION



Force for good



Technological Innovation



Preparing Future Leaders

VALUES



Empathy



Empowerment



Innovation and Learning



Inclusivity



Stewardship

CULTURE



Talent Over Capital



Culture over Strategy



Failure over Stagnation



Values over Profit

## Idenfo Ltd

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