MOODY'S
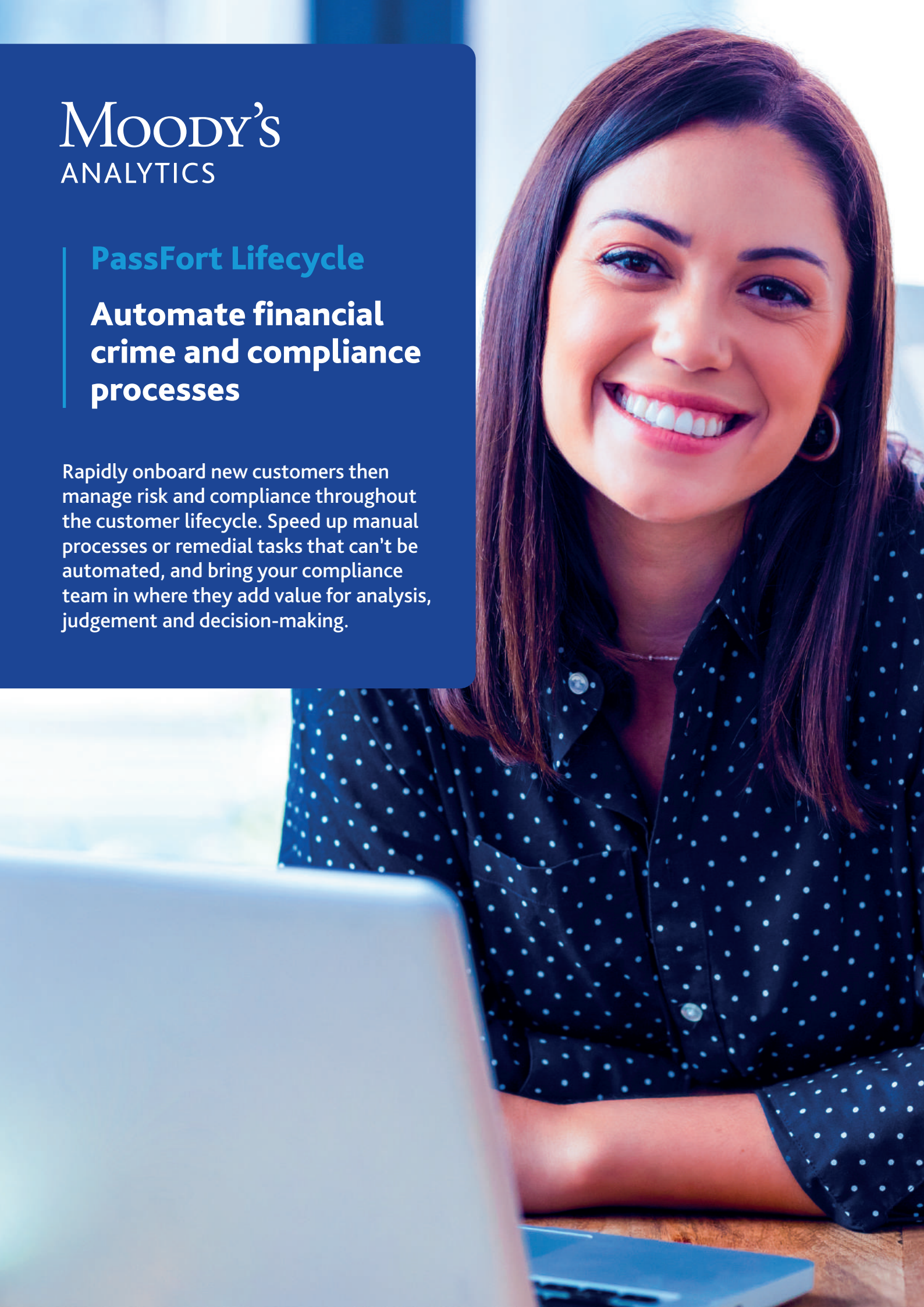## ANALYTICS

PassFort Lifecycle

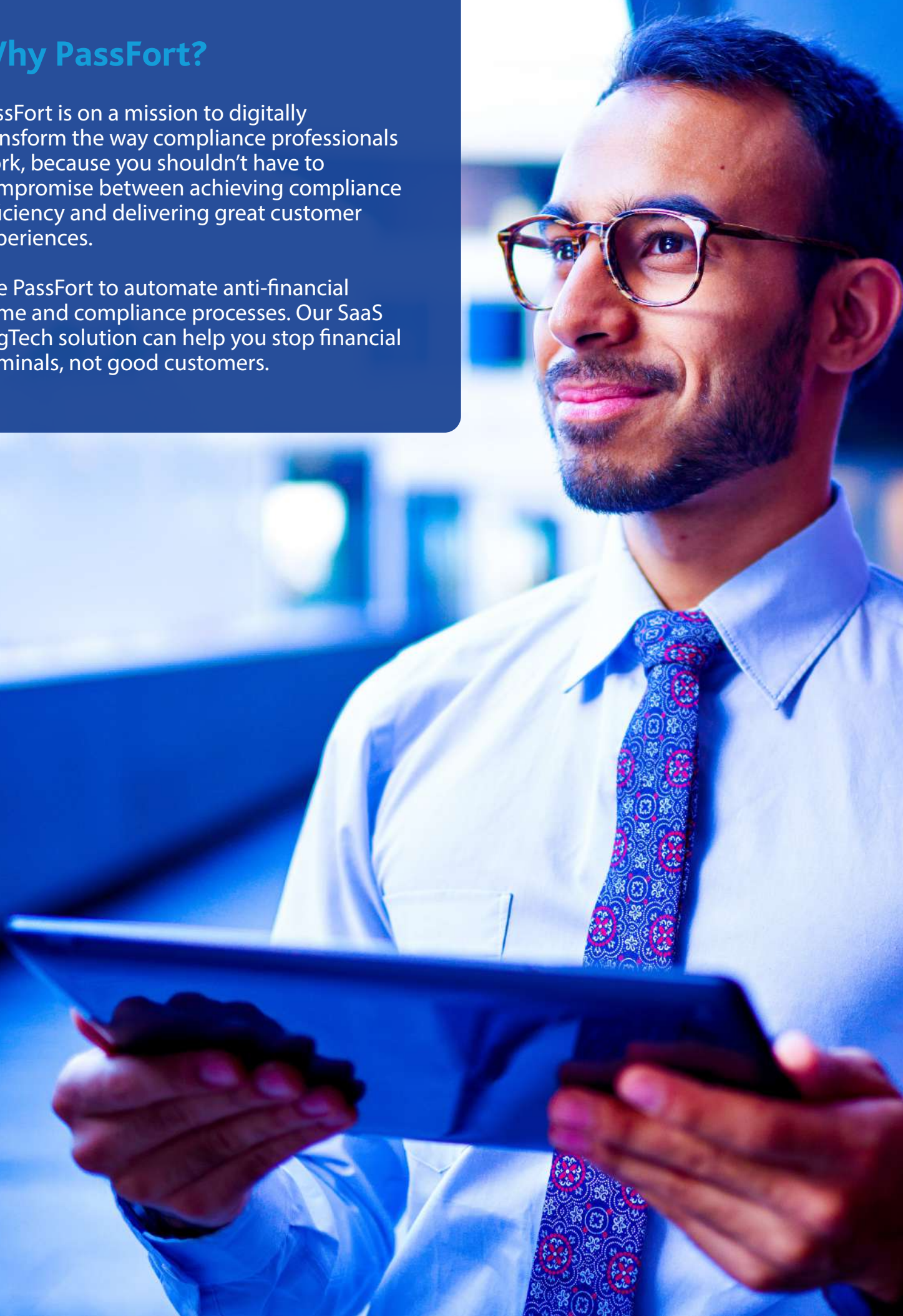# Automate financial crime and compliance processes

Rapidly onboard new customers then manage risk and compliance throughout the customer lifecycle. Speed up manual processes or remedial tasks that can't be automated, and bring your compliance team in where they add value for analysis, judgement and decision-making.

Why PassFort?

PassFort is on a mission to digitally transform the way compliance professionals work, because you shouldn't have to compromise between achieving compliance efficiency and delivering great customer experiences.

Use PassFort to automate anti-financial crime and compliance processes. Our SaaS RegTech solution can help you stop financial criminals, not good customers.

How it works

PassFort enables organizations to rapidly onboard customers, then manage risk and compliance standards throughout the customer lifecycle.

You can dynamically orchestrate customer due diligence (CDD), enhanced due diligence (EDD), know your customer (KYC), know your business (KYB), and anti-money laundering (AML) workflows. These are designed according to your risk policies and the regulations you need to follow.

PassFort will layer automation to speed up manual tasks that can't be automated, so you bring in compliance teams where they add most value - for analysis, judgement and decision-making. Access a full case management system to prioritise tasks, escalate issues, and communicate with customers.

Through our partner network, you can choose from 25+ leading providers to complete any series of data checks. All this is controlled through one integration, which interoperates with any back office systems.

Put the weight of compliance activity on our risk engine and on automation, not on your customers or your compliance team.

A global solution tailored for you

Compliance work is never done! You need a flexible solution that can be updated quickly and easily when regulations change or when you launch in a new region. Our customers request an average of 8 changes to their configuration each quarter, and that's no problem.

PassFort is a truly global solution, operating across 197 countries. It can be tailored to your business and what it needs to achieve anywhere in the world, for any customer, or any product.

Part of Moody's Analytics, a leading global provider of RegTech solutions

Helping customers manage compliance journeys spanning 211 jurisdictions

Supporting more than 4.3 million onboarding journeys each year

Who is using PassFort?

PassFort is used by digital payment providers, wealth management firms, crypto currencies and many other fintechs.

Each customer has different priorities - some want to maximise straight-through processing, others want to simplify complex KYB, whatever the focus, PassFort can create a compliance solution that's right for you.

Here are some of the customers we are proud to work with.

CURVE   ＝paid   Revolut

bitpay   dabbl   tide

Careem   payset   wirex

1 platform, 5 parts

Automate everything from customer onboarding to off-boarding to ongoing risk monitoring, and free compliance teams to focus on the risk-based decisions.

With PassFort you get a complete compliance solution, with 5 parts.

1. Smart policies

Tailor your unique workflow of automated compliance checks with our low-to-no-code smart policy builder. Map your onboarding or risk monitoring process using a simple flowchart structure with drag-and-drop functionality. Build an entire customer due diligence journey in line with your risk policy.

The magic of smart policies is you can update, edit and change them whenever you like. Test and learn what works best. Try variations of digital policies. Understand what drives the best results for you and the best experiences for customers.

2. Risk engine

Configure your instance of PassFort around your firm's risk appetite. Create a clear risk profile for each customer or account. Then make decisions about onboarding or off-boarding based on a customer's risk profile.

The risk engine gives you ultimate flexibility. Factor in regulation for different jurisdictions; multiple products; or different customer types.

Combine KYC, KYB and AML datasets to define your low, medium and high risk profiles, and change these definitions any time.

3. The portal

This is the compliance team's command centre for case management. Log in to the portal anywhere, anytime to manage all aspects of onboarding and risk monitoring.

Teams handle manual tasks, escalate issues, communicate with each other and with customers in the portal.

Profiles are created, stored and refreshed here. Users can see the results of workflows and understand what tasks need to be performed. Plus, get live notifications and real-time risk updates for perpetual KYC.

4. Data checks

Access accurate, reliable and comprehensive data to complete automated checks in your workflows. PassFort offers pre-built integrations with 25+ leading data providers.

Orchestrate any combination of checks through our API, and create your own ecosystem of compliance data. Introduce new data providers or swap out existing ones when you need to.

5. Communicate

Talk to customers and collect information directly from within the PassFort platform. We have custom forms that can be used to send requests and capture missing or additional data.

With customer documents assigned to profiles and forms dynamically interacting with your Smart Policies, you cut down onboarding times and make the process easier for everyone.

What our customers say

We are extremely proud of our growing list of customers. We take your business seriously and are excited about helping it grow.

"PassFort is an intuitive and easy-to-use platform that allows me to prioritise and complete my tasks efficiently, collaborate with my team, and automatically create audit trails - all within one system. PassFort customer service is unmatched from what we've experienced thus far from KYC/AML tools, in terms of response time and issue management."

Rebecca Wismeg
KYC Analyst, Tide

○ tide

"I am very impressed with PassFort, it helps BitPay set a great compliance standard for the crypto industry. PassFort has scaled to support our demand with their great platform and a world-class team! We are now able to provide our customers a great onboarding experience that is robust, automated and seamless."

Yamini Sagar
Product Manager, BitPay

bitpay

"The neat thing about PassFort is it tells our users what needs attention without them having to figure it out."

"Our team is focused on what needs prioritising, everything else is automated in the platform."

David Chen
VP of Product, StoneX Retail

StoneX

About Moody's Analytics KYC

Moody's Analytics Know Your Customer (KYC) is transforming risk and compliance, creating a world where risk is understood so decisions can be made with confidence.

Our customers build their own unique KYC ecosystem using our flexible workflow orchestration platform, award-winning datasets, analytical insights, and integrations with global providers to create powerful risk management solutions.

Harnessing our innovative technology and industry expertise, Moody's Analytics automates accurate screening and swift onboarding of customers and third parties. We continue our support throughout the customer lifecycle by enabling the perpetual monitoring of counterparty risk across global business networks in near real-time.

Moody's Analytics KYC is helping customers automate onboarding journeys in 197 countries, across 211 jurisdictions: completing 800M+ new customer and third-party checks each day on average in 2022, including screening against our database of 17M+ risk profiles, 450M+ entities, and 34K+ sanctioned entities.

Our configurable solutions empower risk and compliance professionals to deliver compliance efficiency and excellent customer experiences with no compromise.

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