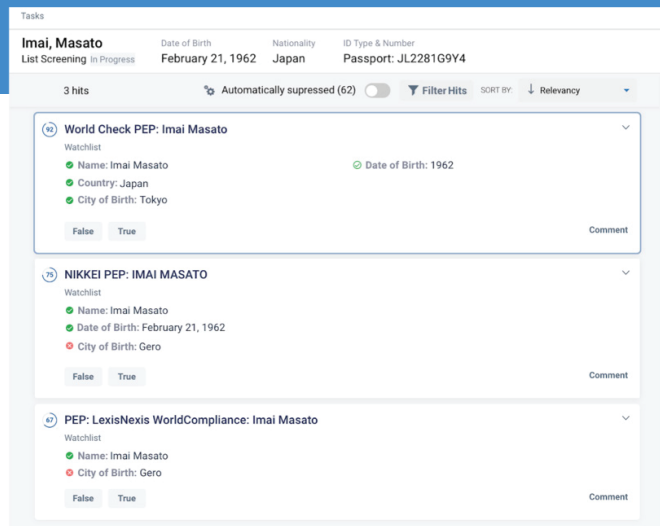


We are a global compliance technology company supporting banks, fintechs, exchanges, and other financial institutions in the area of Financial Crime Compliance. Using Artificial Intelligence and Machine Learning, our software gives a single internal and external view of a customer's Financial Crime Compliance (FCC) risk that is continually updated, called the **Identity Risk Index** — transforming how customers are onboarded and how compliance risk is assessed and triaged in the screening and monitoring processes used by leading financial institutions around the world.

## Intelligent Screening

Our Intelligent Screening solution semantically reads news and information from dozens of industry sources, automates topic categorization, and resolves customer information with previously unattainable accuracy. This provides the compliance analyst with a unified customer onboarding experience, driven by AI, where customer risk is ranked based on a holistic view of the customers relationships, news and information, and recommendations are made using the latest in machine learning and artificial intelligence capabilities — **quickly, efficiently, and effectively.**

Every customer has a different story, some are interesting, some are confusing, and some are relatively simple. Regardless of their story, every new customer needs to be screened, their connections, background and business needs to be understood and their risk accurately assessed. With dozens of industry news sources, local, regional and global sanction lists, variations in customer names and geographical language complexities, the customer screening and onboarding function has become a manually intensive process across the industry. Errors and false positives only make the process that much more difficult and time consuming, often leading to a slow and costly customer onboarding experience. AI is making the customer screening process effective and efficient. By using artificial intelligence, our Intelligent Screening solution semantically reads news and information from dozens of industry sources, automates topic categorization and resolves customer information with previously unattainable accuracy.



Screenshot of Intelligent Screening application

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# Intelligent Screening

Lists can be searched using Merlon’s intelligent entity search capabilities

All screening processes within the Merlon Intelligence ecosystem always verify lists for high-risk entities

Previous screenings are automatically flagged through Merlon’s continuous monitoring capabilities when high-risk entities are detected

“With a single customer view, and all industry information accurately accumulated around the customer, the analyst can now make a quick and informed decision, whether to onboard the customer and why. We were able to reduce false positives by 80% and discover 20% more true positives for one of the largest banks in the world.”

And as every decision is made, our solution gets smarter and helps to accelerate subsequent reviews and recommendations.

### Out-of-the-box integration

and data cleaning, transformation, deduplication, and entity resolution

**Benchmarking and comparative analytics** of data sources vis-a-vis its impact on risk entropy

### Automated monitoring and updates

of name lists, including: sanction, politically exposed person (PEP), crime lists, watchlists, as well as lists of legal registration and beneficial ownership; this provides sufficient coverage and decreases the cost of data sources and alert clearing labor over time

