➢ 15 min — The Compliance Burden: Challenges & Opportunities
- The growing pressure on compliance teams
- Managing fragmented data & complex UBO identification
- How AML 6 and AMLA will reshape expectations
- The role of smart automation in reducing manual workload

➢ 15 min — Introducing Harmoney: Orchestrating Seamless Compliance
- Introducing Harmoney: structured, digital-first compliance processes—connecting people, data, and workflows into one intelligent platform

➢ 15 min — Live Demo: KYX Connect in Action
- Experience our joint platform that brings together rich international data, automated validation, and comprehensive risk scoring in a fully auditable compliance journey

POLL #1

- Ever-increasing regulatory complexity (AMLD6, AMLA, FATF guidelines)

- Fragmented data sources and inconsistent formats across jurisdictions

- Complex UBO structures and multi-layered ownership across borders

- Manual document collection, validation, and risk assessments

- Rising volume of onboarding cases and periodic reviews

- High cost of compliance and increasing pressure on accuracy

Where time Is lost:

- Manual review of corporate documents and ownership structures

- Repetitive outreach to clients for missing or incomplete data

- Time-consuming validation of official registry data

- Spreadsheet-based risk scoring without consistency

- Repetitive compliance tasks not supported by automation

- **AMLD6:** More focus on information sharing between entities and member states

- **AMLA:** Centralized supervision and stronger enforcement

- Broader scope: More entities fall under AML obligations (crypto, real estate, legal)

- Stricter UBO and PEP verification requirements

- Real-time monitoring expected over periodic checks

From manual to mart Compliance:

- Automate document collection and enrichment at the source

- Leverage structured data from official registries and global sources

- Risk scoring based on live data and configurable rules

- Digital audit trails to support supervisory reviews & reporting

- Centralized case management with collaboration features

Centralized end-to-end orchestration

Compliance risk & regulatory compliance

Manual effort & inefficiency

Volume & complexity

POLL #2

Introducing Harmoney

harmoney

Instant compliance
with complete peace of mind

The compliance reality

Compliance is hard when your data fails

Massive scale
of data updates

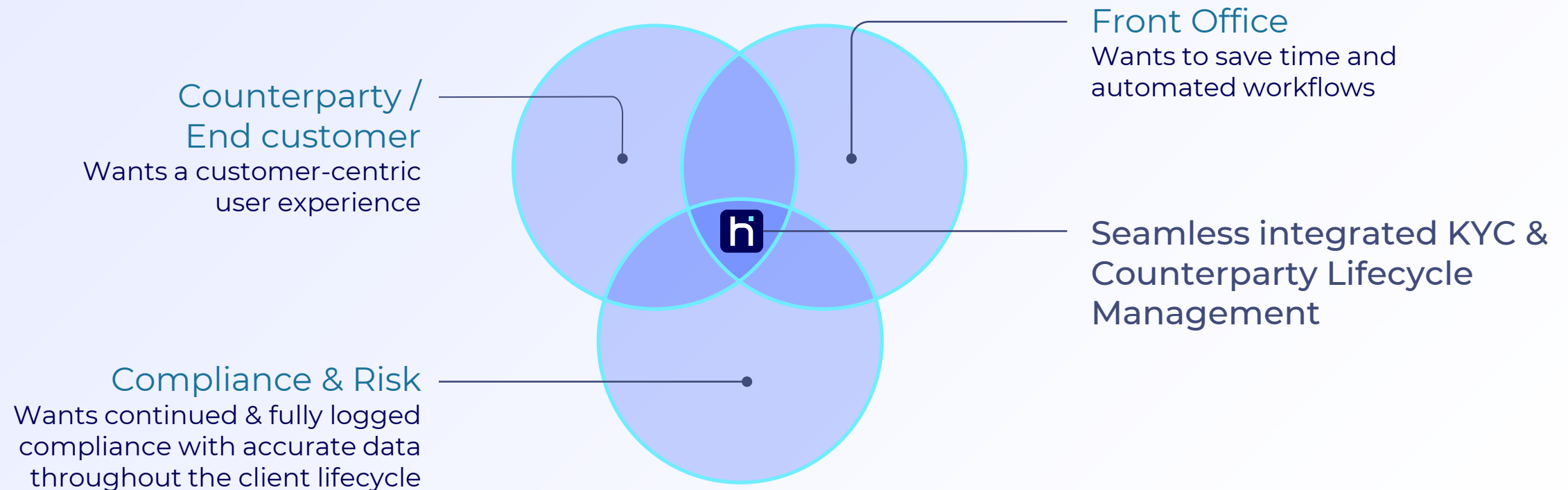Legacy systems
& silos

Data privacy &
accuracy

Resource & cost
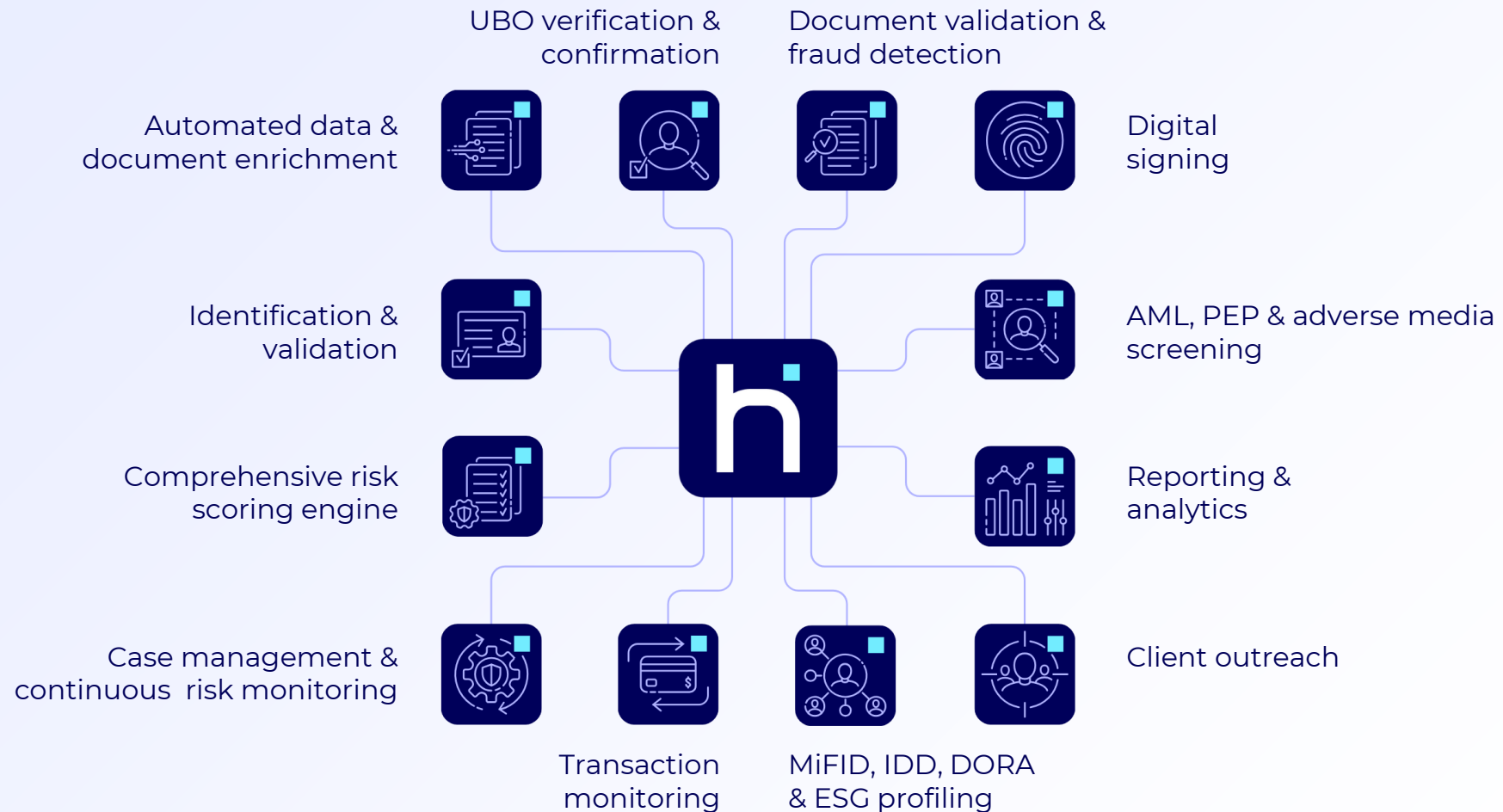constraints

Customer contact
fatigue

Compliance orchestration across every stakeholder

Harmoney automates the entire compliance journey with customised workflows.

Front Office
Wants to save time and automated workflows

Counterparty / End customer
Wants a customer-centric user experience

Seamless integrated KYC & Counterparty Lifecycle Management

Compliance & Risk
Wants continued & fully logged compliance with accurate data throughout the client lifecycle

A customisable & modular platform that grows with you

Seamless integration via APIs

- UBO verification & confirmation
- Document validation & fraud detection
- Automated data & document enrichment
- Digital signing
- Identification & validation
- AML, PEP & adverse media screening
- Comprehensive risk scoring engine
- Reporting & analytics
- Case management & continuous risk monitoring
- Client outreach
- Transaction monitoring
- MiFID, IDD, DORA & ESG profiling

The Harmoney ecosystem

Our API hub with seamless integration
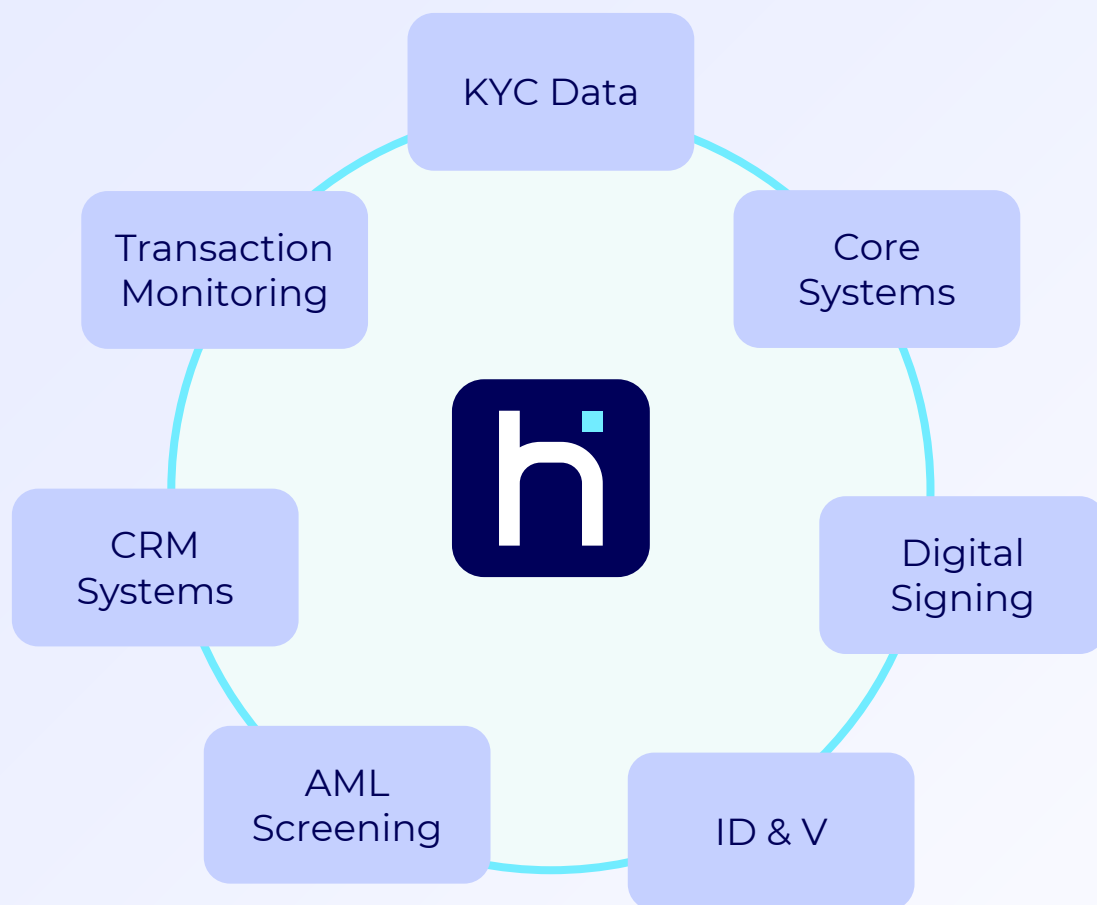
Solutions for every compliance need

Customizable, end-to-end cloud compliance platform

Customer onboarding

Perpetual KYC & remediation

Client lifecycle management

Third-party risk management

Benefits of Harmoney

What's in it for you?

Orchestrate end-to-end

Unify onboarding, monitoring, and reviews in one platform with fully customisable workflows.

Automate the repetitive

Reduce manual work with smart task automation supported by AI.

Onboard faster & better

Streamline data collection, screening & approvals. Even add related parties during onboarding.

Start small, scale fast

Activate only the modules you need, when you need them.

Stay in control

Your flows, your rules, no IT required. Customisable dashboards, and snapshots to see the client lifecycle in a flash.

Accelerate decisions

Work on one live process across teams for faster, clearer outcomes.

The Harmoney impact

10M+
companies &
persons screened
every year

90%
average reduction
of manual work

2x
more screenings
per person

70%
clients provide
KYC data & docs
within 3 months
(vs. 30% via paper flows)

8 min
average complex
reboarding time
by the client

5x
speed of customer
onboarding

Trusted by insurers, asset leasing, banks & more

Harmoney in a nutshell

A multidisciplinary **RegTech** team of **+35** banking & technology **experts**

- Regulatory & compliance
- KYC, KYB, AML, CRS ...
- Solutions & technology
- Time & cost efficiency
- User experiences
- Customisable & scalable

- Banking
- Insurance
- Leasing
- Funds management
- Machinery
- Trusted by **50+** financial institutions

- Headquarters in **Belgium**
- Office in **France** (Paris)
- Strategic partner in **Luxemburg**
- Active in **7 countries**

Live demo: KYX Connect

Thank you for your time.