

Chynge



Chynge Management Team

Proposition



Joe Tusin



Steve Atkins



Louis Larry



Aaron Lee



Franz Lye



Experience



FSI



Analytics



Enterprise Software

since 2008
\$5.6B
regulatory fines

plus legal fees
“gross negligence and
incompetence”

Stop the Madness


chynge
**Value
Proposition**

savings
\$1B
per year





Proposition



safe cross-border payments
with our Virtual Compliance Officer



Don't Get
Fired



Don't Get
Fined



Don't Go
to Jail

Dirty Money from Financial Crimes is on the Rise



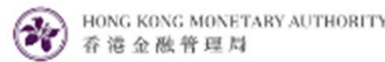
Dirty Money, \$1-2T
3% of Global GDP



Illicit Funds
Annual Growth 6%



New & Complicated
Compliance



Banks Cannot Keep Up with MAS Enhanced AML Surveillance



Manual
Processing



Compliance
Shortcuts

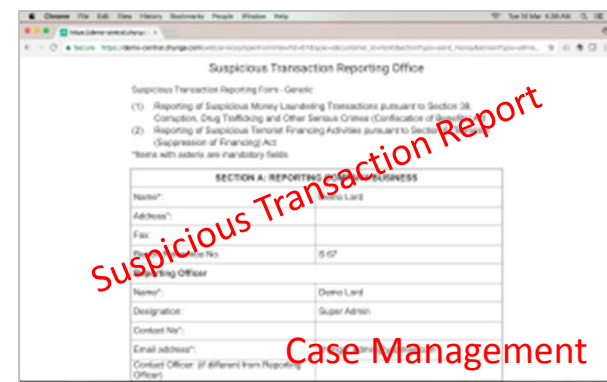
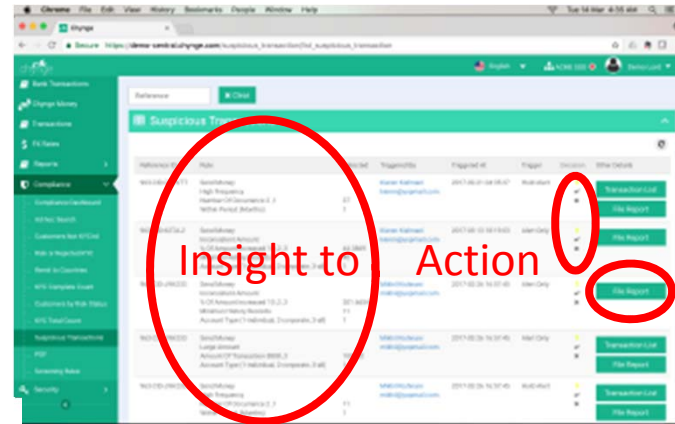
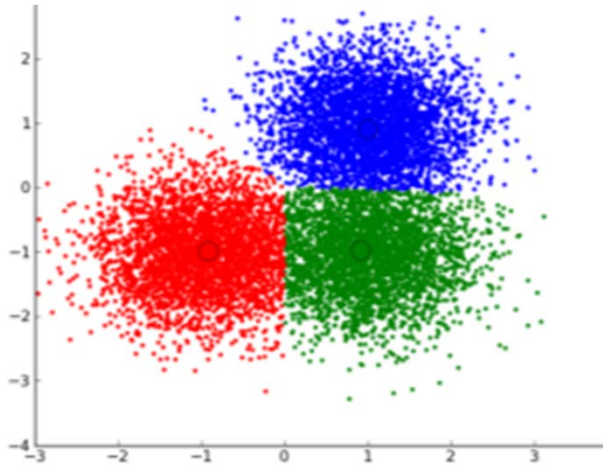


Regulatory
Lapses
Deficiencies



Pioneering

AI/Machine Learning



Virtual AI.Compliance.Officer:
 Auto-Adjudicate
 Self-Learning
 Self-Adjusting



Compliance Officer:
 Reduced Case Load
 Level-Up Skills
 Handle Challenging Cases



AML



CFT



Fraud



Competitive Landscape

Pioneering




Key Differentiators

- Deep, Experienced Team
- Insight-to-Action: Suspicious Transaction Reports & Case Management
- Regulated for Tight Integration into Process and Data



Potential Savings to UBS

Potential

for every
1M
transactions

suspicious
50K
transactions

suspicious
7.5K
Transaction
reports

Workload

auto
25%
adjudication

case handling
35%
time reduction

operational
\$1.5M
savings

legal defense
\$1B
regulatory fines



RegTech Centre of Excellence

