



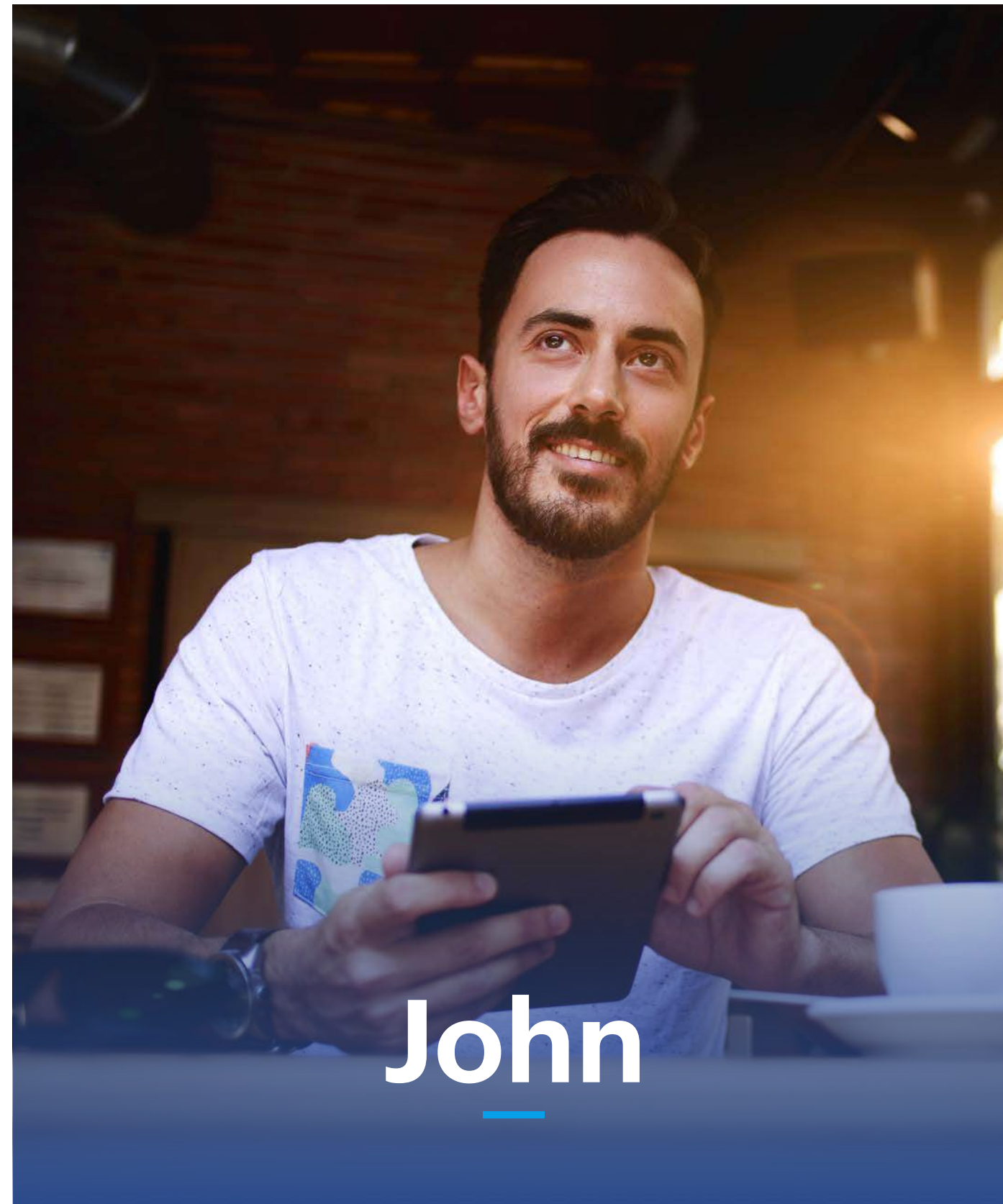
# Harmoney

**End-to-end  
compliance & sales** enabling  
platform

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## Our stakeholders

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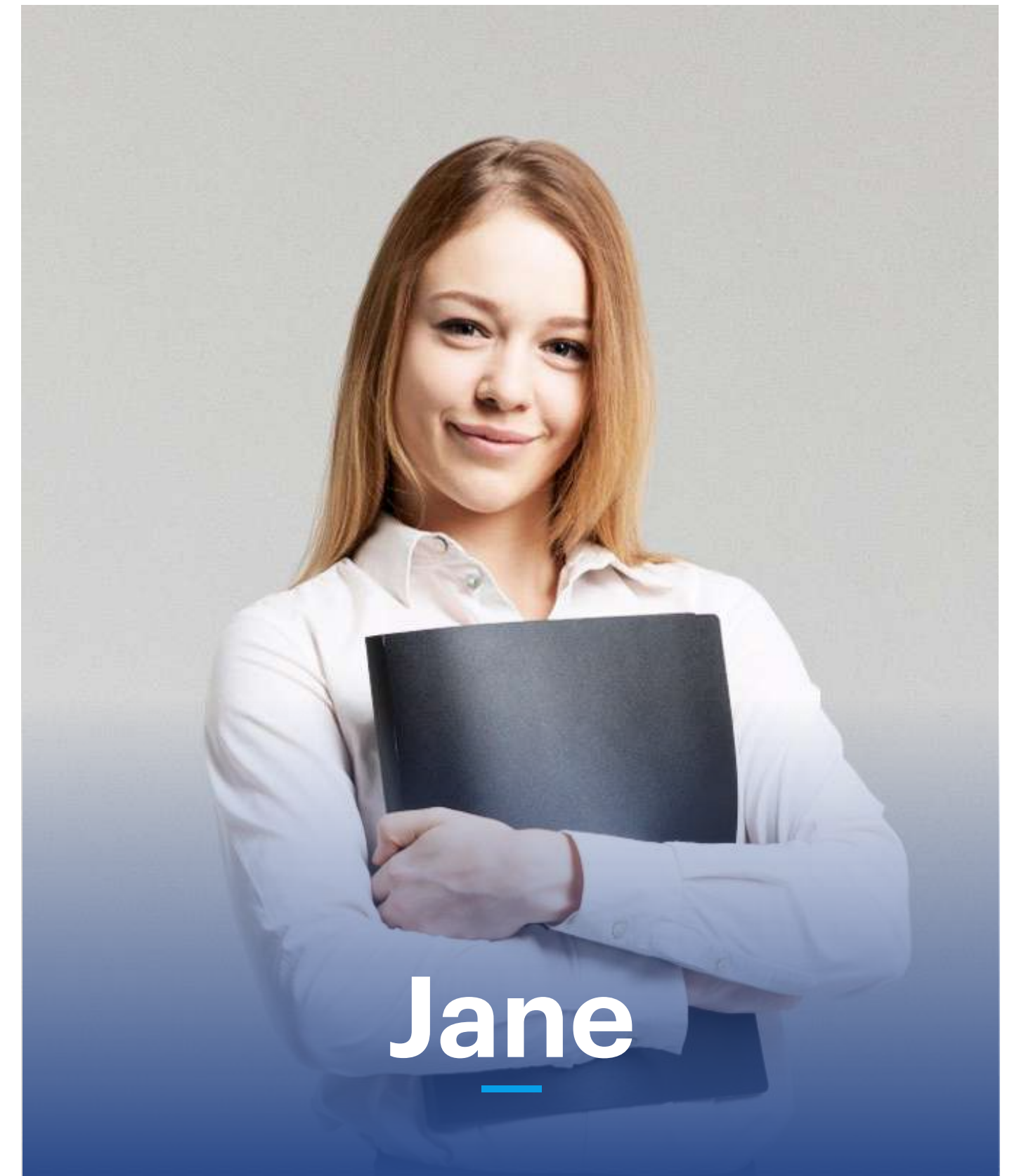
**John**

**End  
customer**



**Jack**

**Financial  
advisor**



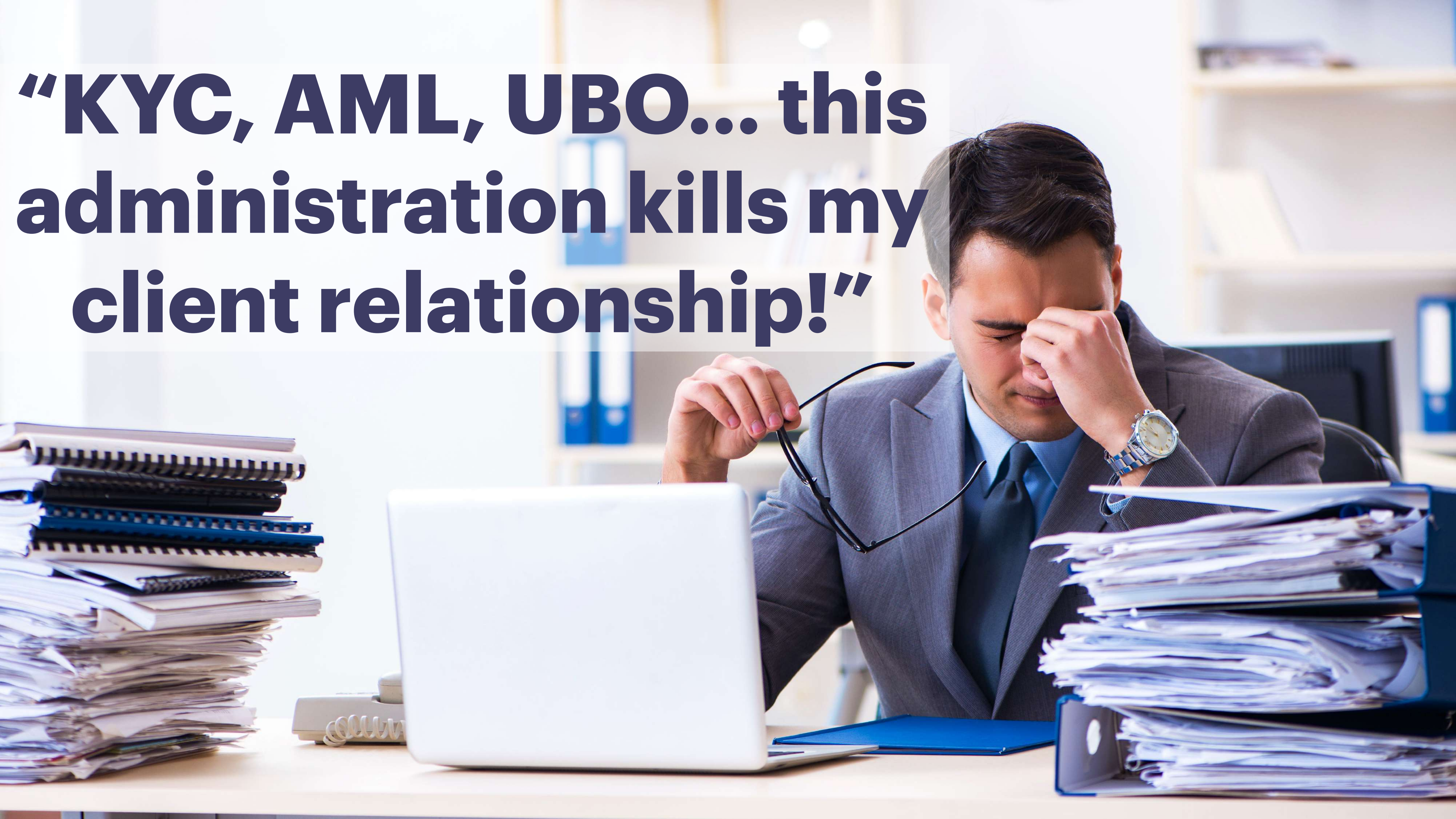
**Jane**

**Compliance  
officer**

**“I want a  
one-click  
onboarding  
experience at  
my bank.”**



**“KYC, AML, UBO... this administration kills my client relationship!”**



**"I am looking for an end-to-end solution that gives me peace of mind regarding continued compliance."**



3 stakeholders - 1 platform

**End  
client**

John wants  
customer-centric  
**user experience**

**Harmoney**

Jack wants to **save  
time and costs** on  
administration

**Front  
office**

Jane wants continued and  
**fully logged compliance**  
throughout the client  
lifecycle

**Back  
office**



## Digital interaction

- Client interaction
- Frontoffice - Backoffice interactions
- Straight through processing

## Workflow management

- Data capturing
- Data assessment
- Monitoring & Reporting
- Process analytics

## Regulatory modules

- KYC
- AML/PEP/CRS/Fatca
- MiFID/IDD
- eSignatures

## Integration layers

- Account aggregation
- Company registers
- Sanction list checking
- AML/PEP lists

УТОПИЯ



## Use cases

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- End-to-end onboarding processes for life insurances
- Support all client structures
- Workflow management between end client, brokers and insurance company
- Real time & continuous risk grading of (new) clients / life insurance contracts



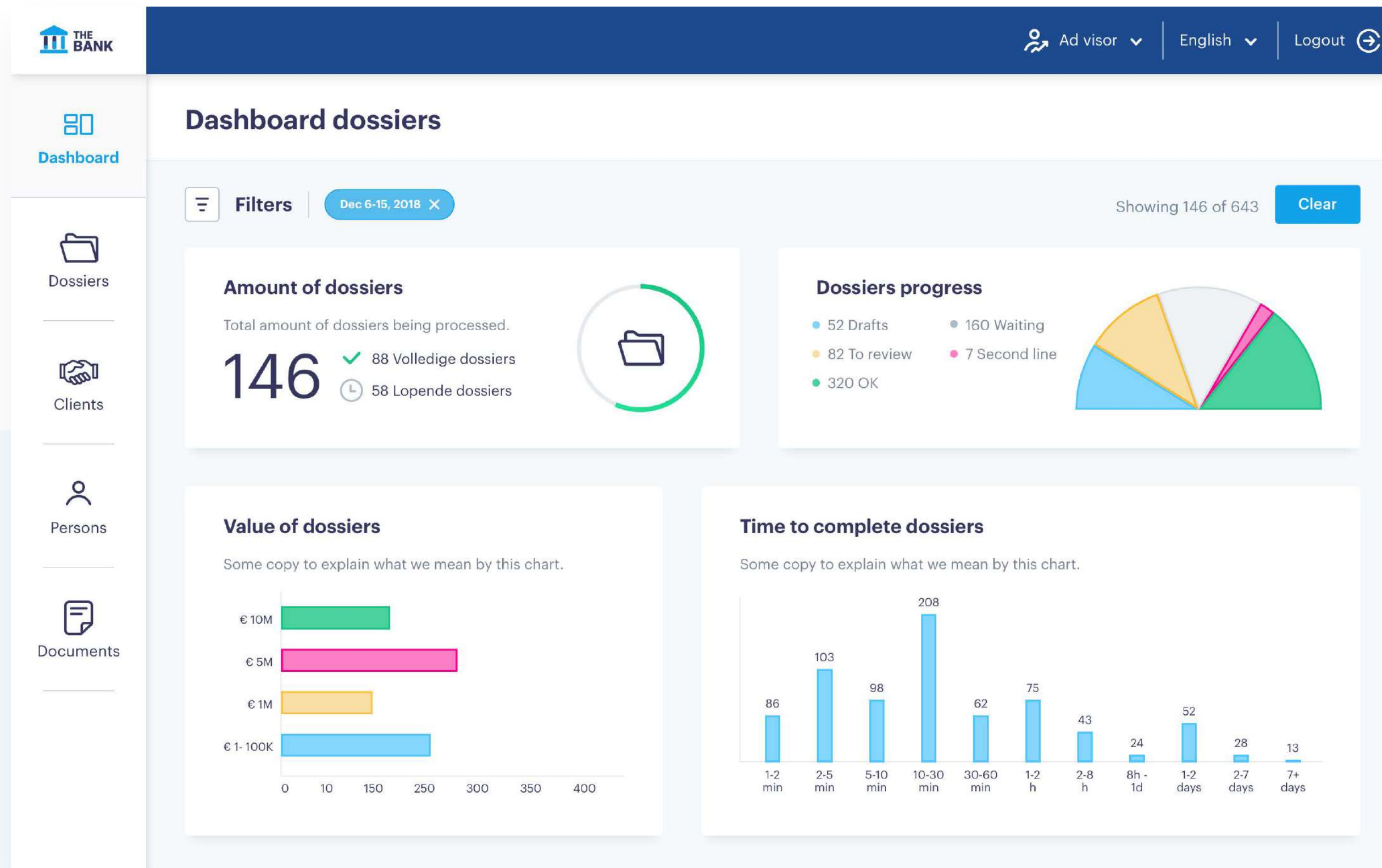
- Configuration of CDD procedures of SocGen
- Focus on corporate onboarding and compliance
- Automated data capturing and assessment of signatories, UBO's, administrators
- Real time integration with CRM



- Configuration of KYC & MiFID procedures of SocGen
- Support all client types (individuals, indivisions, trusts, corporates, etc.)
- Workflow management to facilitate private bankers
- Real time integration with back office of bank

What clients say

# Benefits



**Client experience**

**Time to market**

**Streamlined processes for simple and complex clients**

**Full audit trail**

**Efficiency gains**

Lowering staffing costs  
Handling more clients



Easy to integrate

# Deliver process in 3 steps

**Professional services**

**Annual license**

STEP 1

STEP 2

STEP 3

**Expert  
workshop**  
with our  
domain experts

**Integration &  
Implementation**  
with your dedicated  
delivery team

**Support &  
Maintenance**  
for continued  
compliance

Our team

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# Work with domain experts

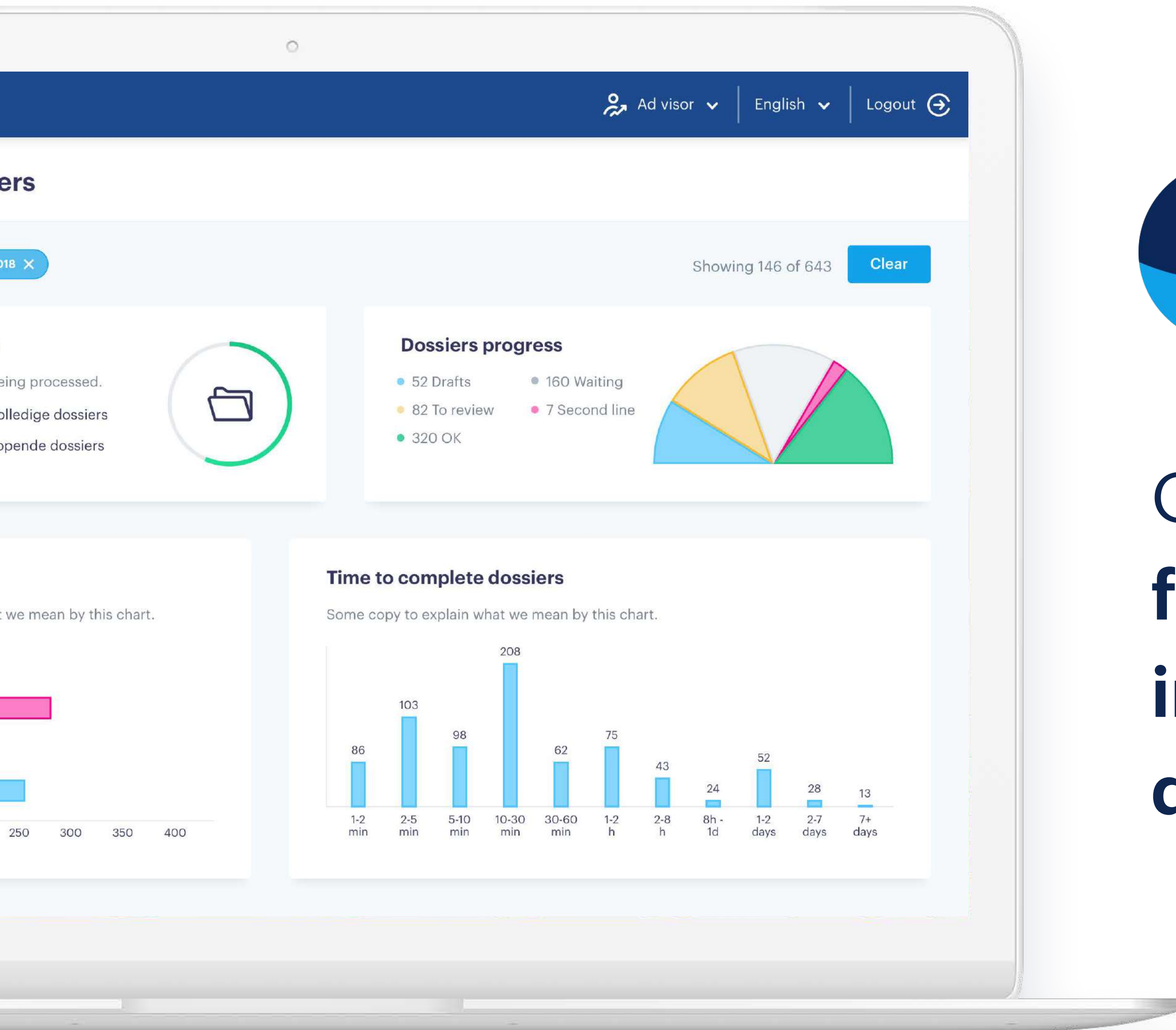
Harmony is a multidisciplinary team of experts, based in Belgium and France

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- **Domain expertise & experience**  
Compliance & Advisory for banking & insurance  
Financial & regulatory technology
- **In close contact with regulators**
- **Trusted** by more than 700 banking & insurance actors
- **Backed and advised** by renowned entrepreneurs



## To sum it up



Our technology  
**free**s up time for advisors,  
**increasing revenues** and  
**decreasing compliance costs**



**Thank you :)**



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