



COMPLY, OPTIMIZE & IMPROVE DIGITALLY

**RegTech is the #1 topic
in FinTech 2017**

Patrick Barnert, CEO

“RegTech is the new FinTech”

A 100 billion opportunity, growing

Challenge Overview

Complex Regulatory Change

Increased Cost of Risk and Compliance

Rising Personal Liability for Executives



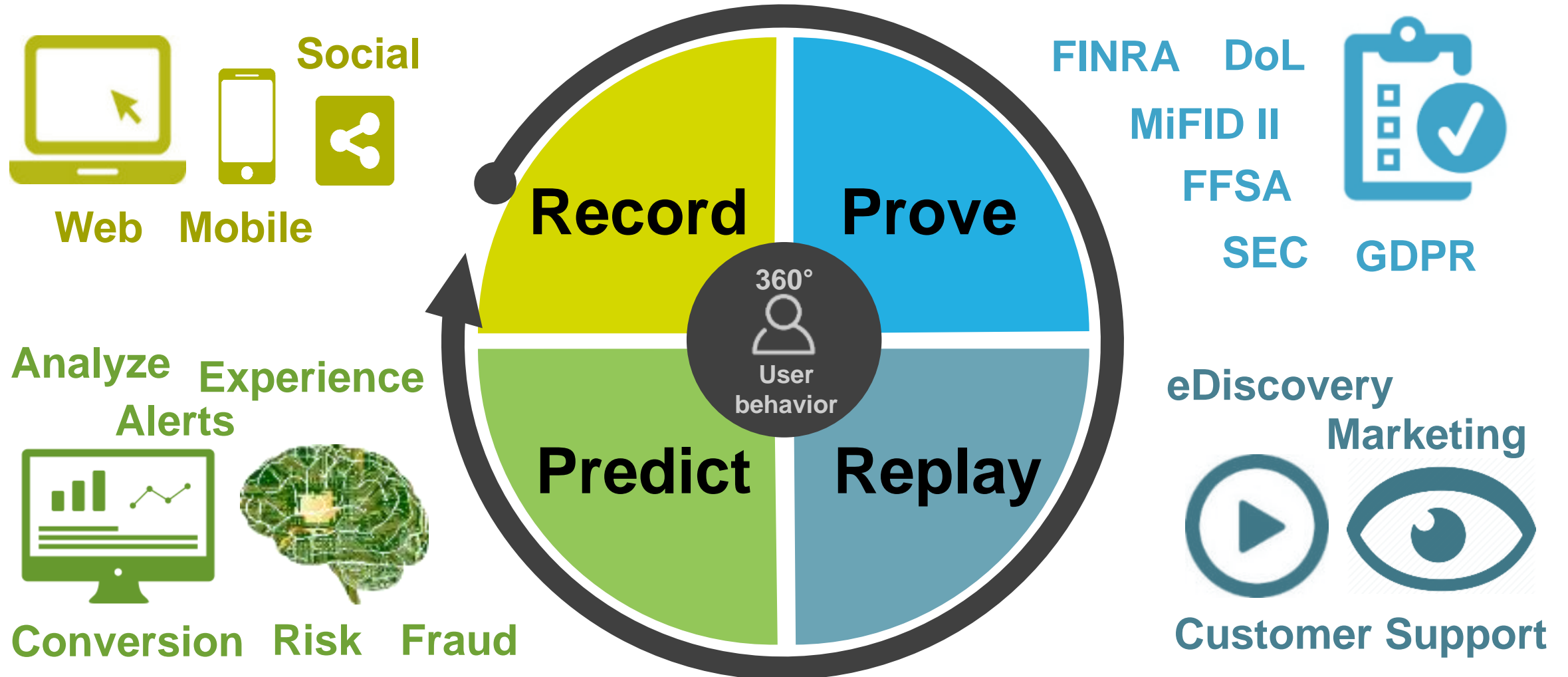
Challenge in Numbers

Average of globally 200 regulatory changes daily

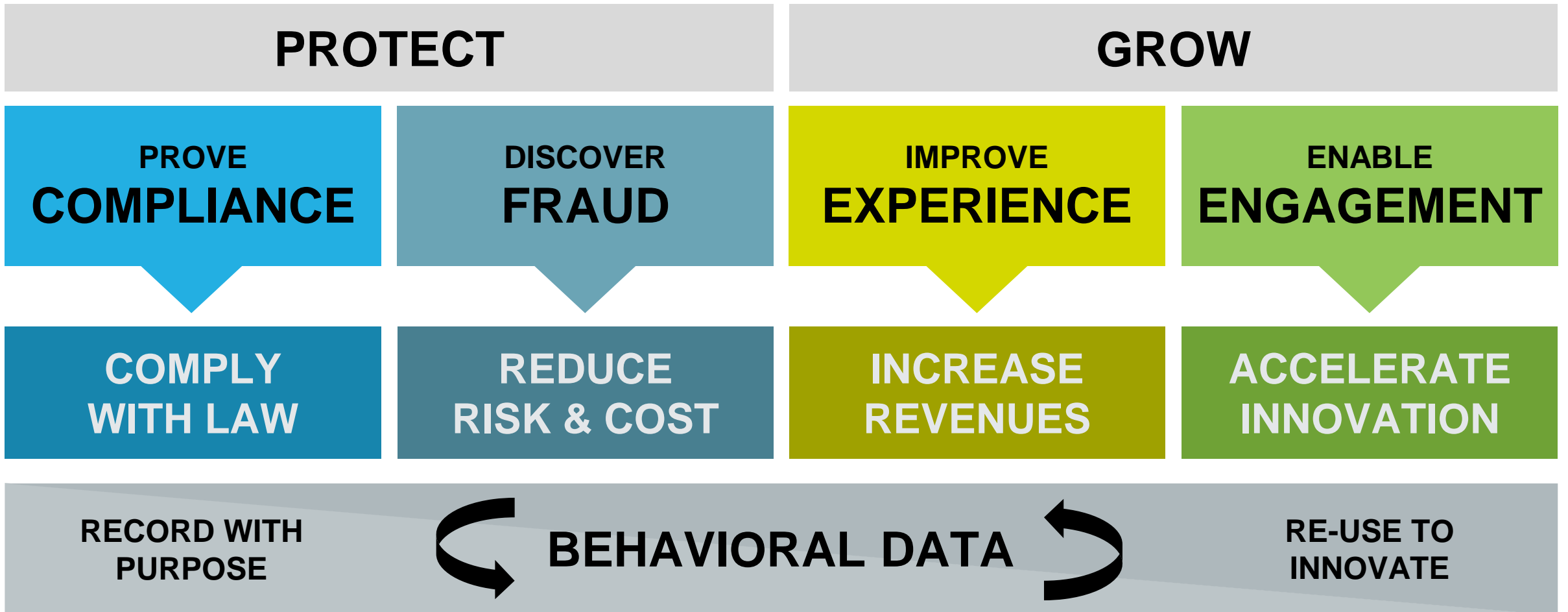
\$100-Billion annual cost for Risk & Compliance

35 bankers were sent to prison in US

The single source of truth: Qumram provides a regulatory compliant digital audit trail, recording every digital interaction



Compelling reasons why the world's leading financial institutions use Qumram




Leverage investment in Compliance to drive added value and growth for your Business

PROTECT

PROVE
COMPLIANCE


 **Asset Manager:**
comply with **SEC and FINRA regulations** for
Social Media use

DISCOVER
FRAUD


 **Universal Bank:**
employee **CID access**
surveillance across
>2000 systems

GROW

IMPROVE
EXPERIENCE

 **Corporate Banking:**
user behavior analytics
and struggle detection to
improve user experience

ENABLE
ENGAGEMENT

 **Investment Bank:**
compliant **use of**
WhatsApp for 'trader to
client' communication



Qumram's Ambition is...

to become the gold standard in
Financial Service industries for
digital compliance and customer
insights.

Truth. Transparency. Trust.



Why Canada and why Qumram?

Personal Network

- 3 Canadian employees covering NA market today
- Virtual presence in Ottawa
- CEO and CFO worked many years for largest Canadian Software company OpenText
- CEO invested as business angel in Canadian startup

OPENTEXT GAINX



Focus Markets

- DACH, UK, NA plus adjacent EU markets



Digital Transformation

- Canadian Financial Service market similar to Swiss market wrt digital readiness

FinServ Market

- Canada has one of the strongest financial services sectors in the world
- 6 Canadian banks in the world's Top 50
- 3 Canadian insurers rank among top 20 globally





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Recent Awards



Top100 Global Fintech
Ranking 2015 by KPMG



NextBank Silicon Valley '16
Best European startup



Top100 European FinTech
2016, winner of public award



Private Banker award for
Outstanding Front-End
Digital Solutions Provider



Wealth Briefing award for
"Most Innovative FinTech
Solution"