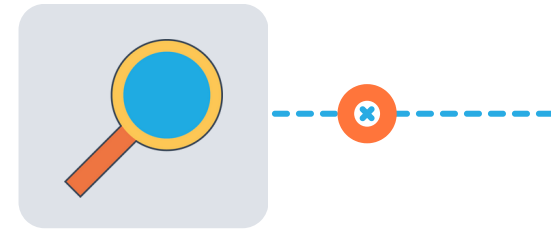


AML screening services

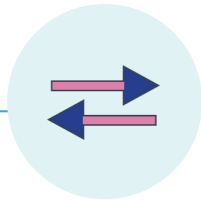
Stay compliant with South African law with trusted AML solutions

Each year, around \$8 billion is laundered in South Africa, making AML compliance more crucial than ever for businesses operating in the region. To combat illegal financial transactions, the government requires financial institutions to implement strict policies.

Gathr's API solution streamlines ongoing compliance efforts, helping businesses stay aligned with South African regulations.



Our AML screening features:



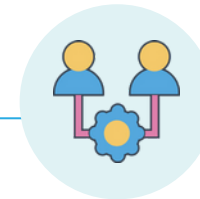
Automated Screening

Use advanced tools to screen customers and transactions against global watchlists with high accuracy and efficiency.



Detailed Reporting

Our API endpoint compiles detailed reports on identified matches, highlighting risks and recommended actions



Regulatory Compliance

Ensure compliance with local and international AML regulations, reducing the risk of legal penalties and reputational damage

How AML checks work?

Our solution enables seamless screening across global and African sanctions, PEP and adverse media watchlists. Easily integrate our technology into existing workflows via API.

AML Screening in 2 Simple Steps

Step 1: Provide personal details

Enter name, surname, date of birth and location to get an application ID

Step 2: Receive results

Enter application ID, date of birth, name, surname, gender and country code to receive AML results.

How it would work

Our AML integration ensures a seamless process, allowing you retrieve up-to-date AML details on a user.

PEP check: Professional History

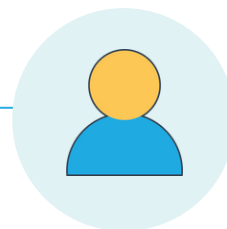
From	To	Professional History
1944	1951	Co-founder and Leader of the African National Congress Youth League (ANCYL)
1991	1997	President of the African National Congress (ANC)
1994	1999	State President

Detailed AML checks



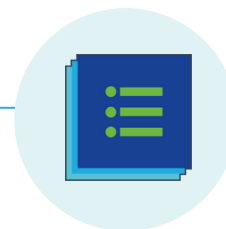
Watchlists (WLS)

- ALLWL: Comprehensive watchlist screening, covering all watchlist categories for thorough checks.
- ACTIV: Individuals and groups flagged for activism, including political, social, or environmental activities.
- AMLKC: Individuals and entities flagged for Anti-Money Laundering (AML) and Know Your Customer (KYC) issues.
- EXDEB: Entities or individuals excluded or debarred from specific activities or contracts by authorities.
- FINAN: Watchlists related to financial crimes such as fraud, embezzlement, and misconduct.
- GLCRM: Global criminal records from multiple jurisdictions, offering a global view of criminal history.
- GLHLC: Individuals/entities involved in healthcare compliance violations or misconduct on an international level.
- GWLAS: Consolidated international watch lists and sanctions from governments and organizations.
- IMEXP: Entities involved in violations of import/export regulations, ensuring compliance with trade laws.
- NATCF: National criminal records from specific countries, detailing criminal history.
- NATHC: National lists of individuals/entities involved in healthcare compliance violations within a country.
- OIGHS: Records from the Office of the Inspector General, focusing on fraud and abuse in government programs.
- RLEST: Watchlists related to the real estate sector, covering violations and misconduct in real estate activities.
- SAMGE: Exclusions from SAM.gov, listing entities banned from receiving federal contracts and assistance.
- SAMGV: General listings from SAM.gov, covering broad compliance and exclusion issues.
- SXOFF: Registered sex offenders, including details of their offenses and registration status.
- WCORR: Watchlists of individuals/entities involved in corruption, bribery, and related offenses.
- WOFAC: The Office of Foreign Assets Control lists, including those subject to U.S. sanctions.
- WTERR: Individuals/entities suspected of involvement in terrorist activities.



Politically Exposed Persons (PEP)

- Level 1: Prominent public figures like heads of state, senior politicians, and military officials.
- Level 2: Immediate family members of Level 1, including spouses, children, and parents.
- Level 3: Close associates, such as personal friends and long-term acquaintances.
- Level 3: Business partners or associates with Level 1 individuals in commercial ventures.
- Level 3: Entities or partners with significant business ties to Level 1 individuals.
- Level 3: Individuals or entities making major financial contributions to Level 1.
- Level 3: Professional history of entities associated with Level 1, including employers and affiliations and board memberships.



Negative Media (NM)

- ALLNM: Covers all categories of negative media for broad screening of adverse mentions.
- ANRTS: Media on animal rights issues, including violations, activism, and legal cases.
- BUFIN: Negative media on business practices, financial misconduct, and fraud.
- CRCRT: News on criminal activities, legal proceedings, and court decisions.
- GNEWS: General news with potential negative implications for individuals or entities.
- MISEC: Media on military actions, defense activities, and security issues.
- NMCOR: News on corruption, bribery, and unethical practices in public and private sectors.
- POGOV: Negative media on political figures, government actions, and related scandals.

AML challenges & the benefits of our solution

Our solution is geared to make sure you get the most up-to-date AML user details

Problem statement:

AML compliance is a complex challenge for financial institutions due to fragmented, siloed data across multiple systems.

These gaps make it difficult to track, monitor, and flag suspicious activity efficiently, leading to delayed reporting, and increased risk of non-compliance, exposing businesses to penalties. Our automated compliance tools ensure adherence to AML regulations, minimising risk.

Benefits of this solution

- ✓ **Centralised Monitoring:** Gathr unifies data for real-time tracking and quicker identification of suspicious activities.
- ✓ **Regulatory Compliance:** Ensures alignment with AML laws through automation and built-in validation tools.
- ✓ **Efficiency & Scalability:** Streamlines processes, automating tasks and adapting to business growth.
- ✓ **Proactive Risk Management:** Provides insights and alerts to identify and address risks early.

Why every financial institution will need to comply

Financial institutions in South Africa must comply with **AML regulations** under the Financial Intelligence Centre Act (FICA)

Key requirements include:

- ✓ **Customer Due Diligence (CDD):** institutions must verify customer identities and assess risk levels, including identifying beneficial owners in businesses.
- ✓ **Continuous monitoring:** businesses must track customer transactions, especially high-risk ones, to detect suspicious activity over time.
- ✓ **Suspicious transaction reporting:** any suspicious transactions must be reported to the Financial Intelligence Centre (FIC) within required timeframes.
- ✓ **AML screening:** enhanced due diligence may be required, including screening customers against Politically Exposed Persons (PEPs) lists, watchlists, and global sanctions.
- ✓ **Staff compliance training:** institutions must train employees on AML policies and ensure adherence to regulatory guidelines.
- ✓ **Reporting obligations:** businesses must report cash transactions above set thresholds and unusual activities as per FIC regulations.

Solutions that pair well with our AML integration



SIM swap incidents accounted for 58% of mobile banking fraud last year, here are innovative ways we are mitigating fraud and assisting with more accurate consumer data:



Our **ID verification** service collects ID details from SA Home Affairs and checks marital and deceased status. It works seamlessly with the AML endpoint to ensure you have the correct corresponding user details.



Our **affordability module** collects bank statement data via USSD, online login, or manual upload. We review all income and expenses, ensure sufficient transactions, and return all transactions line by line.



Our **account ownership verification** confirms if an applicant truly owns the claimed bank account by cross-checking details against the document, returning accuracy bank account details.