



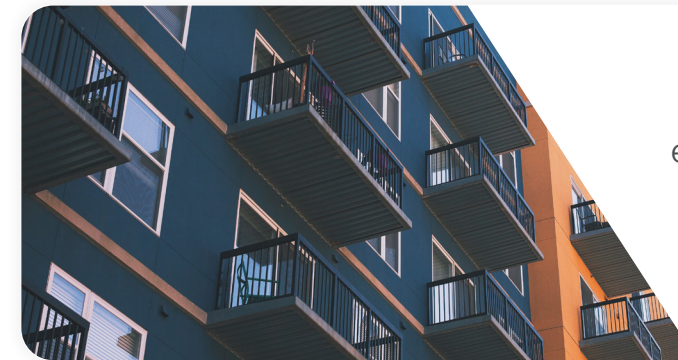
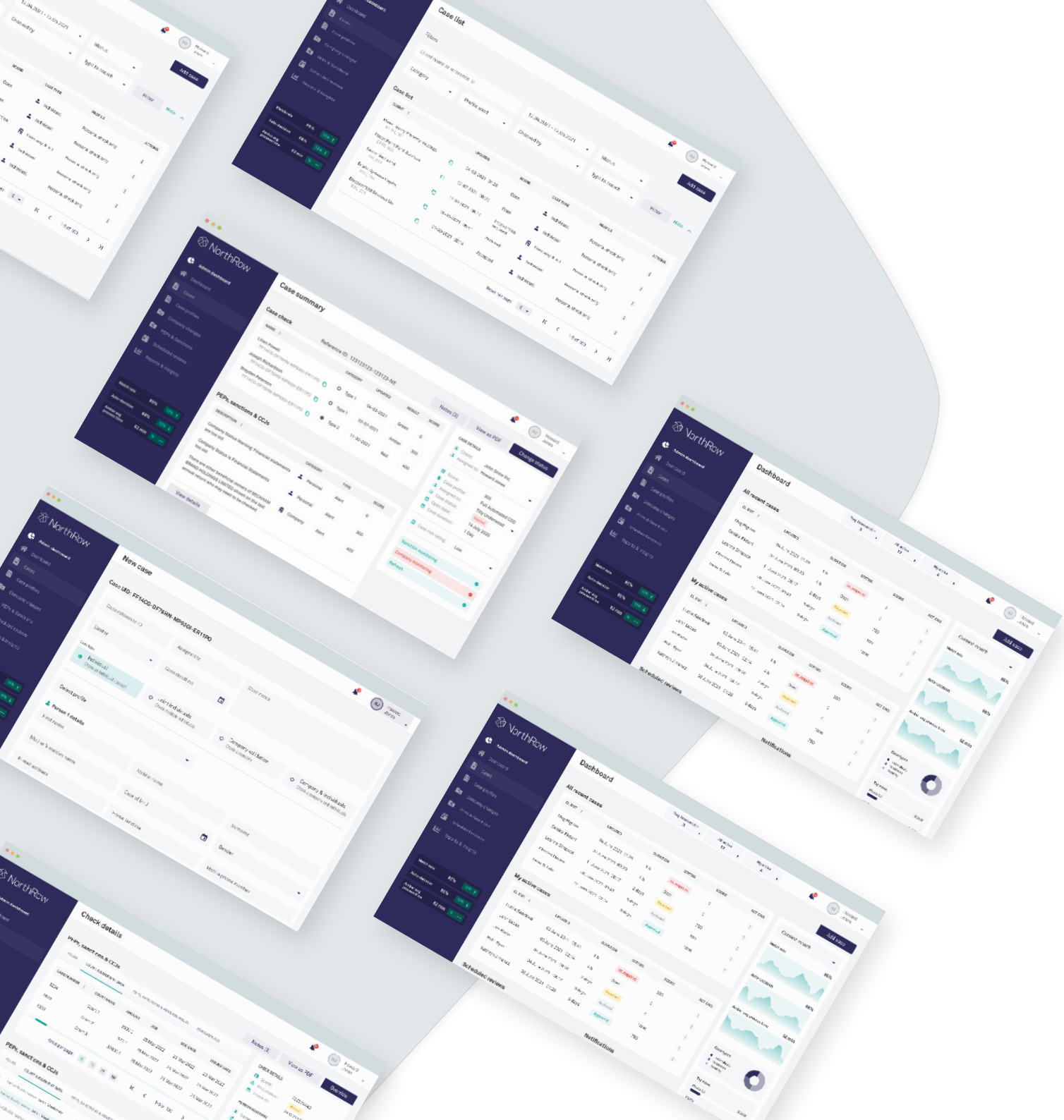
Accelerate Growth, Safely

Our AML, KYC/B and ID&V platforms
empower you to make faster decisions and
onboard customers in seconds, not days.

Onboard. Monitor. Remediate.

northrow.com





“Using NorthRow has improved the efficiency of our CDD process by 30%.”

Deputy MLRO & Head of Customer Due Diligence



Operating countless systems and disparate processes can make compliance feel like a minefield. Keeping up with regulatory changes while juggling huge administrative workloads to adhere to requirements means compliance teams are often seen as blockers to business growth. Not only that, but greater risk creeps in as tasks are manually monitored, executed and processed.

NorthRow removes the labour-intensive aspects of compliance for Customer Due Diligence. From onboarding for AML, KYC, KYB and ID&V, through to ongoing monitoring, reporting and remediation.

With clever automation, your business can deliver an improved customer experience, faster time to onboarding and increased operational efficiencies.



Accelerate Growth

Improvement in company performance to achieve business growth, safely.



Always-on Compliance

Reduced exposure to risk with 24/7 enforcement of business rules and procedures.



Better Customer Experience

Achieve faster onboarding to eliminate customer abandonment.



Optimal Automation

Removal of costly, repetitive tasks from employee workloads allowing them to focus on higher value cases.



Superior Configurability

Configure scalable rules, reviews, workflows and alerts without costly development time.




Intuitive Dashboards

360° view of your cases with simple interface to combine data, content and insights.


Reducing the pain of regulatory compliance

NorthRow significantly reduces the administrative overheads associated with regulatory requirements, providing the ability to add workflows, automation and application integration to your processes.




Know Your Customer

Simplify the complexity of compliance and reduce risk when onboarding new clients by verifying their identity and screening against sanctions lists.




Know Your Business

Validate businesses against public and commercial sources, checking the stakeholders' identities, as well as those of the beneficial owners.




AML Compliance

Compliance workflows tailored to each business through a set of 'rules' that deliver automated AML within KYC and KYB processes.




Client Suitability

Governance tools to check suitability and appropriateness. Compliant with MiFID II.




Monitoring

Ongoing monitoring throughout the client lifecycle, from onboarding and beyond. Alerts are automatically sent for any risk profile changes.




Analytics

A powerful reporting tool to allow compliance managers to understand their compliance cases.



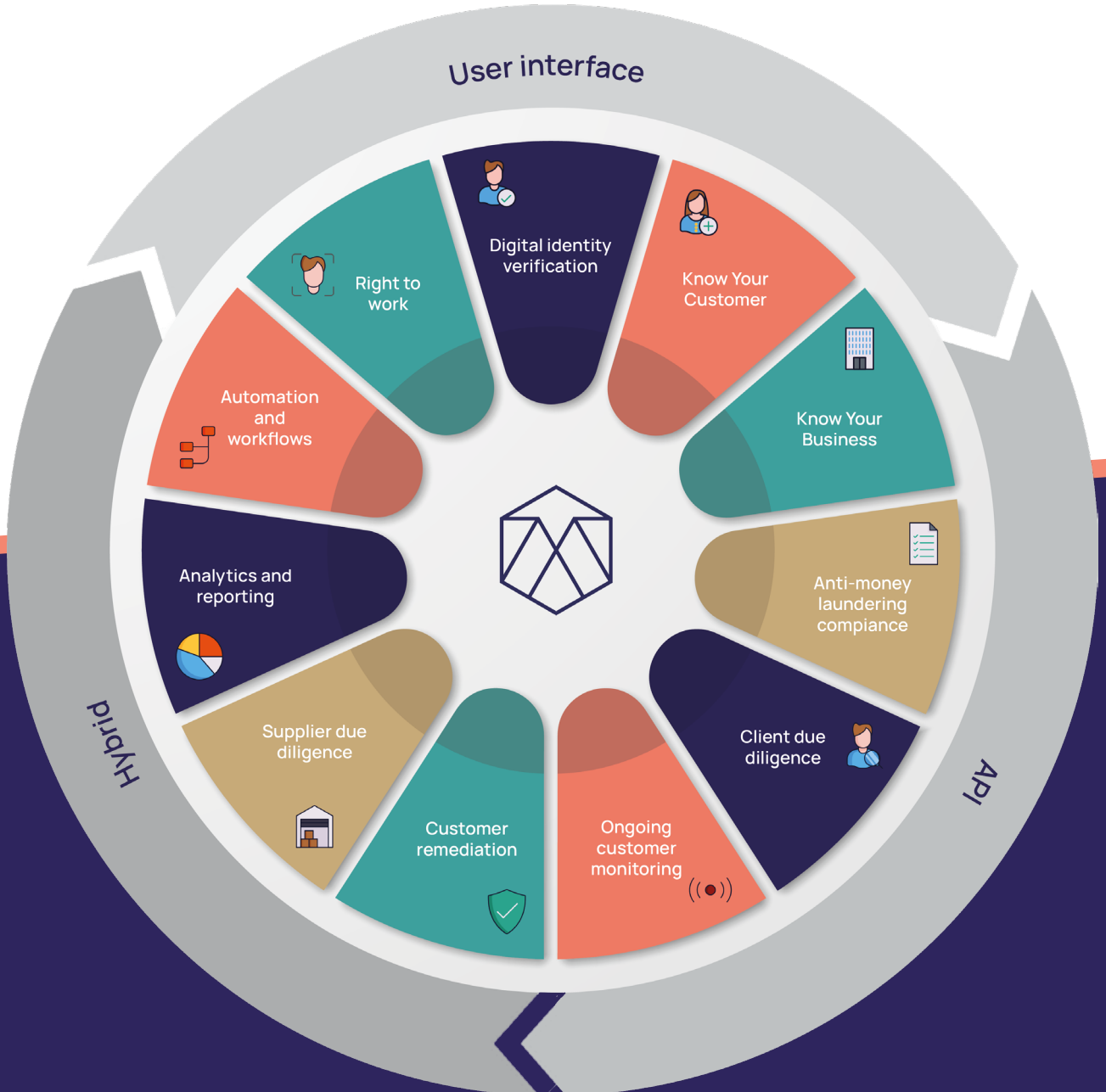
Remote ID&V

Delivered through liveness video checks and biometric facial recognition. Verification of globally recognised document types.



Right to Work

Perform Right to Work verification for your employees remotely, using our mobile app that combines automatic MRZ validation with NFC technology.



Make a great first impression

The high cost of compliance is no longer sustainable due to the complexity of onboarding customers, data acquisition and aggregation, and high-risk customer management.

Automation is vital to success, especially in the evolving regulatory environment, where customer due diligence processes are manual and inconsistent while providing an incomplete view of the customer and the risks they pose.

NorthRow offers a simple solution by unifying your financial crime compliance requirements into a single environment, managing the full customer lifecycle and accelerating growth safely.



Automated compliance software designed for growth

With an automated solution, your business can shorten the time from client win to new revenue.

A weak program for initiating onboarding will devalue your entire Know Your Customer (KYC) and Customer Due Diligence (CDD) program. This will have a negative effect that impacts ongoing monitoring and watch list filtering, leading to costly remediation.

NorthRow simplifies all aspects of the customer lifecycle, including KYC for onboarding, ongoing CDD and Enhanced Due Diligence (EDD) processes, for an integrated AML solution. With a holistic view of each and every customer, compliance teams can be confident that their understanding of their customers is always up-to-date.

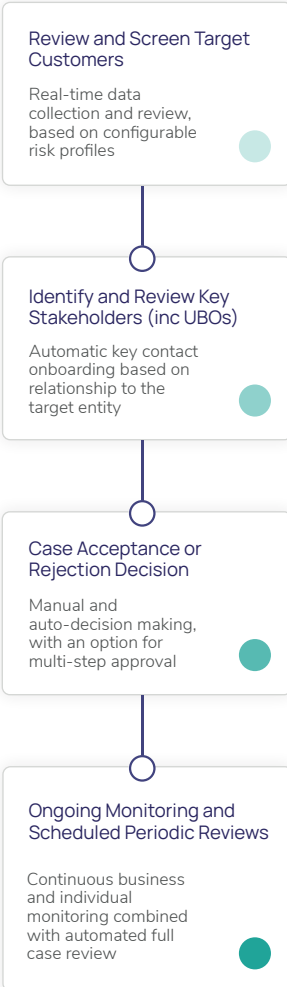
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NorthRow’s ability to deliver a bespoke solution that combines automated identity checks with the added security of face-to-face verification made it the obvious choice when deciding which firm to partner with to securely deliver Open Banking.

Nigel Spencer
Head of Support Services



Example KYC onboard workflow:



Ensure AML compliance doesn't compromise your customer experience

With NorthRow, customer profiles are supercharged. The platform delivers additional third-party risk factors from our aggregated, and unrivalled, library of data. Our powerful API-driven platform provides precision data for an improved customer risk score that's based on predefined rules for better AML management.

This means better identification of high-risk customers that require EDD. These improved insights for client data enable better customer relationship management, with reduced customer friction. NorthRow features an Insights module for a graphical view, providing an easy understanding of related entities and investigations, with a single integrated view of each customer. Built-in intelligent automation simplifies monitoring tasks related to Ultimate Beneficial Ownership (UBO), adverse media, and PEPs and Sanctions screening.

Improve productivity and reduce customer review times by up to 60%. Your business can move from a periodic review approach to continuous assessment with real-time results.

- Intelligent automation
- Intuitive dashboards
- Trustworthy reporting
- Detailed audit trail

NorthRow

Dashboard

Cases

Profiles

Company Changes

PEPs & Sanctions

Reporting & Insights

Match rate

85%

Auto-decision

69%

Amber avg process time

62 min

Dashboard

Req. intervention36

All open122

Recent cases

REFERENCE + UUID	CLIENT/COMPANY	UPDATED	STATUS + SCORE	PROFILE TYPE
0cf182b5-57c2	Meg Rigden	14 March 2024	Open 300	Individual
619a0d1f-cfed	Denis Sotelo	14 March 2024	Open 300	Company
81cc2d4c-dd29	Sally Davies	14 March 2024	Rejected 750	PEPs & Sanctions
9c9d9d9c-ffb3	Jim Broad	12 March 2024	Approved 0	Company & Individual
9a2704f7-c5d1	Tina Cooper	12 March 2024	Approved 0	Company

My open cases

REFERENCE + UUID	CLIENT/COMPANY	UPDATED	STATUS + SCORE
0cf182b5-57c2	Meg Rigden	14 March 2024	Open 300
619a0d1f-cfed	Denis Sotelo	14 March 2024	Open 60
50fde09a-8682	Estelle Ryan	13 March 2024	Open 450
333446e6-9c6a	Joe Patton	12 March 2024	Open 125
ffb13910-ec86	Etta Stokes	12 March 2024	Open 210

We're trusted the world over

In a digital-first world, you need to rely on a compliance partner who can meet your data requirements across the globe. No matter where your business is based, you can trust NorthRow to provide comprehensive, timely and trusted information to meet your regulatory obligations.

“

One of the most significant benefits of WorkStation has been the automation of our end-to-end compliance processes, allowing us to focus our efforts on high-risk cases. The software has saved us valuable time and resources.

Joanne Miller
Operations Projects Manager

**HARGREAVES
LANSDOWN**



Industry solutions

NorthRow provides compliance management services for businesses globally. With over a decade of experience, we deliver innovative solutions to meet each client's unique needs to help fight financial crime.

Explore just some of our most popular sectors



Financial services

Enhance due diligence by assessing money laundering risks and detecting suspicious transactions with ongoing monitoring.

- Banking
- Payment services
- Investment banking



Property development

Provide a friction-free experience for your clients with automated and remote digital onboarding whilst maintaining compliance.

- Estate agents
- Property management



Professional services

Meet KYC/B and anti-money laundering requirements with an easy-to-integrate compliance software solution.

- Legal firms
- Accountancy
- Telecommunications



OPEN BANKING



Cashflows



Superior security

Our platform has been built with security in mind. NorthRow delivers a full audit trail as standard and has been built to ISO 27001 and Cyber Essentials Plus accreditation standards.

As part of ongoing assurances, we carry out full penetration tests at least once a year, and perform regular vulnerability scans across all services. Every release is subject to multiple rounds of automated and manual testing.



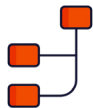
“Continuous technology innovation is vital for your business, enabling you to help stop criminals in their tracks, and we are here to sustain that.”

Andrew Doyle
Executive Chair & CEO, NorthRow



Experience

We have over 10 years' experience delivering AML solutions to a wide range of regulated businesses. With over 500,000 global checks per year, we have a proven track record of helping organisations to achieve their end-to-end compliance needs.



Complexity

We simplify the complexity of compliance throughout the customer lifecycle, automating manual and resource-intensive tasks while giving you a stress-free deployment, including regular account reviews.



Service

Our ICA-certified team provide exceptional customer service. We take pride in our proactive approach to support, ensuring all of our customers achieve the very best outcomes for their compliance challenges.

Integrate with your existing systems

1,000s

Of users globally

500k+

AML checks every year

98%

Match rate

95%

Auto-decision rate

To support your client onboarding and monitoring processes further, our industry-leading API architecture delivers intelligent automation and provides convenient access to client information, allowing you to reduce manual intervention while improving your customer experience.

As software developers ourselves, ensuring the smoothest customer experience possible when integrating services is a must. So, we set ourselves a goal to deliver that with our comprehensive, open API. It is designed from the ground up to make it simpler for you to access all of the services NorthRow provides and connect them to your current systems and processes.

Our API documentation is simple to understand meaning you can deploy in hours, not months, and have full control over your data.

creditsafe

Acuris

DOW JONES

dun & bradstreet

LexisNexis

and many more

How we support you

Our implementation and customer success teams work closely with our customers at all stages of the journey, being a supportive partner to aid you with the latest PEPs and Sanctions regulations, end-user testing, and analysing your existing manual processes.

1

Project Kick-Off

In our analysis sessions, we'll discuss your current systems and processes. We'll identify the configuration/rule requirements and plan our approach.

2

Project Overview

Getting your system right for your business is key. We'll work with you to create your account to match your preferred way of working.

3

Testing and Training

We recognise the importance of testing, so we focus on accuracy and efficiency, providing an environment that allows your users to become experts.

4

System Launch

We'll ensure that the launch of your account goes smoothly and to schedule so that your team will be up and running within your time frames.

5

Ongoing Customer Success

You will be appointed a customer success manager who will provide regular reviews to ensure you gain the all-important ROI for your business.

6

Evolving Product Development

Our products are always being improved using feedback directly from our customers to help build software that puts you at the forefront.

NorthRow provides software which empowers compliance officers to make faster decisions and onboard customers in seconds, not days, whilst complying with ever-changing legislation, so that they can contribute to their business' growth, safely.

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