

**13-14 MARCH 2017**  
**ABU DHABI**  
ABU DHABI NATIONAL  
EXHIBITION CENTRE  
[WWW.MEFTECH.AE](http://WWW.MEFTECH.AE)

# MEFTECH

MEFTECH **LIVE DEMOS**



## AUTOMATE DIGITAL COMPLIANCE



**INNOVATOR: MATHIAS WEGMUELLER, QUMRAM**

[www.qumram.com](http://www.qumram.com)

### PROBLEM ADDRESSED BY THIS INNOVATION:

**Qumram ensures compliance, aids fraud detection and improves customer experience by recording, analyzing and replaying every digital interaction – web, social and mobile.**

### KEY BENEFITS:

- Capture 100% of all digital interactions, throughout the customer journey, providing indisputable video-like evidence that satisfies global regulatory requirements (e.g. SEC, DoL, FTC, FINRA, ESMA, MIFID, FFSA)
- Gain a single client view. Place the client at the center of your business, and view all digital interactions, regardless of channel, in just one place.
- Maintain focus on business growth. Your Digital Marketing team can focus on client servicing, and executing revenue generating campaigns, rather than spending time in lengthy meetings debating the compliance aspects of your digital business.

### PREVIOUS AND EXISTING CUSTOMERS:

#### **Banks**

UBS (Global), Credit-Suisse (Switz), Russell Investments (USA), Zürcher Kantonalbank (Switz), Luzerner Kantonalbank (Switz), Basler Kantonalbank (Switz), Bank Coop (Switz)

#### **Insurance Companies:**

Suva (Switz), CSS (Switz), Mobiliar (Switz), Huk Coburg (Switz)

#### **Others**

Swiss Federal Department of Foreign Affairs (FDFA) (Switz), Clinpal (UK), Siemens (Germany), Swiss National Library (Switz), Swiss Post (Switz), Swisscom (Switz), Swiss Railway (Switz) and more

## INNOVATION DESCRIPTION:



Qumram enables every digital interaction – web, social and mobile – to be recorded and replayed, at any time, providing a complete digital audit trail for financial services organisations, in accordance with key global regulatory requirements (MIFID-II, SEC, DoL, FINRA and more).

Qumram is the foundation that Risk and Compliance professionals rely on for true digital business compliance. We create a single source of truth, recording indisputable proof of every keystroke, button click or mouse movement. In doing so, Qumram satisfies the regulator, resolves disputes, aids fraud detection and enriches customer experience initiatives that drive revenue growth.

## HOW DOES THIS INNOVATION ADD VALUE?



**Ensure Compliance:** Qumram ensures that your client, your firm, and you are protected from the costly repercussions of non-compliance and litigation. We record all digital interactions and transactions, in a fully auditable form, providing indisputable proof that satisfies every global regulator and judicial system. Qumram is the foundation that Risk and Compliance professionals rely on for true digital business compliance.

**Detect and Prevent Fraud:** Qumram provides complete digital surveillance and employee governance, in support of your firm's fraud detection and forensic investigation initiatives, enabling you to identify suspicious online behavior patterns to mitigate risk. Qumram alerts you to questionable events that warrant further due diligence, prior to concluding a transaction or agreement. We also record employee interactions with clients and their data, to safeguard against data leakage.

**Improve Customer Experience:** Today's clients expect to communicate and transact with you via digital channels. Qumram enables Marketing teams to create risk-free digital journeys that engage clients and grow revenues, while safeguarding against non-compliance. Furthermore, issues raised via your Customer Service call center can be resolved quickly and efficiently, as all digital interactions can be verified in an instant.