

Automate financial crime and compliance processes

Rapidly onboard new customers then manage risk and compliance throughout the customer lifecycle. Speed up manual processes or remedial tasks that can't be automated, and bring your compliance team in where they add value for analysis, judgement and decision-making.





Why Passfort?

Passfort is on a mission to digitally transform the way compliance professionals work, because you shouldn't have to compromise between achieving compliance efficiency and delivering great customer experiences.

Use Passfort to automate anti-financial crime and compliance processes. Our SaaS RegTech solution can help you stop financial criminals, not good customers.

Passfort offers two distinct packages tailored to meet diverse business needs:

PASSFORT EXPRESS

Quick setup and implementation with best practice pre-configured workflows for streamlined, hassle-free customer onboarding and monitoring

- **Compliance Assurance:**
Master compliance with confidence. Our comprehensive and intuitive platform ensures you meet global regulatory requirements seamlessly.
- **Optimized Workflows:**
Benefit from pre-configured workflows created by industry experts that are fine-tuned for efficiency, automation, and straight-through processing without the need for extensive manual adjustments.
- **Swift Deployment:**
Our off-the-shelf, hassle-free compliance workflows streamlines customer onboarding and monitoring with a quick and straightforward solution

PASSFORT FLEX

Comprehensive and customizable Compliance and Third-Party Risk Management/AML workflows for more sophisticated use cases, enabling tailored compliance processes

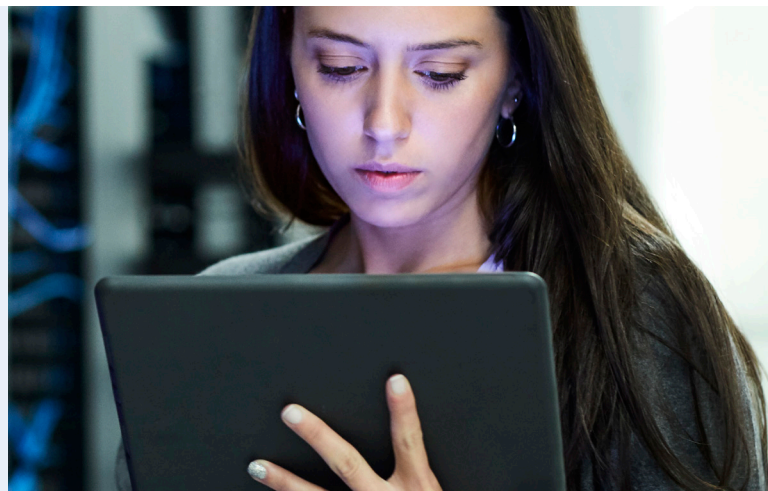
- **Tailored Customization:**
Craft customized compliance workflows that fit your unique business nuances, ensuring adherence to regulatory standards without unnecessary complexities.
- **Scalable Solution:**
As your business evolves, so can your compliance processes. Our platform allows seamless scalability which actively future-proofs against regulatory changes.
- **White-glove Service:**
Enjoy personalized assistance and a dedicated success partner to accompany you through every step of your growth journey.

How it works

Passfort enables organizations to rapidly onboard customers, then manage risk and compliance standards throughout the customer lifecycle.

You can dynamically orchestrate customer due diligence (CDD), enhanced due diligence (EDD), know your customer (Compliance and Third-Party Risk Management), know your business (KYB), and anti-money laundering workflows. These are designed according to your risk policies and the regulations you need to follow.

Passfort will layer automation to speed up manual tasks that can't be automated, so you bring in compliance teams where they add most value - for analysis, judgement and decision-making. Access a full case management system to prioritise tasks, escalate issues, and communicate with customers.



Through our partner network, you can choose from 25+ leading providers to complete any series of data checks. All this is controlled through one integration, which interoperates with any back office systems.

Put the weight of compliance activity on our risk engine and on automation, not on your customers or your compliance team.



A global solution tailored for you

Compliance work is never done! You need a flexible solution that can be updated quickly and easily when regulations change or when you launch in a new region. Our customers request an average of 8 changes to their configuration each quarter, and that's no problem.

Passfort is a truly global solution, operating across 197 countries. It can be tailored to your business and what it needs to achieve anywhere in the world, for any customer, or any product.



Part of Moody's, a leading global provider of RegTech solutions



Helping customers manage compliance journeys spanning 211 jurisdictions



Supporting more than 4.3 million onboarding journeys each year



Who is using Passport?

Passport is used by digital payment providers, wealth management firms, crypto currencies and many other fintechs.

Each customer has different priorities - some want to maximise straight-through processing, others want to simplify complex KYB, whatever the focus, Passport can create a compliance solution that's right for you.

Here are some of the customers we are proud to work with.

 CURVE

 paid

Revolut

bitpay

 dabbl

 tide

 careem

payset

 WIREX

1 platform, 5 parts

Automate everything from customer onboarding to off-boarding to ongoing risk monitoring, and free compliance teams to focus on the risk-based decisions.

With Passfort you get a complete compliance solution, with 5 parts.

1 SMART POLICIES



Tailor your unique workflow of automated compliance checks with our low-to-no-code smart policy builder. Map your onboarding or risk monitoring process using a simple flowchart structure with drag-and-drop functionality. Build an entire customer due diligence journey in line with your risk policy.

The magic of smart policies is you can update, edit and change them whenever you like. Test and learn what works best. Try variations of digital policies. Understand what drives the best results for you and the best experiences for customers.

2 RISK ENGINE



Configure your instance of Passfort around your firm's risk appetite. Create a clear risk profile for each customer or account. Then make decisions about onboarding or off-boarding based on a customer's risk profile.

The risk engine gives you ultimate flexibility. Factor in regulation for different jurisdictions; multiple products; or different customer types.

Combine Compliance and Third-Party Risk Management, KYB and AML datasets to define your low, medium and high risk profiles, and change these definitions any time.

3 THE PORTAL



This is the compliance team's command centre for case management. Log in to the portal anywhere, anytime to manage all aspects of onboarding and risk monitoring.

Teams handle manual tasks, escalate issues, communicate with each other and with customers in the portal.

Profiles are created, stored and refreshed here. Users can see the results of workflows and understand what tasks need to be performed. Plus, get live notifications and real-time risk updates for perpetual Compliance and Third-Party Risk Management.

4 DATA CHECKS



Access accurate, reliable and comprehensive data to complete automated checks in your workflows. Passfort offers pre-built integrations with 25+ leading data providers.

Orchestrate any combination of checks through our API, and create your own ecosystem of compliance data. Introduce new data providers or swap out existing ones when you need to.

5 COMMUNICATE



Talk to customers and collect information directly from within the Passfort platform. We have custom forms that can be used to send requests and capture missing or additional data.

With customer documents assigned to profiles and forms dynamically interacting with your Smart Policies, you cut down onboarding times and make the process easier for everyone.

What our customers say

We are extremely proud of our growing list of customers. We take your business seriously and are excited about helping it grow.



Rebecca Wismeg

Compliance and Third-Party Risk Management Analyst,
Tide



Passfort is an intuitive and easy-to-use platform that allows me to prioritise and complete my tasks efficiently, collaborate with my team, and automatically create audit trails - all within one system. Passfort customer service is unmatched from what we've experienced thus far from Compliance and Third-Party Risk Management/AML tools, in terms of response time and issue management.



Yamini Sagar

Product Manager,
BitPay



I am very impressed with Passfort, it helps BitPay set a great compliance standard for the crypto industry. Passfort has scaled to support our demand with their great platform and a world-class team! We are now able to provide our customers a great onboarding experience that is robust, automated and seamless.



David Chen

VP of Product,
StoneX Retail



The neat thing about Passfort is it tells our users what needs attention without them having to figure it out.

Our team is focused on what needs prioritising, everything else is automated in the platform.





About Moody's Compliance and Third-Party Risk Management

Moody's is transforming compliance and third-party risk management. Integrating award-winning data, workflow automation, and AI-driven solutions, we are creating a world where risk is understood so decisions can be made with confidence.

With innovative technology and industry expertise, Moody's automates perpetual monitoring of counterparty risk across global networks in near real-time. We work with customers to shape their know your customer (KYC), anti-financial crime, risk, and compliance programs around their risk appetite, operational needs, and strategic goals.

Customers build a unique risk management ecosystem, tailored around their policies and compliance obligations. Leveraging Moody's digital-first solutions for efficiency, scalability, and flexibility, customers manage processes from customer and supplier onboarding to enhanced due diligence and risk monitoring.

Moody's is helping customers build a picture of risk across 197 countries, and 211 jurisdictions, screening against our database of +21 million risk profiles, +528 million entities, and +52,000 sanctioned entities.

Our data-driven solutions empower risk and compliance professionals to make decisions efficiently and effectively, using a risk-based approach. Staying ahead of risks and ensuring the integrity of operations.

Visit: www.moody's.com/kyc

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