



4C GROUP



SCHÖNHOFER  
SALES AND ENGINEERING GMBH

*Temporary  
co-driver*

Next Generation Technology Solutions





4C GROUP AG | Schönhofer Sales & Engineering (SSE) GmbH – Partnership



## Cooperation of technical and technological expertise in regulatory management



### Industry focus

-  Founded 1997 in Munich
  -  100 Employees, 4 Offices
  -  Employee-led Company (AG)
  -  Over 200 customers served
- \_ Financial Services
  - \_ Technology Sector
  - \_ Producing Industries
  - \_ Commerce / Services





### Regulatory Management



- \_ Risk & Compliance
- \_ Anti-Money Laundering, Embargos & Sanctions
- \_ Anti-fraud and corruption



### Industry focus

-  Founded 1983 in Siegburg
  -  70 Employees, 1 Office
  -  Independent private company
  -  Over 100 active clients
- \_ Police and investigating authorities
  - \_ Military and intelligence services
  - \_ Financial Administration
  - \_ Other public-sector clients

### Key technologies



- \_ Real Time Big Data, Open Source Intelligence
- \_ Predictive analytics und forensics
- \_ Visualisation and automation

# Efficient and technologically advanced solutions for regulatory management by combining the core competencies of 4C GROUP AG and SSE GmbH

## Strategy / Organisation

- \_ Regulatory strategy
- \_ Risk model/ -analysis
- \_ Regulatory organisation/ Target Operating Model

## Expert analysis and conception of objectives

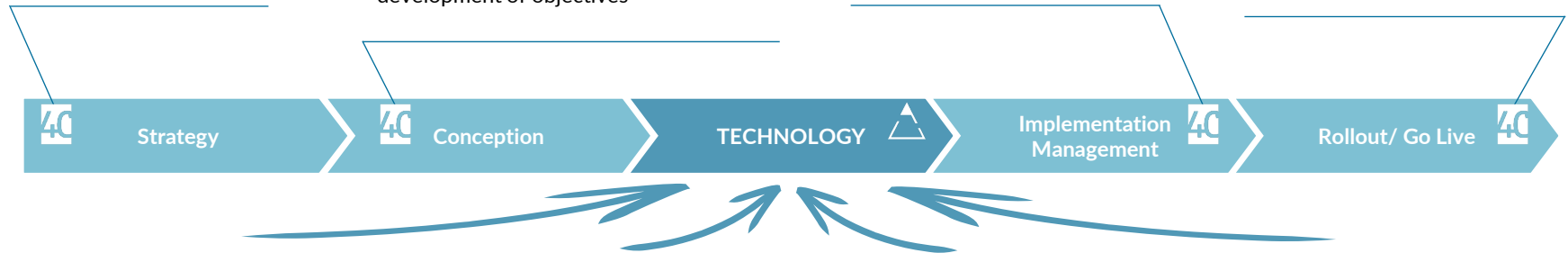
- \_ Multilateral technical requirements analysis
- \_ Implementation-oriented impact analysis
- \_ Specification technical responsibilities
- \_ Professional, interdisciplinary and holistic development of objectives

## Preparation and implementation

- \_ Planning of the implementation objectives / resources
- \_ Constant control over progress, budget and IT management

## Rollout/ Go Live

- \_ Test concept and testing
- \_ Technical qualification
- \_ Rollout management
- \_ Fall-Back/ Roll-Back scenarios



## Data Fusion:

- \_ Open Source Intelligence: Real time integration of public data sources
- \_ Connecting external and internal data sources

## Real Time & Big Data Analytics

- \_ Intelligent Big-Data Processing
- \_ Pattern recognition and prediction through Artificial Intelligence (AI)
- \_ Rule-based monitoring of real time and mass data streams
- \_ Adaptive and capable to learn (managed)

## Forensics and Visualisation

- \_ Visualisation for investigation, forensics and reporting
- \_ Illustration of complex networks and relationship structures
- \_ Detection of tactical / unrecognised and special relationships

## Automation und Robotics

- \_ Automation along the entire analysis process
- \_ Increase of response time & efficiency
- \_ Standardisation and updating
- \_ Reporting and documentation

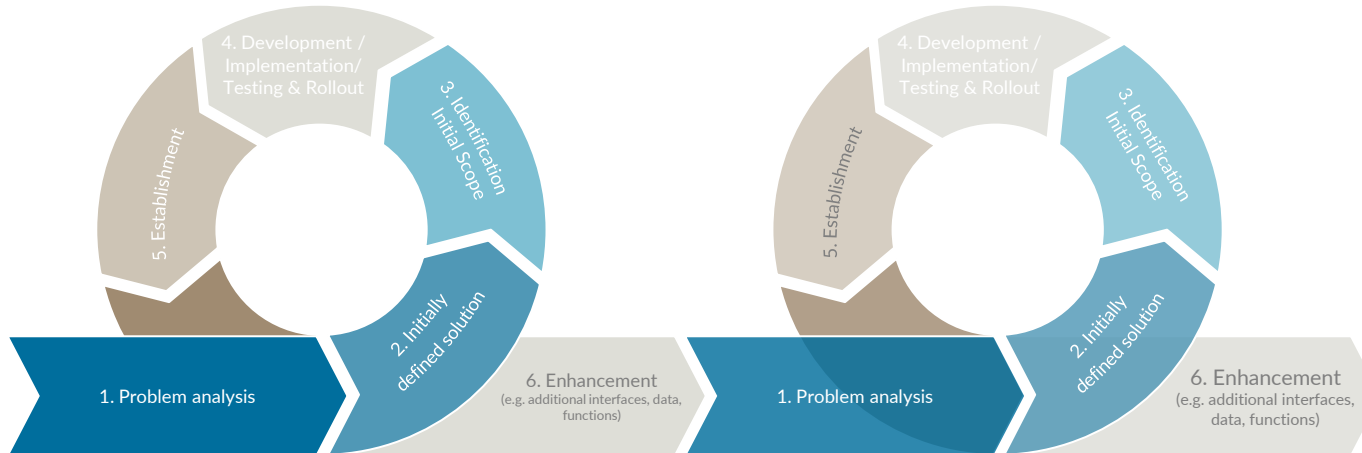
## Joint agile development quickly leads to measurable and sustainable success

### Agile development of functioning and promptly applicable prototypes

Selective connection of data sources, focused functionality for potential later developments and expansion after establishment

### Benefits

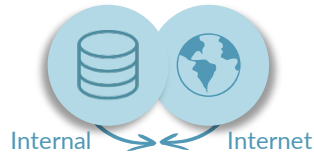
- \_ Rapid development
- \_ Manageable costs
- \_ Functioning pilots



# Regulatory Management – Next Generation Technology Solutions – RegTech

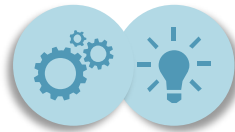
## Core technologies for the next generation of regulatory management

### 1 Data Fusion



- \_ Merging of internal data (system & structure independent)
- \_ Open Source Intelligence: Input of available Internet data (social networks, news, etc.)
- \_ Fusion and accumulation of the internal and external data basis

### 2 Real Time Analytics



- \_ Real Time/ on Demand Monitoring
- \_ Alerts, Reports, Actions, Event Prediction, Online/ Offline Analysis
- \_ Adaptive Learning Cycle with knowledge basis
- \_ AI: statistic and rule-based methods for pattern recognition of anomalies

### 3 Forensic and Visualisation



- \_ Predictive identification of potential offenders and suspects
- \_ Visualisation and analysis of complex networks and relationship patterns

### 4 Automation und Robotics



- \_ Robotic Process Automation e.g. for the collection and accumulation of (periodically/on demand) data and information
- \_ Data retrieval and delivery from any data source/base
- \_ Standardised collection and processing of evidence

### Application examples

Real Time AML Transaction screening  
 Predictive Fraud Prevention  
 Client Name Screening

Sanctions Monitoring  
 Regulatory Reporting  
 Validation of suspect reports

Monitoring of markets  
 KYC Procedures  
 Real Time Fraud Detection

Trading restriction monitoring  
 Data Control & Protection  
 Monitoring insider trading

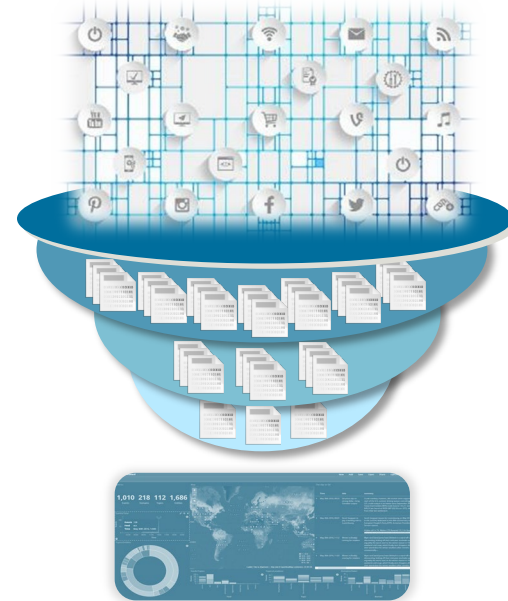
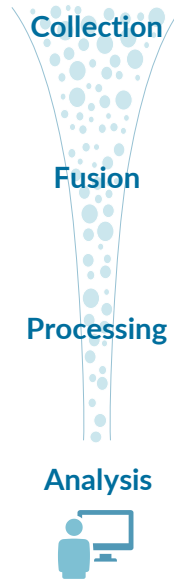
# Next Generation Technology Solutions

## 1 Data Fusion

### Internal Enterprise Data



### Open Source Information



# Next Generation Technology Solutions

## 2 Real Time Analytics

Data Sources/  
Sensor Data



Import  
Pre-processing



Real-Time  
Monitoring



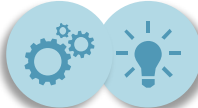
Online/ Offline  
Analysis




Alerts, Reports,  
Actions




**Data Input**  
Sensors, multiple sources,  
correlations, patterns



**KI**



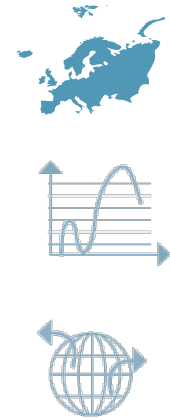
Adaptive & Adjustable  
Learning Cycle



**Data Output**  
Situational picture, reports,  
visualisation, alerting



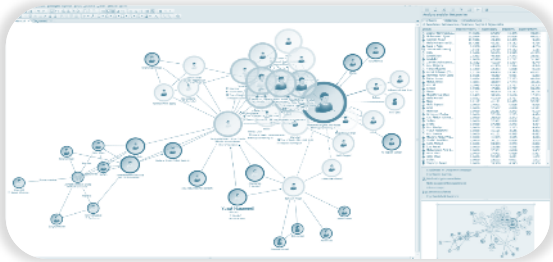
**Knowledge Base**  
(Experience)



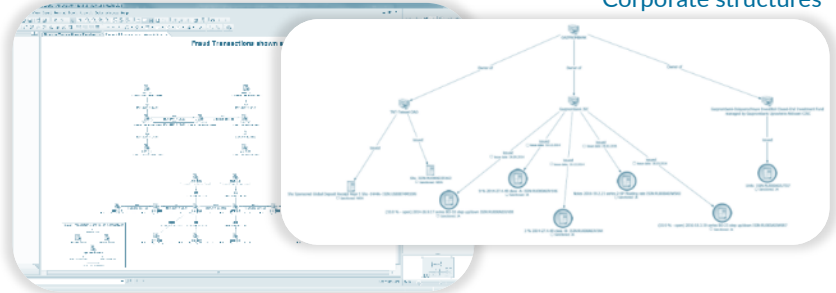
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## 3 Forensic and Visualisation

People relationships/ networks



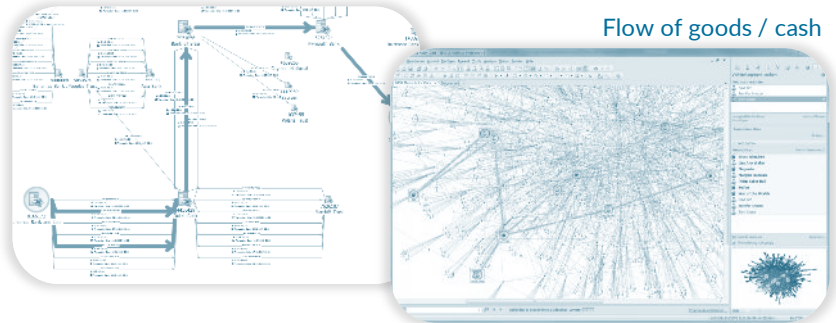
Corporate structures



Transaction patterns and relationships

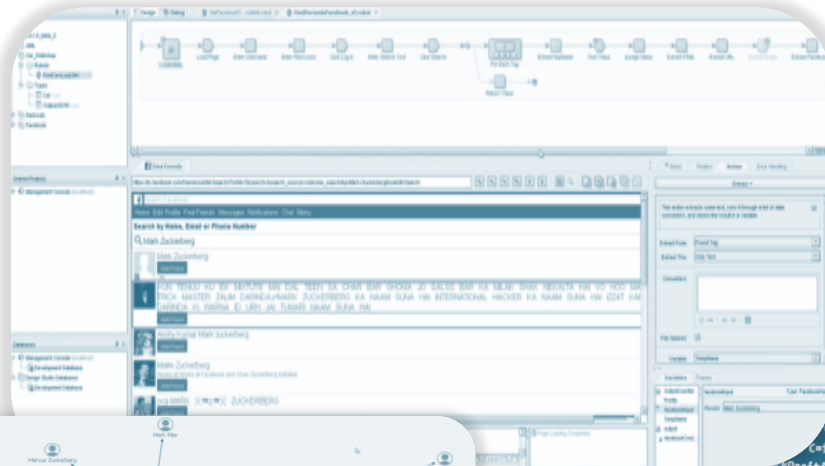


Flow of goods / cash

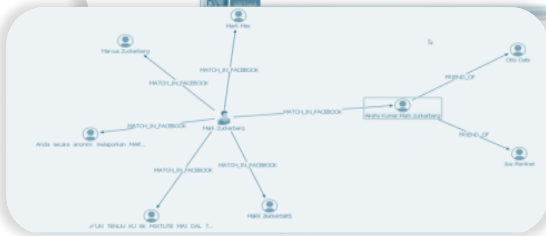




## 4 Automation und Robotics



Example robot inquiry: Facebook network



Your point of contact at 4C GROUP the SSE GmbH

For any further question, we are gladly at your disposal



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*Enforcing  
performance*