



jComply Fraud Prevention Solution



Do you know if your customers are who they say they are?

How do you know that fraudsters and identity thieves are not passing you forged documents?

Is your manual ID or credit verification process costing you valuable resources?

How do you know that your employees are not making compromises because they can't handle the sheer volume of ID checks?

Are your paperwork storage costs increasing?



If the answer to any of the above questions is yes then it is possible that your business is at risk and you are vulnerable to organised fraudsters and money launderers. Your manual procedures could put your customer identity at risk and expose your business to regulatory non-compliance outcomes.

Customers are increasingly becoming aware of identity theft and especially when it comes to financial products and transactions, customers rely on the organisation to do the due diligence in putting controls in place.

Why paper based and manual system does not work?

A large number of organisations use manual application forms and customer due diligence (CDD) procedures which require the customer to submit paper copies of driving licenses, passports, utility bills and similar documents. These documents can be easily forged by professional criminals or authentic documents falsely obtained through third party identity theft. Customers often leave important fields such as date of birth, postal code etc empty. These issues only mean more staff time is taken up in chasing customers for documents and valid information.

A complete online fraud prevention solution

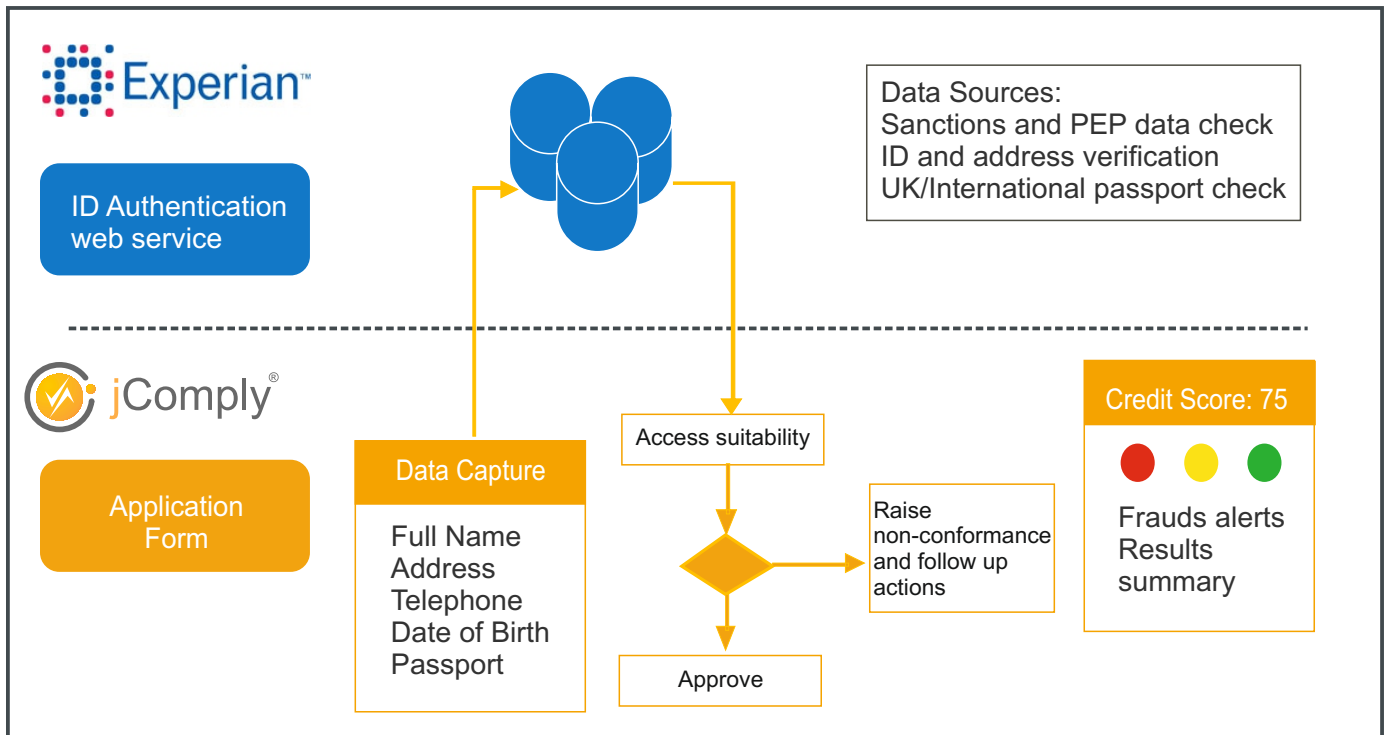
jComply + Electronic ID Authentication = Complete Fraud Solution

jComply Business Process Management provides workflow based forms developed on the jComply GRC platform. Combined with online integration with Experian's market leading Electronic ID Authentication data sources, Tabaq Software provides a risk based fraud prevention solution that will help in achieving your business goals.

How can you benefit from jComply fraud prevention solution?


- Fast and efficient Electronic Identity Authentication Process
- Online fraud prevention for ecommerce and retail businesses
- Faster and safer credit card application verification
- Increase customer acquisition
- Reduce fraud, money laundering and identity theft
- Reduce customer on-boarding costs significantly
- Improve employee efficiencies
- Assist in achieving regulatory compliance
- Generate email notifications and alerts
- Comprehensive audit trail
- SaaS - Complete online hosted solution
- Built on reliable jComply GRC Platform

How does it work?



The following sector/organisations can benefit from this complete fraud prevention solution:

- Financial products and services providers
- Public sector
- Estate agents
- Accountants and solicitors
- Retail businesses
- Mail order companies
- Utility companies



Verify your customer's identity, reduce costs and comply with regulations

Electronic ID authentication

Tabaq Software partners with leading providers of electronic identity authentication solutions such as Experian to develop and support its GRC platform solutions. Being market leaders in identity management, our partners are able to bring together a host of disparate data sources such as PEP and sanctions, credit checks, UK and international passport checks, address and post code verification etc under the same umbrella thereby significantly reducing the subscription and integration cost for our customers.

Our compliance solutions can be integrated with the following Electronic ID Authentication data sources:

- Identity and address verification including age, address and post codes
- PEP and sanctions data
- Credit check
- UK and International passport verification
- Electoral roll data
- Land telephone data
- Mortality data
- Royal Mail re-direct data
- Fraud prevention service
- Public information including CCJ, bankruptcies, etc.

jComply BPM

jComply BPM is a suite that empowers jComply with workflow based forms, task driven processes and integration capabilities.

In simple terms jComply BPM can transform everyday manual procedures and tasks like filing an application form into workflow based processes which jComply manages and monitors to completion with full audit trail, email notifications and integration with existing applications and system. Tabaq's experienced business analysts can map complex manual procedures into dynamic business processes thus reducing the development time and increasing the ROI.

Some examples of jComply BPM forms:

- Account opening form
- Online order processing
- Money transfer form
- Risk assessment form
- Suspicious activity report form
- Client fact find form



Experian is the leading global information services company, providing data and analytical tools to clients in more than 90 countries. Experian helps individuals to check their credit report and credit score, and protect against identity theft.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organisations around the world to establish and strengthen customer relationships and provides their businesses with competitive advantage.

In the UK, Experian supports over 100,000 clients across a range of vertical markets, including financial services, retail, home shopping, telecommunications, utilities, media, insurance, automotive, leisure, charity and property. Experian also helps public sector organisations make better decisions around policy formation and efficient service delivery.



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