COMPREHENSIVE SCREENING OF ENTITIES

Wasting time and energy searching for information form multiple resources? If you need to pay more attention to the evaluation of credit risks rather than looking for them, the application KPS is the answer and a practical tool.

The system is designed as an important intermediate layer separating the client from suppliers and data resources. The resources can be select or replace according to market trends with information. However, the examination processes and outputs remain the same.

> KPS Greatest Benefits

- Streamlines and improves the approval process
    - Reduces the time needed to obtain information
    - Performs a standardized set of examinations
    - Provides consolidated results
    - Integrates multiple information systems
    - Relieves the user from unglamorous work
- Allows to monitor the examination process
    - Locks protocols to prohibit further manipulation
    - Records protocols

KPS serves as a comprehensive information tool for the approval of transactions. It automatically collects and presents consolidated data on the screened entity (physical or natural person), examined item, or other related entities. In case of negative information, it alerts the user of any impending risks and it serves as an "optical semaphore".

> Sources of Information

KPS is fed both directly to the data resource, such as

- Slovak Business register (ORSR)
- Trade register of the Slovak republic (ŽRSR)
- Vehicle registration
- Financial office of the Slovak Republic (VAT abolition)
- Ministry of Interior (stolen documents, vehicles)
- List of Terrorists

in case of direct on-line connection for the maximum freshness of data...

... it also implements interfaces to data providers, from which it is possible to obtain complex information from multiple resources with prices and date under the terms of the data supplier, such as

- UR+ (CriBiS Universal Register)
  - Businesses in UR (ORSR + ŽRSR + bankrupting companies)
  - Businesses ORSR + ŽRSR
  - Government and public bodies
  - Leasing companies
- NRKI (Non banking register of client information)

> Central Repository Proxy

KPS may, if necessary, serve for the customer as a central repository proxy, which draws data from various resources for other systems as well within the customer's organization via web services. In addition it may control access, serialize, or restrict parallelism of requirements, or cache requirements to paid resources.

> Adjustment

KPS provides a high degree of customization according to the client's needs, for example, when connecting internal resources. It is designed in a modular way so that it is possible to add resources or extend examination, in case of an interest in previously unconnected data resource. Internal resources may be, for example:

- Databases
- Web Services
- Web Sites
- Files ...

KPS thus disclose information according to the client's requirements and present and evaluate it in a standard way. We believe that part of the risk assessment should include the identification of required information and subsequent resource selection, executed by the KPS for the client in the most appropriate manner. **Thus we are on the client side and not on the side of the data supplier.**

We expect that the continual release of information from the government and the overall informatisation of the society in 2014 will open up new resources such as Land Registry, Accounts Register, and digitized Business Journal.

KPS minimizes the manual work and saves time required to search for information, and rapidly examines entities in just a few seconds. It serves as the central informant about entities or subjects. It brings the work to a qualitatively higher level, incomparably faster, without the tiresome logging into multiple databases.

> Working in the System

Automated Import of Input Information
One of the user friendly features of the application allows to interconnect the KPS with a system for processing requests in order to automatically import the input information. If any information exists in the system for processing transactions, it does not need to be manually entered into the KPS. With just a single click the user will get a pre-made examination protocol that can be further used.

Work in a Single Examination System
By starting the examination the application will execute individual examinations in the background, while the user is provided with interim results already after a few seconds. It is not necessary to login again and again to the various resources and remember complicated login information to them. KPS connects to a various of information resources - own information, publicly available, or paid registers of databases. The advantage of KPS is the integration of multiple resources for the examination according to individual needs of the customer.

Consolidated Basis of the Approval Process
The outcome of examination is a single aggregate, well-structured report in the form of a PDF document. The KPS report can be exported back to the original system for processing of applications / contracts and assigned to file or print on paper for furhter work.

> Operation Variants

We recognize that the needs and capacities of individual companies vary in relation to the obtaining of information. FINAMIS therefore offers a variety of business models of operation. As a system developer it has licensing rights to sell, rent, or other forms of cooperation with customers. Great advantage of the KPS, compared to other available systems, is the flexible degree of integration. Based on the needs of the operator, FINAMIS will integrate with defined internal and external systems via interfaces.

> Technical Information, Architecture

The application consists of the application server and user interface. User friendly access to the functionality is handled through a web browser. The advantage of this approach to the system is a non-existent maintenance required from the client. The user logs into the system in a standard way, by filling login information.

The system is run on Windows or Linux and can use licensed MS SQL database or even open-source alternative. Thus FINAMIS is able to offer a system and service at an interesting price for an end customer. Hardware requirements does not exKPSd current and commonly available standard configuration of computer systems.