



NAVIGATING COMPLIANCE, GUARDING YOUR BRAND

Powered by Khonology Labs



NaviGuard™
Professional

"In today's complex world, do you have the peace of mind that flows from knowing your company is on the right side of compliance and your hard earned brand is protected?"

NaviGuard™ – Navigating compliance, Guarding your brand.

The common challenges of accountable institutions

The integrity of the banking and financial services sector is dependent on the perception that it operates within a framework of professional, legal and ethical standards. With trillions of US dollars at stake, responsible accountable institutions in the financial sector support the efforts of international regulators in their understandable and unwavering pursuit to curb the scourge that is money laundering and terrorism financing.

Notwithstanding this support, accountable institutions are challenged with rising to the daunting task of fulfilling the increasingly complex regulatory obligations, whilst minimising the impact on their bottom line and exceeding their clients' expectations for a client-centric and digital experience.

These issues apply to all accountable institutions, irrespective of the scale of their enterprise. In addition, the cost of non-compliance, measured in hard currency and reputational erosion, can be significant.

For small to medium size institutions, these difficulties are exacerbated by current solutions that are often manually intensive, and access to technology platforms that offer a commercially viable launch pad into the digital era. These constraints perpetuate poor and inconsistent quality of client data, and consistently form a barrier to achieving the critical, but elusive goal of an immediately accessible single-view of the client.

A fresh new solution

NaviGuard™ Professional offers small to medium size institutions a launch pad to attain that which has so far been elusive - compliance-peace-of-mind, efficiency, scalability and a digital client experience - all in a commercially viable way. The hosted platform is tailored for each institution's unique requirements, yet supported by ongoing development to ensure that the business is future-proof.

The following options are available:

	✓ PROFESSIONAL	ENTERPRISE
Client Base >	✔ Small/Medium	Large
Contract >	✔ Subscription	Licensed
Deployment >	✔ Hosted by *Khonology	On Premise
Workflows >	✔ Predefined	Customised
Reporting >	✔ Standardised	Customised

*Microsoft Azure



The Mechanics

*"If you can't explain it simply, you don't understand it well enough."
- Albert Einstein -*

The NaviGuard process explained.



NAVIGUARD™ DIFFERENTIATORS

"The most meaningful way to differentiate your company from your competitors, is to do an outstanding job with information. How you gather, manage and use information will determine whether you win or lose."

- Bill Gates -



Single client view

Due to the fact that clients and their related parties are unique and exist only once in NaviGuard™; there can be no duplication, especially in instances where there are common clients across business units or jurisdictions.



Future proof

Simple and limitless configurability ensures no technical debt is incurred with deployment, as NaviGuard™ is consciously designed with low vendor dependency in mind. User-led change management eliminates the need to draw down on scarce internal technical resources with revenue-generating priorities.



Risk rating engine

The flexibility of the proprietary NaviGuard™ risk engine allows you to bring your risk-based approach to life. Complimented by effortless and limitless configurability, you are ideally positioned to proactively adapt to any changes in circumstances or regulations.



Digital client experience

Leveraging its secure and white-labeled client outreach capability, NaviGuard™ enables a digital and client-centric approach to obtain the critical data you require from your client, but may not have. The targeted-outreach capability also allows you to help your client collect data from other related parties.



Client self-service

Through the digital client outreach process, clients not only provide you with outstanding information, but are also provided the opportunity to review, edit or correct the data you have stored on them. NaviGuard™ client attestation supplements your body of evidence, and clients are rewarded with the ability to download their 'compliant' record; considering that it is their data after all.



Plug-and-play

With 'out-the-box' ease, NaviGuard™ can integrate with your critical upstream and downstream internal systems, as well as your chosen external platforms for data aggregation, verification and screening.



Evidence and audibility

NaviGuard™ is designed to provide a digital body of evidence, complimented by an immutable audit trail, to support your RMCP requirements and attest to your risk-based approach decisions. Regulator or audit inspections are simply part of your business-as-usual process.



Real-time information

With real-time metrics and data visualisations, NaviGuard™ ensures you always have an accurate and up-to-date view of the book-of-work; vital for both business-as-usual activities or client record remediation, upgrade and refresh projects.



Security

Through a four-tiered security mechanism, NaviGuard™ ensures complete protection of your most valuable digital asset. Customer data is safeguarded using methods of segregation, encryption, redundancy and destruction. Local and European data privacy and protection regulations are implemented through contracts with cloud partners who are ISO/IEC 27018-certified.

“Those who take risk intelligently usually make a lot more progress than those who don't.”

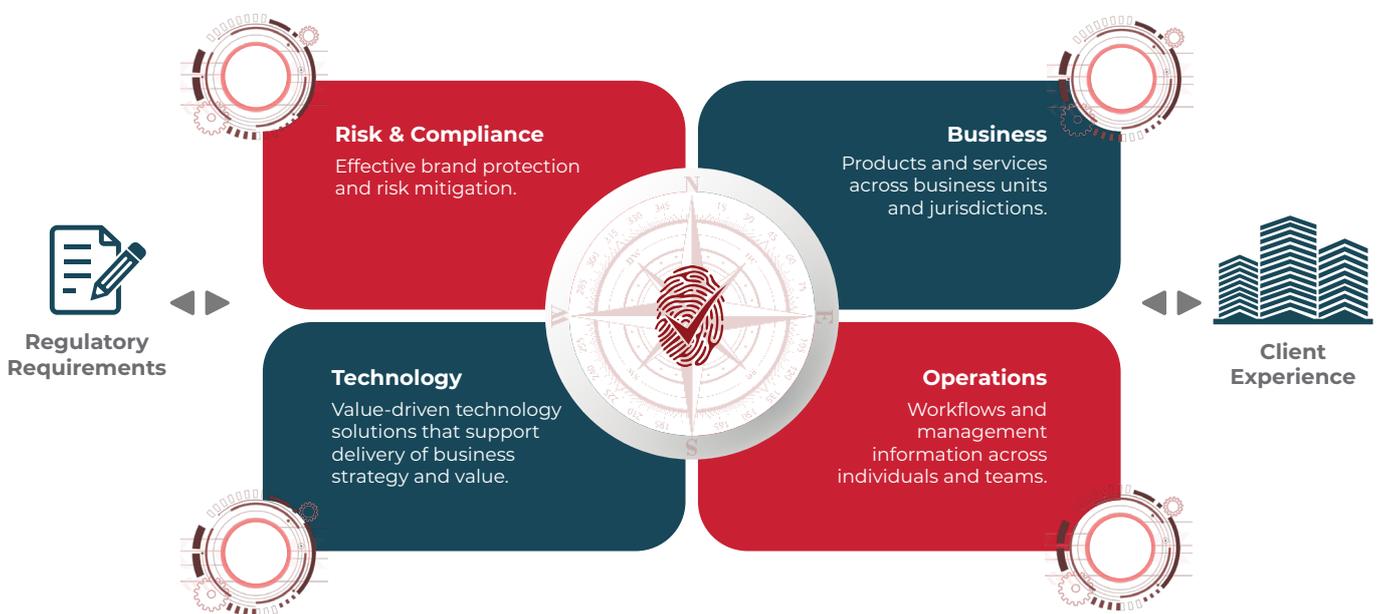
- Reid Hoffman -

NaviGuard – AT THE CENTRE OF YOUR BUSINESS

*“Rather the grease in the wheel, than the sand in the gears.”
- Unknown -*

To be successful, business must respond to demands, pivot and mitigate risk. In turn, business leaders need value-driven technology solutions that ensure hard-earned success is sustainable. Aligned to this, supporting the continued growth in regulatory demands, managing the bottom line and exceeding client expectations is the current reality.

NaviGuard™ is positioned at the fulcrum of your business, enabling your staff to collaborate and focus on delivering the value and experience your clients deserve.





KHONOLOGY – A LITTLE MORE ABOUT US...

With our name constructed from two building blocks: the Venda word 'khono' that means key, and the word 'technology,' we believe that Khonology holds the key to unlocking Africa's value, by leveraging data and digitisation as one of the most powerful enablers for Africa's people and businesses to thrive.

Founded in 2013, Khonology is a 51% black-owned business with a vision of being an economic driver for the African continent through technology. With a blend of seasoned personnel in technology, unmatched energy of Khonology's youth and scalable delivery methodology, our proven value has showcased Khonology's capability to engineer bespoke systems and solutions that drive real business results.

Through Khonology Labs, Khonology has launched NaviGuard™, a platform to optimise and digitise the highly complex KYC process for legal and natural persons. As a category-leading KYC and client onboarding platform, NaviGuard™ can be used by accountable institutions of all sizes to improve their risk functions in conjunction with their client lifecycle management. The platform has been built by a group of subject matter experts with unparalleled experience in KYC technologies and operational delivery to some of the largest South African and international financial institutions.

Irrespective of where your institution may be in its KYC journey, we believe it will be of true value for you to book an obligation-free demonstration of NaviGuard™. Please contact David.porter@Khonology.com for more information.



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