Table of Contents

Overview of Regulatory Environment .................................................. 5
The RegTech Market .............................................................................. 7
RegTech Adoption and its Importance .................................................. 8
Segments of RegTech ............................................................................ 9
RegTech Top 21 ..................................................................................... 10
MEDICI Selection and Evaluation Process .......................................... 11
EMEA Top 7 ......................................................................................... 13
Americas Top 7 ..................................................................................... 21
APAC Top 7 .......................................................................................... 29
This report consists of 2 different modules

Section 1

A Brief Overview of RegTech as a change agent amidst the growing regulatory complexities and costs of misconduct borne by banks. The report talks about the benefits of RegTech, as well as key segments and technologies.

Section 2

One page profile of winners of MEDICI RegTech Top 21 – 7 startups from each of the three key regions (APAC, US, EMEA).
Section A: Emergence of RegTech
Innovating with RegTech

Compliance Complexity is Limitlessly Growing

- In a regulatory environment with high levels of scrutiny and complexity, EY has observed the emergence of new approaches to risk and regulatory management practices across the Financial Service sector globally.
- More stringent requirements within increasingly dense data landscapes and the rapidly evolving FinTech sector have led firms, technology providers and regulators to focus on new technologies to meet regulatory challenges.
- The objective is to drive down costs, yield efficiencies and disrupt the norm of conventional regulatory compliance.
- RegTech is at the centre of this movement.

**Average Daily Regulatory Alerts**

- **201**

**Regulatory Fines Post 2008 Crisis**

- **$300bn**

**MIFID2**

- **L1: 80 Pages**
- **L2: 5000 Pages**

**FCA**

- Estimates over 300Mn pages of regulation to be published by 2020

**Regulatory Timeline/ Regulatory Alert per Month**

- In the 2016-2017 the average ROE for the largest 200 global banks was just over 7%. To achieve a double digit ROE the 200 global banks need to increase their revenues by 15% and reduce costs by 13.7%
Innovating with RegTech

RegTech to Rescue

- EY conducted a series of interviews¹ across the FS industry to better understand the market view on the flourishing RegTech sector. Our insights have identified a notable shift in client attitudes. Instead of a ‘wait and see’ mind-set, our clients are now looking to join the technological evolution and actively engage in the RegTech ecosystem.

RegTech solutions have the potential to make regulatory compliance monitoring and risk reporting simpler, more flexible and more cost efficient.

—Banking, Compliance Officer

Both our senior management and board see the cost of compliance as an area for improvement. RegTech is hugely important for our organisation. It has the potential to integrate and simplify our compliance monitoring activities, reducing the time and effort it currently takes.

—Banking, Head of Operational Risk

(…) There is no doubt that banks must bring down costs. However, they must not save in the wrong places. They must not cut down on risk management, compliance and internal audit (…).

And this brings me to digitalisation, which certainly offers new opportunities for banks. (…). But to be fair, we are talking about a fairly new trend here, so the full impact is not yet clear.

— Danièle Nouy, ECB

‘Regtech’ is a buzzword in the financial industry ... but what is the real RegTech impact over Fin Industry?

Source:
Innovating with RegTech

How Big is the RegTech Market?

• The Global RegTech market is estimated to be $118.7 bn by 2020 (source: MEDICI)
• London leads global growth in the RegTech industry. In 2016, $678 Mn was invested into 70 RegTech deals (source: FinTech Global)
• Regulatory changes have increased by 492% (2008 – 2015) (source: Thomson Reuters)
• 10-15% of total workforce dedicated to governance, risk management and compliance (source: BBVA/McKinsey)
Innovating with RegTech

Key Benefit of RegTech

- Adoption of RegTech will provide operational efficiencies and cost benefits when applied to current compliance and risk management practices.
- Advanced regulatory data analytics allows big data to be examined in new ways, leading to more meaningful Management Information (MI) and insights into regulatory practices, rationale and further enhancements.

<table>
<thead>
<tr>
<th>Key Benefit</th>
<th>Description</th>
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<tbody>
<tr>
<td>Reduced Cost of Compliance</td>
<td>RegTech can help to drive down the cost of compliance by simplifying and standardising compliance processes through automated mapping of regulatory risks to key business processes.</td>
</tr>
<tr>
<td>Sustainable and Scalable Solutions</td>
<td>RegTech utilises sustainable and scalable solutions, allowing for flexibility and growth as business needs change.</td>
</tr>
<tr>
<td>Advanced Data Analytics</td>
<td>Advanced data analytics allows regulatory information to be analysed in various ways, including scenario analytics and horizon scanning.</td>
</tr>
<tr>
<td>Risk and Control Convergence</td>
<td>RegTech solutions, coupled with enterprise-wide governance, risk and control platforms, allow controls and risk frameworks to be linked seamlessly.</td>
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</tbody>
</table>

RegTech solutions will be aimed at providing a more automated, cost-effective way of meeting compliance and regulatory reporting needs. An integrated ‘compliance by design’ approach will be useful to achieve this objective.
Innovating with RegTech
RegTech in Practice

Highlight

- **Case-based Reasoning**: Decision making on the basis of similarity metric that analyzes a database of existing cases (e.g. MIDiF II and AML client classification).

- **Object Recognition**: Digital screening and matching technique for classification or identification purpose (e.g. regulatory requirement analysis).

- **Data Mining**: Use of statistical methods to identify patterns in large data set, for purpose such as transaction monitoring.

- **Machine Learning**: Use of a data set of problem instances with known answer to train a machine so that its performance constantly improves.

- **Robotic Process Automation (RPA)**: Automation of previously manual task through the use of static rule to make decision (e.g. Compliance Test).

- **Business Process Management Tool**: Support for the design and implementation of multiple process solution on a single platform (e.g. decision workflow).

- **Application Program Interface**: A set of clearly defined methods of communication between various software components. A good API makes it easier to develop a computer program by providing all the building blocks, which are then put together by the programmer.
Section B: Leading Players in the RegTech Space
MEDICI
Startup Evaluation Criteria

June 2018
**MEDICI Selection Process**

This section encompasses the list of innovative startups that are working in the RegTech space and are enabling banks, regulators and financial institutions to tackle various inefficiencies in areas such as eKYC, Anti Money Laundering, Regulatory Reporting, Compliance, Fraud Monitoring and Control, Authentication, Data Management and Governance.

In partnership with EY, MEDICI launched an international hunt for the world's most innovative startups building the future of regulatory compliance in the financial services industry.

This section encompasses the list of innovative startups that are working in the RegTech space and are enabling banks, regulators and financial institutions to tackle various inefficiencies in areas such as eKYC, Anti Money Laundering, Regulatory Reporting, Compliance, Fraud Monitoring and Control, Authentication, Data Management and Governance.

The startups were evaluated on the basis of MEDICI's unique evaluation framework (in cooperation with the EY Italy team), which encompasses various parameters, such as:

- Scalability of the solution across segments and geographies
- Uniqueness
- Existing partnerships
- Engagement with Regulators
- Level of enhanced productivity for the customers, and
- Their ranking in MEDICI's startup score

The startups were identified from three different regions namely EMEA, APAC and Asia and were evaluated in two different phases:

1. In the first round of evaluation, more than 600 startups were identified from the MEDICI platform that work in the RegTech space. The first round was followed by elimination of startups that didn’t fit our pre-identified criteria, i.e. startups founded before 2007, and startups which have filed for an IPO.

2. In the second round of evaluation, top 10 startups were identified from each region on the basis of above-mentioned parameters. We also had global RegTech thought leaders as advisors for the RegTech Top 21, including:
   - Advisors for EMEA region: David Bundi, Natasha Kyprianides, Laurent Marochini
   - Advisor for Americas: Patricia Kroondijk
   - Advisors for the APAC region: Ryan Lou (FinTech & Innovation Group, OCBC Bank), Tiang Lim Foo (Operating Partner, SeedPlus), Julia Walker (Head of Market Development, Risk & RegTech – APAC, Thomson Reuters), and Namita Bhide (Founder & Campaigner at Denim Consulting).

Finally, seven top startups were identified after considering their score and discussion with our advisors.
EMEA RegTech Top 7

AQMetrics
Corlytics
BehavioSec
NEX Regulatory Reporting
Tradle
CoVi Analytics
Cube

Americas RegTech Top 7
FixNix
FeedZai
Ayasdi
DataVisor
IdentityMind Global
Hexanika
Comply Advantage

APAC RegTech Top 7
Signzy
Jewel Paymentech
Dathena
Identitii
Jocata
Cynopsis Solutions
AIDA Technologies
AQMetrics provides integrated compliance and risk management software that delivers data management, risk profiling & monitoring, compliance workflows, to fund administrators, asset managers, and broker/dealer companies. It alerts clients on identified risks across a number of regulations including CP86, MiFID II Best Execution, UCITS Investment Breach Monitoring, 40’ Act Rules and Market Abuse Monitoring, including Insider Trader Reporting.

**Rationale:**
AQMetrics offers a comprehensive solution set of data integration, reporting, compliance and risk management on a single platform which serves as a cross-jurisdictional regulatory risk and reporting hub. It provides an advanced analytics based rule engine for real-time risk insights for asset managers. It has a vast spread of offerings ranging from SMS based automated alerts, automated data integration, Risk analytics and insights, (VaR, Sensitivity, Stress testing), governance dashboard for the board as well as supervisors, reporting for management, investors, and regulators, download management for audit trail etc.
Corlytics provides global compliance & regulatory risk intelligence and management solutions. It has created a taxonomy that enables automated risk impact assessment with measurable risk indicators. It helps companies understand the root cause of enforcement actions, and apply this understanding to measure and reduce risks arising from current and new regulations. Corlytics, with the help of artificial intelligence and intelligent search technology based on its taxonomy, helps users easily discover and find regulatory information as per their requirements.

**Rationale:**
Corlytics has developed world's first intelligent regulatory handbook for UK's Financial Conduct Authority. As one of its unique offering, it provides predictive compliance by analyzing over a million data points to determine regulatory risk outcomes. Corlytics covers risk management comprehensively across all FinServ segments and offers solutions for both financial institutions and regulators.
BehavioSec is an AI-based authentication platform that conducts continuous authentication of a user through passive behavioral biometrics based profile creation. The algorithm can instantly verify someone on the basis of their interactions with the device. The flagship product BehavioSense continuously analyses a user’s activities throughout a session. It incorporates actions like keystroke dynamics and touch & mouse motion to create a user profile. The profile is dynamic and is updated with the change in user behavior and skills, and adapts to the user’s natural behavior.

Rationale:
BehavioSec’s distinct feature is its passive, non-intrusive authentication, real-time anomaly detection and transaction monitoring using behavioral biometrics and cognitive ML. It provides a platform for multi-layered customer security and provides session-based report generation to help in reducing false positives. The company also offers an Intuitive Fraud Prevention platform that spots anomalies in real time. A session breakdown in terms of the characteristics of the fraud or breach, helps the user identify further security measures that need to be taken.
NEX Regulatory Reporting offers end-to-end regulatory reporting solutions for a user’s reporting needs like banks, brokerage houses, hedge funds and asset managers. It offers reporting services for various regimes like MiFID II, EMIR Reporting, SFTR Reporting, REMIT Reporting, ASIC Reporting, etc. Additionally, it also provides specialised reporting services for international regulatory regimes such as ASIC (Australia) and MAS (Singapore).

**Rationale:**
A reporting partner to over 135 clients including banks, asset managers, hedge funds, brokers, trading firms, and venues, Nex Regulatory Reporting is the 3rd largest reporting entity by EMIR reportable FX transactions processing more than 25% of all MiFID reportable trades. Its comprehensive reporting solution performs data normalisation, enrichment, determination, reconciliation, and validation before delivering the report to regulators. It also has a data visualization tool.
Tradle is using a blockchain to bridge internal and external financial networks to achieve user-controlled KYC portability. It is creating a global trust provisioning network to give retail, wealth, SME and institutional customers of financial institutions access to capital and risk allocation. Tradle’s blockchain-based bot framework enables users to build customer interactions and customize compliance rules. It also helps in building mobiles, tablets, and browsers for customers and employees. It offers pre-integrated vendors’ products such as biometrics, ID scanning, sanctions and PEPs checkers. It also converts KYC forms into live data collection, data entry, and KYC sharing process on web & mobile.

**Rationale:**
With a simple, interactive front-end with chat-based customer engagement for KYC, Tradle converts traditional KYC forms to chat based data collection and entry. It uses blockchain to store and verify the KYC data, and will soon use smart contracts for AML checks. A part of FCA’s sandbox, Tradle has built a Blockchain-based KYC network to enable portability of KYC data. Tradle’s offering has pre-integrated solutions such as biometrics, sanction screening, PEP, ID scanning etc.
CoVi Analytics is a SaaS-based platform that provides automated compliance services for banks & insurers. Covi ’s platform allows insurers to capture their interpretation of the regulatory text, manage, and evidence their compliance activities and produce appropriate reports for supervisors in one place. The company offers a computer program that gathers fragmented regulations, like insurance regulation Solvency II and helps users to easily navigate & manage their regulations in a single platform. It also offers an online repository with information or advice on compliance issues.

Rationale:
CoVi Analytics provides regulation interpretation and operationalization. Its approach eliminates the need for time-consuming manual mapping of regulations. It uses AI/ML to automate reporting workflow from regulatory text to ongoing compliance activities, performs rule-mapping using AI-powered digital assistant for horizon scanning. Its AI-powered visual search helps in browsing through handbooks. The platform requires only a couple of clicks to select relevant rules, following which, AI bots take care of horizon scanning for these rule changes in future.
CUBE is a compliance automation platform that enables FIs and banks to manage compliance across policies, procedures, controls, and records. It offers a regulatory intelligence and change platform that automates the entire end-to-end compliance lifecycle. CUBE's regulatory data lake incorporates all the regulations that are relevant to the financial services organizations. It also offers an AI-powered online compliance assistant “CUBOT,” that can assist organizations with their regulatory queries.

Rationale:
Cube’s platform serves as a single source of global regulatory intelligence, which uses AI to track rule changes across 180 countries and 60 languages. The key differentiating features which make Cube a unique RegTech player are rule-based process automation, open-API driven scalability, bot-based regulatory query handling, real-time compliance analytics, and visualization.
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APAC RegTech Top 7
Signzy
Jewel Paymentech
Dathena
Identitii
Jocata
Cynopsis Solutions
AIDA Technologies
FixNix is a SaaS-based platform that helps companies automate their information security processes through its GRC (governance, risk, and compliance) solutions. The platform offers an intuitive dashboard that helps CxO level employees stay informed about their compliance levels.

**Rationale:**
FixNix's comprehensive compliance kit - fresh GRC encapsulates a variety of RegTech modules, with its unique offerings ranging from social media risk management, product compliance management, third party risk management, predictive risk analytics risk data lake for reporting, regulatory change management etc. With a major focus on ICOs and transparent compliance reporting, FixNix is moving to blockchain to further improve and simplify client's legally required risk & compliance mandates.
FeedZai provides an artificial intelligence platform that offers end-to-end fraud prevention solution for both online and offline payments. The platform collects, cleans, analyses and visualizes huge amounts of data from multiple stream and channels. This data is then used to create hyper-granular risk profiles and to continuously discover newer patterns in fraud. It is an evolving platform that constantly adapts to the new malicious threats at scale, and helps businesses to de-risk commerce transactions and makes data-backed decisions.

**Rationale:**
FeedZai’s AI/ML platform offers end-to-end fraud prevention solution and is available through cloud, on-premise and as a hybrid model. It collects, cleans, analyses and visualizes huge amounts of data from multiple stream and channels, which is then used to create hyper-granular risk profiles and to continuously discover newer patterns in fraud. The solution allows banks to process transactions instantly while taking risk decisions based on scores. It allows acquirers to onboard and monitors merchants while maintaining risks at a manageable level. It also enables merchants to control fraud through transaction monitoring.
Ayasdi provides AI enabled AML, fraud prevention and regulatory risk management solutions for financial services and other industries. Ayasdi’s AML solution uses an AI plus human experts method. Its AI engine helps in refining existing rules and risk thresholds by grouping similar groups of customers and customers-of-customers. The company also offers a risk modeling platform, which is a model generation and model execution engine. It uses a combination of supervised and unsupervised predictive approaches to remove the human and data biases in selection and grouping of variables.

**Rationale:**

The uniqueness of Ayasdi’s solution lies in the comprehensive documentation about the segmentation that includes simple decision trees. This information can be shared with internal model governance boards and external regulators for backtesting and validation. The validation from the human experts feeds into the system to further reduce the false positives. Its unsupervised predictive models help in real-time fraud prevention. The clear marking of the reasons for the data anomalies helps in fine-tuning of the risk thresholds. A prioritized list of flagged anomalies helps in early detection of new fraud trends.
DataVisor is an AI fraud prevention platform that detects AML behavior including mule accounts, layering, and structuring that are typically used to avoid detection by traditional fraud and money laundering solutions. It can identify fraudulent accounts even when a fake install is camouflaged with real-looking user activity. Its human-understandable rules enable businesses to reduce their manual review time and be meet compliance requirements. The rules are created on a daily basis and are constantly monitored and updated or deprecated. The engine is back-testing enabled.

Rationale:
DataVisor’s intelligent fraud prevention platform uses unsupervised machine learning and helps FIs handle application and transaction fraud, promotion abuse, money laundering, fake accounts, account takeovers and credit scams. Its full-stack risk platform predicts emerging attacks by identifying bad actor accounts while they are in incubation stage and provides end-to-end protection against attacks by modern cybercriminals.
IdentityMind offers a SaaS platform that builds and analyzes digital identities globally. It provides an on-demand platform offering next-generation risk management and anti-fraud services for the e-commerce ecosystem, including acquiring banks, payment processors & gateways, payment service providers (PSP/ISO/MSP, IPSP), and online merchants.

**Rationale:**
IdentityMind global offers a plug-in software solution which handles AML/KYC for ICOs and token sales. It offers a patented eDNA technology that tracks the entities involved in each transaction (e.g. onboarding, account origination, money transfers, online payments, etc.) and builds unique digital identity trust reputations. The platform offers fraud prevention, AML, sanctions screening through a single platform and provide access to their digital identity database that consists of more than 180+ million identities worldwide.
Hexanika’s advanced data management and reporting solutions help financial services firms adapt to changing environments. The big data software provides a competitive advantage for companies by guiding them to make crucial, data-driven decisions and improve their business process and performance. The platform leverages machine learning algorithm, to simplify data governance process, and generate timely reports that can be submitted to regulators in the correct format.

**Rationale:**
Hexanika's suite of offerings leverage machine learning, scalable computing, distributed computing and parallel processing to streamline the process of data ingestion, analytics, and reporting. The software also provides 100 percent data lineage and traceability, enabling up to 40 percent more time savings for integration with core banking software, up to 50 percent more time savings for fair lending change management and up to 40 percent more cost savings through automation.
ComplyAdvantage is an AI-ML and data analytics-driven platform that helps enterprises adhere to regulations through AML and Sanctions Screening of End Beneficiary (individuals and organizations) and transactions. It has developed a global proprietary database on high-risk companies and individuals that includes Sanctions and Watchlists, Politically Exposed Persons (PEPs) and inputs from adverse media coverage. ComplyAdvantage offers a range of solutions like structured risk profiles, automated customer on-boarding and Monitoring, Payments Screening and Transaction Monitoring to spot suspected AML behaviour.

Rationale:
ComplyAdvantage uses AI to update its global database of high-risk companies and individuals on a real-time basis. The list of PEPs is enriched by linking relatives, associates and close connections, and combining them with pictures and media articles. A flexible search functionality and snapshot views are added for user ease.
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Jewel Paymentech
Dathena
Identitii
Jocata
Cynopsis Solutions
AIDA Technologies
Signzy uses Artificial Intelligence to crash customer onboarding times by up to 90% while ensuring regulatory compliance with KYC norms. Its main offering is a real-time bank-grade digital KYC that includes background verification and real-time document verification of business customers, as well as for video identity verification of retail customers. Signzy has developed an AI solution for distinguishing between various types of ID documents, shared through various channels like scans and photocopies with all their distortions.

Rationale:
Signzy's uses modern technologies such as AI and cryptography and enables bank grade digital onboarding in real time. Signzy keeps information secure and private at its end using Blockchain technology. It also offers smart contract (using biometric signature and block chain) and background due-diligence solutions.
Jewel Paymentech offers solutions to help banks and payment facilitators using AI, machine learning technology, and predictive analytics. It conducts merchant due diligence for merchant e-KYC and onboarding. Jewel Paymentech’s onboarding platform “Capture”, digitizes the merchant application forms and alerts users of potential fraudulent merchant applications. It offers a patent-pending Card ID Engine that enables users to onboard pre-screened customers by authenticating their debit or credit card ownership. It also offers an SMS Validator engine that verifies account ownership and pre-populates the application thereby enabling existing bank customers to speed up their on-boarding process.

Rationale:
Jewel Paymentech uses AI to optimise customer onboarding, thus enabling the traditional acquirers to onboard thousands of merchants per month instead of the hundreds they currently onboarding. Its One sentry platform offers merchant monitoring capabilities over web/social media platforms and transaction patterns where it uses neural scoring and pattern recognition for fraud detection.
Dathena is a data governance platform that leverages artificial intelligence and machine learning. It identifies and classifies documents and also assists businesses to protect, retain and delete these documents as per customizable business-centric rules. The data governance platform enables the user to identify, categorize & classify data, which can be further grouped on the basis of semantics, topics, and nature. The platform offers automated classification, categorization and detection features instead of manual approaches. The platform provides a 96.1% classification accuracy level when unsupervised and a 99.9% accuracy level when semi-supervised.

**Rationale:**
Dathena is solving the information risk challenges posed by the pool of unstructured data within organizations. Dathena uses AI to diligently to offer automated classification, categorization and detection features, as against the traditional static rule and keyword based approaches. Dathen's data governance and security platform can also be interfaced with existing governance, risk management, and compliance (GRC) tools, data labelling plug-ins, and Data Loss Prevention (DLP) solutions.
Identitii is a secure information sharing company enabling banks to accelerate approvals and allows them to move away from customer-level information to detailed information about each and every transaction. Its solution offerings include financial crime compliance, overlay services for domestic & international payments (attaching rich information to traditional and emerging payment messages), correspondent banking (streamlining information exchange) and solving challenges in government service delivery by enabling track-and-trace and publicly verifiable exchange of true copies of official documents.

**Rationale:**

Identitii helps banks and financial institutions to improve their transaction approvals and improve their corporate clients experience with its information sharing solutions. The SaaS solution leverages tokenization and distributed ledger technology, to allow users exchange the relevant payment details and documentation. Real-time payment verifications can be conducted by utilizing identitii tokens, thereby enabling the banks to really know their transactions (KYT).
Jocata Financial Advisory and Technology is an innovative products and services firm specializing in Know Your Customer (KYC), Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) compliance for financial services industry clients. The Jocata GRID platform is designed as a multi-layered stack of technology capabilities that assist financial institutions in their digital transformation initiatives. The Jocata GRID architecture allows for the products to be deployed individually or in specific combinations defined by the solution requirements of the bank.

**Rationale:**
Jocata uses advanced analytics to offer a range of services including transaction monitoring, automated AML/list screening, end-to-end customer onboarding, ongoing due diligence and KYC remediation. Jocata’s solution has been implemented by over 40 major banks and FIs.
Cynopsis helps clients in the financial services sector (including FinTech and Cryptocurrency startups) and the professional services sector to comply with the ever-increasing regulatory requirements, in particular, anti-money laundering (AML), counter-terrorism financing (CTF), and Know-Your-Customer (KYC). Its product offerings include Artemis (KYC-automation), Athena (transaction monitoring), and Iris (automation of complex regulatory requirements on balanced scorecards).

**Rationale:**
Cynopsis offers SaaS based KYC/AML and transaction monitoring solutions for banks, FinTech startups as well as cryptocurrency startups. Its transaction monitoring solutions are especially tailor made for companies in the remittance and cryptocurrency space. Cynopsis has helped over 200 cryptocurrency projects and blockchain-based companies in their KYC process.
AIDA Technologies focuses on AI-based predictive analytics and intelligent systems. Through its AI Driven Analytics, AIDA provides solutions that solve the key challenge of augmenting human experts’ ability to make decisions based on large amounts of heterogeneous information. The analytics solutions & support covers customization and maintenance for trading floor, portfolio monitoring, trade Fraud, Institutional Lending, IT Risks, credit risk management, human capital analytics. The machine learning solution enables businesses to analyze consumer behavior, and personalized engagement strategies by observing parameters like behavioral segmentation, customer loyalty prediction, attrition, recommendation, spend prediction and life event monitoring.

Rationale:
Winner of MAS’s global FinTech accelerator, AIDA Technologies uses AI/ML diligently to manage risk and compliance in a real time basis. With a predictive and preventive approach towards risk mitigation. AIDA’s suit of algorithms for unsupervised machine learning deliver unparalleled efficiency gains for banks/FIs in their risk management functions.
Team

Aditya Khurjekar  
CEO & Founder

Amit Goel  
CSIO & Founder

Seema Alexander  
VP, Marketing

Nicolò Petrone  
Europe Head

Nidhi Prabhu  
VP, Research

Luca Galli  
Partner

Andrea Ferretti  
Partner

Andrea Lapomarda  
Senior Manager

Carlo Alberto Minasi  
Head of Innovation Advisory
Are you part of the exclusive MEDICI INNER CIRCLE, yet? Join global FIs/banks, investors, startup founders, and enthusiasts to get the latest research, insights and sub-trends on the Next Big Thing(s) in FinTech and more!

In the Inner Circle, You Will:

1. Discover new technology solutions and emerging companies to partner with or invest in
2. Get ahead of industry trends and sub-trends that will help you make strategic business and investments decisions
3. It will help you identify breakout startups that you will never have known about unless you have a global FinTech listening engine like MEDICI.
4. It will provide you summaries of disruptive technologies and their use cases.
5. Leverage research for your own client engagement

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