

## **Compliance Strategy**

### **1. Regulatory Compliance**

#### **Banking Regulations**

- **Basel III Compliance:** Ensures financial institutions maintain adequate capital to sustain financial stress.
- **Anti-Money Laundering (AML) Guidelines:** Prevents money laundering activities through risk-based monitoring.
- **Know Your Customer (KYC) Regulations:** Verifies customer identity to prevent fraud and financial crimes.

#### **Data Protection**

- **GDPR (European Union):** Governs personal data processing and privacy rights of EU citizens.
- **CCPA (California):** Ensures California residents' rights to know, delete, and opt-out of data collection.
- **Local Banking Regulatory Compliance:** Adheres to national and regional data privacy laws for financial institutions.

### **2. Compliance Mechanisms**

- **Automated transaction monitoring:** Real-time tracking of transactions for anomalies and red flags.
- **Suspicious activity reporting:** Flagging and reporting transactions that breach compliance thresholds.
- **Regular internal and external audits:** Ensures accountability and identification of non-compliance.
- **Comprehensive documentation of compliance processes:** Maintains detailed logs for audit and transparency.