

Simplifying Business & IT Problems

KHEOPS DBB Consulting Business Solutions.





Company Overview

Kheops DBB Consulting is an emerging global management-consulting firm specialized in enterprise risk, enterprise performance and data science solutions. The company is headquartered in the United States with operations in Sub-Saharan Africa. Kheops DBB was created with a different approach to consulting for risk, finance, data management (including big data) and advanced analytics. We review complex problems based on facts by analyzing corporate data, and transforming it into actionable information to support decision making and reporting (internal or external).

Kheops DBB was founded by professionals who provide a unique blend of technology and functional expertise; not only in the financial services industry but also in the broader risk, finance and data science specializations. Kheops DBB has expertise in various enterprise risk management and financial regulatory compliance efforts. This includes the Basel Capital Accord, Quantitative Modeling, Enterprise Stress Testing and Capital Planning. We also provide Enterprise Performance Management (Budgeting, Planning and Forecasting), Capital Adequacy Assessment (ICAAP), and Regulatory Reporting.

Our team has a vast experience in building Data Warehouses to deliver Business Intelligence, managing the exchange of data across varying platforms with enhanced security, and implementing IT Transformation and Data Governance programs.



KHEOPS DBB experience and business solutions

Kheops DBB partners and associates include expert risk and finance consultants, quantitative risk and finance subject matter experts, software/web developers, data architects, database administrators and project managers. Our experience includes system implementations for major financial institutions in the Americas and Europe. Kheops DBB's consultants have worked for: Bank of America, BNP Paribas, American Express, BNY Mellon, HSBC, US Bank, PNC Bank, Fannie Mae, Credit Lyonnais, Dexia Bank, Wells Fargo Bank, Morgan Stanley, Citibank and GE Capital. Kheops DBB is working with Banking & Microfinances associations to help in regulatory reporting and credit risk management techniques. Kheops DBB partners also have experience working for world-class software vendors such as IBM, Oracle and SAS; and in major management consulting firms such as PwC Consulting, IBM Global Business Services, Grant Thornton, and Accenture amongst others.

Kheops DBB seeks to lend these experiences in the development and growth of developing nations by engaging in financial inclusion programs like the implementation of credit reporting agencies. Kheops DBB associates have provided solutions to financial institutions worldwide, in the following areas:

- Regulatory Risk Management
- Enterprise Risk Management (ERM)
- Enterprise Performance Management (EPM)
- Data Engineering, Big Data and Advanced Analytics
- Data Science and Artificial Intelligence
- Information Technology Consulting
- Comprehensive Training with Learning Paths

Regulatory Risk Management - BASEL Capital Accord

Streamline your credit risk and regulatory capital analytics.

Systemic risk is a central concern driving regulatory strategy. As a result, regulations are constantly being modified to increase transparency, improve operational and risk controls, and raise capital buffers. Kheops DBB can help you stay on top of such changes with solutions that enable you to:

Optimize credit risk analysis. Implement timely and accurate risk weighted asset (RWA) reporting, and optimize regulatory capital.

Address Basel III/IV requirements for credit risk analytics. Measure the effects of risk-based capital requirements across future time horizons throughout the life of each exposure and across all portfolios.

Create a consolidated data, modeling and reporting platform. Integrate existing risk models and data hierarchies into a streamlined, unified data infrastructure for measuring and reporting on credit and counterparty risk.

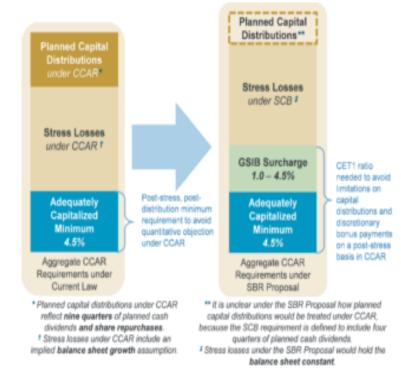




Kheops DBB will assist your organization in creating a consolidated capital planning environment that lets you tightly integrate your risk and finance systems. The results? Better strategic planning. Faster, easier compliance with growing regulatory pressures. Confident risk mitigation. And the ability to confirm sufficient capital to withstand economic stress.

Your organization will benefit from:

- Improve capital planning.
- Consistency, transparency and auditability of capital planning.
- A Boost of staff efficiency.
- Alignment of strategies and goals across functions.
- An Integrated funding strategy into capital reporting.
- A Facilitated regulatory compliance using a sustainable CCAR/ DFAST process
- A Regulatory Reporting Solution: FRY-9C, FR-14 and FR-15 Schedules, 10k/10Q, FFIEC-034, FFIEC-039, FR-2052a...



Regulatory Risk Management - BSA/AML & Sanctions,

More stringent regulatory requirements –backed by high-profile enforcement actions – have motivated many banks to reassess their AML and counterterrorist financing programs to identify and fill any gaps in control and oversight.

Kheops DBB will help your organization implement end-to-end AML solutions that covers all steps involved in AML processes across all key areas – including suspicious activity monitoring, customer due diligence, watchlist filtering, correspondent banking scenarios and peer group anomaly detection.

Your organization will benefit from the following key features:

- Data Management
- Suspicious Activity Monitoring and Reporting
- AML Optimization
- Investigation and Alert Management
- Integrated Case Management
- Watch OFAC Sanctions List Matching and Customer Due Diligence/KYC Risk Scoring and Classification



Regulatory Risk Management – Fraud Management

Organizations around the globe lose approximately 5% of annual revenues to fraud, which translates into potential losses worldwide in excess of \$2.9 trillion. And while direct losses due to fraud are staggering in dollar amounts, the actual cost is much higher in terms of loss of productivity and loss of customer confidence (and possible attrition), not to mention losses due to fraud that goes undetected.

Kheops DBB will help you implement full-service, enterprise solution, with the capabilities to monitor multiple lines of business on a single platform, with 100% real-time scoring and decision capabilities by looking at all transactions — including purchases, payments, fund transfers and non-monetary transactions.

Your organization will get the following benefits:

- Real-Time Decisioning from Authorization Systems
- 100%, Real-Time Scoring of All Transactions
- Advanced Analytics for Highest Levels of Fraud Detection
- Hybrid Models
- Signatures
- Neural Network Models
- Superior Rules Management
- Flexible Alert Management
- Powerful Reporting and Analysis





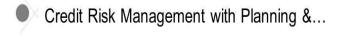
Enterprise Risk (ERM) – Credit Risk Management

Deploy a broad range of scalable credit models to continuously manage your loan portfolios.

Understanding and proactively managing credit risk requires increasingly sophisticated analytic insights. Whether you need to optimize credit decisions or address new accounting requirements for expected credit loss (ECL), Kheops will help you develop and execute models that quantify and predict potential risks, with ondemand reporting and real-time decisioning you can trust.

With Kheops' Credit Risk solutions, you can:

- Develop models faster
- Better manage corporate IT
- Make better-informed lending decisions
- Reduce model risk
- Enhance capital planning
- Efficiently comply with accounting, regulatory and economic capital demands (IFRS 9 & CECL, RWA, Economic Capital).



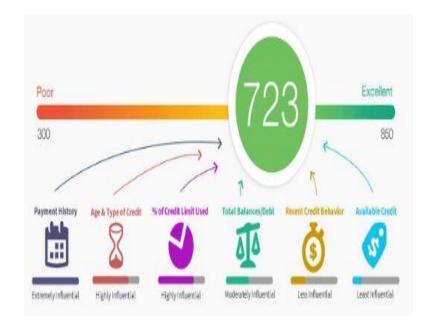


Enterprise Risk (ERM) - Credit Scoring for Banking

Quickly develop, validate, deploy and track credit scorecards in house – while minimizing model risk and improving governance. We've combined award-winning data management, data mining and reporting capabilities in a powerful credit scoring solution that is faster, cheaper and more flexible than any outsourcing alternative.

Kheops DBB will help your organization:

- Make well-informed credit decisions.
- Access and manage data easily.
- Create a sustainable, auditable model development environment.
- Develop Fast in-house scorecard development.



Enterprise Risk (ERM) - Operational Risk Management

Operational risk capabilities today must be agile, flexible and nimble in order to be effective and efficient in responding to the changing environment. A better model is aligned, effective, technology-enabled and embedded into business processes.

Key areas of sound operational risk management:

Achieve Operational Excellence

Align with the Organization through proactive collaboration and engagement. Converge business and risk processes, while enhancing risk and business acumen throughout the organization.

Enhance Customer Satisfaction by improving risk management and controls to drive consistent customer experiences and ensure the needs of customers are considered in the design of processes, products and services.

Kheops DBB can help in:

- Operational Risk Management Program Assessment/Implementation
- Risk Control Self-Assessment (RCSA) Support
- Operational Risk Appetite, Measurement and Reporting
- Operational Loss and Scenario Analysis
- Monitoring and Testing Support
- Process, Risk and Control evaluations and support
- Operational Risks Program Assessments and Support
- GRC Tool Implementation/Transition

Elements for Operational Risk Management Framework



Enterprise Risk (ERM) – Liquidity Risk Management

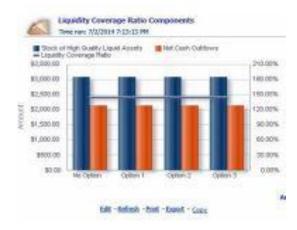
Given the severity and prolonged duration of the past liquidity crisis, regulators across jurisdictions have placed a greater emphasis on improving liquidity risk practices within banks. With this increased focus comes a spate of new regulations with frequent regulatory updates and aggressive implementation timelines. Banks now require an enterprise-wide, robust and comprehensive liquidity risk framework to address the data volume, computational complexity, and the need for speedy and accurate results.

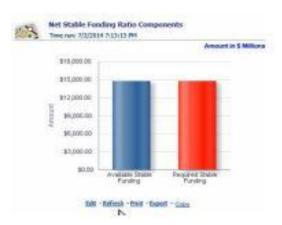
Kheops DBB will help your organization

- Drive Liquidity Ratios (LCR, NSFR, LR) Compliance and adhere to tight Regulatory Deadlines;
- Engage in Enterprise-wide Comprehensive Stress Testing and Drive Contingency Funding Plans;
- Improve Risk Reporting Practices.

Kheops DBB can help your organization:

- Implement Liquidity Risk solutions to meet regulatory guidelines with minimal customization
- Assess your liquidity risk metrics under multiple stress scenarios
- Perform multiple counterbalancing strategies to aids build contingency funding plans
- Pre-configure approaches for solo and consolidated calculations
- Define and maintain a repository of time buckets and business assumptions
- Perform analysis of metrics at a very granular level







Enterprise Risk (ERM) – Model Risk Management

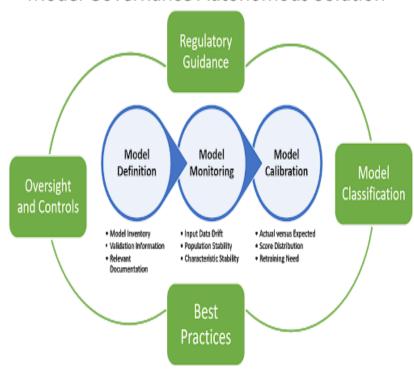
The rings of the Kheops DBB Model Risk Management framework will help you reduce model risk and increase business value by capturing the core requirements of the Supervisory Guidance and expand on key principals:

- Centralize model information management (Model Inventory).
- Document and track models throughout the model life cycle (Development, Implementation, Use).
- Gain greater insight into model risk concentrations.
- Keep pace with changing risk policies and regulations.
- Perform Model Validation
- Perform Model Tuning and Optimization
- Perform Model Governance

Kheops DBB can help you:

- Perform Model Validation as per BASEL III/IV guidance, using honest assessment, back testing and benchmarking.
- Perform model validation according to OCC Guidelines (OCC 2011-12, SR 11-7) :
 - o Conceptual Soundness
 - System Validation
 - o Data Validation
 - Process Validation
 - Model Performance Evaluation
 - Model Tuning and Optimization
 - Model Governance

Model Governance Autonomous Solution

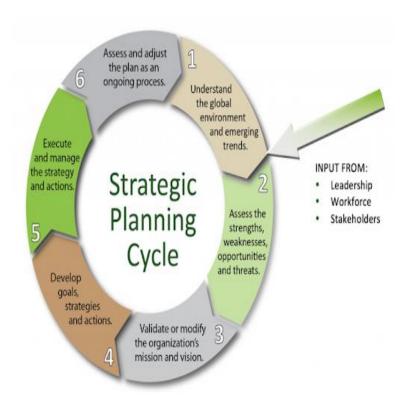


Enterprise Performance (EPM) – Strategic Planning

Shape the future by optimizing business models, product lines, and operational capabilities with ease and confidence.

Intelligently build and own your planning models, using a proven framework that allows you to confidently execute your business strategy in today's rapidly evolving markets.

Kheops DBB can help you implement your own strategic planning and drive better collaboration with the business. Use your own methodology to evaluate market opportunities, and let predictive analytics turn risk and uncertainty into clear, confident strategies.



Enterprise Performance (EPM) – Budgeting, Planning & Forecasting



Increase speed and agility by automating manual process and adopting best practices.

By automating and restructuring manual, spreadsheet processes with the Anaplan platform, you can anticipate performance gaps, analyze root causes of poor performance and assess alternatives, and enable effective decision-making. With self-service modeling and drill-down capabilities into multiple dimensions and time periods, the Anaplan platform makes analyzing financial and operational data a breeze.

Explore your possibilities with best practices such as driver-based rolling forecasts, zero-based budgeting, profitability modeling, and scenario planning from a comprehensive library of pre-built apps.

Take cross-functional decisions to unprecedented levels with operational planning in one platform. Grow revenue, improve margins, address risk, and deliver exceptional customer service by connecting sales, marketing, HR, IT, and supply chain plans back into finance.

Use "what-if" scenarios to help understand the financial and operational impacts of cross-functional decisions and enable collaboration across the business.



Enterprise Performance (EPM) – Financial consolidation & corporate reporting

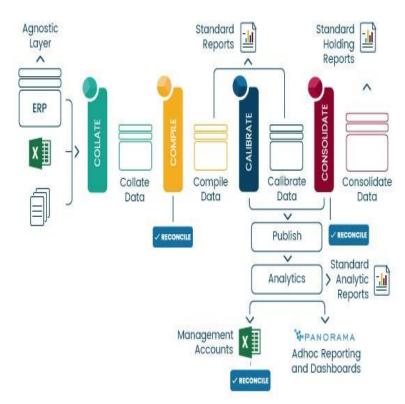


Experience a faster, more efficient period-end close and report with confidence—without compromising compliance.

Kheops DBB will help you organization:

Tackle your data complexities by automating every step of your consolidation on a single platform that connects all reporting, budgeting, planning, and forecasting processes.

With in-memory calculation, Kheops will help you enable real-time updates that shorten the consolidation cycle and period-end close, giving valuable time back in your day for strategic analysis—all while complying with regulatory reporting standards.



Customer Intelligence

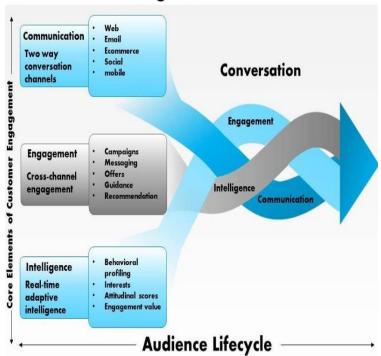
Kheops DBB will you craft a 360-degree customer view from customer-level digital data combined with traditional data sources. Get a deeper customer understanding from imbedded predictive marketing analytics. Obtain a contextual customer engagement across inbound and outbound channels. And deliver compelling customer experiences tailored to each unique customer's journey.

Kheops DBB will help your organization:

Infuse your marketing decisions with unprecedented customer insights.

- Give marketers true predictive power.
- Get a unified, thorough view of every customer.
- Create personalized interactions across every conceivable channel.
- Gain real-time insights that get even better over time.

Customer Intelligence

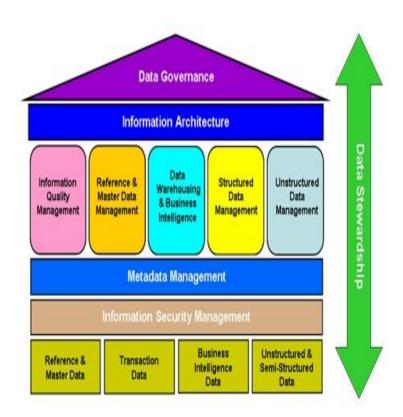


Data Governance

Kheops DBB will you align your investment in IT with your organization strategic objectives to ensure that you derive maximum return of investment (ROI). The implementation of Data Governance will reinforce IT accountability and channeling IT resources towards the strategic priorities.

Kheops DBB will help your organization:

- Advance IT accountability and strategic alignment.
- Optimize efficiencies, controls, and risk management.
- Guarantee quality of products and services.
- Gain real-time insights into your organization processes.
- Enhance value delivery that gets even better over time.





Big Data & Advanced Analytics

Big Data

Big data are defined by the massive amount of data that organizations are collecting as of records from for forms filled by users, files, emails, comments and surveys. Big data is characterized by its Volume Velocity, Variability, Value, Veracity, and Variety, or the 5 Vs. Advanced Analytics is the technology used to process and make sense of Big Data.

Advanced Analytics

Kheops DBB will work with your staff to implement the customized analytics that will allow decision managers to have a better understanding of the organization and the trend in your line of service in general.

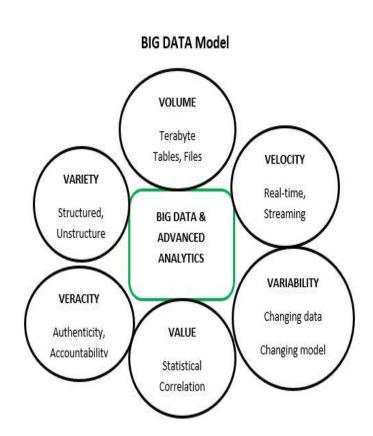
With Kheops, you will have:

Descriptive Analytics: provide an answer to the question 'what happened' through tools such as reporting from OLAP, dashboards, scorecards, and data visualization.

Exploratory or Discovery Analytics: look at *'how it is happening'* through clustering and pattern recognition.

Predictive Analytics: answer the question 'what will happen' by providing a look in the future through regression, machine learning, and neural network algorithms

Prescriptive Analytics: suggest 'what to do' and find optimal



Business Continuity Plan (BCP)

Business Continuity Plan (BCP) is that forgotten side of the business that keeps you going when there is a crisis that can disrupt the normal day-today activities. You can't predict the next crisis, but it is better to be prepared.

KheopsDBB can help you design a sound BCP by using a scientific framework that will determine the critical components of your business and implement efficient processes that will keep your business going in times of crisis.

- Prioritize business processes with strategic alignment.
- Optimize efficiencies, controls, and risk management.
- Design IT disaster recovery plan.
- Design emergency response plan with resources reallocation.
- Elaborate the BCP.







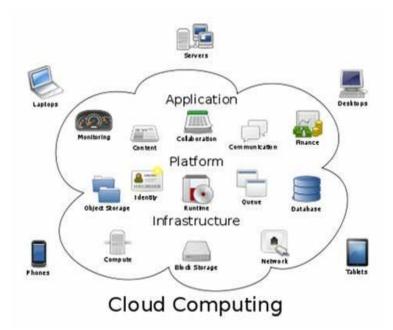
Cloud Computing (CC) concept was to make computation services accessible to all a public service, that means pay the services as needed and as used in a flexible manner. That said, CC is characterized as follows:

- **Data access:** user access the data, applications or any other service through web browsers on the internet
- The **infrastructure** is provided by a third party, removing the investment in network equipment
- IT Staff: There is no critical need of internal expertise to implement IT solutions
- Availability: Provide reliable service in terms of availability and computing power as needed.

Cloud Pricing

Based on three components:

- **Storage**: measured as average daily amount of data stored in GB over a month period.
- Bandwidth measured as the total amount of data transferred in and out of platform service through transaction and batch processing.
- Compute or **the time units** needed to run an instance, or application, or machine to service requests.



Cyber Security Services: Don't be a victim



Online presence is a necessity with globalization and with it comes a new set of problems. Cyber crimes are also on the rise to exploit the weaknesses of the internet. But there is good news. As cyber criminals are working hard to breach your systems, cyber security professionals are working to keep your systems and network safe and available for your business to operate.

We at Kheops DBB will work with you to first analyze your existing systems, design and implement an adequate secure environment where your users feel safe and can confidently conduct business. Kheops DBB will work with you to:

- Harden your servers and network to prevent illegal access to your systems
- Harden your DBMS to protect your data and prevent identity theft
- Implement a monitoring system to prevent phishing, spyware and malaware
- Implement firewalls and DMZ to protect your IT investment
- Transfer knowledge to your staff for continuous updates of the firewalls.



Comprehensive Geographic Information System (CGIS)

The demand for knowledge in digital information systems and their applications to improve the quality of life is global. Specially when it comes to a country natural resources, a good knowledge of what resources are available underground is crucial. CGIS applications will provide a comprehensive digital map of the country with an inventory of all the natural resources that will constitute a wealth of information for decision makers.

Kheops DBB and EMI will provide the following services to you on top of a transfer of technology to your staff:

- Digital and Cadastral Mapping of the country to better transportation and cities planning.
- Global Navigational Satellite System (GNSS) for navigation and better security.
- Land Use Land Cover (LULC), Vegetation Mapping, Forestry monitoring.
- Soil Mapping for scientific Agriculture
- Water Resources and Conservation to plan for your water distribution.
- Wildlife and Fauna monitoring for better biodiversity management and preservation.
- Hydrology Mapping to exploit your rivers for navigation
- Natural Resources Inventory to know what is available

