QUMRAM

Multi-channel session recording and replay: indisputable, fully-compliant audit trails and customer behavior analytics

Innovation and insights

Imagine being able to record everything your customers and employees do when interacting via your digital channels, and see everything exactly as they saw it, when watching a movie-like replay.

Imagine storing these recordings in highly compressed, compliant form, and making them available for your Compliance team or Regulators to view, at a moment's notice.

Imagine de-risking your business, with your forensics team receiving alerts, whenever suspicious or potentially fraudulent digital behavior is detected, across all digital channels.

Imagine going beyond compliance, utilizing the same data for customer insight, to analyze user behavior, improve customer experience, reduce costs, and increase profitability.

That is the innovation of Qumram



UBS | bank coop | Zürcher Kantonalbank | Russell Investments

CSS Versicherung | die Mobiliar

View more customer references at www.qumram.com/success-stories



Transparency. Truth. Trust.

Qumram is a global RegTech company, providing digital compliance, risk management, and customer experience analytics solutions.

We record, archive, and allow on-demand replay of all digital activity, across all channels (web, social, and mobile).

Qumram ensures transparency by creating an indisputable audit trail that is 100% compliant with digital record-keeping regulations (e.g. SEC, FINRA, Department of Labor Fiduciary Rule, MIFID-II, GDPR, FFSA, Fidleg, and more).

User sessions are replayed in movie-like form, providing a single source of truth that allows you to see exactly what the customer or employee saw when communicating via your digital channels. The evidence captured is undeniable and tamper-proof.

You can trust Qumram to mitigate conduct risk, govern the digital behavior of your employees, prevent fraud, and improve customer service effectiveness. Qumram can convert big data collected for compliance purposes, into smart data that delivers deep customer insight.

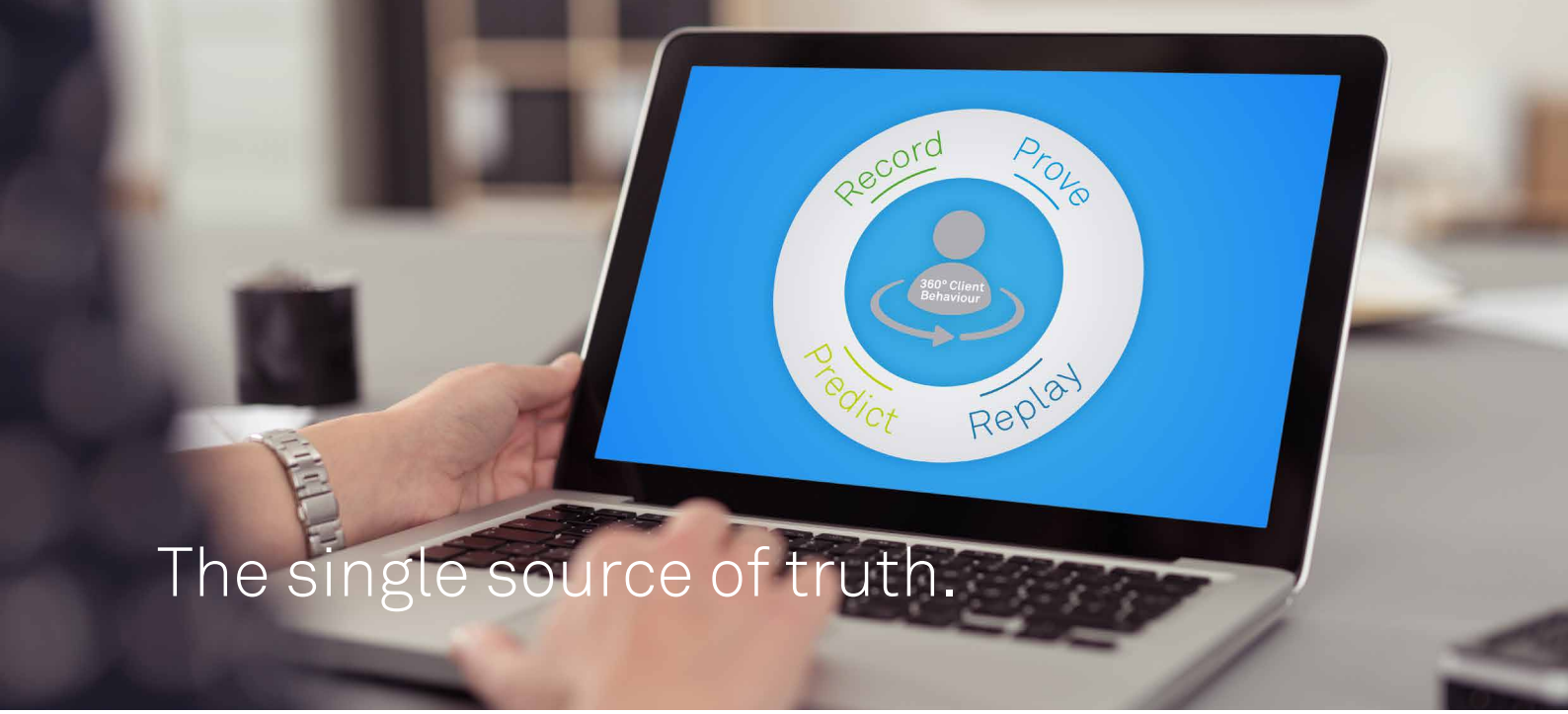
Why should you care?

Demand for personalized client self-service, by the vast majority of customers, is at an all-time high. Furthermore, digital native millennials require a new “always on” approach to interaction and engagement. Marketing and client services are under pressure to deliver a multi-channel utopia, to grow revenues and retain clients, but innovative digital initiatives are often blocked by Compliance.

Digital record-keeping across all channels is now a mandatory, regulatory requirement. Recording of phone calls, email and paper correspondence has always been the norm. With increasing pressure on banks to prove compliance, or face severe financial penalties (even jail in extreme cases), compliant digital record-keeping can no longer be ignored.

Recently, a large global bank banned the use of social media, for fear of non-compliance. But failure to provide service across all digital channels will deter billions of social media users from doing business with you. They are already communicating digitally; rather than push them towards your competitors, use Qumram to retain existing clients and attract new business.

Qumram removes compliance as a barrier to digitization. We marry the digital needs of the business and marketing with the requirements of compliance. Qumram allows compliance teams to become business enablers, rather than continuing to prevent digital progress. Today, there is no need to choose between innovation and compliance – Qumram enables both.



The single source of truth.

Unique session recording and replay capabilities

Qumram is the only supplier who can deliver

- **purpose-built RegTech,** designed and developed specifically for compliant digital record-keeping
- **100% compliant capture** of all digital activity, with no compromise to data privacy
- **see exactly what your customers saw,** replayed in movie-like form, displaying every motion – every mouse-movement, keystroke, click, swipe, tab-click (even multi-tab).
- **digital record-keeping in dynamic digital environments,** with a high degree of personalization, where the view presented to every client differ; supports single page and native mobile applications
- **employee surveillance,** recording behavior on digital channels to detect fraud from with within, or data leakage
- **fully-compliant social media recording** (LinkedIn, WhatsApp, WeChat, and more)
- **secure and compliant archival** of highly-compressed user sessions and web content, running in a fully-protected, encrypted environment
- **cutting the cost of digital compliance** through end-to-end process automation
- **unlimited scalability of global digital record-keeping,** with no degradation to performance and at the lowest total cost of ownership (TCO)
- **instant access and e-discovery** for non-technical, "light touch" users, with no IT intervention
  - compliance/legal: can quickly access indisputable evidence for rapid resolution of regulatory or legal issues
  - customer service and call centers: can view customer sessions to accelerate struggle detection and dispute resolution, enabling first-call resolution
  - marketing: can review user sessions to review conversion analytics, track the customer journey, examine user behavior, and improve customer experience
- **actionable customer behavior insights,** leveraging big data captured and retained for compliance purposes to improve client retention, and increase share of wallet
- **customer lifecycle management,** monitoring customer behavior trend data over time, and applying intelligent analytics to drive enriched customer experience
- **vast implementation experience,** on a global scale

Want an independent view? Consult

Aité | Forrester | Gartner



About Qumram

Facts and Figures

- Founded: 2011; product launch 2013
- Headquarters: Zurich (Switzerland)
- Offices: New York, San Francisco, Ottawa, London, Barcelona, Amsterdam
- Customers in North America, UK and Central Europe, predominantly financial services
- Partnerships with financial services rock stars: Accenture, Deloitte, EY, KPMG, PwC, Avaloq, Crealogix, MISYS, Temenos, Alitek, ti&m, Synpulse and more

Award wins & industry recognition

- Swiss FinTech Award 2016 & 2017
- WealthBriefing Most Innovative FinTech 2017
- Private Banker International award for Best Front-end Digital Solution 2016
- Canadian Institute Fintech Challenge Winner 2016 – Wealth Management
- Swisscom Challenge 2016 Winner
- NextMoney Silicon Valley 2016 Best European Fintech
- Top 100 Euro FinTech 2016, including Top FinTech for Risk, Intel & Security
- Top 100 Global FinTech 2015 (KPMG/H2 Ventures)

> “At UBS we automatically record and manage all revisions of all online content, enabling us to meet relevant global compliance standards, and realize huge resource savings.
>
> We could not have achieved this reliably and securely without Qumram.”
>
> **Nino Marsolo, Head of Collaboration & Communications Platforms, UBS**

Who buys Qumram?

- Compliance, Risk and Legal professionals
- IT (Information management, enterprise architecture, record keeping, data officers)
- Heads of Marketing and Digital Communications
- Directors of Operations and the CIO

Contact us

Interested in achieving full transparency and compliance of all of your digital interactions?

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