



NUCLEUS

AI supported Compliance & Risk Intelligence Engine

Effortless (KYC/AML) Compliance End-to-End Processing

January 2026

www.pqt.ch



Driving Compliance Quality and End-to-End Efficiency





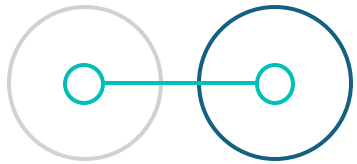
Agenda

- A little bit of History
- Our Product: **Nucleus**
- The **Current** Situation
- The **Challenges**
- The **Added Value** by Nucleus

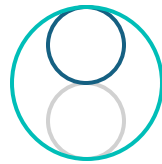


A little bit of history.

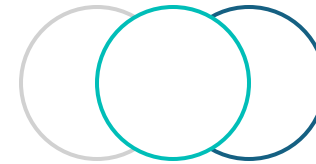
What we did and why.



At PQT, we translate bank policies into intelligent, AI-standards. Thus, compliance & risk assessments are conducted immediately on individual- or portfolio level and entirely explainable, auditable and reproducible.



We couldn't find a holistic solution on the market that would solve the (KYC/AML) compliance challenges efficiently, effortlessly and cost-effective.



For over 20 years, based on our in-depth industry experiences and know-how in the banking and financial world, we developed together with ETH-AI engineers and specialists a unique product that would change that.

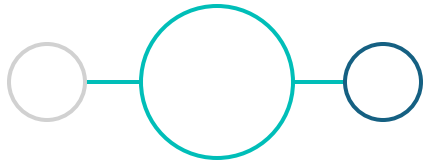


nucleus

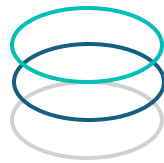


Our product: Nucleus.

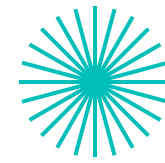
What it is and how it works.



Nucleus is an **end-to-end compliance intelligence platform** – which can be integrated flexibly in the existing IT landscape – that addresses key KYC/AML and broader compliance challenges across the **full client lifecycle**.



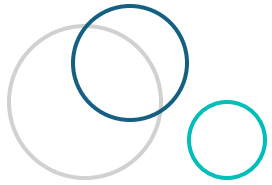
It integrates **seamlessly** into **existing** IT landscapes.



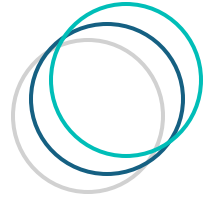
It delivers **measurable efficiency, quality, and risk-reduction benefits** in the end-to-end Client Life Cycle Management processes in a regulatory reliable manner (proven in a scientific ETH study).



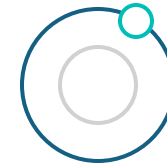
The current (KYC/AML) Compliance Challenges in the Client's Lifecycle Management Process are many:



Critical documentation is dispersed across disconnected systems, forcing manual reconciliation.



Complex internal compliance and risk policies need to be considered when cases need to be analyzed at several steps during the CLM process.



The CLM process is manual and extremely time-consuming, leading to data quality losses and (very) costly remediations.



Challenge 01

Mounting data
and documentation
dispersed across
different systems

Current Solution Approaches

Workflow Tools/
Rule-Based Engines/
Chatbots (with RAG)

In comparison to NUCLEUS



The Challenge



Mounting data and documentation dispersed across different systems requires **time consuming** manual reconciliation by different functions embedded in the End-to-End Client Life Cycle Management Processes.





Solution with Nucleus



Nucleus can be linked (integrated) via APIs to all relevant **existing** systems in a bank or financial institution such as the core banking system, archive system, CRM system, (negative) media screening system and/or AML transaction monitoring system, etc.

Nucleus pulls **all context** (e.g. for the purpose KYC/AML etc.) relevant unstructured/structured data automatically and timely from the different systems.

This happens consistently and uniformly in any process step regardless which function «press the button» in Nucleus.





Unified Compliance Data Intelligence



Nucleus integrates via APIs with all relevant internal systems (core banking, CRM, archives, AML monitoring, media screening, etc.) and automatically consolidates structured and unstructured data for any compliance context.





Added Value by Nucleus



Time consuming manual, contextual analysis and reconciliation work disappear as this is done by Nucleus.



This has a relevant efficiency impact and also increases the overall quality of this work.



Summary:

Workflow Tools/Rule-Based Engines/Chatbots (with RAG) in comparison to NUCLEUS.

Challenge	Workflow Processes/ Rule-Based Engines	Chatbots + RAGs	Nucleus
Collect data from different internal sources.	✓	✓	✓
Steer the Workflow, from one process to the other.	✓	—	✓
Analyse Unstructured Data.	—	✓	✓
Compile data from multiple sources together, presenting a complete analysis.	—	—	✓
Collect data holistically, filtering in the relevant information at each process step.	—	✓	✓
Have a consistent analysis for a specific compliance process (such as KYC/AML).	✓	—	✓



Challenge 02

Several (complex) internal compliance & risk policies have to be applied by different functions in the End-to-End CLM Process.

Current Solution Approaches

Workflow Tools/
Rule-Based Engines/
Chatbots (with RAG)

In comparison to NUCLEUS



The Challenge



Several (complex) **internal compliance & risk policies** have to be taken into account by **different functions** (i.e. Front Office, Business Risk, Service Hubs or Compliance functions) within a bank or financial institutions when prospects/existing clients have to be analysed during the:

1. Onboarding phase,
2. Regular KYC review phase,
3. Event driven review phase or,
4. In several other compliance analysis/ investigation situations.

The above – sometimes in combination with the challenge 1 – obstacles achieving the overall completeness, consistency, plausibility and recency in an **efficient and timely manner**.

Furthermore, **inconsistent application** of (complex) compliance rules by various functions involved leads to **divergent judgments** (human bias) for similar/identical cases.





Solution with Nucleus



Nucleus applies internal compliance and risk policies consistently and in real time across:

1. Onboarding,
2. Periodic reviews,
3. Event-driven reviews, and
4. Investigations.

Analyses are explainable, auditable, reproducible and user-friendly, with clear recommendations to remediate gaps or quality issues. The user is supported by assistive completion features.



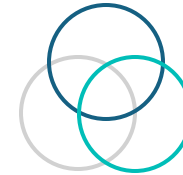
Added Value by Nucleus



The analysis happens **consistently, uniformly and timely** in any process step and process phase regardless which functions «press the button».



The final decisions remain with the **human beings**, however («human in the loop»). But time-consuming manual analysis (sometimes done inconsistently by various functions) under manual application and interpretation of (complex) internal compliance & risk policies/checklist in regards to unstructured/structured data and information stored in different systems is **obsolete**.



Nucleus prepares this analysis in an **explainable, user friendly, auditable and reproducible way**.



Summary:

Workflow Tools/Rule-Based Engines/Chatbots (with RAG) in comparison to NUCLEUS.

Challenge	Workflow Processes/ Rule-Based Engines	Chatbots + RAGs	Nucleus
Require (almost) no manual intervention, apart from verification	—	—	✓
Achieve consistent results for complex processes	✓	—	✓
Mitigates risk of human bias	—	✓	✓
Massively speeds up analysis time	—	✓	✓



Challenge 03

Manual, time consuming AML transaction alert clarification and (negative) media screening result clearing (removal of false positives).

Current Solution Approaches

Workflow Tools/
Rule-Based Engines/
Chatbots (with RAG)

In comparison to NUCLEUS



The Challenge



Manual, **time consuming**:

- AML transaction alert clarification (during the course of the existence of a relationship and at the regular KYC review stage) and,
- (negative) media screening result clearing (removal of false positives),

by manual processing/analysing and reconciliation of **different data sources** in different system leads to:

- Overdue AML alerts and,
- Data inconsistencies.





Solution with Nucleus



Nucleus evaluates **all the data** pulled for a specific context (e.g. AML etc.) in a **holistic manner**.

Hence, data related to AML relevant transactions are **analysed automatically and timely** against all other KYC/AML relevant data stored in different systems for consistency and plausibility.

The same happens with (negative) media screening results by contextual analysis of all relevant KYC/AML data/information in order to close out false positives **timely and efficiently**



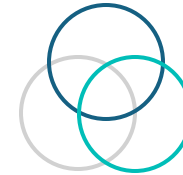
Added Value by Nucleus



Due to the fact that Nucleus runs the analysis against all context relevant data in all relevant systems, data inconsistencies between the information in the KYC profiles and the factual transaction behavior is avoided.



The final decisions remain with the human beings, however («human in the loop»). But time-consuming manual analysis is obsolete.



Nucleus prepares this analysis in an explainable, user friendly, auditable and reproducible way.



Summary:

Workflow Tools/Rule-Based Engines/Chatbots (with RAG) in comparison to NUCLEUS.

Challenge	Workflow Processes/ Rule-Based Engines	Chatbots + RAGs	Nucleus
Provide relevant insights from AML/Media Screening Reports.	—	✓	✓
Automatically compile data from AML/Media Screening Reports, analysing it against the KYC profile.	—	—	✓
Minimizes manual work.	—	✓	✓
Mitigates risk of overdue AML alerts and inconsistencies.	✓	—	✓



Nucleus:
Fully Integrated, Real-Time
Compliance & Risk Intelligence Engine.





Nucleus: Fully Integrated, Real-Time Intelligence.



Continuous stream of thousands of pages of custom - made prompts, designed to tackle every unique scenario, ensuring a seamless and efficient CLM process.



Linked to all relevant systems and satellite systems, ensuring all relevant data is taken into account, with easy integration into the existing IT landscape.
→ No replacement of current systems necessary.

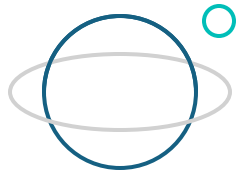


Context-based decision making under inclusion of the relevant data in a consistent, explainable and real-time manner with assistive guidance- and completion features for the user. All analysis and actions are fully reproducible and auditable.

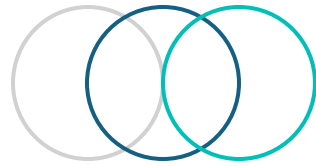




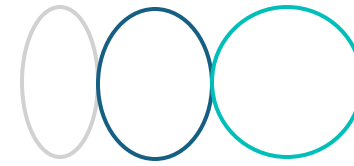
Nucleus :



Delivers higher E2E compliance quality at lower cost.



Improves regulatory readiness.



Enables scalable, consistent, regulatory reliable and reproducible compliance decision-making across the organization.



Nucleus: Comparison Chart

Challenge	Workflow Processes/ Rule-Based Engines	Chatbots + RAGs	AML Transaction Data/ Negative Media Screening	Nucleus
Collect data from different internal sources.	✓	✓	—	✓
Provide a full holistic, explainable and reproducible/auditable analysis for KYC/AML data based on the (bank) specific Compliance Policies	—	—	—	✓
Analyse unstructured Data.	—	✓	—	✓
Evaluate multiple related distinct (natural and legal) KYC profiles together.	—	—	—	✓
Correctly evaluate complex SoW/SoF cases.	—	—	—	✓
Steer the Workflow.	✓	✓	—	✓
Automated Assistance.	—	✓	✓	✓
Long-term persistence of evaluations and human decisions.	—	—	—	✓
End-to-end solution for KYC/ AML in the CLM process.	—	—	—	✓



www.pqt.ch

Contact



Markus Reinacher, CEO
markus.reinacher@pqt.ch