



# NUCLEUS

## AI supported Compliance & Risk Intelligence Engine

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

January 2026

[www.pqt.ch](http://www.pqt.ch)



## CURRENT SITUATION

Key **Compliance & Risk** challenges in the current life cycle management processes.



## NUCLEUS

What is **Nucleus** – the AI supported **Compliance & Risk Engine** – and what it does to solve those challenges.

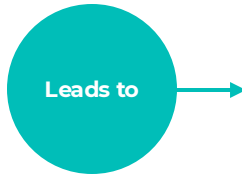


## PQT TEAM

Why PQT has the **right team** to solve these challenges.



# Current (KYC / AML) Compliance Challenges\* in Today's Client Lifecycle Management Processes (Onboardings and Reviews).



---

Large volumes of structured and unstructured data (KYC forms, PDFs, etc.) checked and analyzed manually.

---

Divergent human judgements despite same policies.

- Bias
- Lack of (assessment) standardization
- Incomplete view/inclusion of information

---

Dispersed data sources and inconsistent information among the data.

---

Growing volume and complexity of (AML/KYC) Compliance Regulations.  
**(e.g. 2027 EU AML Regulation)**

---

High case rejection rates (60%-70%).

---

"Ping-pong" between 1LoD, 1.5LoD, 2LoD.

---

Slow onboarding times.

---

Inconsistent and suboptimal client experience.

---

Suboptimal risk management/control despite high Compliance expenditure.

---

Frequent costly remediations and re-papering efforts.

\* Same is valid for other Compliance & Risk topics such as e.g. Sanctions & Embargo Compliance, Trade Compliance, Tax Compliance (QI, FATCA, CRS etc.).



# NUCLEUS solves the Current Challenges Sustainable & Reliable and reduces related operating costs significantly.

## MODULAR COMPLIANCE & RISK INTELLIGENCE PACKAGES

### KYC / AML (Natural Persons, Operating / Domiciliary (Complex) Legal Persons)

Checks for **Completeness, Plausibility, Consistency, Recency** of all client data. Source of Wealth, Source of Funds, Account purpose, PEP, Beneficial Owners, Structures, Transactions etc. Assists the users in the Establishment and Updating of KYC/AML profiles etc.

### Sanctions & Embargo Due Diligence

### Cross Border Compliance

### Tax Compliance (QI, FATCA, CRS etc.)

### MIFID etc.



Each Package consists of

#### Dynamic prompts

Context-aware extraction and analysis of information.

#### Algorithmic rules

Ensures correctness, reproducibility, explainability of analysis results.

#### Configurability

Completeness criteria and sensitivity based on risk levels, client segment, materiality of content.

#### Guidance

Automatic quality checks & assistive completion.



## INPUT

### Client Data

Including KYC questionnaires, PDFs, Organizational charts, TRX Data, Negative News etc.



## NUCLEUS INTELLIGENCE ENGINE

### Ingest

Processes data of all types in the context of the active intelligence package.

### Evaluate

Evaluates extracted information based on the prompts, algorithms, and configurations of the intelligence package.

### Guide

Assembles detailed results and suggestions with references to specific data points.



## OUTPUT

### Guidance & Assistance

Results presented through the NUCLEUS Web UI or delivered via API

### Document Intelligence for banking/Financial Industry

### Audit Trail



---

High case rejection rates (60%-70%).

---

"Ping-pong" between 1LoD, 1.5LoD, 2LoD.

---

Slow onboarding times.

---

Inconsistent and suboptimal client experience.

---

Suboptimal risk management/control despite high Compliance expenditure.

---

Frequent costly remediations and re-papering efforts.

## Value Proposition\* **NUCLEUS** in the (KYC/AML) Compliance End to End Client Lifecycle Management.

---

Significantly reduced rejection rates (below 20%).

---

"Get it right the first time" in 1LoD.

---

Case lead times -50% at least.

---

Consistent client experience (optimized predictability) and shorter client lead service times.

---

Continuous risk awareness and mitigation and consistency among all data on a permanent basis.

---

Avoid remediations thanks to permanently high quality, consistency, completeness and plausibility of client documentation among all data types regardless where there are stored.

\* Same is valid for other Compliance & Risk topics such as e.g. Sanctions & Embargo Compliance, Trade Compliance, Tax Compliance (QI, FATCA, CRS etc.).



# Why is this the Right Team and difficult to Rebuild.



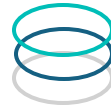
## PERMANENTLY AND FOCUSED

At PQT, top-tier ETH AI Engineers work permanently and focused side-by-side with industry experienced Compliance & Risk experts with instant feedback loops.



## PURPOSE BUILT

This is not a one off but a purpose built constant combination for the value of PQT's clients.



## WHY?

Solving real problems with AI is hard. PQT's expertise covers the entire pipeline to provide a 0-skills-needed user experience for Compliance & Risk topics.



## THE PERFECT MIX

Decades of Compliance & Risk Practical Leadership and Special Matter Expert Industry Know-How **combined with** Deep ETH AI Engineering. Visit the teams:

- [PQ Technologies](#),
- [About – PQ Solutions](#).



WHY THIS TEAMS WINS

# A perfect blend of industry subject matter expertise and top-tier technical talents.

## THE CORE TEAM

### **Markus Reinacher**

CEO

Decades of leadership experience and Special Matter. Expert Know How in Compliance & Risk.

[Markus Reinacher | LinkedIn](#)

### **Vu Nguyen**

Head of Product

ETH Computer Scientist and AI Expert.

[Vu Nguyen | LinkedIn](#)

### **Robert Hönig**

Head of Engineering

ETH Computer Scientist and AI Expert.

[Robert Hönig | LinkedIn](#)

### **Gabriel Larumbe**

CFO

Deeply established network within Swiss Banking and CEO of PQ Solutions.

[Gabriel Larumbe | LinkedIn](#)



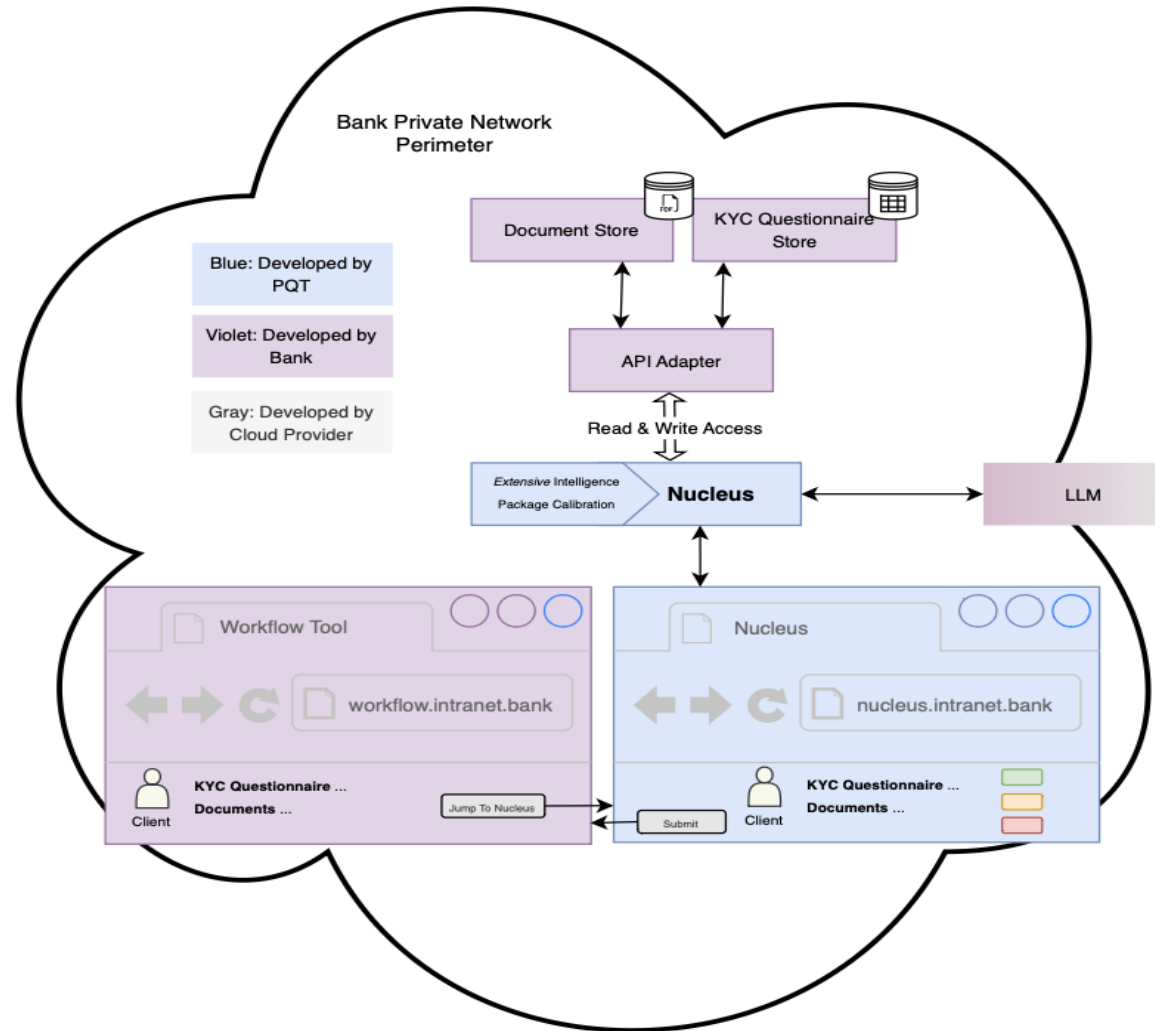
# DEMO

[see it in action at https://pqt.ch/#demo-1](https://pqt.ch/#demo-1)



# Annex

# Integration (High-level) NUCLEUS



## Contact



**Markus Reinacher, CEO**  
[markus.reinacher@pqt.ch](mailto:markus.reinacher@pqt.ch)



[www.pqt.ch](http://www.pqt.ch)

