

## Press Release

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# NETGUARDIANS POWERS TM-PRO'S ENHANCED CAPABILITY TO DISRUPT FINANCIAL CRIME

**Yverdon-les-Bains, 12 September 2023:** The award-winning Swiss fintech, NetGuardians today announces it is powering Banking-as-a-Service product provider, TM-Pro's state-of-the-art financial crime prevention services for European banks. Amsterdam-based TM-Pro will integrate AI-powered fraud and AML transaction monitoring solutions developed by NetGuardians into its cloud-native banking platform to better fight financial crime across Europe.

The strategic partnership between NetGuardians and TM-Pro is founded on the complementary nature of their respective financial services technologies. NetGuardians' machine-learning algorithms will complete TM-Pro's cloud-native services, which include Know Your Customer/Business (KYC/B), Personal Finance Management tools, Identity & access management (CIAM), Open banking and data warehouse services.

Financial crime volumes are soaring worldwide as banks migrate services to digital and online access. The UN Office on Drugs and Crime reports that money-laundering values may be as high as USD 2 trillion annually.<sup>1</sup> According to McKinsey, traditional bank compliance teams have become overwhelmed by the volume of false positive alerts, resulting in up to 90% of suspicious reports not being acted upon.<sup>2</sup>

The ongoing threats posed by payment fraud and money laundering, among others, highlight the need for banks and payment providers to incorporate more advanced technology into their financial crime prevention methods. NetGuardians deploys AI-based solutions in banks to monitor unusual transactions, and accurately detect and minimize false positives in real-time while rejecting legitimately fraudulent payments before they occur.

TM-Pro simplifies banking services for businesses by creating a cloud-native software solution that meets all customer and compliance needs and by combining AWS serverless technology with years of banking expertise. Through continuous innovation, new

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developments, and new strategic partnerships, TM-Pro ensures its platform provides customers with a seamless service without the sizeable costs and risks that larger custom implementations may incur.

**Thierry Divenot, Head of Sales & Marketing at NetGuardians, said:** “Our exciting collaboration with TM-Pro demonstrates the strength of our combined commitment to tackling and preventing financial crime with the use of innovative new technologies. By incorporating our AI-based AML transaction monitoring and anti-fraud solutions into their sector-leading BaaS platform, TM-Pro will provide customers particularly across the Dutch and German markets with the assurance of real-time protection as well as a seamless customer experience.”

**Theo van Bon, Chief Product Officer at TM-Pro, said:** “TM-Pro is delighted to partner up with NetGuardians, a frontrunner in innovative solutions for payments fraud detection and AML transaction monitoring. We know this to be the perfect match between their fraud prevention and AML excellence and the unique platform capabilities of TM-Pro. I am certain that together we will turn many banking challenges into opportunities.”

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## NOTES TO EDITORS

<sup>1</sup>McKinsey & Company. June 24, 2022. [Managing financial crime risk in digital payments.](#)

<sup>2</sup>McKinsey & Company. June 1, 2020. [The investigator-centered approach to financial crime: Doing what matters.](#)

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## NETGUARDIANS

NetGuardians is an award-winning Swiss FinTech helping financial institutions in over 30 countries to fight fraud. More than 100 banks and wealth managers, including 40 per cent of all Swiss state-owned commercial banks and three of the top 10 private banks as ranked by Euromoney, rely on NetGuardians' 3D artificial intelligence (3D AI) solution to prevent fraudulent payments in real-time. Banks using NetGuardians' software have achieved an 85 per cent reduction in customer friction, enjoy more than 75 per cent lower operating costs and have detected new fraud cases.

More information: [www.netguardians.ch](http://www.netguardians.ch)

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## TM-PRO

TM-Pro accelerates the transformation of small and medium-sized banks into the digital age by providing a cloud-native platform designed to orchestrate essential banking services in a modular and interoperable manner. As a result, banks can rapidly develop and introduce new frictionless experiences for banking customers at minimal risk and cost. Leveraging years of banking experience inherited from Dutch award-winning Challenger bank Moneyou, which forms the basis of the TM-Pro platform.

More information: [www.tm-pro.eu](http://www.tm-pro.eu)

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## CONTACT

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