



# Indigita

CROSS-BORDER  
COMPLIANCE  
THE SIMPLE,  
DIGITAL WAY

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# ABOUT INDIGITA

Founded in 2016, Indigita helps banks and asset managers conduct business in a compliant way, minimising cross-border risks, and represents the new industry standard for automated cross-border compliance and suitability solutions.

Our digital solutions are backed, on an exclusive basis, by BRP Bizzozero & Partners SA, a global leader in cross-border compliance for financial institutions, and BRP Tax SA, a specialised advisor on international taxation.

We provide digital, industry-leading expertise across 190+ jurisdictions in the fields of private banking, asset management, product placement, tax, as well as cross-border and compliance e-learning. Indigita is headquartered in Geneva and is present in Zurich, Lugano and Lisbon with its teams.



## OUR MISSION

As a leading Swiss regtech company, we enable financial institutions to conduct their international business safely and efficiently amid an increasingly complex regulatory environment.

We achieve this by providing a range of simple and trustworthy digital solutions that help ensure cross-border compliance, allowing our clients to fully focus on their core business and deliver outstanding services and products to their clients.

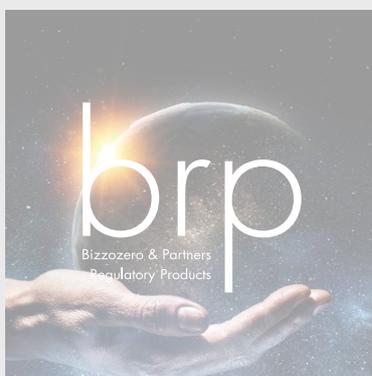
## SIMPLICITY

Our core value

We believe in the power of simplicity and the value it creates for our clients. Therefore, we put simplicity at the core of everything we do: the way we operate as a company and interact with our clients, how our solutions are built and used, the answers and guidance provided by our tools and services or how we identify our clients' biggest challenges and solve them.

## WE ARE PART OF A STRONG GROUP WITH A COMMON VISION

As part of the BRP group of companies, we work in close collaboration and build on each other's expertise. This enables us to provide guidance and structured answers on cross-border topics for a broad range of financial activities. The solutions provided by Indigita are backed by the group's legal, compliance and tax experts, who are at the disposal of our clients to clarify and provide answers. This allows us to create a unique regtech proposition that combines innovative digital tools with leading in-house expertise and direct support on the subject matter.





## OUR EXPERTISE – AN EXCLUSIVE KNOW-HOW

The future of compliance controls lies in automation and artificial intelligence. It's the only way financial institutions can keep a lid on costs in an increasingly strict and complex regulatory environment. Indigita brings to the digital realm a unique body of integrated cross-border and regulatory compliance knowledge for financial institutions.

Over the years, the Country Manuals produced by BRP Bizzozero & Partners SA have become a standard reference to help financial institutions navigate local laws and regulations related to cross-border business in more than 190+ jurisdictions. In a similar way, the Country Manuals issued by BRP Tax SA cover taxation topics and serve as a fundamental pillar of any cross-border strategy. In addition to BRP's know-how, Indigita's e-Learning solutions incorporate the expertise of leading Swiss and international training centres and law firms.

This wealth of knowledge is now being made available through digital solutions, covering the following fields of expertise.

## E-LEARNING

Over the years, Indigita has developed an extensive offering of compliance courses for financial institutions that can be tailored to specific needs. The content of these courses is provided by the BRP Group as well as leading schools, universities and law firms specialising in financial law. Our trainings cover cross-border regulations for private banking services, asset management, and the distribution of investment products, as well as compliance topics, such as anti-money laundering (AML), market abuse and the Financial Services Act (FinSA).

Indigita e-Learning courses are recognised by SAQ Swiss Association for Quality for recertification purposes and by FINMA-licensed certifying bodies, the Association Romande des Intermédiaires Financiers (ARIF) and the Financial Institutions Supervisory Organisation (OSIF).

# PRIVATE BANKING & ASSET MANAGEMENT

We cover the regulatory requirements for the provision of cross-border financial services non-domestic banks have to comply with. Our expertise includes licensing requirements and spans from marketing and contract negotiation to the provision of specific types of services and cooperation with third parties.

## CREDITS

We explain the regulatory situation in the target country as it relates to licensing requirements for the cross-border offering and provision of credit services by non-domestic credit institutions. Our expertise covers a wide range of credit types and specific topics, such as consumer protection provisions, foreign exchange restrictions, which can affect disbursement, and tax implications.

## PRODUCT PLACEMENT

We cover the regulatory requirements in relation to the distribution of financial products on a cross-border basis in or to a specific country and indicate the circumstances under which different types of financial products as well as related marketing documentation may be sold, advised on or placed. Our expertise includes a wide range of financial products and behaviour templates with simple-to-follow "do vs. don't" recommendations.

## SUITABILITY & APPROPRIATENESS

We cover the needs of our clients, through our partnerships with Prometeia, on regulatory aspects of FinSA and MIFID II and offer the complete range of cross-border, product placement, ESG, investment suitability and appropriateness controls, and tax checks.

## TAX SUITABILITY

We make the knowledge provided by the BRP Tax Country Manuals digitally available to help mitigate a financial institution's commercial risks. Our expertise includes the selection and exclusion of financial products based on a client's country of residence, local regulation and impact on tax obligations, the definition of the after-tax rating of a portfolio's performance as well as the identification of local specificities, such as applicable tax rates, compensation of losses or reporting obligations.



## E-LEARNING

### Audit-proof cross-border and compliance trainings to mitigate business risks

Indigita's e-Learning solutions offer cross-border and compliance trainings for financial intermediaries. Our range of cross-border courses includes foundational as well as country-specific trainings, which aim to mitigate risks that may arise when dealing with prospects and clients domiciled abroad. Indigita's compliance trainings address topics like AML, market abuse, FinSA, FATCA and can be taught at all levels of the organisation.

All courses are available through Indigita's own Learning Management System (LMS) or can be provided to the client's LMS.



Go to e-shop



E-SHOP



[www.e-shop.indigita.ch](http://www.e-shop.indigita.ch)

- **NEW:** To save time and eliminate any paperwork, individual users can now purchase Indigita's e-Learning solutions directly in our official e-shop.

# FLEXIBLE DEPLOYMENT

No matter how you want to access our courses, we can adapt to your needs



## On our Swiss-based cloud infrastructure

Access our e-Learning courses and the final assessment tests through our online platform. Track the progress of your team members and verify course completion.



## On your own LMS

We deliver our courses in standard SCORM format for publication through your own LMS. Our electronic tests can be delivered to you in GIFT format.

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## WHAT MAKES OUR E-LEARNING SOLUTIONS STAND OUT?

- **Always up-to-date:** Our job is to make your life easier. Our content is updated every time the Country Manuals of BRP change, ensuring risks are under control.
- **Built-in certification:** Validate your staff's knowledge before they conduct any business activities. Our course certificates represent an auditable proof of your efforts to mitigate business risks.
- **SAQ recertification:** our courses are eligible for the recertification purposes with SAQ Swiss Association for Quality, are recognised by FINMA-licensed certifying bodies (ARIF/OSIF) and are top-listed on [www.regsservices.ch](http://www.regsservices.ch)
- **Tailored to your needs:** Our courses can be customised to reflect your strategy, risk approach and branding. We can even add tailor-made content based on your specific needs.
- **e-Shop:** Our e-Learning courses can be purchased online and accessed either via our e-Learning platform or through your own LMS.
- **Gamification:** Who said compliance training must be dry? We apply gaming elements to increase engagement and improve the understanding of crucial knowledge, based on modern learning theories.
- **Simple in use:** Thanks to an intuitive user interface and well-structured content, through our courses we deliver a great user experience, available from any device.



## inApp

### **The world of cross-border regulations is complex – being compliant doesn't have to be**

inApp offers instant, context-dependent answers on regulatory questions straight to your mobile device or computer. Ensure your company's interactions with clients and prospects domiciled abroad are compliant, minimise cross-border risk on private banking services and product suitability, consider client's knowledge and experience in assessing product appropriation, and check the tax suitability of financial products – all by simply entering an ISIN code, from any device.

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Data by





## **WHAT MAKES INAPP SO POWERFUL?**

- All data are continuously kept up-to-date, covering more than 190+ jurisdictions for private banking services, product placement and tax suitability, and appropriateness verification based on client's knowledge & experience.
- Straight answers on regulatory questions based on client model, current location and cross-border situation.
- ISIN module and data provided by SIX for instant appropriateness checks, on the basis of a client's knowledge and experience - by simply entering an ISIN code.
- Clear visualisation of answers for a list of activities and/or financial products relevant to the current situation.
- Secure, cloud-based solution hosted in Switzerland.
- Unrivalled regulations coverage.
- Access from any device: mobile phones, tablets, laptops and computers.
- inApp rule engine handles even highly complex client profiles and multi-jurisdictional scenarios, translating them into clear and concise advice.

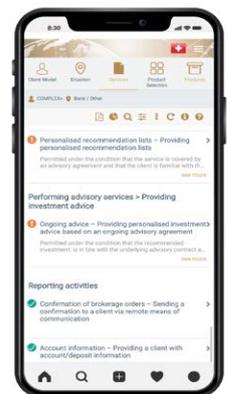
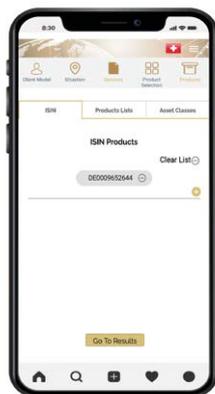
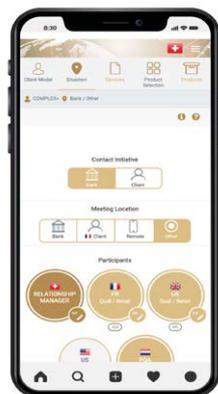
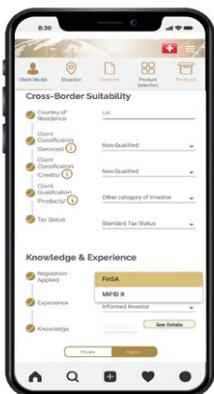
## How inApp works

inApp is a service delivered through a web application, which offers quick and efficient access to cross-border information and rules. It provides visualised answers on regulatory questions about activities and/or financial products, considering client model and interaction context. inApp can be accessed from computers, tablets and mobile phones. The modular application runs on a secure cloud infrastructure hosted in Switzerland.

inApp is providing relationship managers, cross-border specialists and compliance officers with answers to cross-border compliance questions, products and tax suitability, and product appropriateness in a few clicks. It covers all asset classes, simply performing checks by ISIN code.

# I. SERVICE MODULE

By specifying your client's knowledge and experience, inApp will define an accurate client model. On top of it, the ISIN search will allow you to check instantly what is allowed or not in terms of product placement, private banking and asset management activity.



1 Define your client model

2 Select your situation

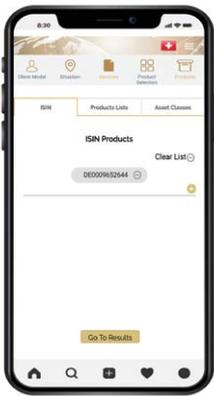
3 Insert one or more ISIN codes

4 Get an overview

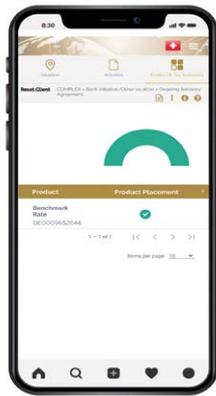
5 Get detailed answers

## II. PRODUCT MODULE

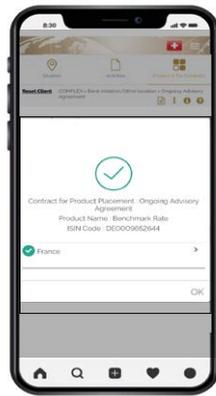
By simply entering one or more ISIN codes or selecting an asset class, you can perform product placement and product appropriateness checks, considering the client's knowledge and experience.



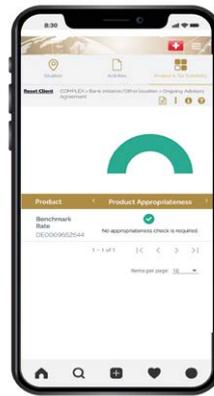
1 Insert one or more ISIN codes



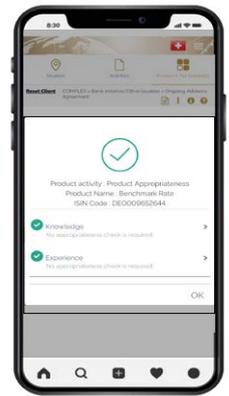
2 Check Product Placement



3 Get detailed answer



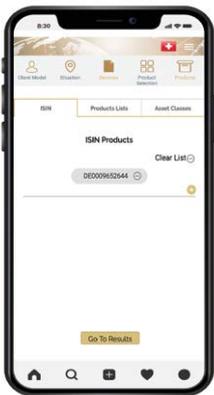
4 Check Product Appropriateness



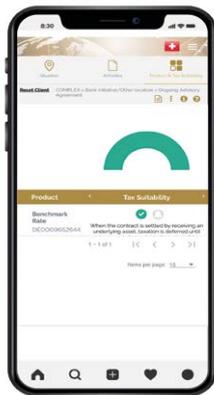
5 Get detailed answer

## III. TAX MODULE

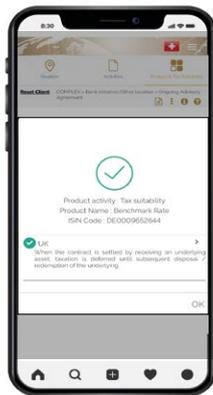
inApp allows you to evaluate the tax impact, by selecting an asset class or by simply using the ISIN search.



1 Insert one or more ISIN codes



2 Check Tax Suitability



3 Get detailed answer



## API

### Peace of mind regarding cross-border regulations, built right into your systems

Connect any of your existing CLM, CRM and core banking platforms to the Indigita API and get unrivalled cross-border know-how built into your systems. The Indigita API takes in your specific, contextual information and returns clear regulatory answers, based on the content of the trusted BRP Country Manuals.

With our API, you can integrate leading cross-border expertise with any kind of platform. The API enables your systems to provide answers to regulatory questions, create automated controls or filters, and establish barriers.

Our API covers the full spectrum of cross-border compliance knowledge provided by BRP Bizzozero & Partners SA and BRP Tax SA, including private banking and asset management services, credits, product placement, ESG, investment suitability and appropriateness controls and tax checks. The solution can be tailored to your specific needs.

Data by



## WHAT MAKES THE INDIGITA API SO STRONG?

- **Easy integration:** Our API is using standard technology (REST and JSON format) and can be plugged into your system with little effort.
- **Always up-to-date:** Our data and rules are continuously updated. Calling our API ensures you receive a compliant answer every time.
- **Get the answer for your specific situation:** Our API is giving you access to our full set of know-how and can provide answers even for complex situations.
- **ISIN check:** Our API can perform appropriateness controls, considering the entire client profile, by simply entering an ISIN code.
- **Filter suitable products:** Our API is able to filter a list of products and send back only the ones suitable for your clients and situations.
- **Cloud-based solution:** Access our API from anywhere at any time. Our cloud solution is hosted in Switzerland and is accessible 24/7.
- **Solid network of partnerships:** Deeply embedded in the financial ecosystem, Indigita maintains partnerships with 16 strategic partners, such as key data providers like SIX, Eri Bancaire, New Access and Prometeia.

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## How our API works

The Indigita API consists of three interconnected components:

1. **Input information and parameters:** Information about the financial institution, client, context and financial products supplied to the API to describe the use case.
2. **Rules:** A set of logical rules that can be applied to any country and situation to run a compliance analysis for the given use case and determine the relevant jurisdiction(s), applicable cross-border regulation and tax suitability considerations.
3. **Answer set:** A set of answers based on the BRP Country Manuals and tailored to the use case. These answers are sent by the API directly to your systems and can be used as a basis to build compliance processes and provide guidance.

# PACKAGES AND SUBSCRIPTIONS



## e-Learning

We offer our e-Learning solutions as a bespoke offering tailored to our clients' needs and are happy to define a package that fits your specific situation. Subscriptions to our e-Learning solutions are on a triennial basis, and, in principle, for an unlimited number of users. Our compliance courses are being continuously updated in terms of content and the subjects covered. For further information on our broad palette of e-Learning offering, please visit our e-Learning catalogue.

For individual users, our e-Learning courses can be also purchased online and accessed either via our e-Learning platform or our through their own LMS.



[Go to e-Learning catalogue](#)



[Go to e-shop](#)





**inApp** offers three types of annual subscriptions:

BRONZE	SILVER	Best value GOLD
<p>Coverage of jurisdictions for which you have an active subscription of BRP's Private Banking Country Manuals.</p> <p>You will get instant answers for non-complex contexts and client models, based on parameters such as:</p> <ul style="list-style-type: none"> <li>Client domicile</li> <li>Contact initiative</li> <li>Contract type</li> <li>Meeting location</li> <li>Client qualification</li> <li>Knowledge &amp; Experience</li> </ul>	<p>Coverage of jurisdictions for which you have an active subscription of BRP's Private Banking/Products Country Manuals and Tax Country Manuals.</p> <p>Get instant answers even for complex contexts and client models, based on parameters such as:</p> <ul style="list-style-type: none"> <li>Client domicile</li> <li>Contact initiative</li> <li>Contract type</li> <li>Meeting location</li> <li>Client qualification</li> <li>Knowledge &amp; Experience</li> <li><b>Type and number of participants</b></li> <li><b>Client tax status</b></li> <li><b>Asset class and product type</b></li> </ul>	<p>You get all the benefits of the Silver subscription plus the option to access advice on any jurisdiction not covered by your current BRP Country Manual subscriptions, on a pay-per-click basis.</p> <p>Get instant answers even for complex contexts, based on parameters such as:</p> <ul style="list-style-type: none"> <li>Client domicile</li> <li>Contact initiative</li> <li>Contract type</li> <li>Meeting location</li> <li>Client qualification</li> <li>Knowledge &amp; Experience</li> <li>Type and number of participants</li> <li>Client tax status</li> <li>Asset class and product type</li> <li><b>Access advice on any jurisdiction</b></li> <li><b>Pay-per-click option</b></li> </ul>

Indigita API offers three types of annual subscriptions:

BRONZE	SILVER	<span style="background-color: #d4c08e; padding: 2px;">Best value</span> <b>GOLD</b>
<p>Coverage of jurisdictions for which you have an active subscription of BRP's Private Banking Country Manuals.</p> <p>You will get instant answers for non-complex contexts and client models, based on parameters such as:</p> <ul style="list-style-type: none"> <li>Client domicile</li> <li>Contact initiative</li> <li>Contract type</li> <li>Meeting location</li> <li>Client qualification</li> <li>Knowledge &amp; Experience</li> </ul>	<p>Coverage of jurisdictions for which you have an active subscription of BRP's Private Banking/Products Country Manuals and Tax Country Manuals.</p> <p>Get instant answers even for complex contexts and client models, based on parameters such as:</p> <ul style="list-style-type: none"> <li>Client domicile</li> <li>Contact initiative</li> <li>Contract type</li> <li>Meeting location</li> <li>Client qualification</li> <li>Knowledge &amp; Experience</li> <li><b>Type and number of participants</b></li> <li><b>Client tax status</b></li> <li><b>Asset class and product type</b></li> </ul>	<p>You get all the benefits of the Silver subscription plus the option to access advice on any jurisdiction not covered by your current BRP Country Manual subscriptions, on a pay-per-click basis.</p> <p>Get instant answers even for complex contexts and client models, based on parameters such as:</p> <ul style="list-style-type: none"> <li>Client domicile</li> <li>Contact initiative</li> <li>Contract type</li> <li>Meeting location</li> <li>Client qualification</li> <li>Knowledge &amp; Experience</li> <li>Type and number of participants</li> <li>Client tax status</li> <li>Asset class and product type</li> <li><b>Access advice on any jurisdiction</b></li> <li><b>Pay-per-click option</b></li> </ul>



# BOARD OF DIRECTORS

## **Alessandro Bizzozero, Chairman of the Board of Directors**

Licensed law practitioner with a doctorate in law and more than 30 years of experience in the banking and regulatory field. Former director of the CAS in Compliance Management and lecturer at the University of Geneva. Lecturer at the HEG ARC in Neuchâtel and at the Centro Studi Bancari in Lugano. Author of several publications, including "Financial cross-border activities into and out of Switzerland" and "Gérants indépendants – Gestion des risques par la banque dépositaire". Chairman of the Board of Directors and Partner of BRP Bizzozero & Partners SA.

## **Patrick Genazzi, Member of the Board of Directors**

Master's degree in Law. Held various positions in the regulatory department of a large audit firm and an international bank, where he was in charge of compliance for the Trading & Asset Management department and of the group's regulatory projects. CEO of BRP Bizzozero & Partners SA, also in charge of the company's technological development. Specialised in the implementation of FinSA and MiFID projects. Board Member of BPR Tax SA, a company specialised in cross-border tax-related issues. Member of the SFAA Expert commission in Wealth Management.



# TOP MANAGEMENT TEAM

## **Achille Deodato, CEO**

MBA from the IMD business school and degree in economics from LUISS University of Rome. Over 15 years of experience in the banking and consulting industry where he held various management positions in the fields of business development, marketing, governance, audit, special projects, risk management and compliance. Former Chief Commercial Officer and Secretary General of a Geneva-based banking group, COO of a digital identity provider and Senior Project Manager at BRP Bizzozero & Partners SA.

## **David Le Moing, Director, Head of Development**

Master of science degree in engineering with specialisation in computer science and networks from the IMT Atlantique. 20 years of international experience in software development in various industries, such as research, logistics, administration, tax, insurance, e-commerce and risk management in Switzerland, France, Australia and Austria.

## **Andrea Briganti, Director, Head of e-Learning**

MBA from the University of Lugano and master's degree in instructional design. Further professional certifications in the e-learning domain. More than 15 years of experience in the banking industry, covering positions as market data manager, senior security governance officer and HR senior trainer with e-learning responsibilities.



# MANAGEMENT TEAM

## **Désirée Cotture, Chief of Staff**

Master's degree in Mathematics from both Stanford University and EPFL. Over 6 years of experience at Indigita, where she held various positions such as Production Team Leader, Product Owner, Senior Business Analyst, and managed Product Development, Planning, and Communication between team and stakeholders. Two agile certifications, Professional Scrum Master (2019) and Professional Scrum Product Owner (2020). Currently, Chief of Staff at Indigita, in charge of internal Strategy and Organisation, and Product Development.

## **Nabil Hatimy, Head of Clients Delivery and Partnerships**

Master of Science in Communication Systems with a specialisation in Information Security from EPFL. Several years of experience as Project and IT Manager at an IT consulting firm for SMEs. Background in private banking with a focus on network security, including development of applications for asset managers. Over 6 years of experience at Indigita, where he held various positions in the fields of consulting and partnerships management. Currently, responsible of the Clients Delivery department, as well as Partnerships.

## **Elena Liotto, Head of Marketing and Communications**

Master of Science in International Luxury & Brand Management from the ESC Rennes School of Business in France and Master of Arts in Public Relations from the Saint Petersburg Electrotechnical University in Russia. Over 10 years of international experience in strategic and operational marketing, communications, and management of special projects with a focus on digital marketing in the Financial Sector and IT industry in Russia, France and Switzerland. Joined Indigita in 2020 and is responsible of the Marketing and Communications department.

# OUR CLIENTS AND PARTNERS



# Indigita

## GET IN TOUCH

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