

A night cityscape with digital data lines rising from the buildings. The image features a dark blue sky with numerous vertical lines of light in shades of blue and purple, some ending in small dots, suggesting data transmission or network connectivity. The city skyline is visible in the background, with various skyscrapers and buildings illuminated. The overall aesthetic is futuristic and technological.

# CONSORTIX

A dark blue background with faint, scattered numbers and data points. The numbers are in various colors (blue, green, yellow) and sizes, some appearing as small dots and others as larger, more prominent figures. The overall effect is one of a complex, data-driven environment.

## Service description

THE MAINTENANCE AND TECHNICAL  
SUPPORT SERVICES  
FOR THE SAS ANTI-MONEY LAUNDERING  
AND MONITORING  
OF SHAREHOLDER'S TRANSPARENCY  
SOFTWARE SOLUTION

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## Service description

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Contact details

**Tamás Sváb**

CEO

+ 36 30 412 8575

tamas.svab@consortix.com

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**Disclaimer**

Consortix has prepared this document in good faith based on information made available to Consortix. Consortix reserves the right to make amendments and to correct any errors that are identified.

This document is complementary to the obligatory documents in the tender with the aim to provide additional information for the National Bank of Moldova.

In case of conflicting information, the responses in the obligatory documents prevail.

# 1. Executive Summary

As financial institutions face an ever-evolving landscape of financial crimes and regulatory challenges, banks are particularly susceptible to the risks associated with money laundering activities. In response to these challenges, SAS offers a FinCrime solution tailored to the unique needs of banks. This summary outlines the key benefits and strategic considerations for keeping the existing SAS AML system in good health with professional support and maintenance services from Consortix.

## 1.1. Background

Consortix has implemented the SAS AML system for the National Bank of Moldova. We are aware of every bit of the solution and all its customizations. To keep the system safe, stable and in good condition, we are aiming to provide maintenance and technical support services for the SAS Anti-Money Laundering (AML). Our support services are designed to ensure the smooth and uninterrupted functioning of the solution over the contract period, focusing on optimizing the monitoring process for shareholder transparency and remote analysis in the field of combating money laundering and terrorist financing (CFT).

Our proposed maintenance services ensures that the SAS AML system is not only stable but also continuously improved. These services help NBM efficient in their ongoing AML/STU efforts.

Consortix delivers technical support via a multi-channel approach, including a ticketing system, email with remote access to the system. We can provide prompt assistance for any issues that may impact the normal functionality of the solution, including necessary configurations and customizations to ensure optimal system performance. Our Multi-Level Support Service also extends to consulting services for hotfixes, updates, and system patches.

Problem resolution is addressed according to the severity of the incident, with clearly defined response and resolution times.

## 1.2. Consortix introduction

Consortix is a leading European financial crime consultancy specializing in the implementation, technical support, and maintenance of compliance systems. With over 30 skilled professionals, we offer in-depth expertise in financial crime prevention. As an official partner of SAS since 2015, we have successfully delivered more than 25 AML projects, leveraging our Accelerator Implementation Methodology to ensure precision and high-quality deliverables.

Our team includes over 15 specialists focused on technical services, providing robust system support and maintenance capabilities. With a dedicated focus on financial crime prevention, our consultants combine backgrounds in IT, data science, and compliance, making us one of the largest knowledge hubs

for AML system maintenance in Europe. We have extensive experience implementing and supporting SAS systems in the Central-European region, tailored to meet the specific needs of local institutions.

We are the only SAS partner with experience delivering a complex STU system.

## 2. Consortix Multi-Level Support

The SAS solution includes first-line support and maintenance services provided by Consortix. This is extra support on top of standard SAS Technical Support and adds the following extra value:

- › Organize a single point of contact for Consortix & SAS support related to AML
- › Provide additional services for tuning and small adaptations

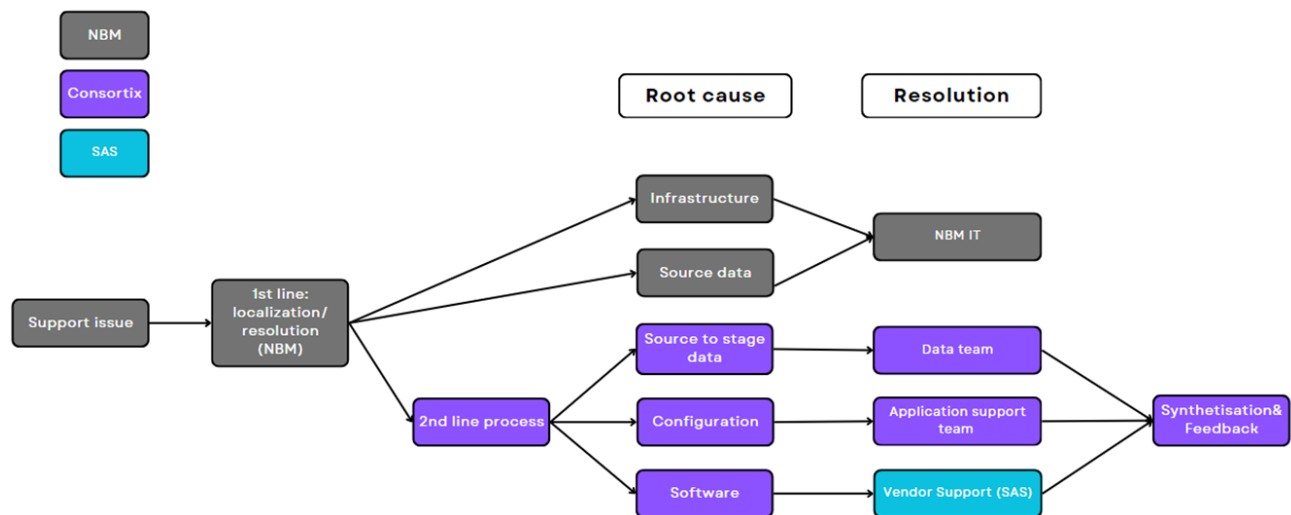
SAS supports the SAS software that underpins any code or processes developed with the SAS software as part of the license. Consortix offers bug fixing and minor version upgrade support for the packaged application and customizations built for the Client.

### 2.1. Multi-Level Support Service Setup for NBM

The first-line support is NBM IT, who escalates to second-line Consortix support in case of issues belonging to Consortix.

NBM is responsible for all infrastructure issues and source data issues.

In case the issue requires vendor support, Consortix helps in opening and managing the ticket to SAS.



## 2.2. Key Goals to Get the Most Out of an AML System

### › Stable Operation

Solving ad-hoc issues is a must, but like any complex IT system, a financial crime detection system needs continuous and proactive operation and monitoring to ensure long-term health and stability

### › Efficiency

Making sure the system operates efficiently from a business perspective needs regular optimization of the detection logic.

### › Agility

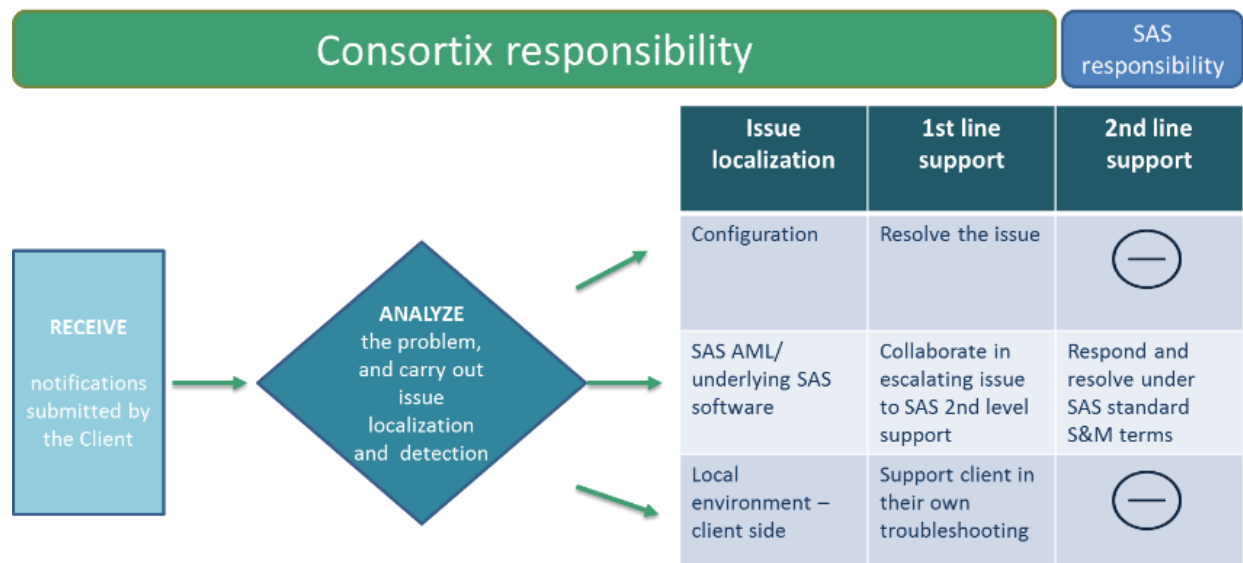
To follow ever-changing threats and regulatory requirements you need to be able to make changes in your system in an agile manner. That is possible only with resources who know the system in and out and can be mobilized quickly.

## 2.3. Service Components

### 2.3.1. Issue Handling

Consortix will be handling the first-line support for all potential issues, either Consortix related or SAS related, in which we qualify the nature of the problem. This avoids having two ports of call and puts in place a Single Point of Contact for our customers.

The offered support model is the following:



### 2.3.2. Issue Resolution Categorization

#### Included without limit

- › Issue localization for all issues – after NBM has provided documentation that they have excluded system operation, infrastructure and source data-related root causes during their investigation as first-level support
- › Correcting any critical and high-severity configuration issues with a workaround to ensure/recover system operation
- › Correcting any configuration issues – according to SLA and joint planning

#### To be utilized within the pool of hours

- › Implementing change requests
- › Providing training, workshops or hands-on support sessions related to system operation
- › Assisting NBM in system operation, infrastructure or source data related issues

### 2.3.3. Business Consultancy

Besides issue resolution, Banks tend to have a wide variety of questions that occur ranging from ‘I need this fixed now’ to ‘I wonder how I could...’ The Customer Support team is there to ensure answers to these issues are provided in the most professional way possible.

The Consortix Multi-Level Support Service includes AML specific business consultation days to help the Bank continuously improve its AML detection. The Client can use these days for AML consultancy, tuning or minor enhancements. This kind of cooperation helps continuously improve and finetune their detection, which reflects the requirements of the regulators.

### 2.3.4. Proposed Model for Managing Change Requests and Pricing Estimation for the AML Support Services

To ensure a transparent and fair relationship with the National Bank of Moldova, our proposed model for managing and pricing change requests incorporates a structured, multi-step process designed to deliver high-quality outcomes cost-effectively.



## Change Request Management Model

Our approach to managing change requests emphasizes efficiency, compliance, and minimal disruption to operations. The process includes:

### › Request Submission and Initial Assessment

Change requests can be submitted by NBM through our secure ticketing portal, ensuring streamlined tracking and prioritization. Upon receipt, our technical team will conduct an initial review to clarify the scope, objectives, and high-level feasibility. This early review ensures all requests are processed consistently, setting a clear foundation for further analysis.

### › Impact Analysis

Each change request undergoes an impact analysis, assessing implications for the AML system, operational workflows, and alignment with international best practices. Our support team will provide an impact report to NBM, including the anticipated system adjustments, potential effects on data flow, and other critical factors.

### › Approval and Change Documentation

Upon completing the impact assessment, we submit a proposal for approval, including the scope of the change, projected timelines, and estimated costs. This process ensures that both parties have a clear understanding of the scope and agreed deliverables.

### › Implementation and Post-Implementation Review

Once approved, changes are implemented by our experienced team, who work with minimal disruption to core operations. Each change is followed by an internal developer test and a test review to verify compliance and functionality, guaranteeing that all modifications meet NBM's requirements. For each implemented CR, we deliver a deployment package and a deployment description. We also provide on-demand support during the UAT and the deployment of the new change.

## Pricing Estimation Model for Change Requests

› Our pricing model is designed to be transparent and straightforward, ensuring NBM has complete clarity on the cost for each change request. Key components include:

### › Effort-Based Estimation

Each change request is assessed based on the estimated effort required, calculated in hours or days depending on the complexity of the change.

### › Transparent Rate Structure

Our proposal includes an issue categorization section covering services that can be utilized from the pool of 100 man hours per quarter. On top of the pool additional hours can be purchased with the proposed T&M hourly rate.

› **Fixed Price and Time & Materials Options**

To offer flexibility, we provide two pricing options for change requests:

- › **Fixed Price:** For clearly defined, limited-scope changes, we offer a fixed price, enabling NBM to budget accurately with no risk of cost overrun.
- › **Time & Materials:** For more complex or evolving requirements, a time and materials model is applied, charging based on actual time spent on the change request. In this case, regular updates on the time used will be provided to NBM to maintain transparency.
- › **Formal Quotation and Approval Process**  
Before commencing work on any change request, NBM will receive a formal proposal detailing the scope, estimated cost, and timeline. This process ensures that each change request is fully authorized, promoting a fair and predictable cost structure for both parties.

### Ensuring Transparency and Fairness in the Relationship

Our commitment to transparency and fairness is demonstrated through the following measures:

- › **Regular Reporting and Cost Tracking**  
We provide Monthly Support Status reports on the status and cost of all ongoing change requests, as well as the utilization of the quarterly pool of support hours. These reports enable NBM to monitor expenditure, ensuring that spending remains within budget expectations. Additionally, Quarterly Support Sessions can be arranged to discuss any accumulated costs and ongoing change activities.
- › **Change Request Log and Audit Trail**  
All change requests, approvals, and associated costs will be logged in our system, creating an auditable record for both parties. This transparency provides a clear historical record of each change, fostering trust and accountability.
- › **Continuous Improvement and Feedback Mechanism**  
To maintain a strong partnership, we encourage NBM to provide feedback on our change request process and pricing model. Quarterly Support Sessions will allow us to make any necessary adjustments, continuously improving our service delivery and enhancing mutual trust.

## 2.4. Key Benefits of Voting for Consortix Multi-Level Support Service

- › **Service Level Agreement**  
SLA for keeping the system up and running as smoothly as possible.
- › **Expert Support Services**  
We provide the institution with high level of assistance to keep the system functioning perfectly.

- › **Consortix Ticketing**  
Dedicated ticketing system for structured and fast bug reporting.
- › **Technical Support Account Manager**  
Dedicated technical expert, to turn to whenever is needed.
- › **Change Requests**  
Including hours for change requests for system efficiency improvements or covering of new business needs.

## 3. Project Team and Roles

### 3.1. Consortix Team

Consortix will provide a dedicated team with the following roles:

- › **Account Manager**  
Responsible for maintaining a strong relationship with the client and ensuring smooth communication.
- › **Business Analyst**  
Ensures that the technical support provided aligns with the business goals and maintains operational effectiveness.
- › **Project Manager**  
Manages the project timeline, resources, and progress
- › **Technical Support Consultants/Developers**  
Implement the CRs, set up hotfixes and updates, and support the Bank with everyday system-operation-related issues.

### 3.2. NBM Responsibilities

- › Providing adequate remote access to Consortix for the Dev and Test environments on NBM site (Screen sharing is inadequate).
- › Reproducing production issues in the test environment.
- › Providing screen sharing sessions to the production environment in case of issues that cannot be reproduced on test.
- › Keeping the platform operational and up to date (including hotfixes for the platform/software)

- › Informing Consortix about any system or data changes in advance
- › Not making modifications in the configuration without consulting with Consortix in advance
- › Ensuring the availability of SAS software (including paying the licenses towards SAS)

Before escalating an issue to the second-level support, completing the first-level issue localization process, and sharing the documentation of that proving that system operation, infrastructure and source data related causes have been excluded.