

# BUSINESS KEEPER

*FIRST IN COMPLIANCE SOLUTIONS*





**Integrity**



**Discretion**



**Security**



**Professionalism**

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## Who we are

Business Keeper AG is an IT company with a desire to make an impact on society. Our solutions are tools to fight white-collar crimes such as corruption and other serious forms of wrongdoing that negatively impact our society. We support ethical business practices and sustainable management. Our customers include international corporations as well as SMEs, healthcare institutions and non-profit organisations. We offer actors in business, government and society instruments to safeguard integrity and compliance. In this way, we promote and support people and organisations who consider ethically responsible behaviour a foundation of daily conduct that cannot be compromised.

**Pioneering spirit:** Kenan Tur founded Business Keeper AG in 2001 with a view to promote a business culture based on values and to foster good company management. This approach led to the development of a communication channel that lowers the barriers for reporting sensitive issues – the BKMS® System. It allows wrongdoing to be

identified internally at an early stage. This limits the financial and reputational damage to the company or organisation.

Business Keeper AG grew to become the first provider of an electronic whistleblowing system across Europe. Today, the BKMS® System is synonymous with electronic whistleblowing systems in general. The company's founder, Kenan Tur, has been dedicated to this idea with a passion since the very start as an active CEO.

**Expertise:** The pioneers became experts who acquired in-depth expertise through many years of collaboration with theoretical and practical specialists. The annual BKMS® Experience Day offers an opportunity for customers, experts and specialists in the industry to meet and exchange ideas.

Initially prompted by customer interest, the BKMS® Experience Day has now become a firmly established and respected event for compliance experts.

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Talks, sharing of best practices and confidential exchange of ideas among experts serve to share knowledge and to build networks.

**Experience:** The first provider became the internationally acknowledged technology and market leader. The BKMS® system is the world's only certified whistleblowing system with two recognised data protection quality seals. For over 15 years, Business Keeper AG has developed and implemented its innovative compliance solutions for a growing customer base. Comprehensive, professional and individual customer care is always the top priority for Business Keeper AG.

More than 500 million people around the world have access today to the BKMS® system. It is currently employed in 197 countries and regions and available in over 65 languages.

**Partnership:** Business Keeper AG has engaged with the topic of compliance from the very start. Over the years, as this issue has steadily gained in importance, the company has developed into the European market leader and the largest provider of compliance solutions.

The Business Keeper AG team has expanded for years in accordance with the growing customer base.

A handful of pioneers with a vision has now become a team of over 70 full employees, including specialists in diverse fields and nationalities.

# What we stand for – what drives us

## Values

**Integrity:** Every employee of Business Keeper AG agrees to comply with existing laws. This applies to both business and private life. Every employee refuses attempts at illegal influencing of his or her actions. We adhere to basic ethical principles as the basis for our independence and incorruptibility.

For us, integrity means: **Lawfulness, honesty and fairness.**

**Professionalism:** We strive to be effective and efficient. We hold ourselves to the highest standards in the development and implementation of our products and services. This applies to our actions and dealings toward our customers as well as toward one another.

For us, professionalism means: **Competence, efficiency and reliability.**

**Discretion:** Strict confidentiality in handling the data of our customers is an absolute given.

For us, discretion means: **Trust, reliability and empathy.**

**Security:** We protect the data of our customers against every unauthorised access. We continuously improve our security systems and working processes. We always apply the best available technologies to ensure data security.

For us, security means: **Technical excellence, continuous improvement, customer-specific solutions.**

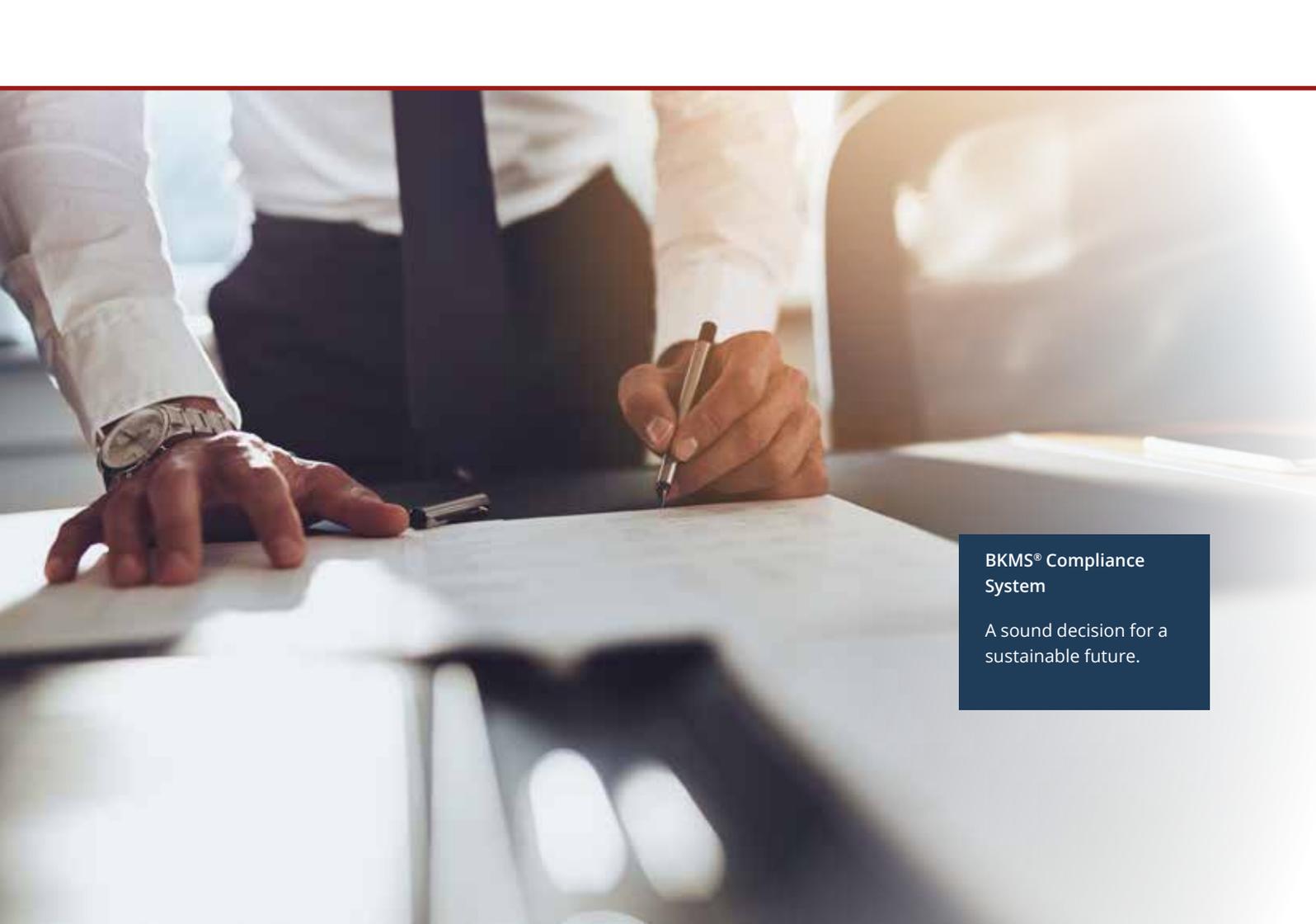
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## Mission

**Security:** We protect our customers by enabling confidential and anonymous communication with their internal and external whistleblowers. We produce the necessary expertise by means of technology, appropriately designed processes and management tools.

**Help:** We offer people the opportunity to communicate their knowledge of legally or morally questionable conduct in business, government and society without fear of retribution. In this way, we foster and enable a culture of integrity.

**Social responsibility:** Our products serve primarily to prevent and aid in the discovery of unacceptable behaviour in all areas of society. We not only produce benefits for our customers, we also feel an obligation toward society as a whole.



BKMS® Compliance  
System

A sound decision for a  
sustainable future.

# 10 good reasons for the BKMS® Compliance System

The most secure and the world's only platform certified with two acknowledged data protection quality seals, offered by the industry pioneer and market leader – entirely customisable and modular.

- ✓ **Integrated platform** – Combined modules and all-in solutions
- ✓ **Overview** – Dashboard, monitoring and reporting
- ✓ **Customised tools** – Flexible and ASP-based (application service providing)
- ✓ **Data protection** – Independent, official certifications at the German and European levels
- ✓ **Data security** – State-of-the-art, unique encryption algorithms, high-security data centres, manual penetration analyses by independent experts
- ✓ **Process reliability** – The company, management system and development work are certified according to ISO 27001
- ✓ **Investment security** – Expansion with additional risk management and compliance modules, applications and functions according to the relevant needs
- ✓ **Customer care** – Comprehensive, professional and individual
- ✓ **Expertise** – Pioneer and market leader for over 15 years
- ✓ **Good governance** – A value-based company culture yields an improved image and increased trust among employees, customers and partners

# Our solutions for your compliance processes

## BKMS® Compliance System

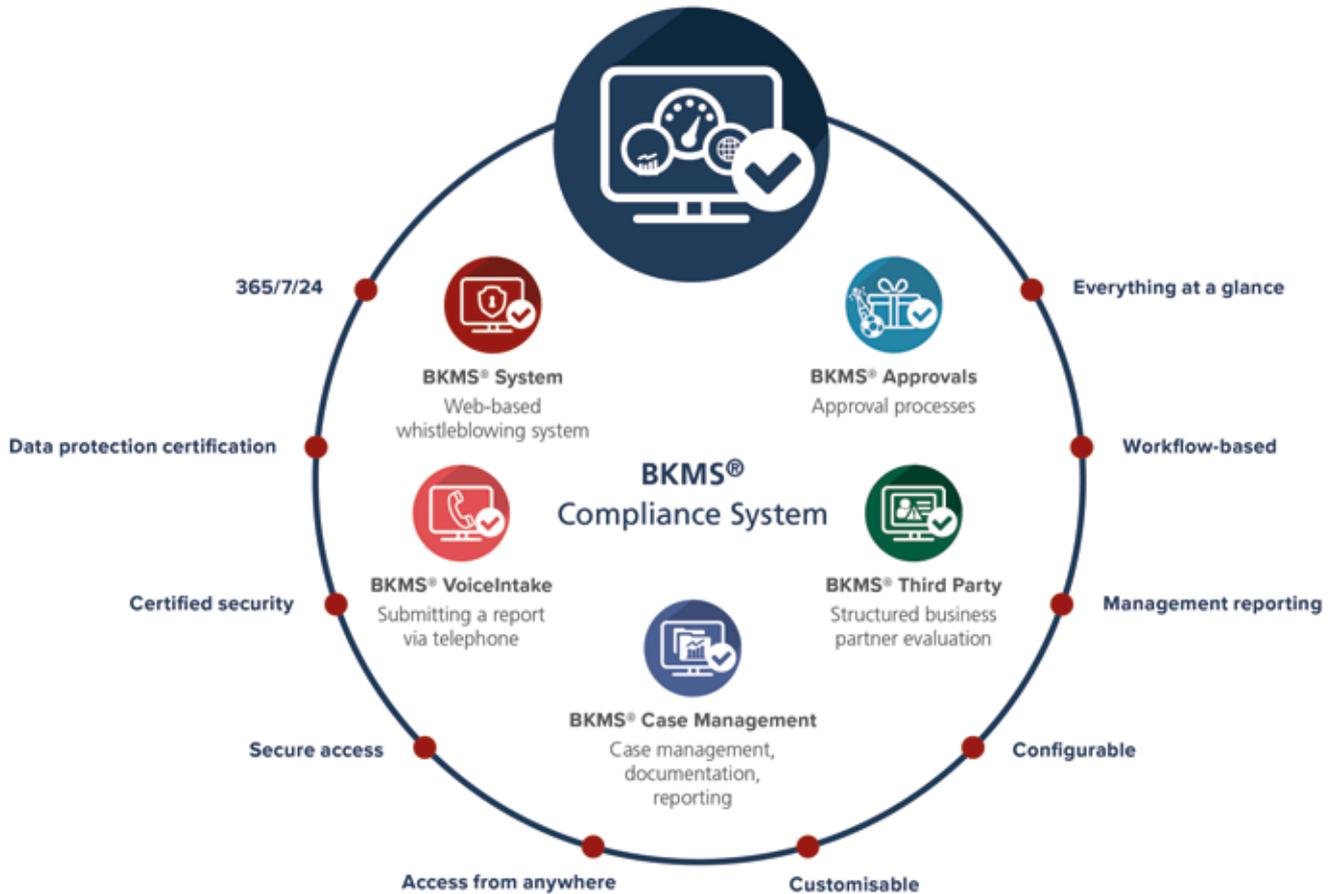
The BKMS® Compliance System as a modular platform supports and simplifies the work of compliance officers, legal experts and auditors as well as employees in similar functions. The applications – individually and in combination with each other – aid in preventing and dealing with risks, malpractice and white-collar crime, the evaluation of business partners and the approval of gifts. The web-based ASP applications are operated within a high-security IT infrastructure. They form the cockpit for compliance officers.

The BKMS® Compliance System consists of a selection of BKMS® compliance applications individually chosen by the customer. A configurable dashboard displays real-time information from the individual applications, such as new reports from the whistleblowing system, approval requests for business partners and open tasks from the case management system.

The cross-application BKMS® Compliance Reporting system also stands ready to provide detailed statistics at the push of a button. The BKMS® Compliance System can be flexibly adapted to any organisational structure: from small or mid-sized business to global corporations and public institutions. This provides customers with precisely the scope of functionality that they need.

**Service:** Not only do we support our customers during implementation, but our team of experts also remains at their side at all times. The trust of our longstanding customers confirms the success of this approach.

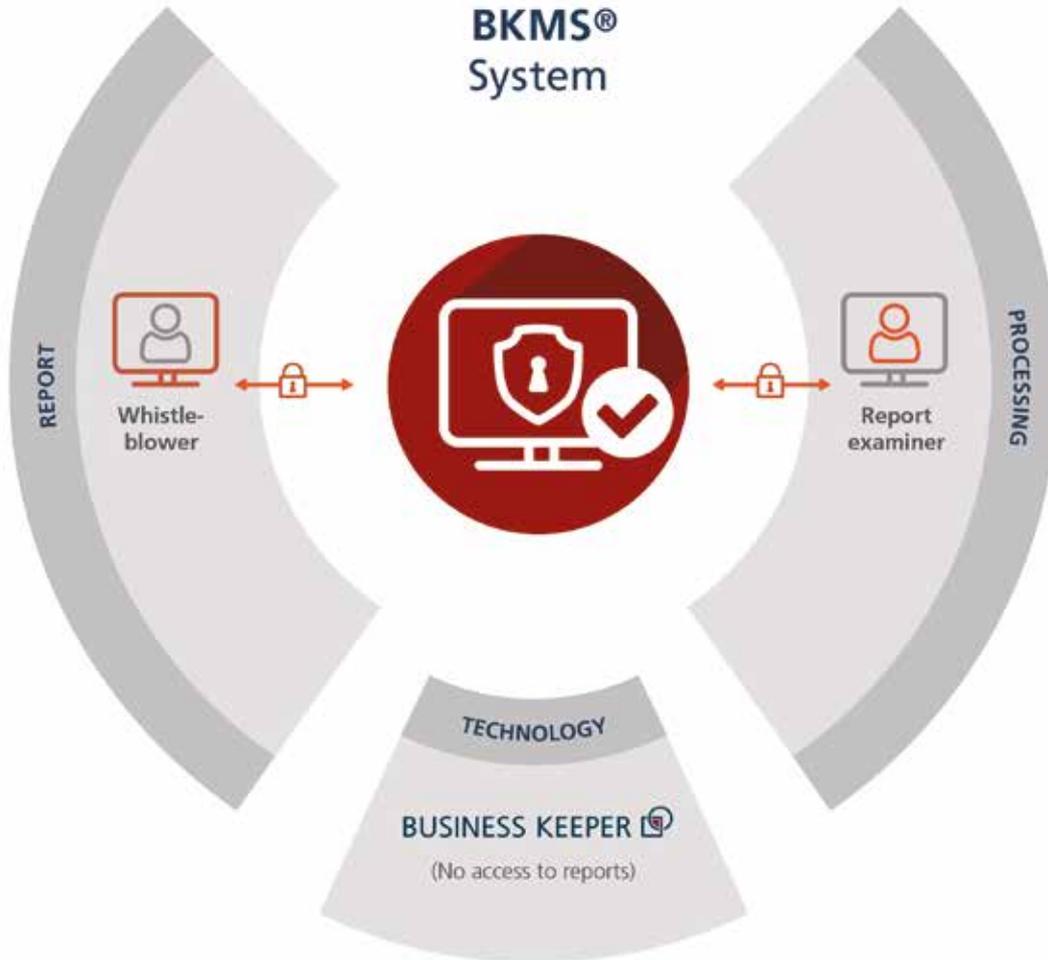
**Predictability:** The transparent and needs-oriented licensing model enables cost-optimised structuring of the solution and guarantees reliable planning. It includes both comprehensive, customer-oriented care as well as technical support.



## BKMS® System – Incident reporting

- ✔ **Protection of employee integrity:** Enabling confidential or anonymous dialogue with low barriers bypasses conflicts of loyalty
- ✔ **Availability:** 365/7/24, worldwide, in any languages
- ✔ **Prevention:** Improving the chance of discovering and preventing damages
- ✔ **Limitation of harm:** Early internal discovery of risks protects against reputation damage
- ✔ **Limiting of liability:** Continuously tested whistleblowing system with multiple certifications
- ✔ **Flexible design:** Customization of the reporting process to the special needs of the company and the specific data protection conditions of the country of use

# BKMS® System



The BKMS® System is a web-based, highly secure and unique whistleblowing system that is certified according to German and European data protection law. It enables the submission of reports on misconduct and risks at any time and from any location – both by name and anonymously as well as in any languages. At the same time, it offers comprehensive protection to the whistleblower: In contrast to all other whistleblowing systems currently available on the market, neither Business Keeper AG nor any third parties have the ability to access the sensitive report data. This is regularly confirmed by an independent auditor.

The examiners have extensive and flexible functions at their disposal for processing and analysing the incoming reports. A secure postbox system enables communication with the (anonymous) whistleblower. Companies can integrate custom authentication mechanisms by means of a single sign-on solution (SSO). Integrated translation functions support the efficient processing of reports in foreign languages.

The BKMS® System satisfies the highest standards of data security and data protection and can be flexibly adapted to all national and international legal requirements. It is operated as an ASP solution in a high-security data processing centre of tier 3+ in Germany or tier 4 in Switzerland, as requested by the customer.

The security level is continuously guaranteed. As verification of this level of performance, the information security management system (ISMS) of Business Keeper AG has been certified according to ISO 27001. The scope of this certification according to the international standard covers the secure operation of the BKMS® Compliance System. Special attention was paid to the secure software development as well as high availability in the operation of the BKMS® Compliance System. These measures are further supplemented by regular internal and external manual penetration tests and a consistent “security by design” approach.

The BKMS® System is far and away the leading solution on the market in the area of electronic whistleblowing systems in Europe. It is thoroughly tamper-proof and recommended by leading auditing agencies and consultancies. Companies, organisations and administrative bodies that employ the BKMS® System profit from over 15 years of development work, in-depth experience in the requirements of electronic whistleblowing systems and a continuous transfer of knowledge in collaboration with our customers.



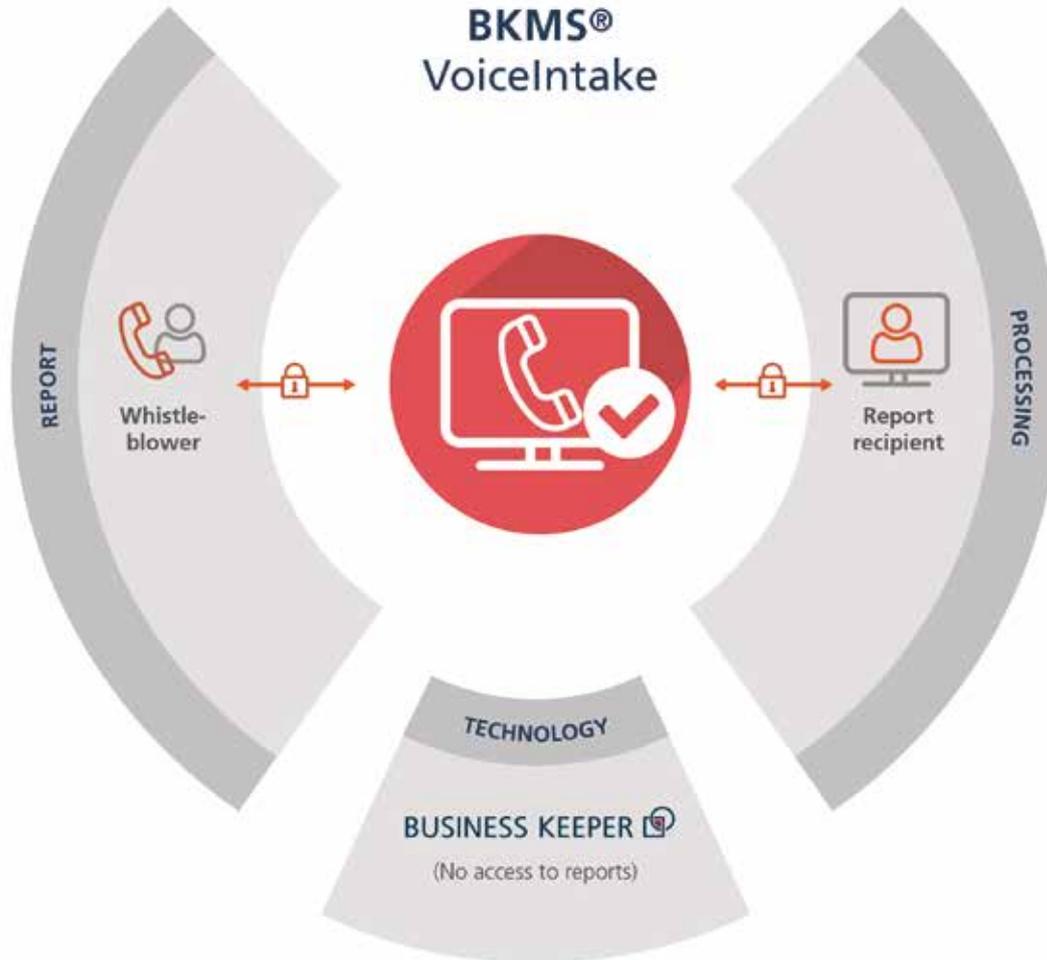
## BKMS® VoiceIntake (telephone-based addition to the BKMS® System)

- ✔ Efficient telephone reporting channel
- ✔ Fully integrated into the BKMS® System
- ✔ Whistleblowers can switch from the telephone to the internet reporting channel

BKMS® VoiceIntake expands the BKMS® System with the ability to submit reports via telephone. With an automated and thereby resource-efficient dialogue system whose content corresponds to the web-based reporting process, whistleblowers can submit reports from any country, at any time and in any language.

The reports are then securely consolidated and processed in compliance with data protection laws in the BKMS® System. The option of engaging in dialogue with the whistleblower is retained. It is even possible to switch between the web-based and telephone-based communication channels.

# BKMS® VoiceIntake



## BKMS® Case Management

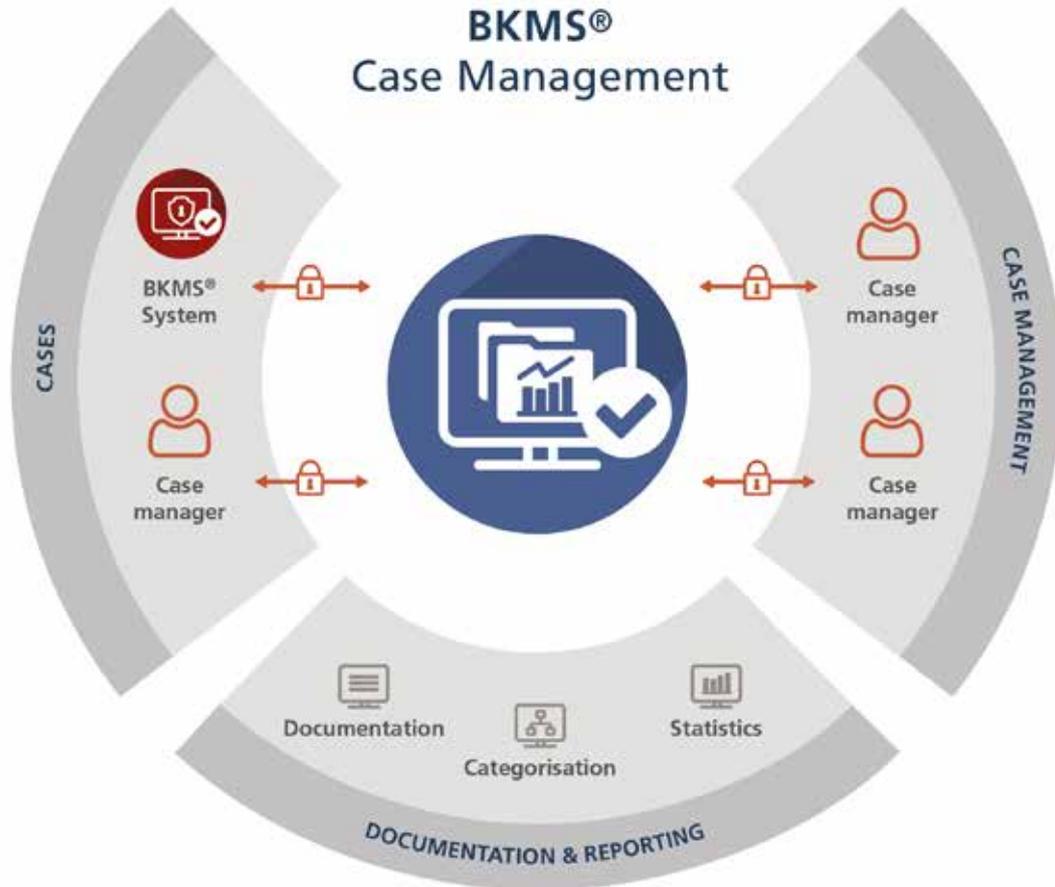
- ✔ Highly flexible and adaptable application
- ✔ High-security work platform with global 24/7/365 availability
- ✔ Standalone solution or integrated into the BKMS® System

BKMS® Case Management is a highly flexible workflow tool. It is specially designed to depict the individual work processes of companies and organisations. BKMS® Case Management thereby enables consistent, structured and tamper-proof case management in a highly secure environment. A configurable role and rights concept simplifies collaboration between multiple examiners from various departments.

BKMS® Case Management is offered as an integrated ASP solution together with the BKMS® System. However, it is also available as a standalone application. In contrast to other solutions in this area, BKMS® Case Management is adapted to the processes of the company, not the other way around.

In individual reports, an overview of customer-specific evaluations can be compiled according to relevant criteria and time frames. With this customised reporting framework, compliance officers can produce analyses and statistics in all typical formats at any time – at the push of a button and in adherence to corporate design standards. The flexibility of BKMS® Case Management also makes it possible to depict processes outside of case management, such as for managing cases of financial fraud or as a critical incident reporting system (CIRS) in healthcare.

# BKMS® Case Management



## BKMS® Third Party

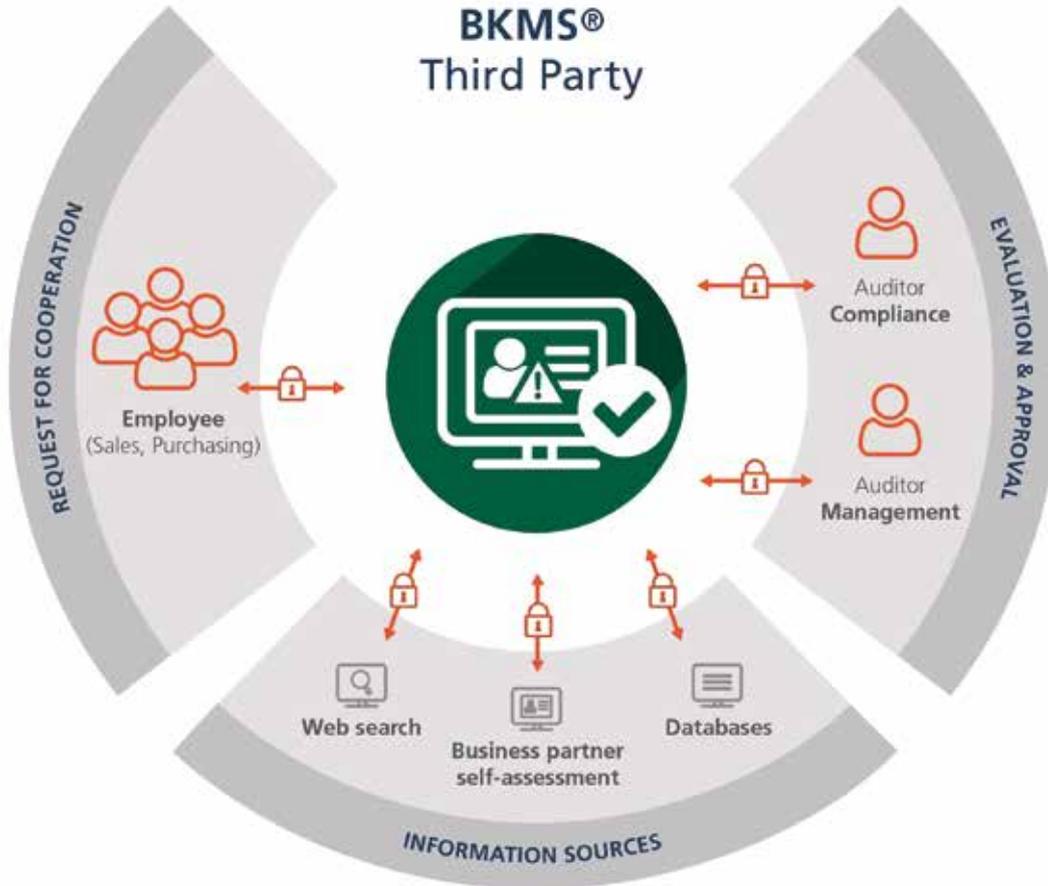
- ✔ Risk-based, structured and consistent evaluation
- ✔ Flexibly adaptable to customer processes
- ✔ Integration of any number of employees and business partners

BKMS® Third Party is the risk-based application for evaluating business and tamper-proof documentation of all steps of the evaluation. It is the only solution of its kind to support the entire process from the business partner evaluation to onboarding and follow-up evaluations. The application ensures systematic and structured procedures as well as tamper-proof documentation of the process.

At the same time, BKMS® Third Party is so flexible that it can be customised for the individual processes of the company without sacrificing user friendliness. The structure of the application can be adapted to the risk matrix. Information from external tools such as research databases can be seamlessly integrated into the application.

The potential business partners are integrated into the application by means of a special portal. This allows for the necessary self-assessments to be smoothly integrated into the process. BKMS® Third Party is designed to situate the onboarding process within the operational units while also enabling rapid, efficient evaluation and approval. The web-based ASP solution is implemented on the high-security BKMS® platform and is available worldwide 24/7.

# BKMS® Third Party



## BKMS® Approvals

- ✔ All approval processes in a web-based application
- ✔ Risk- and topic-specific control of the processes
- ✔ Rule-based automatic approval or rejection

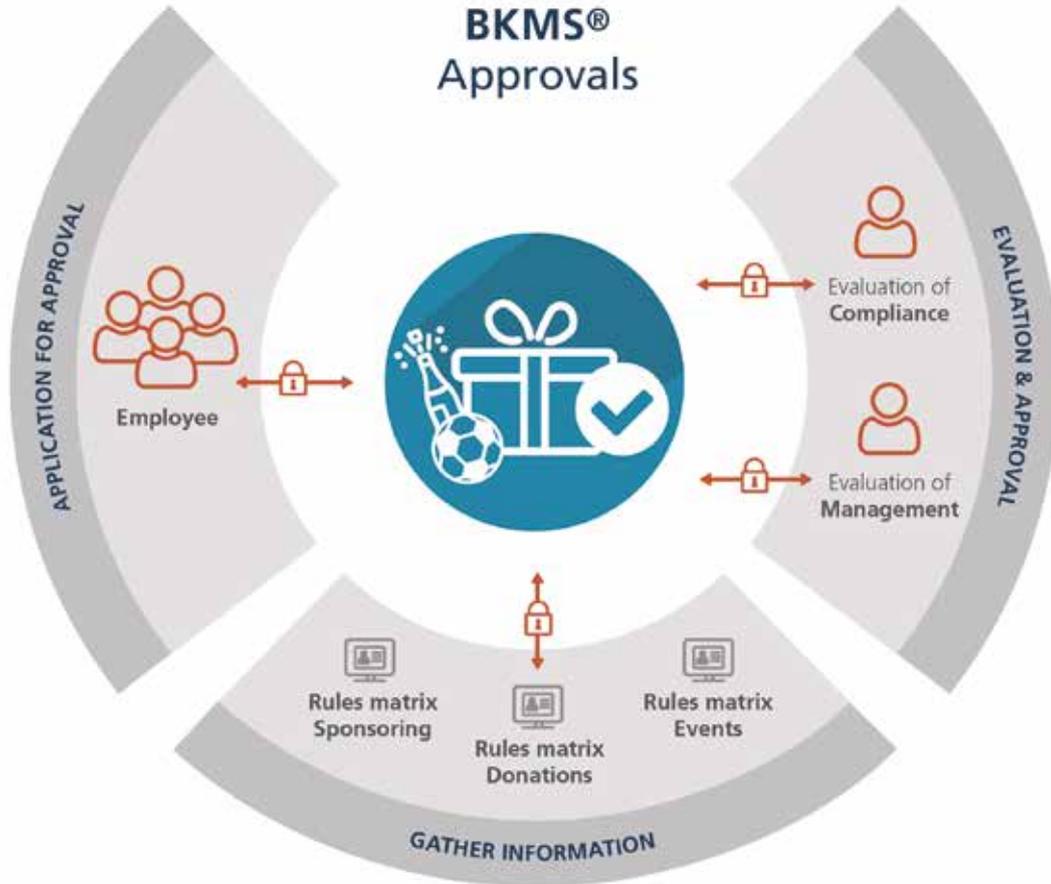
BKMS® Approvals is the solution for approval processes as well as the mandatory submission of information by employees and its documentation in relation to pre-defined risks in the compliance area. The potential topics range from the receiving and granting of benefits to sponsoring and events or anti-trust-related aspects. BKMS® Approvals enables the depiction of the entire workflow up to granting of the approval,

including documentation and re-evaluation. The application can be flexibly adapted to the individual processes and requirements of the customer.

The configuration is based on a pre-configured base version of the application, which is individually adapted for the various customers based on a customer-specific risk matrix and specific processes. The implementation takes place based on established best practice processes.

BKMS® Approvals supports the implementation of both centralised and decentralised processes. Thus, if required, operational business units can be directly integrated, since, in principle, any employee can initiate a process. The approval of requests can be structured with a single stage or multiple stages and can include persons responsible in business units as well as responsible experts. Automatic approvals are also possible in accordance with the customer-specific rules matrix.

# BKMS® Approvals



# Customised solutions for your needs

The BKMS® Compliance System allows for the depiction and simplification of the very specific requirements and typical processes of diverse industries and target groups.

## **BKMS® CSR Indicator**

With BKMS® CSR Indicator, compliance officers can satisfy the requirements of sustainability reporting according to modern standards at the push of a button and compile a corresponding report within the case management system. All relevant indicators from the area of compliance are recorded during daily work and are available at any time in the desired format. In this way, BKMS® CSR Indicator reduces the extensive administrative workload and enables structured and consistent reporting.

## **BKMS® Prosecution**

We regularly assist investigative authorities and police in the investigation of capital crimes. Potential witnesses and confidants in the environment of the perpetrators are directly addressed with corresponding temporary reporting processes. A successful and goal-oriented process has been established through many years of close cooperation with the respective authorities.

## **BKMS® Quick Response**

The idea of temporary reporting channels is finding increasing acceptance in the business world as well. As a rapid response to current incidents and a credible answer to public speculations, companies now take advantage of the ability to conveniently leverage the existing BKMS® System to create a temporary reporting process. They are then able to rapidly obtain insights internally into a critical situation. This approach is regularly implemented successfully in cooperation with business law firms and auditing firms.

## **BKMS® Financial Fraud Processing**

For banks, we have implemented significant portions of the fraud management required in the financial system on the basis of the BKMS® System and BKMS® Case Management. The deployed system simplifies the processes and enables, for example, the submission of fraud reports to the competent examiners and the decentralised processing by various units. The automatization of reports and templates for filing charges are also part of the system.

## **BKMS® Social Care**

For customers representing social institutions, such as elderly or child care, our solutions offer the opportunity for highly confidential and anonymous reporting of mistreatment and abuse. The applications of the BKMS® Compliance System can be precisely customised for the potential users. The BKMS® Compliance System makes it possible for victims, relatives and employees to submit reports through a simple process. We offer introductory pages that are specially customised for children and young people.

## **BKMS® Health Insurance**

We implement solutions for health insurance companies based on a combination of the BKMS® System and BKMS® Case Management that meet their specific process requirements. These solutions support legally compliant reporting, processing, investigation and documentation of misconduct in healthcare. The sometimes very complex process requirements are implemented in a conveniently user-friendly fashion. Comprehensive reporting functions are also part of the solution.

## BKMS® Healthcare

Based on the BKMS® System and BKMS® Case Management, we implement solutions for customers in the healthcare industry, such as hospitals, that are precisely customised to their specific needs and processes. The solutions cover the particular focal areas of the medical industry. They enable a variety of reporting channels for various target groups and encompass the CIRS (critical incident reporting system) with its special requirements. Examples of target groups include employees, service providers and patients as well as staff representation bodies and quality management. The combination of a highly secure ASP platform and flexible applications makes it possible to provide central support for the complex processes and builds trust for the submission and processing of reports.





# Data protection and data security: How we protect your data

At no time do we have any access to the content of the data submitted by our clients and their whistleblowers. The protection of the data and users of the BKMS® Compliance System is our highest priority.

As verification of this level of performance, the information security management system (ISMS) of Business Keeper AG has been certified according to ISO 27001. The scope of this certification according to the international standard covers the secure operation of the BKMS® Compliance System. Special attention was paid to secure software development as well as high availability in the operation of the BKMS® Compliance System.

We also voluntarily subject ourselves to multiple independent external assessments in order to certify the compliance of the BKMS® System with data protection laws. The security concept of the BKMS® System has also been inspected by external assessors according to EuroPriSe and ULD (Independent Regional Centre for Data Protection) as part of the voluntary data protection certification process. The technical and organisational

measures reviewed during this process were deemed excellent and fully DSGVO-compliant. This makes the BKMS® System the world's only electronic whistleblowing system with two acknowledged data protection quality seals: one certification under German and one under European data protection law.

The following security mechanisms are employed, amongst others:

The security-relevant communication between whistleblowers or report examiners and the BKMS® System is protected by an https connection that prefers the strictest possible encryption protocols. The areas for whistleblowers and examiners are strictly separated on the server; the data processing of the systems operated for customers is separate. Comprehensive encryption mechanisms complement this separation so that a wrongful amalgamation of the data is not possible.

The security module of the BKMS® System is regularly certified by a publicly appointed and sworn-in expert. The report confirms in detail that:

- the anonymity of the whistleblower is protected,
- neither third parties nor Business Keeper AG itself may decrypt or interpret the customer's reports or case information on the system.

Only authorised examiners working for the customer may decrypt the reports and cases intended for them. Company-specific authorisation mechanisms can be integrated by means of a single sign-on solution (SSO).

The BKMS® Compliance System is operated on independent servers in high security data centres of the highest security and availability classes (tier 3+ / tier 4), as selected by the client, in Germany or in Switzerland, ensuring the highest possible level of physical and information security. The administration and maintenance of the BKMS® servers is solely the responsibility of the IT experts of Business Keeper AG. The application is devel-

oped and maintained exclusively by directly employed staff who have undergone police security evaluations. The BKMS® servers possess an expanded server certificate that clearly and securely verifies their legitimacy and guarantees that all reports and correspondence take place via a clearly indicated TLS connection.

Regular manual penetration tests by leading independent IT experts guarantee the quality assurance. The basis of the performed penetration tests are the respective current OWASP Top 10 (Open Web Application Security Project), which comprise the evaluation of the ten most critical weaknesses of IT systems, such as cross-site-scripting (XSS) and SQL injection.

Taken together, these measures demonstrate that the IT security and protection of sensitive information within the BKMS® Compliance System are subject to very high international standards.



# BUSINESS KEEPER

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