

A PROJECT BY SPOTIXX & ROSEMAN LABS

# Qorum.

A platform to connect financial institutions,  
combine data, and combat financial crime.



# what we provide.

## Faster Threat Response

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Rapidly share threat information between organisations, creating a joint barrier to fraud attacks.

## Improved Accuracy

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Supercharge AML, fraud detection and KYC with combined risk indicators and network discovery.

## Reduced Costs

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Prevent fraud losses and downstream processing costs, reduce investigation times and automate first line AML investigations.







“An epidemic of fraud.”

## the problem.

Criminal networks are interconnected, global, and technologically advanced.

Fraud cost the global economy \$485 billion in 2023, about the GDP of a medium sized country.

Of this well under 1% is frozen or recovered, leading to a staggering \$7 trillion currently estimated to be hidden in tax havens, about 10% of global GDP.

Crime clearly pays; criminals have had ample time and space to develop highly sophisticated and technologically advanced operating models.

The dark web acts as a shadow world silicon valley with a thriving market of service providers along the fraud and money laundering value chain. Specialist account farms originate from China, scam compounds from Myanmar, Malware as a Service from Russia, and money mules from Nigeria.

Financial crime is global, connected, and powerful.

In order to match these complex criminal networks we must work together to pool our intelligence and resources.

“Collaboration must become a key defence.”

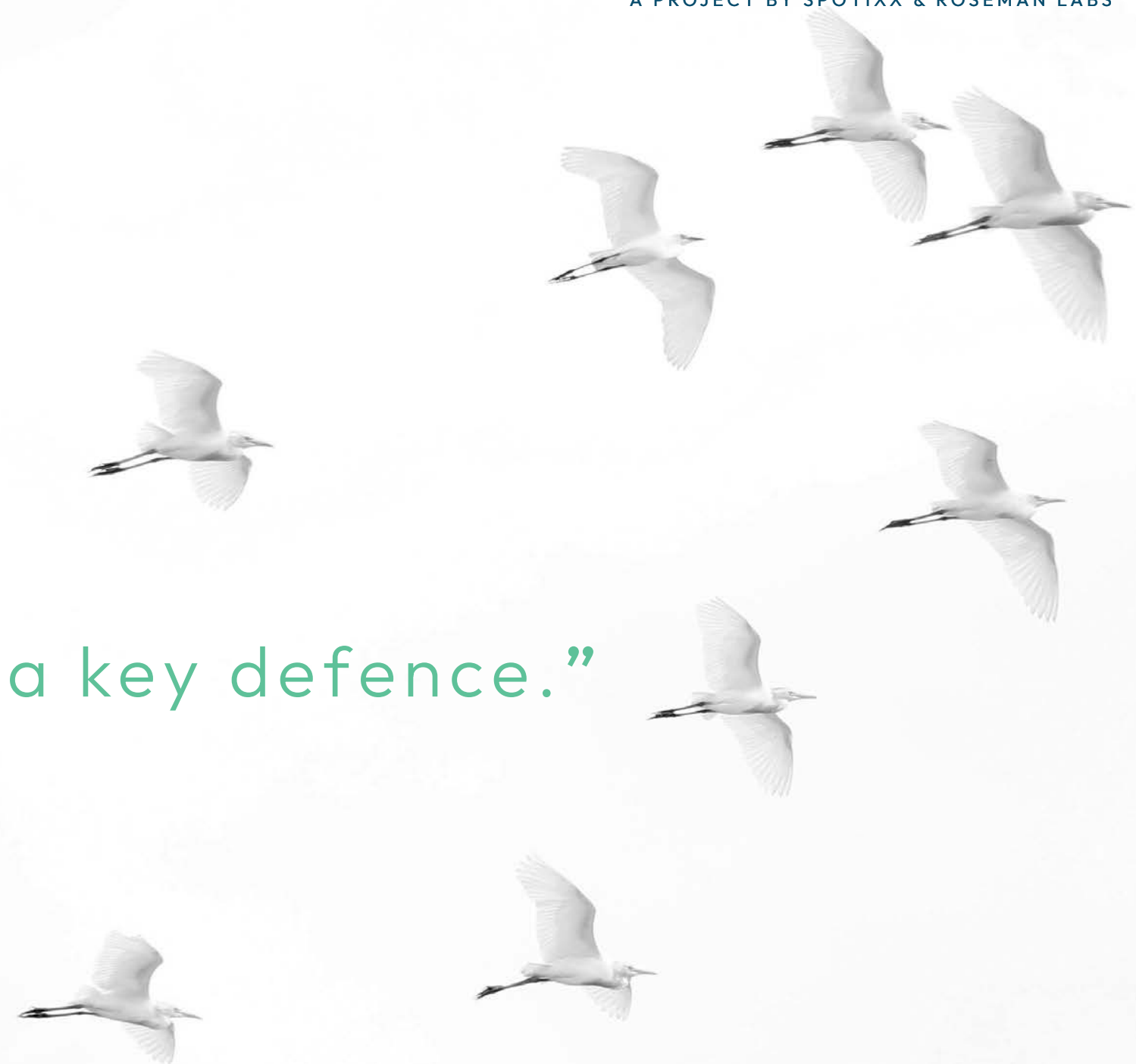
The siloed approaches of the past are not working. Consider a money laundering ring that has secured multiple mule accounts, a front business, cash transport, and a comfortable account in the Cayman Islands. Spotting this complex flow of funds is almost impossible by looking at information from one financial institution alone.

This lack of vital information forces institutions into a no win scenario. Either they investigate every small signal of suspicion and suffer the tremendous costs to compliance or

they risk missing a valuable case and suffer a fine from the financial regulator.

Criminals further exploit these information silos, e.g. by shifting targets of attack from one organisation to another. Or by “burning” mule accounts until they are de-risked by one Bank, to then open accounts using the same identities at another. These issues are avoidable by information collaboration.

So why are we not doing this?





# the foundation.

“Effective collaboration involves the processing of sensitive customer data, which is challenging from both a data protection and a commercial interest perspective.”

In the past most organisations have been unwilling or unable to make partnerships possible. New advances in regulation and technology, however, are making these partnerships much simpler and safer, and the momentum is steadily building to a more connected and innovative future for financial crime prevention.

## **Regulation is setting the agenda**

Article 75 of the new European AML Regulation (AMLR) and Article 103 of the new Payments Services Regulation (PSR) shape the legal basis for data collaboration. Also they are an open call from regulators for private institutions to enter into partnerships.

Further guidance is expected to come from the new European AML Authority (AMLA) and industry should expect a tighter focus and expectation on deployment of these opportunities in coming years.

## **Encrypted computing technology provides a secure means for collaboration**

Encrypted computing means that organisations do not have to worry about the risks of sharing data with one another. Data is combined on a de-centralised platform and remains encrypted at all times, even during computation.

Only the important insights from the data are shared, allowing institutions to focus on the value outcomes of combining data, not the risks to data privacy or security.



“If organisations jointly block these same accounts — then we create an institutional defensive barrier against ongoing fraud attacks.”

case studies — 2025

## AML Alert Automation

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AML Alerts typically have a 95-98% false positive rate and require large teams of investigators at great cost to process. Qorum uses combined information and network analysis to process low value alerts automatically, freeing up investigators for higher value tasks.

Qorum reduces the time and cost of investigations by automating the first line.

## Payments Fraud Prevention

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Up to 50% of payments fraud that evades detection today could easily be prevented through faster threat communication across the industry. Most cases of fraud involve beneficiary mule accounts that have been used already to defraud victims at other organisations. Qorum receives, combines, and aggregates fraud reports from multiple organisations, providing a joint barrier of defence.

Qorum prevents fraud losses by publishing reports of known fraudsters that are combined from multiple organisations.



# the technology.

Qorum is built on Roseman Labs' encrypted computing platform, a certified, award-winning technology that keeps data encrypted even during analysis.

Providing the highest standard of GDPR compliance and regulatory trust, proven by ISO 27001, BSPA certification, and two Dutch National Privacy Awards.

Data is combined on a de-centralised platform and remains encrypted at all times, even during computation. Only the important insights from the data are shared, allowing institutions to focus on the value outcomes of combining data, not the risks to data privacy or security.

- Protected from theft; even in the event of a data breach it is impossible for a thief to decrypt the underlying data
- Secured against misuse; only operations that have been explicitly approved by data owners can be executed
- Always under control; data is never shared so data owners retain complete control and can revoke access at any time



# the makers of Qorum.

spotixx is an innovative German fintech founded in 2019 by Patrick Töniges and Stefan Klaeser, supporting financial institutions in the fight against money laundering and fraud. With 50+ employees in Frankfurt and Wilhelmshaven, spotixx was named one of Germany's top five fastest-growing fintechs by Sifted in 2024. As a fully self-funded company, spotixx combines innovation with sustainable growth.



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