

EFFECTIVE CLIENT ON-BOARDING AND CLIENT LIFECYCLE MANAGEMENT

How a Managed Service will deliver significant benefits
to small to medium-sized financial institutions

THE STAKES JUST GOT HIGHER



imeta

LYSIS
OPERATIONS

Joint Statement

Despite increasing regulatory directives and heightened awareness of the importance of KYC and AML, many firms still struggle to control these critically important business functions. In part, this is due to the perceived high cost of investment that would be required to automate these processes, but also because of a severe lack of the skilled resources needed to both implement, and manage an effective, ongoing KYC/AML capability. Given the scale of complexity and the impact of the regulatory environment, failing to effectively address your regulatory obligations is an untenable situation, as the consequences of non-compliance become ever more onerous; both from a corporate perspective and a personal one. The implications of new regulations, and the UK Senior Managers and Certification Regime (SMCR) in particular, are far-reaching and potentially extremely punitive; not only financially, but also from a reputation standpoint.

We also recognise that many firms, while keen to automate these highly complex policies and procedures, are often unwilling or unable to commit the significant investment typically needed to solve the challenges of being compliant with the demands of Know Your Customer (KYC) and the Anti-Money Laundering (AML) regulatory directives.

To address this urgent requirement, Lysis and iMeta have come together to create a new one-stop Managed Service solution which supports a firm's entire on-boarding and Client Lifecycle Management (CLM) requirements. Designed to match the precise needs of small to medium-size financial institutions and drawing upon Lysis's in-depth client on-boarding and KYC expertise, underpinned by iMeta's industry leading CLM technology, we believe this new service delivers a streamlined, future-proofed and cost-effective solution, that is unparalleled in the business.

Creating great customer experiences, improving business efficiency and generating new revenue streams are top priorities for all today's senior executives. Our new Managed Service solution not only provides regulatory surety across the firm, it will also free up precious resources and enable them to concentrate on business value creation, safe in the knowledge their regulatory obligations are covered, both now and in the future.

We are excited about the opportunities this innovative approach to client on-boarding and CLM presents and we look forward to being of service to you over the coming years.

Jon Sweet
CEO, Lysis



Ben Marsh
CEO, iMeta



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Glossary

Know Your Customer (KYC)

KYC processes are employed by companies of all sizes to ensure their proposed agents, consultants, or distributors are anti-bribery compliant.

Client On-boarding

Client On-boarding is the process by which the customer is welcomed to the organisation and accounts opened, incorporating the KYC processes.

Client Lifecycle Management (CLM)

CLM is a process internal to financial services firms that enables them to manage new and existing clients and data while ensuring full compliance, risk and regulatory obligations are met.

The Financial Conduct Authority (FCA)

The FCA is a financial regulatory body in the United Kingdom, but operates independently of the UK government, and is financed by charging fees to members of the financial services industry. The FCA regulates financial firms, providing services to consumers and maintaining the integrity of the UK's financial markets. It focuses on the regulation of conduct by both retail and wholesale financial services firms.

The Prudential Regulation Authority (PRA)

The PRA is a United Kingdom financial services regulatory body, formed as one of the successors to the FSA. The PRA is part of the Bank of England.

The Financial Action Task Force (FATF)

The FATF is an inter-governmental body established in 1989 by the Ministers of its Member jurisdictions. The objectives of the FATF are to set standards and promote effective implementation of legal, regulatory and operational measures for combating money laundering, terrorist financing and other related threats to the integrity of the international financial system.

Senior Managers & Certification Regime (SMCR)

The SMCR commenced on the 7 March 2016, introducing specific responsibilities and conduct rules with the overriding aim of raising standards in banking, and has ushered in a new era of responsibility.

Executive Summary

Client on-boarding and CLM are essential to not only delivering great service, but also to being able to manage and optimise your client relationships. While these should be the driving factors for your on-boarding and CLM functions, the increasing complexity of regulations can often make the client experience and relationship become secondary. The penalties for non-compliance are extensive, not only to the business, but also personally.

Complying with complex and ever-changing regulations while maintaining an acceptable level of expenditure is a challenge all financial services companies face. This challenge can be exacerbated when the firm in question is comparatively small, yet has the same regulatory expectation of meeting these requirements in line with their larger counterparts.

Some of the world's largest investment banks have been reported to be spending over £1.6billion on compliance costs on an annual basis. The typical bank is said to be spending an average of £40million per year on KYC alone. This is a cost a smaller firm has no way of absorbing.

A large proportion of this cost comes from implementing and updating new technology as well as employing the correct level of experienced personnel to manage the processes. In no other area within a financial institution is this more prevalent than in KYC and client on-boarding operations. KYC is normally the first post-sales interaction a client has with a financial institution. Due to the importance of this point of interaction, the process must be as efficient as possible. Using a Managed Service which has been designed, built and managed by industry leading experts, underpinned by an expert software provider to support the KYC and Client Lifecycle Management requirements is certainly one way to reduce cost, mitigate risk and drive efficiency, while still ensuring regulatory requirements are met.

Such a service would lower the cost of the infrastructure needed to comply efficiently with regulations, as the underlying costs can be shared and the systems would be adaptable externally to suit a financial institution's own infrastructure. Many small firms do not need, or simply could not afford to retain the necessary breadth of expert personnel on a full-time basis. An expertly resourced Managed Service gives firms access to a variety and level of expertise they would otherwise not be able to secure.

Competition in the banking world is increasing and customers are more demanding than ever. It is vitally important that smaller, or newer entrants embrace effective and long-term solutions and processes to be able to deliver a first-class client on-boarding and CLM experience in a watertight, effective manner.

In an era of de-risking and ongoing political and social uncertainty, being able to achieve regulatory surety in a cost efficient and low risk yet efficient manner is something well worth considering. Let's talk about the issues in more detail and how these relate directly to the client on-boarding and CLM functions.

TOP 10 ISSUES

The financial industry landscape has changed dramatically in the last ten years. The challenges today are conflicting and overwhelming. A tremendous amount relies on making the right decisions - the stakes have got higher!

Why is it getting more difficult for banks to do business while also remaining compliant?

- 1 INCREASING REGULATION COVERING CLIENT ON-BOARDING AND ONGOING CLIENT DATA MAINTENANCE
- 2 QUANTITY AND COMPLEXITY OF REGULATIONS
- 3 FINANCIAL AND REPUTATIONAL RISK OF REGULATORY SANCTION
- 4 IMPLICATIONS OF THE SENIOR MANAGERS AND CERTIFICATION REGIME (SMCR)
- 5 LACK OF SKILLED RESOURCES
- 6 COMPLEX LEGACY INFRASTRUCTURES / INABILITY TO RESPOND QUICKLY
- 7 THE NEED TO UPSCALE QUICKLY AND EFFICIENTLY
- 8 THE REMEDIATION CYCLE
- 9 ON-BOARDING TIMES - COMPETITION FROM NEW ENTRANTS AND INCREASED EXPECTATIONS FROM CUSTOMERS
- 10 THE SPIRALLING COSTS OF COMPLIANCE

1

INCREASING REGULATION COVERING CLIENT ON-BOARDING AND ONGOING CLIENT DATA MAINTENANCE

Over the last 15 years there has been an exponential increase in the number and complexity of regulations that govern the information a financial institution ("FI") is required to gather and maintain on its clients. Starting beyond this period with the formation of the Financial Actions Task Force (FATF) and subsequent EU 1st Anti-Money Laundering Directive in 1991, these regulations now span measures designed to control/enforce a disparate set of initiatives across areas such as anti-money laundering, terrorist financing, investor protection, OTC regulation, tax avoidance and sanctions regimes.

Each regulation requires detailed, and often overlapping, data to be collected and maintained on an FI's clients. Successive regulations demand that ever more detailed data is collected and maintained. The European 4th Anti-Money Laundering Directive is a perfect example of this which builds on the preceding 1st, 2nd and 3rd Anti-Money Laundering Directives. This requires development and deployment of risk scoring methodologies, and mandating the identification of beneficial ownership to a minimum standard of 25%. Before the 4th Anti-Money Laundering Directive has even come into force, a more strenuous 5th Anti-Money Laundering Directive, is being planned. The General Data Protection Regulation (GDPR) 2018 places even further requirements on client data.

Not only must detailed data be gathered on customers at the outset of the business relationship with the FI, but this must be maintained and updated throughout the lifetime of the relationship.

2

QUANTITY AND COMPLEXITY OF REGULATIONS

The ever-changing and increasingly complex regulations which FIs must conform to are becoming more and more difficult to interpret and apply effectively within the operational framework of an institution's business. Becoming familiar and understanding the true context and requirements of these additional obligations results in increased cost and high impact on the BAU function, if not resourced effectively.

Any change to an operational and control framework within an FI, which these regulations demand, always results in the need to implement, test and embed new controls and processes effectively. This inevitably leads to increased, albeit sometimes relatively short-term costs, when most companies are under constant pressure to reduce cost. However, further controls do result in additional long-term cost and resource requirements. These costs can be significantly reduced if firms look for innovative solutions and partnerships with specialist firms.

"Client on-boarding is one of the most critical functions for financial institutions, as it directly impacts client experience, servicing and relationships - all of which, in turn, impact profits"

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FINANCIAL AND REPUTATIONAL RISK OF REGULATORY SANCTION

Alongside the growing demands that regulators and legislators are placing upon FIs has come an increased willingness of regulators to exact punitive fiscal recourse against FIs, who in their eyes, have failed to comply with regulatory requirements. To date, fines exacted globally on FIs, since the financial crisis, exceeds US\$300 billion. And almost weekly there are new reports of further fines being levied. Not only is this financially damaging, but it has a very negative impact on the reputations of these firms, in an industry where trust and reputation are critical to the ongoing success of the business.

4

IMPLICATIONS OF THE SENIOR MANAGERS AND CERTIFICATION REGIME (SMCR).

Following the implementation of the UK Senior Managers & Certification Regime ("SMCR") in 2016, the cost of compliance is no longer just a financial and reputational burden on the FI. Its impact is more far-reaching, as it brings with it a very personal burden as accountability and liability for failure is being placed firmly on the individual as well.

Many see the SMCR as being a very significant and smart move by the UK financial regulators, the FCA and PRA, and one that is now being followed by many other countries. Under the SMCR, failure is no longer an option! The personal accountability and liability aim is to ensure that senior managers are fully aware of, and understand, the processes and controls, for which they have oversight. This delivers focus and places compliance and accountability at the forefront of every senior manager's mind.

5

LACK OF SKILLED RESOURCES

The foundations required to underpin a successful regulatory and operational framework is multifaceted. It means having the correct level of, and appropriately trained and experienced, personnel and management providing the resource requirements needed to comply effectively and efficiently with any additional controls.

The number of suitably skilled personnel is often finite, with market pressure and demand increasing costs. This can also result in the difficulty of retaining good staff. Equally, due to the increased and ever-changing regulations, being able to have adaptable staff who can continuously develop and understand the additional requirements and controls is paramount. The latter can only be achieved with the correct level of management oversight and ongoing training support.

6

COMPLEX LEGACY INFRASTRUCTURES / INABILITY TO RESPOND QUICKLY

Many firms continue to struggle to meet their overall regulatory obligations. Hamstrung by their reliance on labour intensive paper-based processes, or complex legacy infrastructures, this results in the inability to change, respond quickly and efficiently to a regulatory visit, or to effectively manage and monitor ongoing risk. It is also vital that all FIs can respond quickly and at sustainable cost to both future regulatory and business change. Investing in a fit-for-purpose technology capability to support and enable streamlining of their operational model has proven to be a secure and cost efficient solution to an increasingly complex and challenging business environment.

7

THE NEED TO UPSCALE QUICKLY AND EFFICIENTLY

Implementing and supporting new regulatory directives and legislation involves the need to upscale resource models quickly and efficiently while ensuring the correct level of experience and expertise is maintained. Many firms rely on inefficient, semi-manual processes, using tools such as Excel, in an attempt to comply with changes which relate to customer or core firm static data, such as client classification.

Working with a partner who has already developed the technology and infrastructure which can automate these requirements, as well as providing an audit detailing how the final decision has been made for each customer (e.g. in requirements relating to client classification) is essential. This results in the ability to scale at a lower cost and at significantly reduced risk.

8

THE REMEDIATION CYCLE

The rise of regulation as described, requires the FI to now develop policies and to deploy these operationally. However, the increasing number of regulations and the complexity of these requirements has made it very difficult for front-line and operational staff to interpret their application, and hence they have been inconsistently applied. Moreover, operational fragmentation and lack of appropriate technology infrastructure has meant that customer data or proof of policy application, often held on paper or in disparate systems, is not easily accessible by internal compliance officers, auditors and of course regulators.

This situation often leads if not directly to regulatory sanction then to the threat of sanction, as well as to expensive operational remediation programmes. FIs therefore find themselves in a position where they have to trawl through their entire client files and remediate them to ensure they are demonstrably in compliance with policy. This process is both enormously costly, error-prone and disruptive to clients who find themselves facing multiple requests for information and documentation.

Sadly, many FIs have tended to carry out remediation exercises separately from BAU, and without making changes to the operational processes and technology infrastructure that put them in the position of needing remediation in the first place. Therefore, no sooner have they finished one remediation cycle then they are forced into another.

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ON-BOARDING TIMES - COMPETITION FROM NEW ENTRANTS AND INCREASED EXPECTATIONS FROM CUSTOMERS

The need to gather ever more data during the on-boarding process has led to an elongation of the time it takes to open customer accounts and often means they face repeated requests for the same information. The time taken to get up and running can be a few weeks in the case of retail products and accounts, to many months in the case of corporate products and accounts. This causes both inconvenience and frustration to customers, while delaying the time it takes for the FI to derive revenue from the client relationship. At the same time, due to new technologies, customers' experiences of their interactions with other service providers and industries are conditioning them to expect immediacy and convenience of service. This same technology can be utilised by the FI to slash both the time and the cost associated with the on-boarding process.

Challenger Banks are embracing this technology and designing their operational processes without the burden of legacy infrastructure. They have been able to reduce processing times from weeks to hours for retail customers, and from months to less than a day for some corporate customers. Many FIs are looking to create a digital customer experience which enables clients to provide the appropriate data and documentation directly into bank systems, reducing manual processing time and effort. The FIs who do not rise to this challenge will find themselves at a significant competitive disadvantage.

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THE SPIRALLING COSTS OF COMPLIANCE

Increased regulation has had a massive cost impact on all FIs. For over 15 years, the costs of interpreting legislation, developing policies, implementing them into BAU processes, remediating data, together with the impact of failure is huge. Over time, many analysts have attempted to quantify the true cost of regulation being borne by the FI. This has proved to be very difficult; however, whatever the actual number is, it is a vast additional expense that did not exist 15 years ago.

At the same time as the increase in regulation and its associated costs, budgets are under extreme pressure across the majority of FIs' business lines, especially since the global financial crisis. Squeezed at both ends of the spectrum, profitability has suffered.

Therefore, it is vital to both the industry and to the FIs that they put themselves in a position which enables them to effectively mitigate the operational and financial overheads enforced upon them by regulation. It is also important they deploy an operational and technology model that is both sustainable and capable of insulating them from the impact of inevitable change.

Why use a Managed Service?

Regulated financial service companies, estate agencies and law firms have a legal and regulatory obligation to carry out KYC on their clients. This also includes ongoing monitoring and screening of clients and related controlling parties and beneficial owners, against domestic and international sanctions, embargo and Politically Exposed Persons (PEP) lists, as well as for adverse media. These processes can be time consuming, costly and typically rely upon inefficient legacy software as well as skilled personnel.

By using a Managed Service to handle all regulatory requirements – including KYC processing - firms (especially the smaller institutions with limited budgets and headcounts) can rely on a cost-effective, expert resource to carry out the daily monitoring and processing of the controls related to regulatory screening. This will protect the business from both a reputational, legal and regulatory perspective, without having to invest in full time employees. A Managed Service provides a pooled, reduced cost in relation to essential software and infrastructure, as well as the ability to be service specific in requirements and volumes, eliminating the need for the institution to hire additional resources when upscaling. A fundamental concept of a successful Managed Service is being able to provide expert resource and management who can deal with all eventualities within their specific field of expertise from the outset.

Service-Focused Offerings

Very often the internal operational processing teams within an FI are pulled in different directions or are distracted by a variety of business demands. The advantage of a Managed Service is that the individuals working on this are focused on a single specific requirement which reduces the level of distraction, resulting in increased efficiency, quality and output. Put simply, when analysts are in an environment with a single focus, productivity and focus is enhanced, resulting in increased output and increased quality.

For a Managed Service to be successful, the relationship between the provider and the business they support needs to be close and collaborative. While this may not be in a physical sense, establishing clear and open lines of communication is key. Equally, consistent and accurate reporting is also essential, and this will provide the client with the level of comfort and transparency they need. Successfully establishing a virtual support team is integral in developing a trusted and effective Managed Service.

Beware of Enforcement

While using a Managed Service to support regulatory requirements does remove the burden of risk from an operational perspective, the regulatory risk still sits firmly with the FI. Relying on a Managed Service is not the golden ticket to avoid any regulatory intervention or penalties (in the instance of failure). However, it does provide a much higher level of surety that the regulatory requirements and processes are being handled by expert providers with the experience, knowledge, resource and infrastructure needed to reduce the risk of not being compliant.

Regulators have taken a favourable view towards Managed Services, and to a certain degree encourage them. However, the FI and Managed Service provider need to continually work closely to be able to successfully adapt to change and ensure regulatory enforcement does not become an issue.

“The regulations allow for two year jail sentences to be imposed on an MLRO, if the firm is found to be negligent in its anti-money laundering (AML) procedures.”

Cost Reduction

The cost of compliance is huge. FIs are commercial institutions so reducing costs, increasing profit and creating a superior client experience is paramount, but so is ensuring regulatory requirements. This can be a very challenging balancing act.

A Managed Service not only provides the expert resource and processing required to achieve regulatory surety, it also delivers resource, management and infrastructure at a significantly reduced cost.

If an FI manages the regulatory processing requirements related to KYC, they will need to purchase and implement software to cater for workflow, AML, data management and screening. By using a Managed Service, the cost of this expensive infrastructure can be dramatically reduced, as this expense will be shared by the different users. The same applies to expert resource – these professionals come at a premium due to their knowledge and high demand for their skills; therefore, a Managed Service will benefit the FI as the expertise will be incorporated within the service. In addition to the infrastructure and resourcing cost savings that can be realised, using a Managed Service also reduces expensive hiring fees and the associated HR overheads.

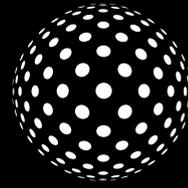
Improved Operational Capability

The main purpose of a Managed Service is to provide improved operational capability and efficiency and achieve overall regulatory surety. A Managed Service is supplied and delivered by firms who have significant experience within their field. This results in foreseeing issues, including regulatory change, as well as known common themes which come about during the operational processing of regulatory requirements. Being focused on a single requirement, albeit often a large and diverse requirement, increases quality and reduces processing time, which results in a better experience for the clients of a FI as well as removing the burden of operational oversight.

In addition to having a Managed Service that uses a 'best-in-class' software platform, it also ensures that all clients will benefit from regular investment based on best practices and the shared experience of other users. This will not only deliver increased operational efficiencies, but will also enable the users to leverage digital capabilities at a much lower investment cost.

The benefits of using a Managed Service can be summarised as:

- The ability to rely on experts to manage operational and regulatory processes.
- The ability to rely on adaptive and industry leading teams of professionals who can continuously meet ongoing regulatory change.
- Operational excellence backed by continuously improving technology platform.
- Outsourced teams of professionals who can scale to specific resource and volume requirements quickly and effectively.
- Client records maintained with full audit trail that evidences consistent application of policy.
- Breaking the remediation cycle.
- Increased regulatory surety at a reduced cost.



“A successful on-boarding process will meet both the needs of your clients and your business requirements. To do this you must have a full understanding of your business’s needs and goals. How much data collection does your firm require? If the client on-boarding process fails to meet the needs of your business then it is ultimately useless. A good client on-boarding process should not only retain your client, but encourage them to continue to buy new products and services.”

Case Study 1

The Client:

A major European investment bank with global reach.

The Service:

A KYC Managed Service to support specific volume based requirements.

The Solution:

1. Rapid deployment and upscale of an initial team of 25 analysts plus management oversight.
2. Service being undertaken in a secure City of London AML Operations Centre.
3. Further upscale of expertise resource to 65 analysts in order to meet volume demand.
4. Detail Management Information provided to the client on a weekly basis detailing progress.
5. Metrics being provided and monitored in order to increase efficiency and identify bottlenecks.
6. Detailed Efficiency Report provided to the client, detailing approaches and suggestion to increase efficiency and lower costs.

The Outcome

A KYC Managed Service which can meet the expectations and demands of the investment bank.

A KYC Operation which is more efficient, and which surpasses the FI's own internal operations.

The FI's regulatory commitments relating to KYC have been achieved.

Case Study 2

The Client:

A financial service firm with global reach.

The Service:

An ongoing regulatory compliance screening and monitoring Managed Service.

The Solution:

1. Tailor-made Managed Service deployed to service specific requirements and volumes.
2. Service being undertaken in a secure City of London AML Operations Centre.
3. Utilisation of Lysis partnership software vendor, iMeta, to provide the ongoing monitoring infrastructure.
4. Small team of analysts used to manage high client volumes.

The Outcome

Low cost/highly skilled team to monitor and manage ongoing regulatory requirements.
Client is able to ensure the business is protected from potential crime and sanctions.
Multi-year service deal, guaranteed ongoing support.

FUTURE-PROOFED

**Compliance should not be a game of chance.
With our new Managed Service customers will
be well on their way to regulatory surety.**

The impact of market volatility on regulated financial entities typically results in rising costs and increased regulation. Both of which are unlikely to go away for the foreseeable future. To survive and prosper in an increasingly uncertain world, all firms must be adaptable to change to continually achieve regulatory surety.

Many firms struggle to comply with current and future regulations in an efficient and cost effective manner, and need to “future-proof” their operational facilities and infrastructure. However, for many, updating internal legacy systems on a regular basis is not financially viable and is also very often a high risk strategy. To have any chance of success, operational teams need to be both skilled and adaptable to change – capabilities which are often in short supply.

One of the most significant benefits all users will derive from the Managed Service is peace of mind, as it removes the need to worry about the impact of any future compliance changes or revisions. A perfect example of this, is the additional updates required to comply with the forthcoming European Union’s Fourth Anti-Money Laundering Directive (4MLD). European member states are mandated, by law, to update their respective money laundering laws and transpose the new requirements into local law by 26 June 2017. The Lysis team already has this, and all other regulations covered, and will automatically update and incorporate all new or revised policies or procedures into the client’s Managed Service.

By working with experienced Managed Services providers, FIs can virtually eliminate the burden and cost of resource and infrastructure change. The Lysis Managed Services is delivered by a group of highly experienced change management and KYC/AML experts, supported by iMeta’s robust and proven technology platform. This approach ensures productivity, and efficiency is significantly enhanced as the service can be very quickly up-skilled to meet the demands of regulatory change, or to support variable workloads for our customers. Moreover, we are incentivised to invest in process and technology improvements, and are able to access a much broader SME base to draw upon best practice and new ideas than a single FI acting on its own ever could.

To achieve regulatory surety, firms need to invest wisely and be adaptable. If firms want to comply in a cost reduced manner while still maintaining controls and mitigating risk, they should seriously consider partnering with an expert Managed Service and related infrastructure provider to manage and adapt their internal controls. Investment is future-proofed because all users will benefit from continuous improvements and enhancements based on real life experiences. It’s a winning combination.

BE AHEAD OF THE GAME AND ARRANGE YOUR HEALTH CHECK NOW

“The first step in an engagement with us would be to undertake a Health Check of the KYC and client on-boarding operations to assess the strengths and weaknesses of the firm’s processes and procedures, and to determine whether our Managed Services would strengthen the regulatory process.

A thorough review of the current state of the business and associated control, along with the recommendations our Health Check provides, ensures the firm will be starting a tailored KYC and COB Managed Service from a position of strength and understanding.

This will increase the benefit and efficiency of the Managed Service and the business processes being driven by it.”

If you are interested in learning more, please email us at:
info@lysisoperations.com

The logo for LYSIS OPERATIONS is centered within a dark blue square. The word "LYSIS" is written in a bold, white, sans-serif font, with a small red dot above the letter "Y". Below "LYSIS", the word "OPERATIONS" is written in a smaller, white, sans-serif font.

LYSIS
OPERATIONS



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