

A black and white photograph of a man in a dark suit standing on a high-rise balcony, looking out over a city skyline. The man is in the foreground, seen from the back and side. The background shows several tall buildings under a cloudy sky. The image is overlaid with a grid of white squares and circles on the right side.

# Cense

Scale builder.  
Revenue driver.  
Confidence provider.

Achieving compliant growth in  
the era of digital assets.

# What is Cense?

Cense is an advanced regulatory Solution as a Service (SaaS) that gives you a detailed 360-degree view of your clients' digital assets. We collect data that enables us to analyse their holdings across every digital currency and every exchange. We operate across jurisdictions, verifying your clients' Source of Funds, so you can accept digital asset flows with confidence, efficiency and full compliance.

## Where does Cense sit in the crypto ecosystem?

We are specialists in the Crypto Anti-Money Laundering (AML) space. While core banking players like Avaloq help manage accounts, digital assets infrastructure players like Fireblocks handle digital assets, and orchestration platforms like Sumsb help streamline workflows, and investigation tools such as Chainalysis analyse blockchain data, Cense operates across the core analytical layers of the bank's control stack: collecting and linking relevant digital asset data, performing specialised portfolio-level analysis, and applying policy-aligned decisioning to produce auditable compliance outcomes. In short, we are for digital assets what Fenergo is for traditional customer due diligence.

## Uniting worlds

### **Cense for Compliance and Risk teams**

We provide audit-proof security, automating transaction analysis, harmonising data across multiple exchanges and blockchains and delivering clear, auditable reports that enable more informed decisions. We also help you to grow into the crypto space by providing essential support and onboarding services.

### **Cense for Commercial and Wealth teams**

We help accelerate the onboarding of existing and/or new-to-bank customers and their virtual assets, unlocking fresh revenue streams and opening-up a world of cross-selling opportunities, assuming the burden of data collection in a customer-friendly way.

### **Cense for IT teams**

Backed by advanced RegTech engineering, Cense is a SaaS solution that upholds the highest standards of security and privacy. We can operate outside your core banking system and be added to your agentic workflow, or fully integrate with your API.



By combining labelling data from a trusted source like Chainalysis, together with Cense's analysis and reporting, we gain quick and clear insights into a client's transaction history. This ensures a consistent, objective risk assessment, allowing us to onboard faster without compromising compliance."

**Wendy Winkelhuijzen**  
Management Board Member, Van Lanschot Kempen

# Pioneering team. Leading purpose.



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The future of finance depends on connecting worlds that don't yet speak the same language. That's what we're building at Cense."

**Dennis Wolfarth**  
CEO, Cense

Forged from over a decade at the leading edge of digital asset analytics and intelligence technology, Cense evolved from Glassnode in 2023 and today sits at the heart of a dynamic and pioneering group, shaping the way in which digital asset holders and institutions interact.

We are more than technologists. We are anti-financial crime experts and digital asset analysis and reporting specialists, offering operational strength in depth, future focus and expert insight when it matters most.

Today, we are dedicated to decoding complexity and empowering finance to embrace digital assets. We are guided by our experienced Board of Directors with the support of our investors and a seasoned, expert Advisory Board comprising some of the brightest minds in digital finance.

# Detect and Decode

How crypto compliance works at Cense.

At Cense, we structure crypto compliance into a clear, logical, integrated sequence that mirrors how financial institutions work.

There are two key areas we are active: 'Detect' and 'Decode', which each serve different purposes, use different data and answer different questions.

Both steps are included as part of our core service to the banking sector.

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## Detect

Our 'Detect' phase answers one key question: is crypto exposure present? At this stage, we don't analyse blockchains, wallets or transactions. Detect is about early identification, signalling relevance not forming judgements.

Detection takes place on the fiat side, using data that banks already possess, such as counterparty IBANs and information about payment flows, known crypto exchanges and service providers, and recurring crypto-related payment routes.

Using the Cense Crypto Registry, we match these data points against a continuously maintained intelligence layer of crypto-exposed entities and payment structures.

The outcome of 'Detect' is a clear signal that a given customer, account or transaction shows demonstrable crypto exposure. It does not assess legality, risk or intent, simply whether crypto is relevant and if further analysis is required.



# Decode

## Portfolio-first crypto analysis

The 'decode' process is triggered when crypto activity is detected, either for an existing client or during onboarding. We decode the client's entire crypto portfolio, rather than assessing individual transactions or wallets in isolation. Our analysis is guided by one central question: *what does this portfolio reveal about the nature of the activity, the economic function of the assets, and the financial behaviour behind it?*

## What we decode

A deep dive to survey and assess entire portfolios

### Source of Funds

Cense reconstructs the Source of Funds across the crypto holder's entire portfolio, not simply on a transaction-by-transaction basis. We examine where funds entering crypto originate, how fiat inflows relate to crypto inflows, and whether flows are continuous, cyclical or incidental.

### Source of Wealth

We get a full, structural view of wealth accumulation, analysing how crypto wealth develops over time, including an assessment of the growth and reduction of balances, the role of market movements, trading or operational activity, and the relationship between crypto holdings and known financial capacity.

### Proof of wallet and control

Portfolio analysis requires clarity on ownership and control, including identification of the UBO of a wallet, so we establish which wallets belong to the same portfolio, which wallets are demonstrably controlled by the same party, and how wallets, exchanges and fiat accounts are connected.

### Behaviour, patterns and consistency

Our analysis focuses on client behaviour over time, from the frequency and timing of transactions, to the structuring and distribution of asset holdings, and changes compared to historical patterns of behaviour.

### Risk context and reference

We use your existing risk classifications as a reference, not as a driver. Our analysis of risk context asks: Does the observed portfolio behaviour align with the existing risk profile? And does it confirm, nuance or challenge that profile? We don't automatically recalibrate risk scores. Instead, we provide substantiated input that enables more informed decision-making.

## The outcome

Enabling complex crypto activity to be understood and explained.

At Cense, we know that decision-making is your bank's responsibility. Our 'Decode' phase produces a structured, reviewable, auditable analysis that enables your compliance team to make fully justified decisions with clear, evidenced insights.

# The Cense solution

Crypto intelligence  
for modern banking



At Cense, we understand that crypto exposure isn't the exception any longer. It is now structural and embedded in the global financial system. We provide banks with structured, governance-ready crypto intelligence to help manage a series of distinct applications, all built on deterministic logic, full auditability and portfolio-first analysis.

### **Retail Crypto Assessments**

Assessing personal crypto exposure involves more than looking at isolated transactions. Cense helps institutions review retail customers in a structured way, combining wallet activity, trading behaviour, portfolio development and supporting evidence into one clear assessment.

### **Remediation Assessments**

Some cases require a second step before a decision can be made. At Cense, we support remediation assessments where further clarification, additional documentation or a deeper reconstruction of crypto activity is needed.

### **Periodic Re-Assessments**

Because crypto exposure isn't static, some cases may need to be revisited over time. Cense supports periodic re-assessments that enable banks to refresh their view based on new activity, updated documentation or internal review cycles.

### **Corporate Crypto Assessments**

Corporate crypto cases are often more layered, involving company structures, multiple accounts, wallet clusters and exchange relationships. At Cense, we help banks to assess this complexity in a structured and defensible manner.

### **VASP Assessments**

We provide accurate risk assessments of crypto-led businesses, providing the compliance clarity that enables business to flow. Cense helps institutions assess VASPs by creating a clearer view of their regulatory status, operating model and relevance.

### **Employee Crypto Assessments**

Some institutions allow limited crypto exposure for employees, while others apply stricter internal rules. At Cense, we support the review of employee crypto activity against internal standards, helping compliance teams assess whether reported holdings or activity remain within policy boundaries.

# Five steps from complexity to compliance

In just five simple steps, Cense will transform your client's crypto holdings into a 360° overview, enabling you to make better onboarding decisions. Adding our technology and insight to your Compliance function represents much more than data transfer and analysis. It's empowered decision-making in action.

1

## Create a case

Register your crypto-owning client which creates a link and they'll receive a co-branded email enabling them to register with us at Cense. Or set-up a case internal where you can register the client yourself.

2

## Request data

Step-by-step navigation guides your client to send their wallet, exchange and crypto history data to our platform using .CSV files or read-only API keys. If your client chooses to use API keys, the platform connects to wallet addresses and exchange accounts just like a portfolio tracker. It's secure, consent-based and needs no manual reconciliation from the client.

3

## Review reports

On our digital dashboard, you'll receive your choice of PDF reports – either a Baseline Report or a Comprehensive Report – confirming the crypto owner's asset sources, wallet ownership and risk profile.

4

## Review and interpret

Quickly and easily review and create a consolidated summary of your client's entire Blockchain history, not just a single wallet.

5

## Decide

Make an informed decision aligned to your risk appetite and informed by a customised risk score. While Cense provides the intelligence, your bank will always retain final judgement.

## The perfect fit

Cense can be used as a standalone solution, but also integrates seamlessly with your existing systems. Our API-first approach is designed to align with your architecture and processes. No heavy lifting for your IT team. No complex additional workflows for Compliance.



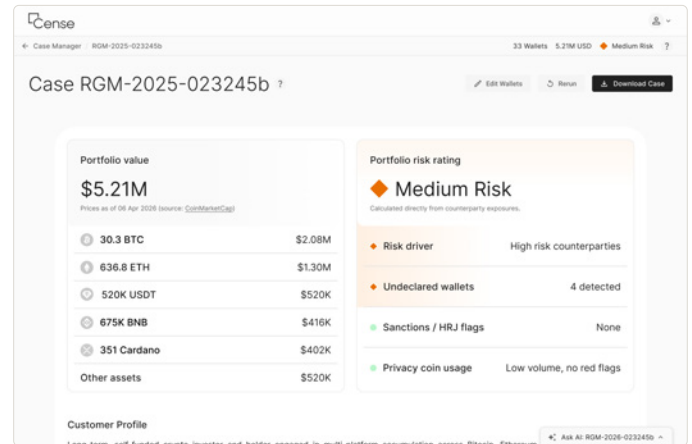
# Your choice of reports

At Cense, we offer two levels of secure, confidential compliance reports, offering either an essential snapshot for quick decisions or a deeper dive for more complex cases.



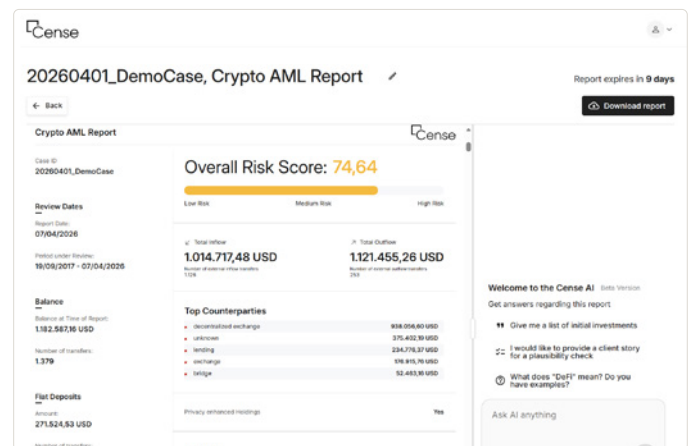
## Baseline Report

This essential front-line view enables fast, confident decision-making, delivering a clear overview including a risk score and Source of Wealth analysis, guiding teams on where to focus and whether to accept or escalate the case.



## Comprehensive Report

This comprehensive crypto AML report includes more in-depth analysis of your client crypto holdings and is enhanced with CenseAI, a guard-railed tool that enables faster exploration and supports your documentation process.



### Harmonised Transaction .CSV

With this report, you also get a harmonised Transaction .CSV file, giving you a consolidated view of your customer's full crypto portfolio and enabling advanced data-driven analysis - ideal for audits, reviews and extended investigations.



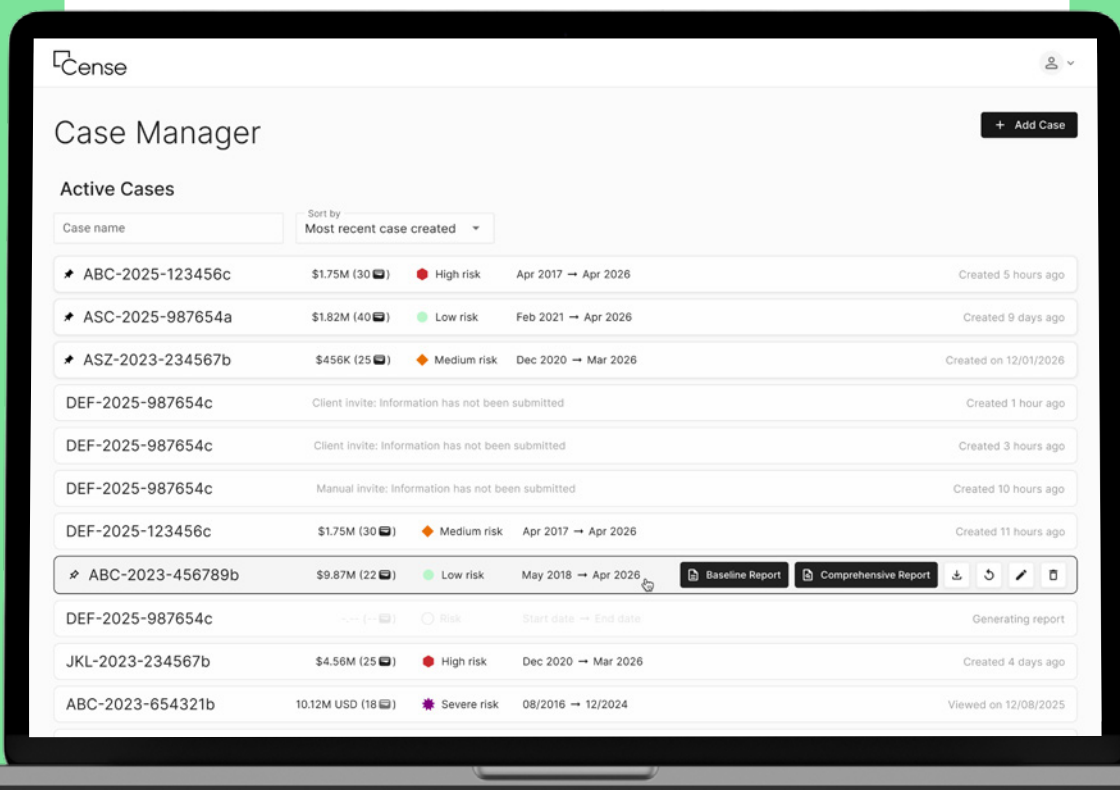
### Another pluspoint from Cense

To help make Cense of the most complex cases, we go further. Using a potent fusion of technology and in-depth compliance knowledge, we have pioneered Cense+, an outsourced service which expertly manages bespoke cases where clients have complicated or opaque digital asset ownership and trading histories.

# The Cense dashboard

Keep control.  
Stay in the know.

Bring Cense on board and you'll get access to your own dashboard, a dedicated secure environment where you can manage and monitor all your cases. From live status overviews to downloadable reports and configurable settings tailored to your organisation, it enables you to stay in complete control of the crypto compliance journey.



# Feature- packed for banks



At Cense, innovative tech bridges the gap between the traditional financial world and the emerging universe of digital assets. Our powerful tools – from Source of Funds verification to Counterparty Analysis – enables smoother, more trusted compliance journeys.

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## Proof of wallet ownership

We obtain reliable proof of wallet ownership, including the UBO, to establish legitimacy and enhance trust.

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## Full customer portfolio view

We assess and create insight on some wallets and/or the full customer portfolio.

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## Portfolio risk score

We assess and score the risk profile of digital asset holders to ensure compliance and minimise risk.

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## Source of wealth

We check and confirm the origin of asset holders' wealth to Blockchain, meeting stringent regulatory rules.

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## Source of funds

We track the source of the funds behind each Blockchain transaction.

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## Automatic counterparty analysis

We analyse the counterparties to transactions to identify and mitigate potential risks.

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## On-chain screening of sanctions and high-risk jurisdictions

We see digital asset holders' direct and indirect exposure towards sanctioned on-chain entities and funds, and understand exactly where they are doing business.

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## Trade history and wallet insight

We understand the type of trader the portfolio owner is and how they use their wallets.

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## Hidden wealth indicator

We know when an asset holder has declared all their funds or whether they're attempting to conceal funds, wallets or exchanges.

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## Data security

We are compliant with GDPR and SOC2 certification standards. The solution is hosted in Europe.

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## DORA-ready

We are compliant with the EU's Digital Operational Resilience Act (DORA), with a high level of resilience in the event of disruption.

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# Setting the standard: Cense for retail banks

In a world where consumers are turning to digital assets in ever greater numbers, retail banks face client validation challenges on several fronts. However, traditional compliance tools struggle to interpret high volume trading, automated transactions, stablecoins, and assets held across multiple blockchains.

Cense solves that for good. We consolidate transaction data from centralised exchanges and decentralised wallets, delivering automated risk scoring and compliance reporting at speed and scale. All structured, auditable, and regulator-ready.

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## Volume + Complexity = You + Cense

At Cense, we put scalable, resilient infrastructure at the heart of your compliance and onboarding operation, enabling experienced compliance teams to handle high volume processing and complexity together. From managing backlogs to identifying and mitigating compliance risks, Cense puts you ahead – and keeps you there.

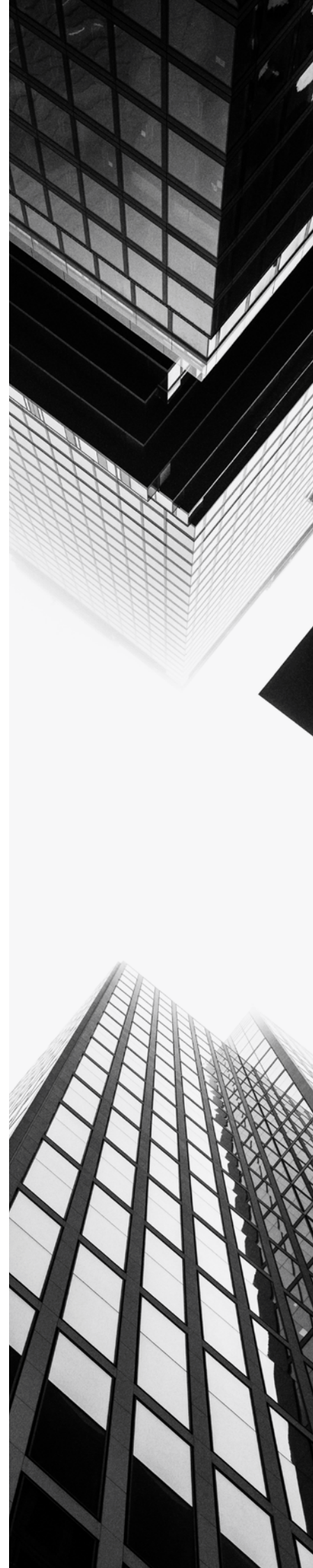
### Pricing and licensing

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For banks managing large client volumes and standardised crypto audits

Built for industrial-scale compliance, we offer enterprise licensing for financial institutions experiencing a high throughput of digital asset cases.

- Dedicated instances and scalable user access
- Enabling tailored risk and policy setting
- High-volume report tiers with declining unit cost
- Automated onboarding and transaction analysis at scale (API enabled).



# Expert-led precision: Cense for private banks

For the sharpest view you need the fullest picture, so you can onboard your clients' digital assets with confidence – and drive new revenue for decades to come.

At Cense, we're with you all the way. Working hand-in-hand with your Wealth and Compliance teams, our tailored approach to private banks puts us front-and-centre with you, plugging talent and technology together to deliver a truly bespoke onboarding service.

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## Expertise when you need it

Cense offers much more than a scalable technology backbone that makes light work of digital asset compliance. Work with us and we'll pair our market-leading tech with expert guidance to reinforce your in-house team. By opening up access to our specialist analysts – with over a decade of deep blockchain and crypto compliance knowledge and experience to call on – we supplement your own talent with expertise on demand, enabling them to quickly make the big compliance calls.

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## Pricing and licensing

### Small Private Banks

For banks handling select crypto-client onboarding cases

Our low-commitment entry point for compliant crypto servicing provides outsourced per-report pricing, called Cense+ comes with no platform licence required.

- Priced per crypto AML / compliance report
- No base license needed
- Automated analysis with additional onboarding service to crypto owners
- It comes with additional Compliance consulting services, enabling you to clearly explain the compliance reports internally.

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### Large Private Banks

For institutions with recurring client crypto onboarding and re-audits

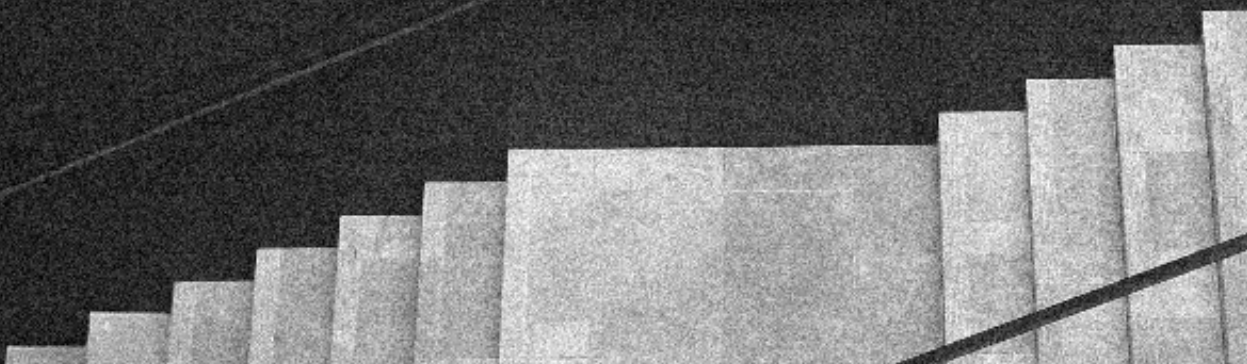
Designed for predictability, governance and scale, we offer larger private banks fully licensed platform access plus compliance reports.

- Platform licence priced per seat and jurisdiction
- Access for Firstline and Compliance teams
- Enabling tailored risk and policy setting
- Usage-based report pricing, tiered by annual volume
- Clear separation of fixed platform and variable usage costs.

Case study

# Primed for growth

When manual crypto compliance onboarding stalled at a leading private bank, Cense moved it forward to help new business flow.



With the impending implementation of MiCA looming on the horizon, one forward-thinking European private bank decided to take action and prepare itself for future expansion.

Exploring crypto for the first time, it had initially allowed inflows backed by manual processes and a manual compliance set-up. It was cautious. It was slow. And as demand started to accelerate, and new regulatory reforms were set to begin across the EU, the bank turned to Cense for support. We put in place our automated compliance solution, priming it for future growth in a fast-expanding market.

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## New business bottlenecks

As the strength of demand took the bank by surprise, it highlighted weaknesses in its compliance function, for which digital assets had been a novel but largely unknown quantity.

Poor visibility of crypto risk worried the bank's leadership team. Meanwhile, a relative lack of in-house expertise led to frequent new business bottlenecks. As a result, manual onboarding processes couldn't scale adequately, and ad hoc checks failed to keep up with growing complexity (and complicated client case work), preventing the bank from launching additional revenue-generating services. That's when the team at Cense stepped in.

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## Unlocking growth opportunities

With our automated crypto SaaS solutions offering instant automated risk profiling and full compliance visibility, the bank moved from reactive to ready.

Better, faster compliance decisions enabled crypto onboarding at scale. Comprehensive on-the-job training upskilled the in-house team. And tangible growth opportunities were unlocked across the board. Meanwhile, smooth systems integration meant that our technology worked seamlessly with theirs, with no need for heavy lifting by the bank's IT department.

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## The Cense difference

As a result of working in close partnership with us at Cense, the bank now has full visibility of crypto risk plus streamlined onboarding on demand, eliminating delays, reducing uncertainty and building client trust. They're now confident, compliant and ready to expand – stepping into future crypto with confidence.

# Onboarding confidence starts with a conversation.

If it's time to power your new business growth while de-risking and taking full control of your crypto compliance journey, talk to Cense.

Liberate your teams from the overwhelming burden of digital asset compliance and set your institution free to strengthen new client relationships. Smoothly and transparently. At speed and at scale.

Begin a rewarding dialogue with our experts.



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