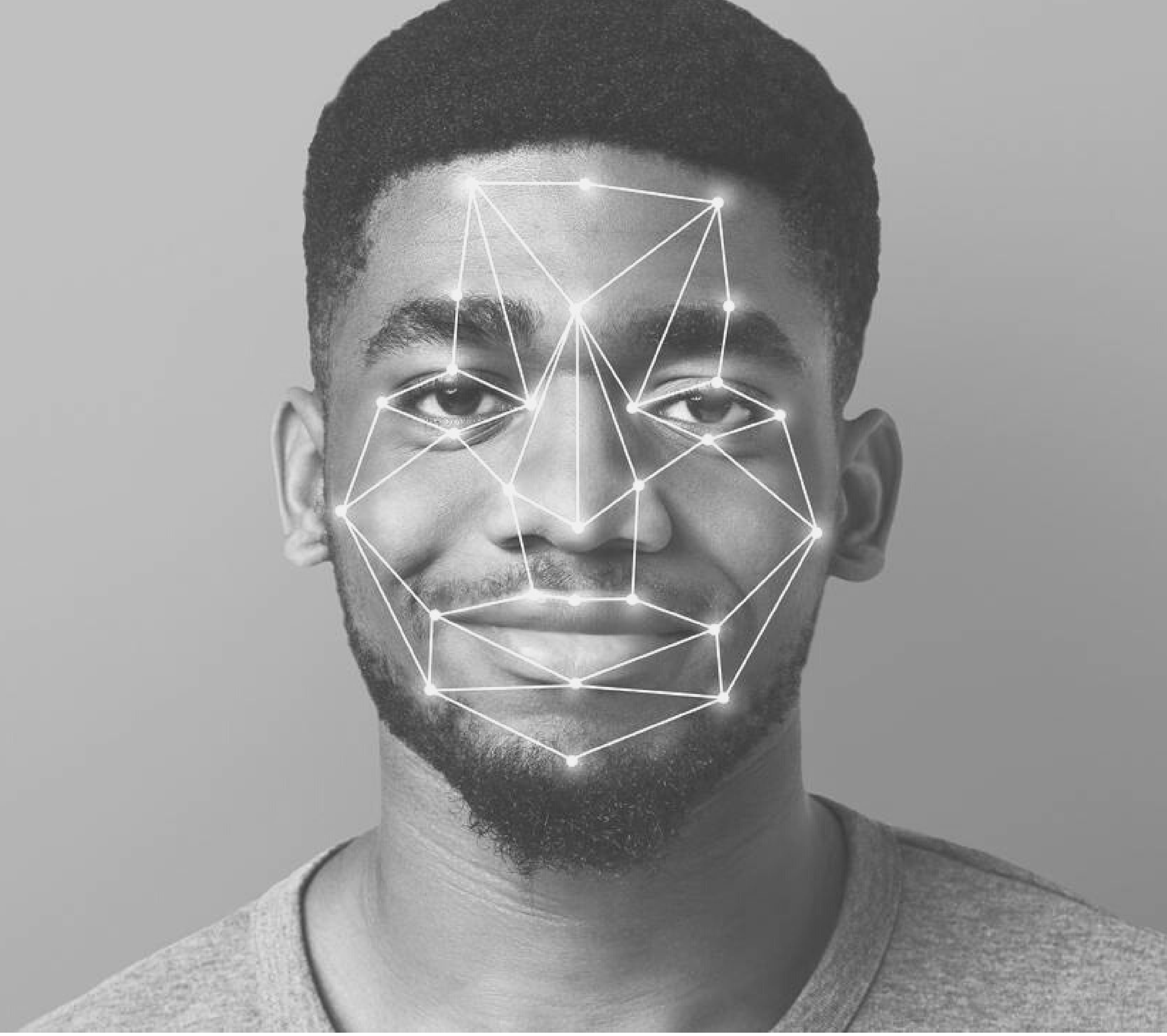


New standard for digital onboarding

FROM APPLICATION TO ACTIVATION UNDER 10 MINUTES

Evolution through Innovation

powered by aznresearch

AI technology at work for you

FROM APPLICATION TO ACTIVATION UNDER 10 MINUTES

Our solution allows institutions to offer their clients agile, secure and KYC, AML, CFT compliant process for opening new bank accounts. The main advantage is derived from integration of AI cognitive services which facilitate a complete automation of the client onboarding process, thus negating necessity for human application review.

This step alone provides a competitive edge which increases revenue and strengthens brand reputation. Open API platform allows integration across omnichannel banking.

New client onboarding is paramount to businesses since it facilitates revenue streams. For banks, the value of each newly funded account varies from $200 - $600 in yearly transactions.

Our practice shows that businesses which provide streamlined and easy to complete new client onboarding functionality fare much better in securing their market share in the fastest growing digital market place. In fact, overall performance of digital onboarding often becomes a deciding factor for the clients when choosing their service provider.

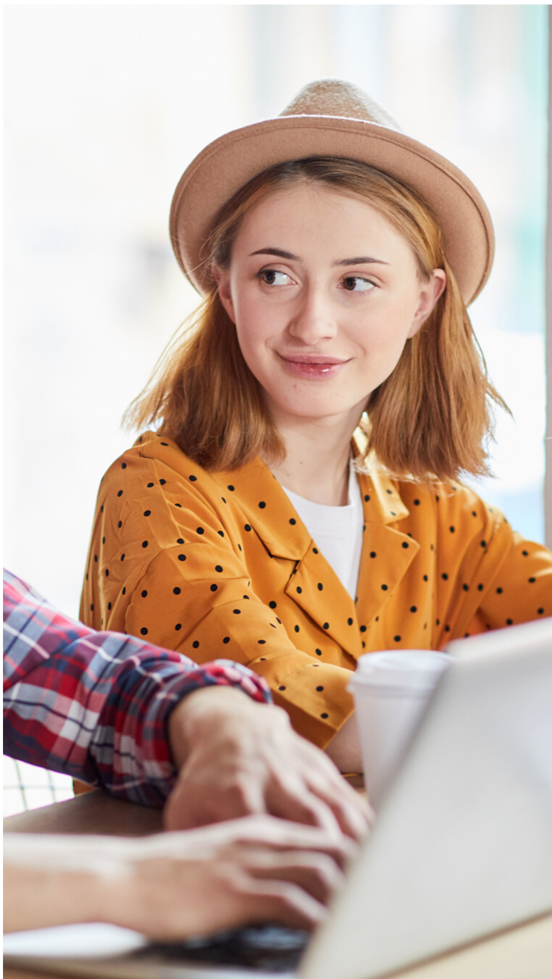
AI-POWERED, USER-CENTRIC PROCESS PROVIDES A TOTAL END TO END SOLUTION

The keys for actualizing a successful digital onboarding transformation revolve around four key pillars:

- Engage clients with differentiated experiences that tailor to their personal financial needs and goals
- Empower employees with tools that can provide accessible, holistic information at their fingertips about individual clients, while meeting critical security and compliance needs
- Optimize internal operations with synchronized processes and democratized data-sharing
- Transform products with open and connected systems and real-time predictive digital processes

Solution success factors

- KYC,AML,CFT RISK MANAGEMENT
- REAL-TIME MONITORING
- ALERTS ON SERVICE DEGRADATION
- MACHINE LEARNING NEURAL NETWORKS
- AI COGNITIVE BEHAVIORAL ANTI-FRAUD
- OMNICHANNEL EXPERIENCE
- USER-CENTRIC PROCESS
- VOICE OF THE CUSTOMER ANALYSIS
- ML PREDICTIVE ANALYSIS MODELS
- OPEN API INTEGRATION



DOP technologies influencing the financial industry

ARTIFICIAL INTELLIGENCE

Artificial intelligence enables financial institutions to drive a new era of agility and innovation, with built-in intelligence based on deep learning technology and solutions that see, hear, speak and understand customer needs and emotions using natural methods of communication.

MACHINE LEARNING

Sophisticated algorithms are capable of analyzing vast troves of data to make novel connections and extract insights, which can be leveraged to make unbiased decisions on a customer's creditworthiness, develop new financial products and respond to and even predict changes in the marketplace.

CLOUD-BASED INFRASTRUCTURE

The identity, analytic, compute, database, mobile, networking, storage and web services provided in the cloud creates a unique platform of technologies that allow organizations to focus on the swift creation of customer value. A cloud services model negates the need for large capital expense that stands up the infrastructure and minimizes operational overhead and ongoing costs.

BLOCKCHAIN

Blockchain provides a rapid, low-cost platform to enable financial institutions to collaborate with new business processes. It offers an open, transparent and publicly verifiable system that will fundamentally change the way financial institutions think about exchanging value and assets, enforcing contracts and sharing data across industries.

Onboarding Reimagined

Digital Onboarding platform employs Business Intelligence services to model predictive analysis, to forecast transactional volume based on current trends. Availability of such forecasts will allow business to see if current support efforts will be able to sustain potential business growth in years to come, and assure compliance with QoS requirements.

Advanced Analytics Suite 3.0 cognitive services can utilize qualitative and quantitative information derived from data analytics to build a far more holistic consumer base, to adapt your digital onboarding process and validate your marketing efforts based on visitation metrics. AAS 3.0 will help you gain a competitive advantage in the marketplace.

Advanced Analytics suite 3.0

AAS utilizes the latest advances in AI technology. Solution creates a digital transformation road map for achieving a user-centric onboarding process for a seamless customer experience.

Real-time monitoring of all key integrations components alleviates pressure often associated with dependency on IT infrastructure performance. Automated system improves customer experience and propel revenue growth.

- Consistent omnichannel experience
- All customer journey touch points real-time monitoring
- Fraud Score - AI-powered behavioral anti-fraud engine
- Automated real-time ID document validation
- Core-banking system integration
- KYC, AML, CFT compliance
- Abandoned application automated re-targeting

Fast and cost-efficient integration

We standardized all onboarding processes, put in place real-time KYC to align with regulatory needs, built-in AI anti-fraud engine — all without needing to overhaul any legacy IT. Our solution provides open API which easily integrates into existing web and mobile applications and negates any additional cost on existing IT infrastructure.

"A staggering $26 billion in fines has been imposed on financial institutions for non-compliance with Anti-Money Laundering (AML), Know Your Customer (KYC) and sanctions regulations in the last decade."

Onboarding Antifraud Suite

SIMPLE EXPERIENCE, PROVEN TECHNOLOGY.

Offering a simple and virtuall impossible to spoof user experience, our biometric verification upholds the highest quality assurance standards for our partners. Extending from face comparison technologies, passive liveness detection provides customers with additional security against all aspects of identity fraud, while providing an easy experience for all consumers - regardless of their preferred channel.

Our solution relies on AI-powered User Behavior Analytics (UBA) and known fraud metrics. UBA is based on the premise that human beings have distinct patterns of behavior and identifying any deviations in these patterns can point to criminal intent.

The combination of AZN Fraud score and ID Document Verification during the Customer Due Diligence check assists financial institutions in meeting Anti-Money Laundering (AML), Know Your Customer (KYC) and Counter Terrorist Financing (CTF) compliance requirements, as well as reducing the risk of fraud.

AZN Antifraud Suite helps financial institutions to mitigate challenges associated with meeting KYC, AML and CFT compliance during digital client onboarding process.

Autonomous Defense technology

Our solution relies on AI-powered User Behavior Analytics (UBA) and known fraud metrics. UBA is based on the premise that human beings have distinct patterns of behavior, and identifying any deviations in these patterns can point to criminal intent.

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Our solution also assists with determination if data provided during the onboarding process crosses the threshold for Ultimate Beneficial Owners (UBO) reporting. Our country-specific, configurable antifraud metrics allows our clients to set requirements for each country they operate in:

- Simplified Due Diligence ("SDD")
- Basic Customer Due Diligence ("CDD")
- Enhanced DueDiligence ("EDD")

Digital ID Verification and Forgery Detection Process

FACIAL RECOGNITION

Detect one or more human faces along with attributes such as age, emotion, gender, pose, smile, and facial hair, including 27 landmarks for each face in the image.

FACE VERIFICATION

Compare the likelihood that two faces belong to the same person; such as selfie and uploaded ID document based on confidence score.

PERSONAL IDENTIFICATION

Match an individual to up to 1 million people stored in your private repository.

MRZ VALIDATION

Machine Readable Zone (MRZ) code to identify a document's holder, as well as assess its validity and detect tampering with checksum warning visual intensifiers.

ID DOCUMENT CONSISTENCY

Indicates the `data consistency' section, with warning flags next to the inconsistent information.

DIGITAL AND PHYSICAL TAMPERING DETECTION

Optical font recognition and its manipulation detection for ID forgery detection

DIGITAL FOOTPRINT

Evaluation and fraud assessment of Digital footprint (digital shadow) the unique set of traceable digital activities, actions, contributions and communications manifested on the Internet or on digital devices such as social media.

Digital Onboarding Reimagined

BEST-IN-CLASS KYC, AML, CFT COMPLIANCE SOLUTION

VIDV offers KYC (Know Your Customer) solution and aims to help our clients to provide a unique, simple, frictionless, high-security experience that meets the highest standards required in international regulations during the onboarding process. AML (Anti-Money Laundering) and eIDAS (Electronic Identification, Authentication, and etrust Services) regulations are remodeling the market by allowing customer acquisition processes to be reduced from days to seconds, for example, open a bank account online with total security and complying with the regulations. Now you can go from application to transaction in under 10 minutes.

Our VIDV process coupled with Identity Antifraud enterprise service is transforming the way in which companies and customers interact. Current eKYC solutions, powered by Artificial Intelligence and Machine Learning allow businesses in any sector, such as banking, insurance, financial and investment services, to be digitally transformed, reduce digital customer onboarding costs, mitigate cost associated with KYC, AML compliance and grow by offering a unique user experience.

Catch 60% more fraudsters and also flag high-risk cases with the VIDV + Identity Antifraud formula, the most extensive set of KYC analysis in the industry.

VIDV is the first and only technology that combines video-streaming with artificial intelligence to identify people in seconds, from any device, and through any channel. It provides the same technical and legal security as face-to-face identification. It applies machine learning techniques to learn to identify faces and verify the identity of the person and the ID documents required in the onboarding processes.

The integration of VIDV enables our clients: to reduce time-to-market from approximately 3 weeks to just 3 minutes and to increase the user conversion rate to 84%.

World Standard 100% Compliant

Equivalent to face-to-face identification, video streaming technology has become the standard for high security ID verification processes. 41 countries have already introduced regulations allowing customer onboarding through video streaming technology:

VIDV works asynchronously (VIDV Substantial Registration + Agent Verification) and synchronously (Videoconference Interview).

REGION	**COUNTRIES**
EUROPE	28
SOUTH AMERICA	04
NORTH AMERICA	03
ASIA	03

VIDV helps you improve your omnichannel customer experience

VIDV: Allows for the identification process to occur in real-time and remotely. This is far more convenient for the individual than having to visit a bank branch or post office. Videos are recorded in high resolution, meaning that the person and their features can be seen very clearly. Also, the documents can be seen clearly, scanned, and checked by automated software. The process of recording a live video is also a major deterrent for thieves and fraudsters. No criminal wants to leave evidence that can trace back to them, and criminals know that recording a live video is a sure-fire way to get caught!

AI and machine learning: Identity checks that are made possible by using face recognition software, AI and machine learning simply cannot be done face to face. There is also a major time-saving factor. VIDV using facial recognition to match the person on the video with identity submitted during initial onboarding. Operators are alerted in real-time if the identity match fails and prompts for ID documents to be shown and rescanned during the video call session. The inability to produce documents will result in a failing identification verification check.VIDV is a carefully designed process that incorporates a variety of different disciplines including criminal psychology and various automated analysis of both biometric features and document integrity.

FEEDBACK MEDIATION

Reply directly to customers from FM center
Have private internal discussions
Keep conversations tied to feedback
Increase productivity with Rapid Response Templates
Forward feedbacks to designated resolvers supervisors
Automated escalated mediation to supervisors
Review engagement exit scores

REAL-TIME MONITORING

QoS standard assurance
Real-time benchmark monitoring
Real-time performance alerts
Adaptive process logic
Technology adverse effect prevention
Service engagement exist surveys

FRAUD PREVENTION

Active data harvesting
AI-powered behavioral analysis
Fraud detection
Bot detection
Adaptive fraud metrics
NPS manipulation prevention

ADVANCED ANALYTICS

Predictive logic
Trend formation and analysis
Market analysis
Customer satisfaction active metrics
Brand loyalty predictive analysis
Individual Performance KPIs