

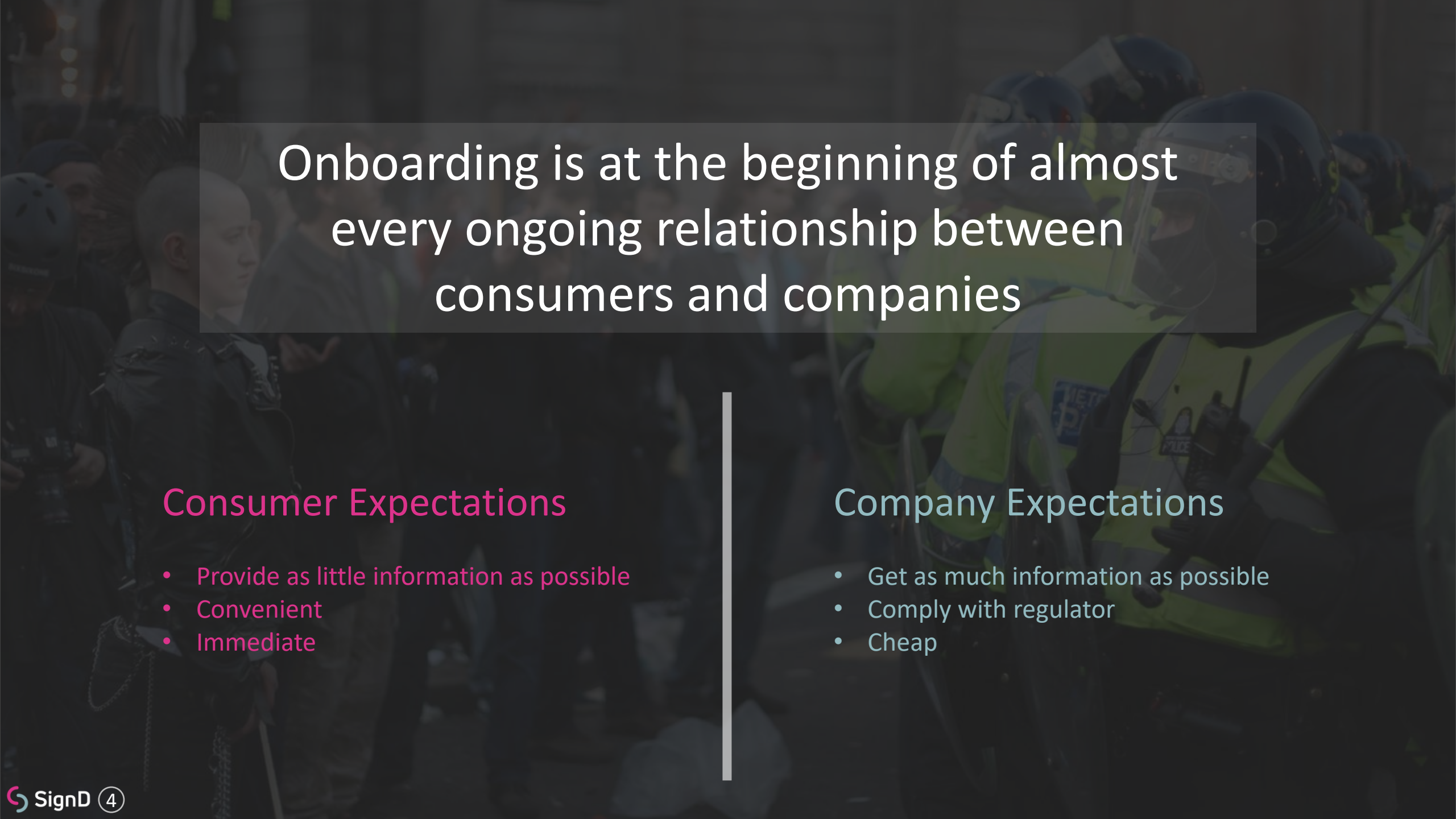


Business Solutions

*empowering Brands
to acquire Customers*

Onboarding that makes you smile

surpass consumer expectations | fast and simple
KYC & SDD hassle-free | all automated
full regulatory compliance



Onboarding is at the beginning of almost every ongoing relationship between consumers and companies

Consumer Expectations

- Provide as little information as possible
- Convenient
- Immediate

Company Expectations

- Get as much information as possible
- Comply with regulator
- Cheap

Problem for Companies

- Expensive
- High fines
- High friction
- Unclear legal situation
- Missing know how
- Highly fragmented provider market
- Huge quality differences

lose-lose-situation

COST ↗

RISK ↗

CONVERSION ↘

Solution

- Optimized Total Cost of Ownership
- Risk Mitigation
- Seamless and immediate workflow
- Full regulatory compliance
- Made to measure
- One-stop-shop
- Evergreen solution

win-win-situation

COST ↘

RISK ↘

CONVERSION ↗

Product

Onboarding may have idiosyncratic needs. With SignD customization is just a few clicks away.

We hand picked and integrated best of breed providers to guarantee:

- Coverage of every necessary step with latest technology
- Provide extensive on a global scale
- Optimum user experience
- Eliminate manual adjustments

Complete

A range of best in class services are integrated to offer every single aspect of onboarding

One API

Hundreds of combinations available to provide the best fit for the individual client

Adaptive

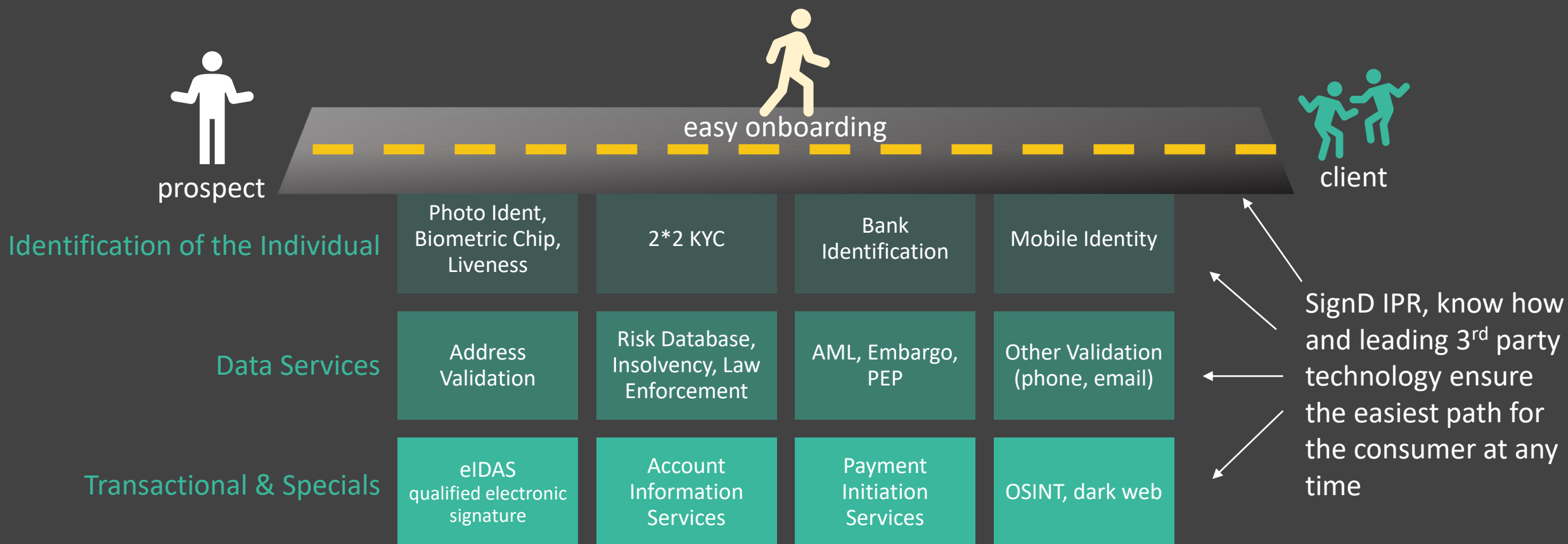
Risk profiling and business rules allow multiple user journeys

Evergreen

No integration updates or maintenance needed, when tech or regulatory changes occur

Complexity Simplified – the simplest and shortest way to onboard

- A seamless user journey
- Full end-to-end service, including any specific detail that may arise



Services we already cover

- AML compliant Onboarding
- Sim Card Identification
- Loan Application
- Source Of Funds/Wealth
- Bank Account Opening
- Photo Identification
- Employee Onboarding
- Credit Scoring
- Chargeback free, guaranteed payments
- Player Protection
- Direct Debit Securitization
- Remittance Securitization
- Risk Profiling
- Digital Footprint
- Hotel Check-in
- Flexible User Journeys

More to come: Identification of companies, qualified electronic signature, EEA-wide payments and access to 550mn bank accounts in Q3/2020 etc

SignD Value Matrix

	Pain Points	Product Value	Message
Consumers	<ul style="list-style-type: none"> • Can't bother forms and filling data • Takes too long • Want to do it when I have time • Video call hurts my privacy 	<ul style="list-style-type: none"> • Automates inputs • Fastest process • 24/7 no operator waiting time • Nobody looking into the living room 	<ul style="list-style-type: none"> • Protect your data • Stop wasting time on forms
Company	<ul style="list-style-type: none"> • Users bounce • Data quality • Regulatory changes • Expensive • Too many providers, Integration risk 	<ul style="list-style-type: none"> • Shortest process, least input steps • Multiple • We already have the update ready • Optimizes TCO, not only transaction • We integrated the best ones already and made them work properly. 	<ul style="list-style-type: none"> • SignD is so fast, clients don't have the time to bounce • Get more customers faster • Really know your customer • One integration that stays relevant even if environment changes.

Business Model

Pay as you go:	Transaction pricing, volume dependent
Payment Initiation:	% of transaction volume (online payment)
License:	Business Rules & logic: @ 30k one-time fee

Metrics

Make your marketing money
count and convert!

Performance

- Fastest possible flow, even the most complicated mortgage application finishes in under 2 minutes.
- Optimized UX, client branded
- Above industry hit rate – less manual reviews, less false positives and negatives – less frustration
- Fully automated process 24/7
- All channels
- Strictly compliant with relevant laws

Metrics

we offer the biggest numbers on the market through only 1 API

Reach & Coverage CONSUMER

- 7,200 documents in every single language and alphabet used on IDs
- Full Embargo/PEP + close relatives coverage
- Automatic 2*2 in 60 (soon 120) countries
- Global address coverage with smart transliteration
- EU coverage open banking
- Largest risk and anti-fraud database. 18bn compromised datasets protocolled
- Full provider redundancy in every service for hot swapping and staying evergreen

Service Evolution: KYB

Companies need speedy onboarding, too

A steep ladder: merchant onboarding

Manual

Expensive

Error prone

Lengthy

Cost of error: high

- *Asking many questions*
- *Comparing against expensive registers or bad quality image copies*
- *Requesting copies of ID*
- *Relying on manual review of self-proclaimed financial standing*

Credit Risk
Underwriting

InfoSec Compliance

Web Content analysis

Business model
analysis

Merchant history
check

Identity Verification

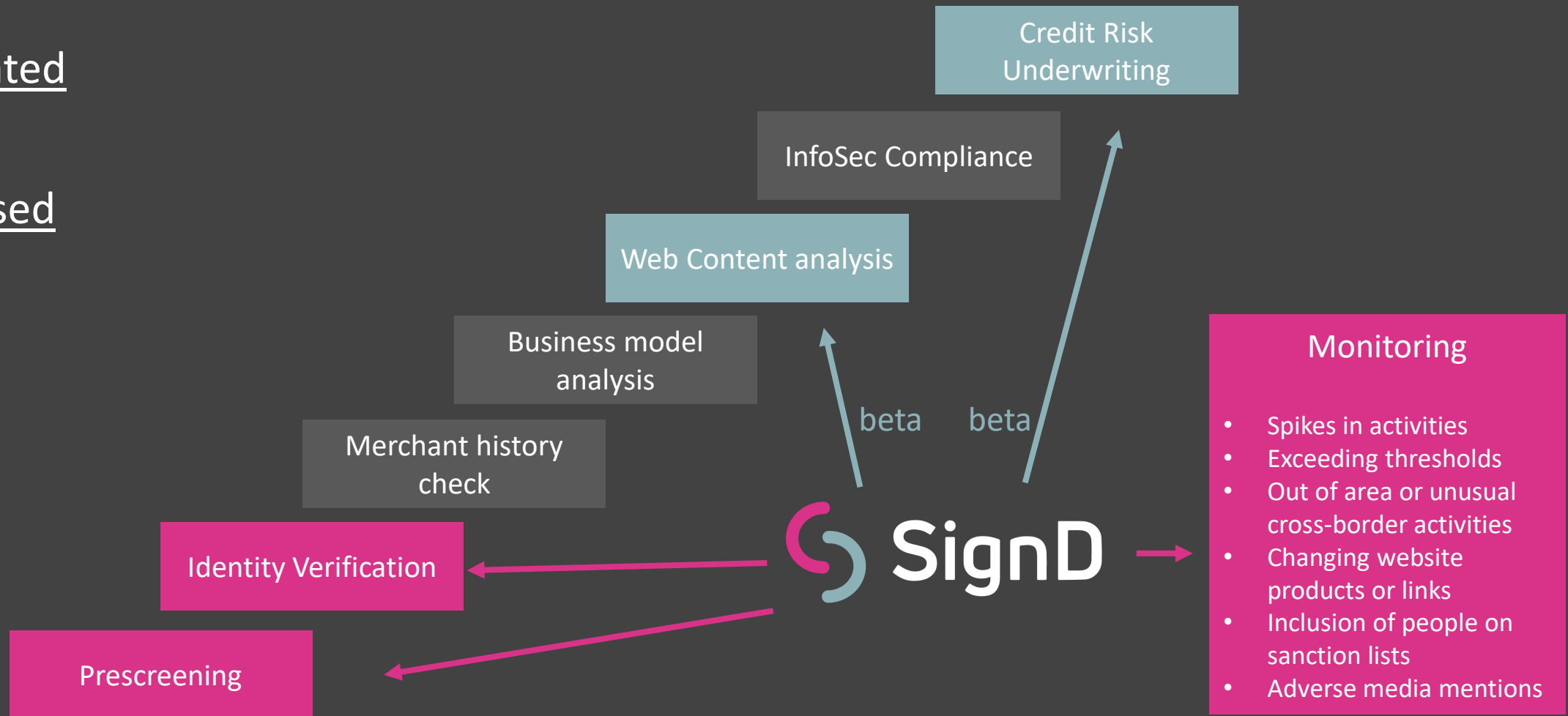
Prescreening

Monitoring

- Spikes in activities
- Exceeding thresholds
- Out of area or unusual cross-border activities
- Changing website products or links
- Inclusion of people on sanction lists
- Adverse media mentions

SignD Smart KYB: speed onboarding

Automated
Instant
Risk-based



How Smart KYB works



Visible/manual

2-4 entries in your form

- Country + identifier (comp name or number or VAT ID)
- Applicant email, name
- (opt) website
- (opt) COT

0-x entries in your form

- Pre-populating fields
- (opt) missing fields, i.e. final UBOs
- (opt) self assessment

Present identification link

- For natural persons, capture email, phone# or forward link

Fast & cheap: database level

Auto-KYB

- Register hit
- Active
- Address & data
- Directors
- COT
- Website
- Stock listed?

Risk-KYB (optional)

- PEP
- Prev/current Sanction
- Adverse Media
- Law Enforcement
- Insolvency
- Regulatory Fines
- Disqualified Directors

When necessary: live register

Live-KYB

- Cached pre-search
- Current register excerpt
- AoAs
- Current PoAs, directors, UBOs
- Filings and accounts
- Credit Report & Checks

SignD IDV: UBO&dirs

Natural persons KYC

- country-compliant identity verification flow
- Photo ident via phone instead of copy of ID
- Tracking of UBO identification process
- Address verification



Invisible/automated

KYB automation

- Primary KYB
 - Official commercial registers
 - Directors, Shareholders & UBOs
 - Company filings & financial accounts
- Automated identity verification for directors and UBOs through SignD KYC
- Sanction, PEP and Adverse Media Lists
- Tax and IBAN number verification
- Monitoring
 - company data changes and filings
 - Sanction/PEP & adverse media for company, directors and UBOs)

KYB research

Sometimes, automation reaches an end. But we're still serving you.

- DnB deep dive
- OSINT
- Multi-tier UBO investigation
- Advanced credit scoring
- Enhanced Company DD (up to 8 days)

Metrics

we offer the biggest numbers on the market through only 1 API

Reach & Coverage BUSINESS

- 150mn+ companies in 224 jurisdictions (100 live register access)
- Timestamped, real-time & audit proof primary register access (original filings)
- Full Embargo/PEP + Adverse media
- AI based UBO discovery (beta)
- Automated KYC of directors & UBOs
- Largest risk and anti-fraud database, incl regulatory fines, law enforcement of entities and directors
- SignD risk scoring based on DnB and proprietary sources

GET IN TOUCH



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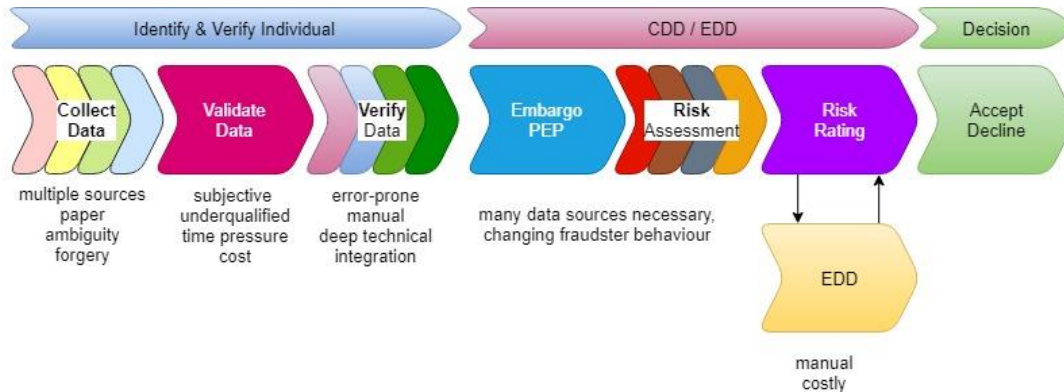


Product Appendix

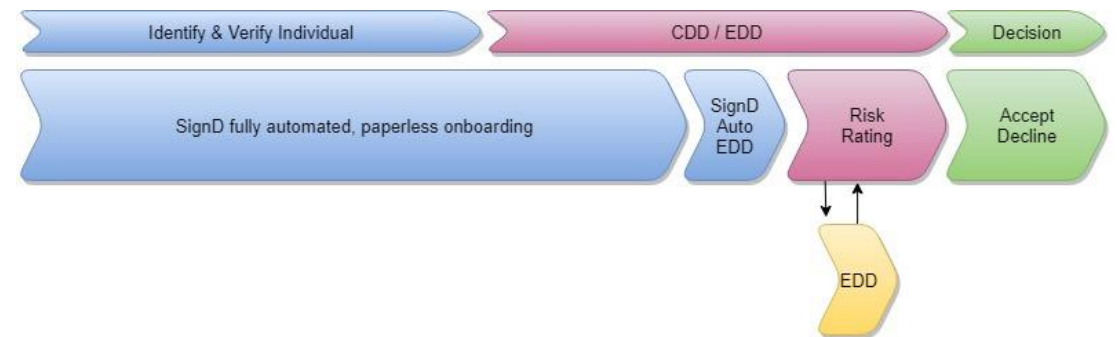
Solving the problem of customer impatience and technical complexity

Less complexity for companies...

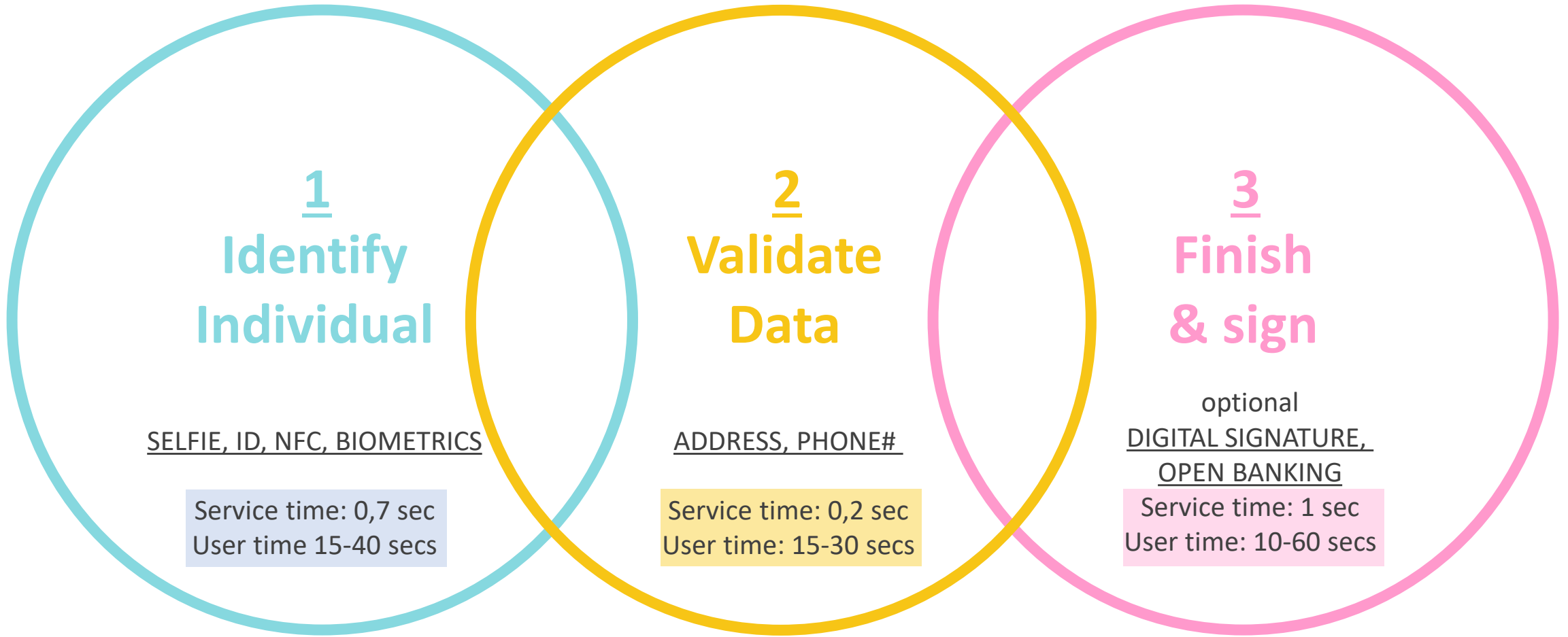
traditional



With SignD



... and their consumers



Background: risk, AML, fraud, PEP - all instant

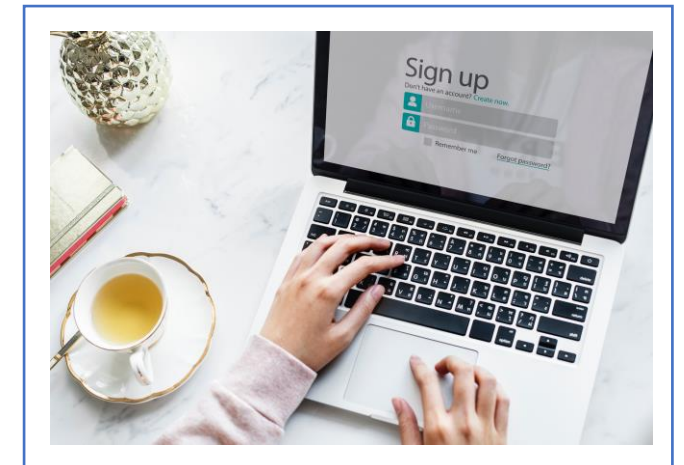


Get started

~~3~~⁵ lines of code



Your end-2-end use case



Compliant with AMLD5 in general

FM-GWG & IVO compliance in Austria

confirmed by  **ÖSTERREICHISCHE
FMA · FINANZMARKTAUFSICHT**
Kompetenz · Kontrolle · Konsequenz

You only ever care about this →

SignD
Partner SDK

Web, mobile

ID Scan
NFC

ID verification

Selfie /
Liveness

Face recognition

Address
Capturing

Pre-population

QES

eIDAS

Credit Check

Traditional check

Device
fingerprint

risk parameters

Identity
verification

Biometric match

Address
matching

Person-Address Match

AML/CTF
PEP

Sanction lists

XS2A
PSD2

background
check

OSINT, dark web

Social
connect

Link social media

affordability
check

Real liquidity data

Risk Pool

database

Channels

Our solution is designed for customer self service on mobile and web, but can be used in an attended scenario, too.

App

Native, webview

Web

responsive

Kiosk

Responsive/API

Attended

i.e. bank branch

Currently supported languages:
English, German, Hungarian, Polish, Spanish

Superior service - Not just cost savings

Guided enrolment leads to better results

- Better conversion
- Better compliance
- Better cost ratio

