

thynk
Software

Tonic Onboarding and KYC

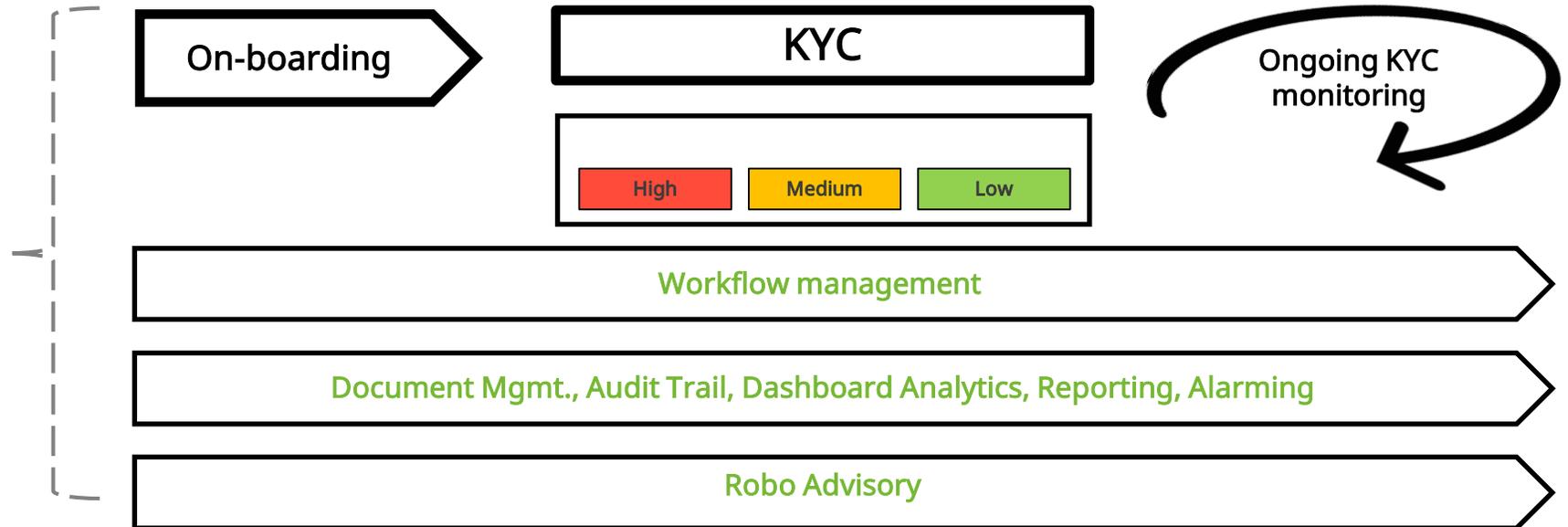
Gold
Microsoft Partner



Importance of KYC – finance / insurance / online gaming

Automated and configurable KYC framework is paramount for meeting an array of CDD, compliance, regulatory and risk management requirements.

REGULATION | RISK | COMPLIANCE

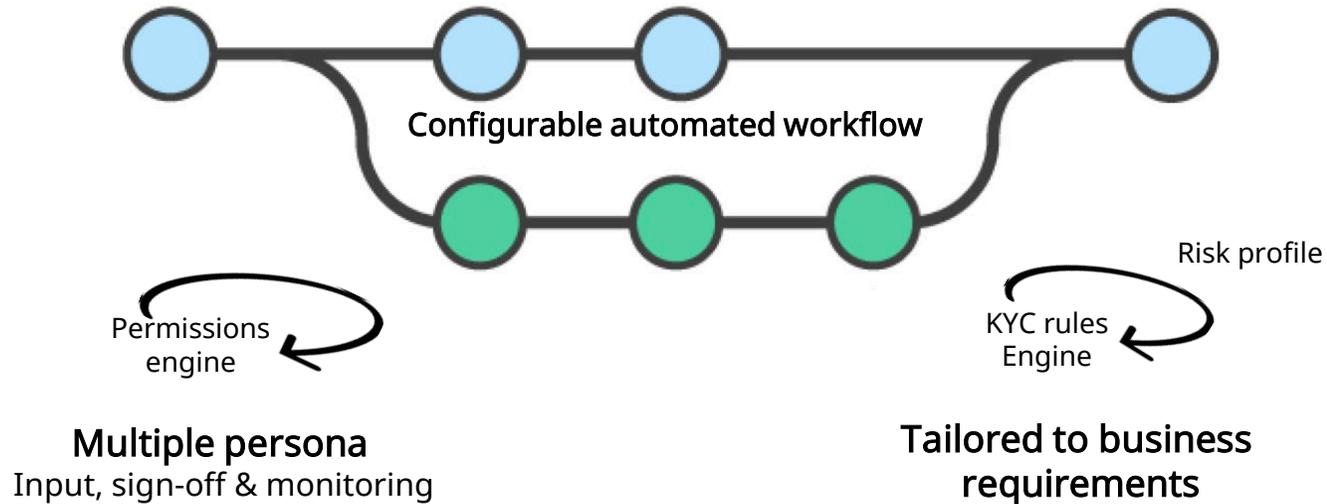


KYC automation framework - reducing manual intervention, supporting business growth, enhancing operational efficiency and lowering operational risk.

ON-BOARDING & KYC Core feature of requirements control mechanism

No one size fits all

- > Modular
- > Configurable
- > Automated
- > Secure
- > Auditable



Meeting broad set of requirements

- > AML/CFT
- > CREDIT
- > LEGAL
- > REGULATORY
- > RISK

Client retention

Operational efficiency

Compliance

Appropriateness and suitability testing

Reporting and record keeping

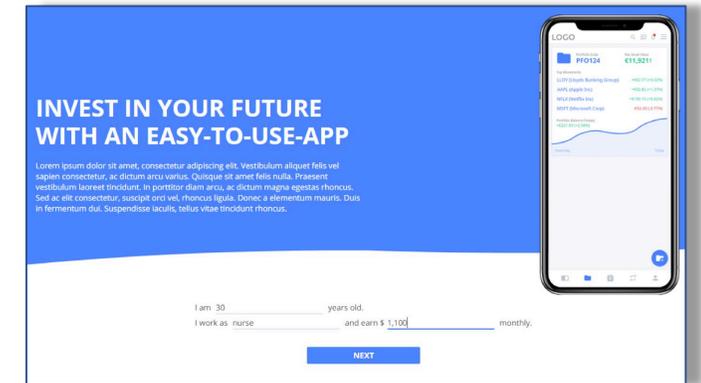
Audit trail

Document management

Tonic

- Populate your KYC, mirroring your business logic
- Configurable workflow, personas, content and forms
- Automate regulatory requirements
- Initiate CDD process
- Automate CIP cognitive ID/video match
- Cross channel data capture
- Rule base appropriateness testing
- Robo advisory product selection
- On-boarding split testing

- Branded landing page with split testing



- Complimentary data collection

Introduction Suggested Offers **Additional Information** Document Upload Verification Done

Additional Info

My name is john Borg

I can be reached on my mobile: 99454454 or email: john@gmail.com

The ideal amount for my life plan

My target is to reach \$ 4000 in 4 years

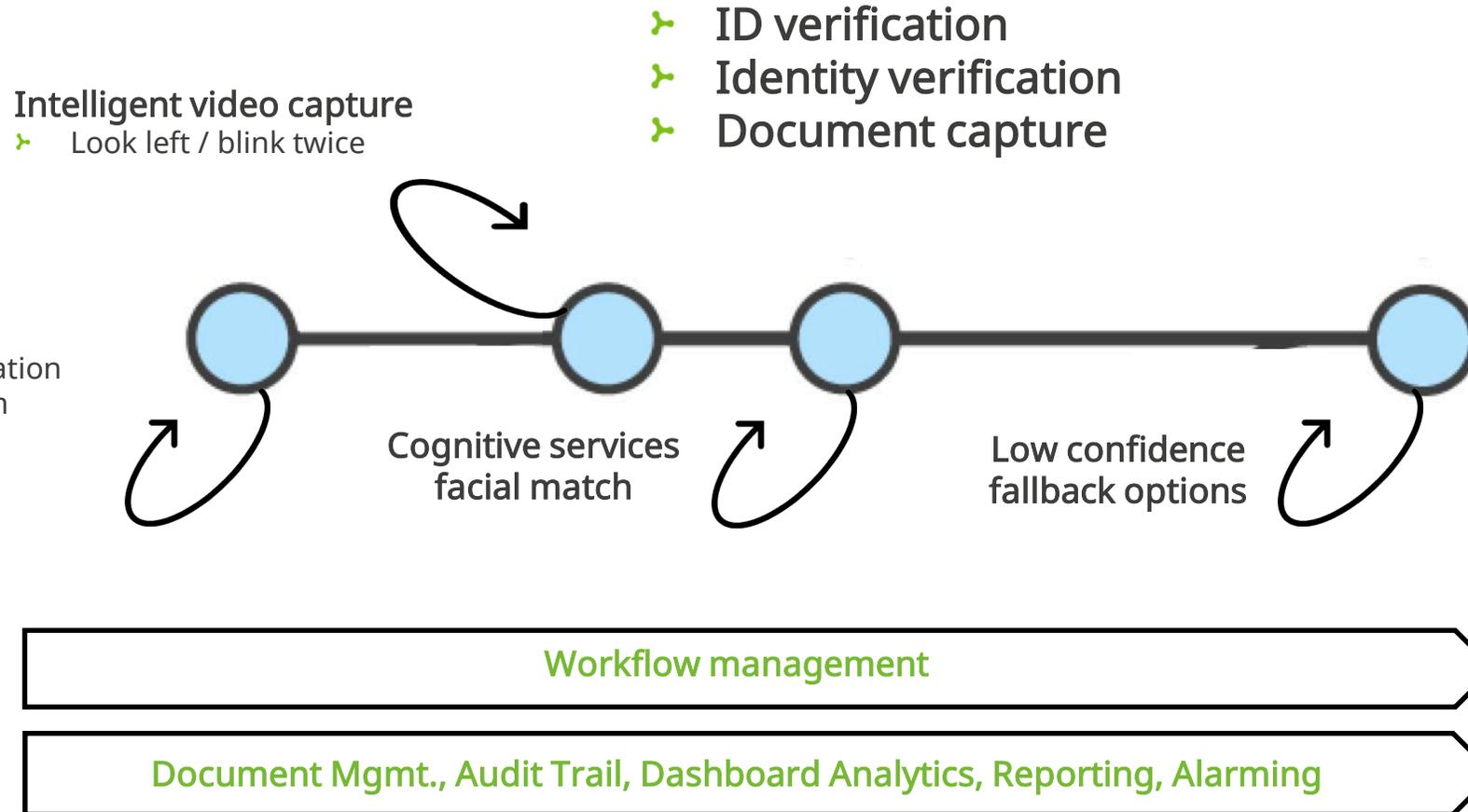
The ideal amount for my life plan

My target is to reach \$ 3000 in 5 years

BACK NEXT

On-boarding – KYC, cognitive ID / video verification

Secure, Automated & Operationally efficient



- Video recording of client onboarding
- Workflow engine for customer approval
- All documentation in one place
- Onboarding can be fully automated eliminating all operational cost

The screenshot displays the Tonic backoffice interface for customer onboarding. The main content area is divided into several sections:

- BASIC INFO:** Shows the customer's name (Marion Grech), contact information, and onboarding Kyc rules. A table lists rules such as PEP (True), Residence not Malta (False), US person (False), and Nationality not Maltese (False). The overall risk score is MEDIUM.
- ADVANCED INFO:** Provides details about the customer's ID card (number 408954, expires 06/02/2019), gender (Male), marital status (Married), nationality (Maltese), and current residence (Malta). It also includes fields for address and other information like political exposure and source of income (Salary).
- FACE RECOGNITION VERIFICATION:** Features a video sample of the customer, a verification statistics panel showing a confidence score of 83.091, and a comparison of the customer's face with a scanned ID card image.

On the right side, there is a **Workflow** panel showing the current status (Unknown Compliance) and an option to **TAKE OWNERSHIP**.

KYC run

General KYC RE-RUN Last Run 15-12-2017 14:28 SHOW RULES >

Rule Name	Result
> Nationality not maltese	False
> Residential address not in Malta	False
> PEP	False
> History of criminal activity	False
> Unemployed	False
> World Check result over score of 85	False
> Aggregate balance of API over EUR 2,500	False
> Aggregate balance of investments under EUR 250,000	True
> Aggregate balance of investment holdings over EUR 250,000	False

Risk score: **MEDIUM** OVERRIDE SCORE

Preset Run History

Run #1
HIGH RISK
24-10-2017 09:24

→

Run #2
MEDIUM RISK
05-12-2017 15:19

→

Run #3
HIGH RISK
15-12-2017 14:28

Schedule Date Department

KYC scoring

Rule Name	Result
> Nationality not maltese	False
↳ WHEN Primary Nationality Country <> MT Malta THEN Score is 10	
> Residential address not in Malta	False
↳ WHEN ResidentialCountryId <> MT Malta THEN Score is 10	
> PEP	False
↳ WHEN Politically Exposed = true THEN Score is 10	
> History of criminal activity	False
↳ WHEN Criminal Conviction = true THEN Score is 10	
> Unemployed	False
↳ WHEN Employment Status = Unemployed THEN Score is 10	
> World Check result over score of 85	False
↳ WHEN PersonSearchScore = 0 And Maximum Score >= 85 And Has Person Search = true Or PersonSearchScore >= 85 And Has Person Search = false THEN Score is 10	
> Aggregate balance of API over EUR 2,500	False
↳ WHEN Aggregate Balance Of Api >= 2500 THEN Score is 10	
> Aggregate balance of investments under EUR 250,000	True
↳ WHEN Aggregate Balance Of Investment Holdings <= 250000 THEN Score is 5	
> Aggregate balance of investment holdings over EUR 250,000	False
↳ WHEN Aggregate Balance Of Investment Holdings > 250000 THEN Score is 10	

Risk score: **MEDIUM** OVERRIDE SCORES VIEW REPORT

Rules definition

General KYC

- Nationality not maltese ✕ >
- Residential address not in Malta ✕
- PEP ✕
- History of criminal activity ✕
- Unemployed ✕
- World Check result over score of 85 ✕
- Aggregate balance of API over EUR 2,500 ✕
- Aggregate balance of investments under EUR 250,000 ✕
- Aggregate balance of investment holdings over EUR 250,000 ✕

+ Add rule

Rule Name: Nationality not maltese Is Validation Is Active

IF

	And/Or	Field	Operator	Value	
+	<input type="checkbox"/>	Primary Nationality Country	<>	MT Malta	BROWSE ✕
+ Add new clause					

THEN SCORE = 10

QUESTIONS

No questions to show. Click to add one.

ADD QUESTION CANCEL SAVE

- Map corporate ownership structure and shareholdings.
- Identify UBOs (Ultimate beneficial ownership)
- C6 check on UBO & corporates
- Aggregate UBO risk profiles to compile corporate KYC
- Manage Board, Management Team and Director meta data in a single interface.

The screenshot displays the Tonic KYC software interface for 'Acme Company' (Company ID: C000002). The interface is divided into several sections:

- Navigation Bar:** Includes 'Dashboard', 'Third Parties', 'Back Office', 'Admin', and 'GDPR'. A search bar and user profile 'KYC user' are also present.
- Company Profile:** Shows 'Acme Company' with a 'HIGH RISK' KYC score. Below this are tabs for 'Basic Meta', 'Advanced Meta', 'KYC', 'Attachments', 'Changelog', and 'Structure'.
- Corporate Structure Diagram:** A central orange circle represents 'Acme Company'. It is connected to several other entities:
 - 'Orange Limited' (81.83%)
 - 'James Farrugia' (4.98%)
 - 'Michael Saliba' (12.24%)
 - 'Christian Joe Vella' (2.94%)
 - 'Angelique Attard' (20%)
 - 'Stacey Barbara' (30%)
 - 'Christian Joe Vella' (20%)
- UBO'S List:** A list of Ultimate Beneficial Owners with their respective percentages:
 - Angelique Attard (20%)
 - Stacey Barbara (30%)
 - Christian Joe Vella (20%)
 - James Farrugia (1.22%)
 - Michael Saliba (3.67%)
 - Christian Joe Vella (0.61%)
- Management Team:** A section for 'MANAGEMENT TEAM' with a dropdown arrow, currently showing 'Michael Schembri' as a Signatory.
- History:** A section for 'History' with a search bar and a note-taking area.
- Actions:** At the bottom, there are 'DELETE', 'CANCEL', and 'SAVE' buttons.

- Customizable dashboard
- Workflow engine for KYC processes
- Alerting for expired documents
- Customizable reporting

The dashboard features a top navigation bar with 'Tonic', 'Dashboard', 'Third Parties', and 'Admin' tabs. A search bar and user profile are on the right. The main content area is divided into several sections:

- Summary Cards:**
 - Uncompleted Requests: 20
 - Pending Onboarding: 3
 - Unanswered Calls: 7
 - New Onboarding Requests: 2
- Submitted onboarding requests:**

FIRST NAME	LAST NAME	ID NUMBER	EMAIL	PHONE	DATE OF BIRTH	NATIONALITY	ADDRESS	REQUEST STATE	ACTION TAKER	DEPART...
Marlon	Grech	40885G	test@test.com	797107221	04/02/2018	Maltese	test address	Submitted	Compliance	
Samuel	Apap	4008G	test@test.com	79710723	27/09/1985	Maltese	test address	Submitted	Compliance	
Joanna	Cassar	34534580m	joanna@gmail.com	99545544	04/02/1980	Maltese		Submitted	Compliance	
Giles	Lucas	40885G	test@test.com	79710723	01/01/1985	Maltese	test address	Submitted	Compliance	
Christian	Vella	43434390m	chris@gmail.com	99454454	29/01/1990	Maltese		Submitted	Compliance	
Nadia	Said	434344m	nadia@gmail.com	99454454	28/01/1970	maltese		Submitted	Compliance	
- Requests this week:**

Category	Count
Completed	3.00
Pending	9.00
Verified	2.00
- KYC Scores:**

Donut chart showing 75% High (green) and 25% Low (blue) scores.

 - High: 29
 - Low: 87
- New Clients:**

NAME	SURNAME	SEX	IDENTIFICATION VALUE	MARITAL STATUS	PLACE OF...
John	Doe	Male	999999X	Single	
Jane	Doe attard	Female	888888Y	Married	Malta
Kelly	Tabone	Female	123M	Single	Malta
Philip	Doe	Male	777777Z	Married	Malta
Rimon	Natheron	Male	321654A	Single	London
Lampard	Gerard	Male	321654As		Paris
Abdul	Khaksar	Male	46545445645A		Syria
- Completed Requests:**

FIRST NAME	LAST NAME	EMAIL	PHONE	DATE OF BIRTH	COUNTRY OF RESIDENCE	ID NUMBER	DATE OF EXPIRY	NATIONALITY	PLACE OF BIRTH	ADDRESS	LAST STEP	REQUEST STATE
Ryan	Zammit	ryan@gmail.com	99455545	19/02/2018	Malta	32523581,	14/02/2018	US	US		Completed	Completed
Jack	Brown	jack@gmail.com	99099989	13/02/2018	Malta	78778m	21/02/2018	Maltese	Malta	21,sannat	Completed	Completed

- Data protection by design & default (article 25)
- Explicit and contextual consent (article 7)
- Lawfulness of processing, opt-in (article 6)
- Right to be forgotten (article 17)
- Right to data portability (article 20)
- Right of access by data subject (article 15)
- Right to know of data breach
 - Supervisory authority reporting (article 33),
 - Data subjects reporting (article 34)