



Tonic Onboarding and KYC

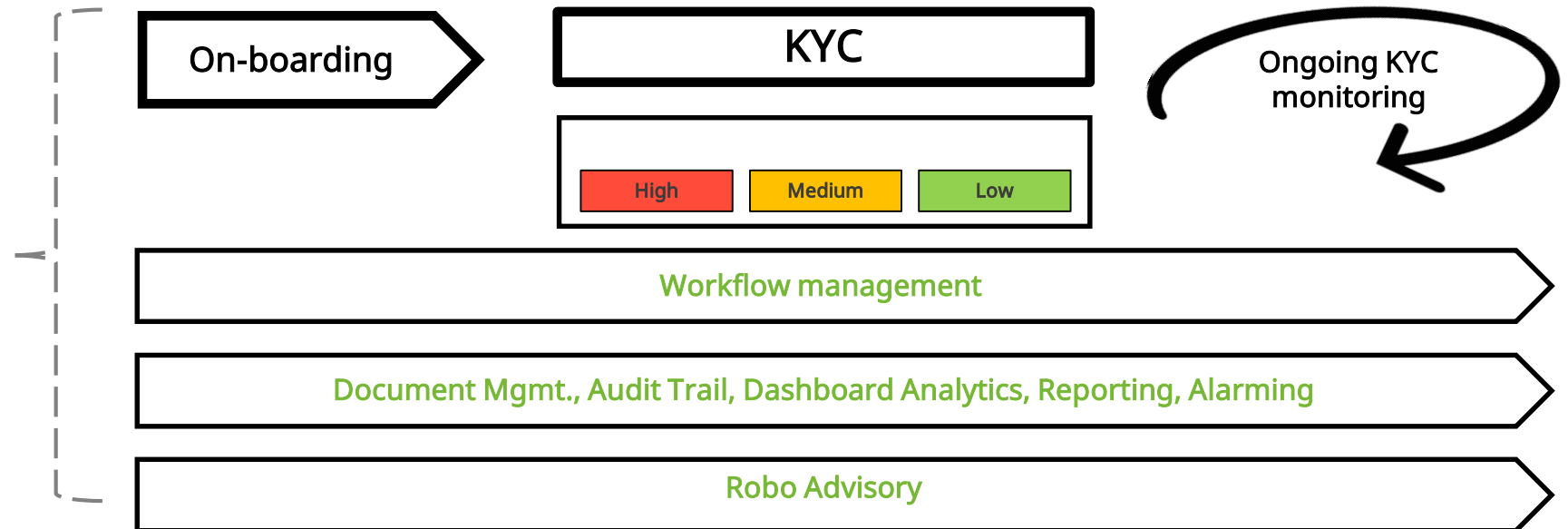
Gold
Microsoft Partner



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

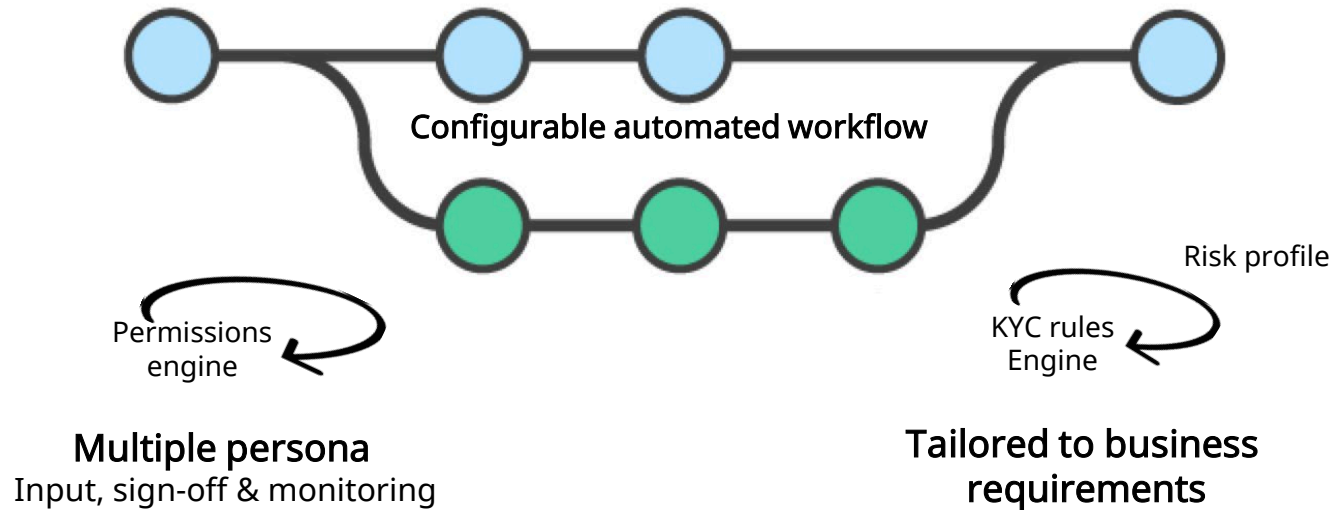


KYC automation framework - reducing manual intervention, supporting business growth, enhancing operational efficiency and lowering operational risk.

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

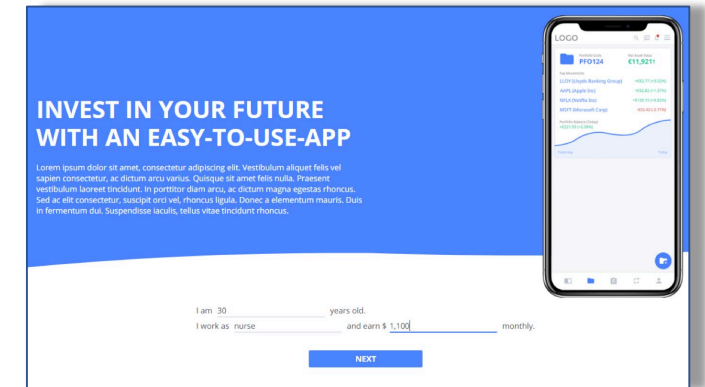
Document
management



- 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

➤ Complimentary data collection

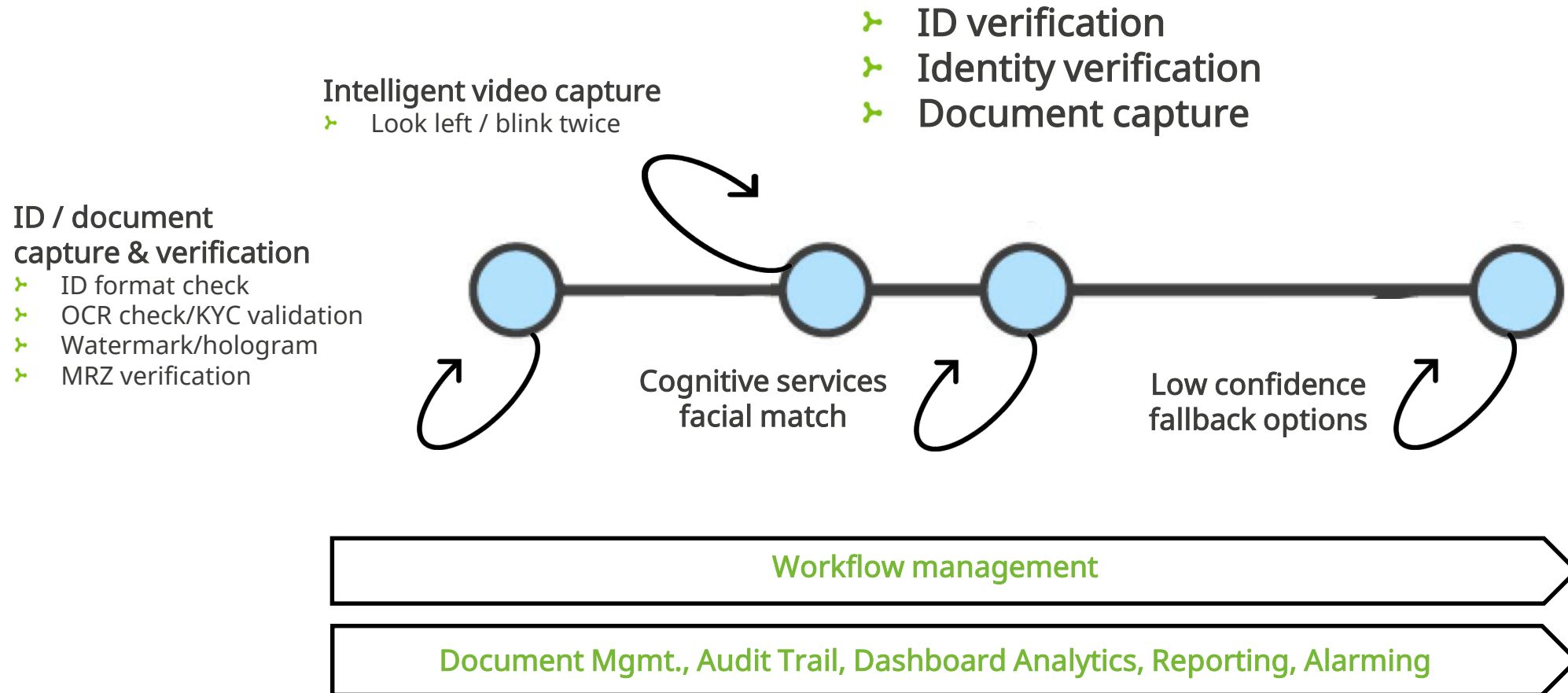
➤ Branded landing page with split testing



The image shows a screenshot of the "Additional Info" form. At the top, there is a progress bar with six steps: Introduction, Suggested Offers, Additional Information (current step), Document Upload, Verification, and Done. The form fields include: "My name is John", "Borg", "I can be reached on my mobile 99454454", "or email john@gmail.com", "My target is to reach \$ 4000 in 4 years", "My target is to reach \$ 3000 in 5 years", and "My target is to reach \$ 3000 in 5 years". At the bottom, there are "BACK" and "NEXT" buttons.

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 Thynk Software Onboarding Backoffice interface. The main section is titled 'BASIC INFO' and contains the following details:

- My name is:** Marlon Grech
- You can contact me by phone on:** 797107221 or email on: test@test.com
- Onboarding KYC:** A table showing the results of various checks:

Rule Name	Result
PEP	True
Residence not Malta	False
US person	False
Nationality not Maltese	False
- Risk score:** MEDIUM

The 'ADVANCED INFO' section includes:

- Owner of ID card number:** 40885G, which expires on: 06/02/2019, was born on: 04/02/1981
- Gender:** Male
- Marital Status:** Married
- My nationality is:** Maltese, was born in: Victoria, and currently residing in: Malta
- My address is:** test address
- Tick the following if the above should be used as mailing address:** (checked)
- Other information required:** Tick or fill in where necessary:
 - I am a politically exposed person: (checked)
 - I want withholding tax deducted: (checked)
 - I am a US related person: (checked)
 - Source of income: Salary
 - My occupation is: Marketing Manager and my income bracket is: (checked)

The 'DOCUMENTS' and 'VERIFICATIONS' sections are currently empty. The 'FACE RECOGNITION VERIFICATION' section shows a video sample of a man speaking, with a confidence score of 0.91, a random action of blink, and 0 retries. Below this, a comparison of the man's face with a photo from a Maltese ID card is shown, with a confidence score of 0.91.

The 'Workflow' section on the right shows the current status as 'Unknown Compliance' and a 'TAKE OWNERSHIP' button.

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	Run #2	Run #3
24-10-2017 09:24 HIGH RISK	05-12-2017 15:19 MEDIUM RISK	15-12-2017 14:28 HIGH RISK

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

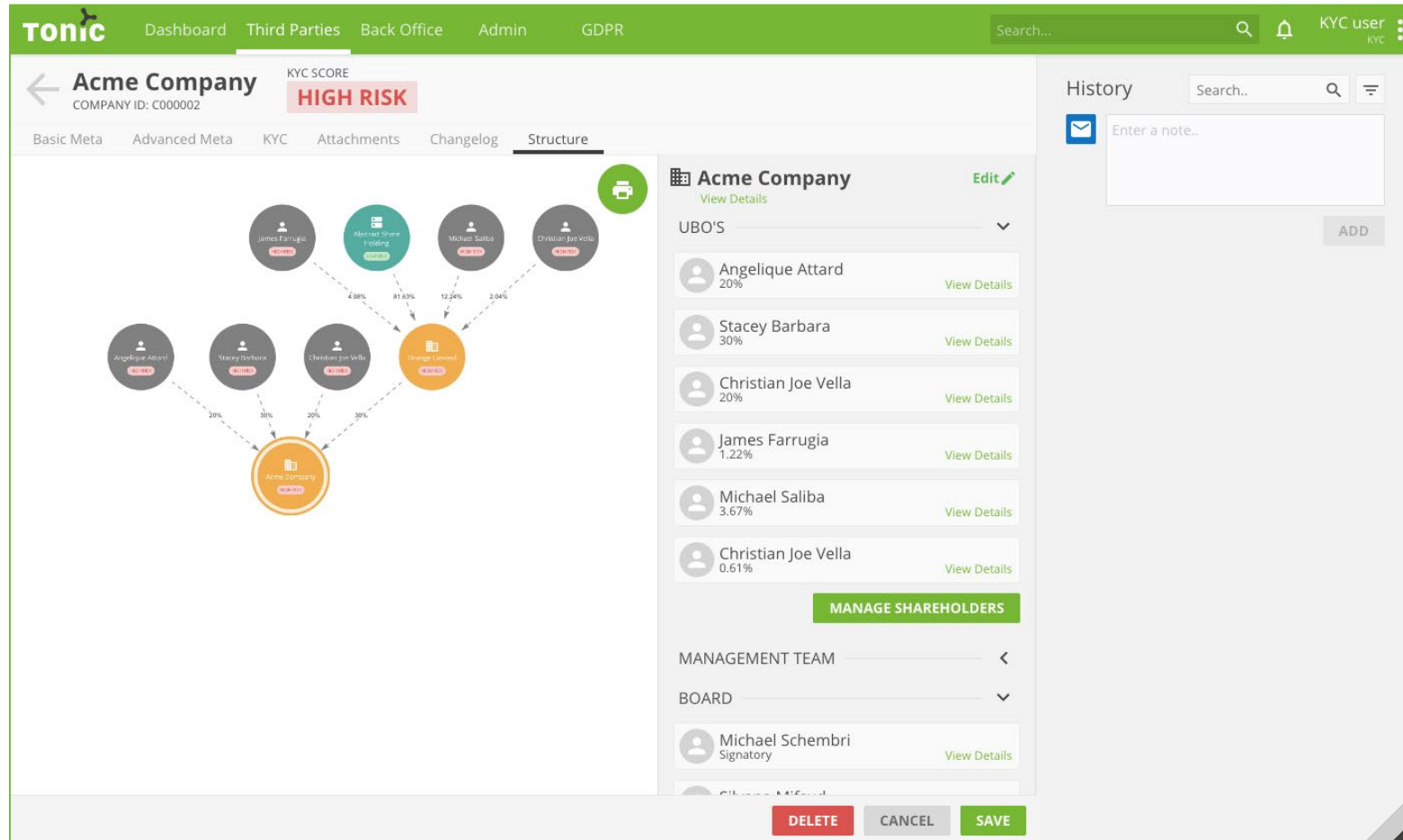
	And/Or	Field	Operator	Value
+	<input type="checkbox"/>	Primary Nationality Country	<>	MT Malta
+ Add new clause				
THEN SCORE = 10				

QUESTIONS
No questions to show. Click to add one.

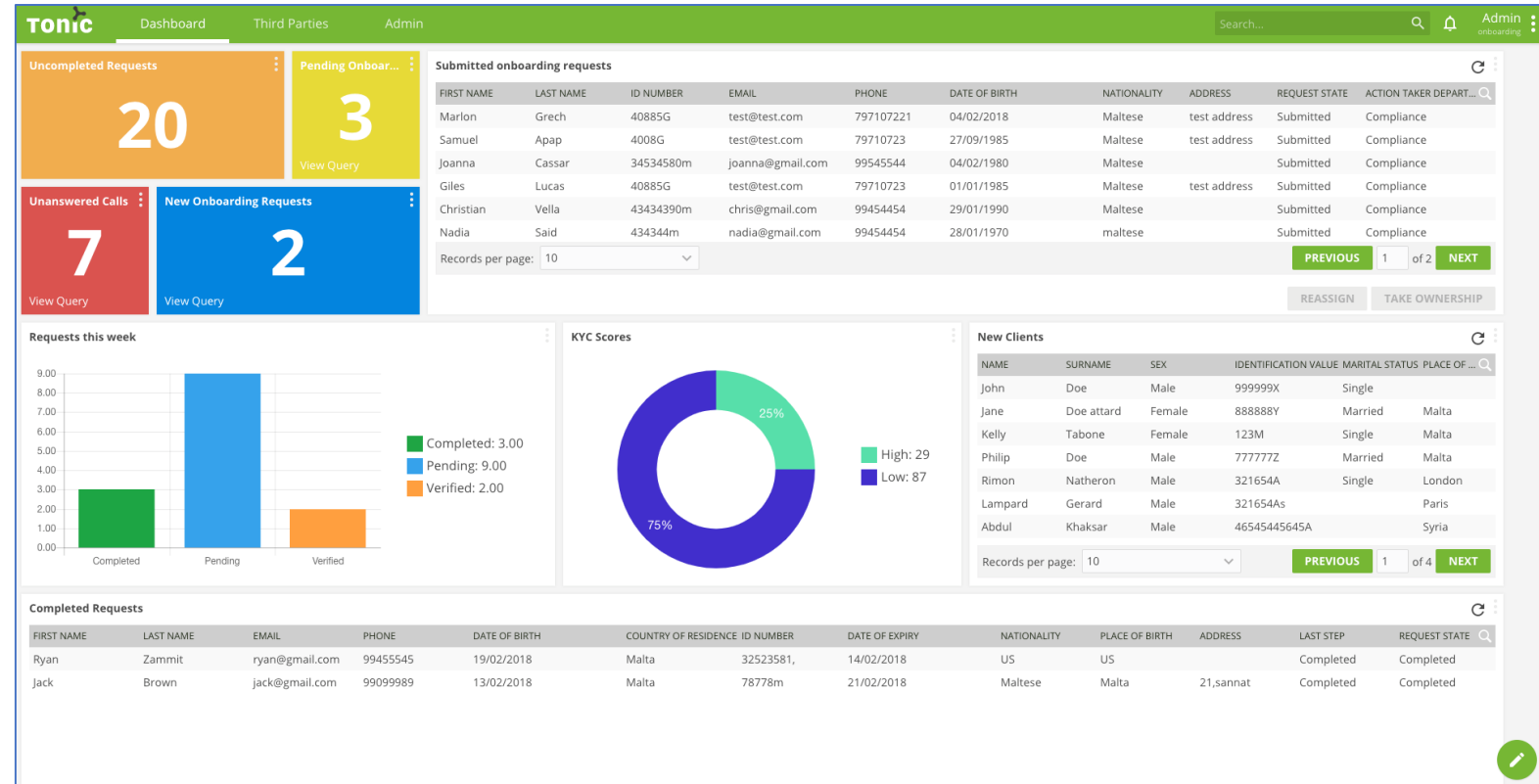
ADD QUESTION

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.



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



- ✧ 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)