



KABN® Features, Advantages, Benefits (FAB)

Features:

- Proprietary Technology Suite
- Web based solution for mobile / tablet / desktop (App under review)
- Bank grade “Know Your Customer” and “Anti-Money Laundering - KYC/AML processing
- Bank grade “Know Your Business” – KYB processing available
- Global document validations for over 1,600 ID templates from over 180 countries
- “Instant” verification of Government accepted documents – MRZ validation – KYC 2
- Proof of Residence - screened response time generally within 3 business days – KYC 3 (location and language dependent)
- Multi-language support (est. Q4 2019)
- Managed chain of custody for Personally Identifying Information (PII)
- Platform links blockchain wallet(s) to identity
- Biometric multi-factor authentication (in system with further development underway)
- US Patent pending process for validating PII with the use of Blockchain Registries
- Continuous AML monitoring for financial crimes and related adverse media
- Continuous compliance monitoring to renew or expire documents
- Forensic wallet review capabilities (est. Q3 2019)
- Separation of (PII) and Functionality in compliance with GDPR
- GDPR and Privacy Shield (est. Q4 2019) Compliant
- Blockchain based registry manages binary “Markers” creating multi-variable registration capabilities for both centralized and decentralized data
- Accredited validation services available for US / Canada and for European Source of Wealth
- Settings to manage account / preferences / offers



- Webhooks for 3rd party Application development or multiple points of integration
- API integration documentation available
- Digital and Fiat Currency Prepaid Card Services (est. Q4 2019)
- “KABN KASH” Loyalty and customer engagement program with cash back on card spend (est. Q4 2019)
- In-house Customer Service Representatives
- Account binding services (est. Q4 2019)
- Settlement / Bill Pay services to / from verified Customer accounts (est. Q4 2019)

Advantages:

- No refresh or ongoing costs
- Eliminates need for costly technical integrations
- Single-source system for all active KYC and ongoing AML monitoring
- Single-source system for all accreditation / source of wealth
- International support for documents and languages
- Lower data and PII management costs
- Corporate Clients, (STO's/Exchanges, etc.) need only to “PING” the Blockchain registry to allow or deny regulated actions such as purchasing tokens
- Compliance with the most stringent privacy and personal information requirements for all jurisdictions
- Keeps PII data on hand current and flags changes in status
- Data under GDPR, verified AML flags and other legal anomalies are reported immediately
- Customers don't have to worry about multiple ID document requests and sharing with unknown parties – “One and Done”
- Clients don't have to worry about secure document storage and potential GDPR



violations

- API for 3rd party developers
- Ability to get card and maintain card as a result of “Always on” KYC/AML

Benefits:

- Turn-key solution saving time and resources
- Strict control of Personally Identifying Information (PII) – nothing posted to Blockchain Registries
- One-time registration and ongoing monitoring - meets all generally accepted legal requirements
- Separates PII from technology and remains compliant with jurisdictional privacy requirements
- Once a Customer is approved for KYC / AML, they can instantly gain access to other Vendors that accept KABN KYC / AML participants
- Blockchain registries provide up-to-date information KYC pass / fail markers – no PII disclosed
- Customers can provide further "aggregate" information to receive early access to STO's and other commercial offers (under GDPR privacy provisions)
- Privacy Shield (est. Q4 2019) means US Clients and Customers will follow the same general principles as global privacy community
- KABN Customers gain access to a robust, global customer engagement and loyalty program KABN KASH
- KABN Customers can take advantage of other opportunities and benefits within the KABN platform without having to be rescreened for KYC/AML