IAMX
OWN YOUR IDENTITY

Automate
& Digitize
Your
Compliance

Index

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OWN YOUR IDENTITY

About IAMX

THE PROBLEM	THE SOLUTION
How to achieve efficient, compliant KYC, enhance customer experience, and enable business process automation?	New Compliance Solutions

	SEGMENT	PRODUCT	SOURCES OF PRODUCT	PRODUCT DETAILS	MONETIZATION	CONSUMER BENEFITS	COMPANY BENEFITS	PEER GROUP	MARKET SIZE	COMPETITIVE ADVANTAGE
ONBOARDING	**Compliance,** Information Security, Business Productivity, SaaS, Verification Platform Information security **hardware**	**eKYC** Electronic Know Your Customer (KYC) verification platform: ID verification, liveness, features, address, AML anti-money laundering, PEP, sanctions, EDD ESG, media, wallet ID, chatbot, fully customizable in a few clicks.	1. eKYC SaaS verification platform 2. eKYC Import pre-authenticated data 3. eKYC Terminal	Key takeaway: Reusable KYC regulatory compliant level. 1. **eKYC SaaS** collect data, verify data, collect DID 2. **eKYC Import** import data, reuse verification 3. **eKYC Terminal** scan, verify & match	1. Pay-as-you-go 2. Subscription revenues	1. **Owns KYC and controls data** 2. Convenience & pass rate 3. Privacy	1. **1. Lowest costs eKYC** 2. Regulatory compliance 3. 204 countries, 1032 AML sources 1. Universally accessible foundational ID system 2. Biometric identity 3. Gateway	Idnow, SumSub, Blockpass, Astra Protocol WorldCoin	Global eKYC market was valued at USD 530 million in 2022 and is expected to reach a value of 2,446 million by 2030. 850 million people around the world are still without official identification.	1. **Cost leadership** 2. **Reusable KYC** 1. FBI fingerprint conformity App. F 2. BSI biometric technology conformity sovereign applications
MARKETPLACE / GATEWAY	Identity & access management (IAM) eCommerce retail and regulated	**IAM** authentication building blocks **Single Sign-on KYC** with trustable and verifiable customer owned, regulatory compliant, GDPR-conform data	**SDK SSI** Software development kit on the basis of the principles of Self-sovereign identity eKYC	Key takeaway: 1. Saving money, saving time, increasing customer experience 2. Enabling verifiable unique identifiers 3. Enabling business process automatization 4. Automated updates	1. Transaction revenues 2. Subscription revenues	1. **Cashback** on every online purchase 2. No more passwords 3. **Buy everything in 1Click**	1. Single sign-on KYC 2. **Increase conversion rate 2x** 3. Increase experience & retention 4. Gain market share	Okta, ForgeRock, auth0, Ping Identity, Spruce ID, Jumio, Veriff	Global IAM market was valued at USD 32 billion in 2022 and is expected to reach a value of 45 billion by 2026. Global Affiliate market was valued at USD 12 billion in 2022 and is expected to reach a value of 17 billion by 2028.	1. **ZKP verifiable credentials** 2. **Biometric authentication** 3. **1Click checkout regulated** 4. Privacy ensuring 5. Zero fraud 6. Data monetization 7. Patent for GDPR-conform authentication of persons, organizations and things with ZKP VC

About IAMX

IAMX - Own your identity - Essentials

11/2021
Founding IAMX AG, Zug, Switzerland
Founder: Tim Heidfeld and Tim Brückmann

12/2021
Intellectual Property

03/2022
DID method did:iamx W3C registered as blockchain agnostic open standard

03/2022
Proof of technology with telecommunication provider end2end

07/2022
Products live KYC, KYB, KYT, vNFT, vPOOL*

11/2022
Revenues first 12 months X Mio. USD, > 20%+ margin and FCF

06/2023
Release of products that require a KYC/KYB to be legally binding:
docufi3d.com, ADAmail.me, ADAsim.me

12/2023
Founding of platform for tokenization of real world assets together with two companies called „finest investments"

IAMX Benefits

Customer
Own your identity. Buy everything in 1Click.
Save money, make money. Convenience.

Financial Institutions
Fully compliant KYC, KYB, KYT, AML, PEP* worldwide. White Label. Reusable.

E-Government
Legally effective execution of all declarations between citizen and state.

E-Commerce
Increase ROI online marketing profitability by 2,5.

RegTech / Telco Partners
3 USD yearly net result contribution lifetime.

Technology
Portable, decentral, interoperable, open, user-centric, GDPR-conform, legally compliant, privacy ensured (IP). Any DID-method supported.

Team
20+ members with approximately 25 years of operational and strategic experience in E-Commerce, Telecommunications, Finance, IT-Development

* KYC = Know Your Customer, KYB = Know Your Business, KYT = Know Your Transaction, verified Non Fungible Token, verified Stakepool
AML = Anti-Money Laundering, PEP = Political Exposed Person

Website   **Pitch Deck**   **White Paper**   **Medium**   **Linktree**

About IAMX

DIGITIZE AND AUTOMATE YOUR COMPLIANCE SOLUTION

IAMX - DIGITAL IDENTITY – OUR MISSION
In a world where digital onboarding is becoming increasingly common and banks are challenged by ever more complex regulation, IAMX aims to revolutionize the **way to verify and authenticate customers**.

Our digital identity platform offers a **fully automated and customizable onboarding solution that guarantees regulatory compliance** without adding friction to the customer journey.

We leverage advanced technologies like blockchain, zero-knowledge proofs, decentralized identifiers and verifiable credentials to ensure a seamless, secure, and efficient onboarding experience.

IAMX DIGITAL IDENTITY - OUR CORE - Self-Sovereign Identity (SSI)
At the core of our mission lies the principle of SSI, empowering users to retain full control and ownership over their personal data.

SSI is a revolutionary approach to digital identity management that has the potential to transform Know Your Customer (KYC) processes in significant ways. By empowering individuals with control over their own identity data, SSI can streamline the KYC process, enhance security, and improve customer experience.

Quote CMO, Tim Brückmann: "SSI enables financial institutions and institutional investors to validate digital identities in a way that guarantees compliance without adding friction to the customer journey."

Regulatory compliant KYC, KYB, AML onboarding process worldwide
Together with KYC SPIDER, IAMX provides a fully regulatory compliant KYC, KYB, and AML onboarding process. Our KYC and KYB processes are legally sound and ensure regulatory compliance worldwide.
The major USPs of our product are: customizability, white label, interoperable API and data process integration, upgrades and updates per regulatory module, physical and digital access delegation of KYC files for reusability in financial sector, 10 years storage, access to Compliance front-end.

Technology
Our technology is portable, decentralized, interoperable, open, user-centric, GDPR-conformant, legally compliant, and privacy-ensured. The solution is designed to protect the human rights of all users. We support any DID-method.

Appreciations
W3C-registered blockchain-agnostic, open standard DID-method (decentralized identity) did:iamx

Intellectual Property: Authentication of persons, organizations, things, properties, attributes and credentials via a technical procedure for providing zero-knowledge proof between entities, GDPR- and fully legally conform verifiable credentials

Our partners: KYC Spider AG & MME AG

KYC SPIDER AG is a leading provider of digital Know Your Customer (KYC) solutions, servicing banks, financial institutions, and companies worldwide. Founded in 2003 as a Join Venture between the well know legal and compliance advisor **MME AG** and Eurospider, a spin-off company of the Swiss Federal Institute of Technology (ETH) Zurich, the company's mission is to help organizations comply with rigorous KYC requirements while reducing the burden of manual processes.

KYC SPIDER AG focuses on optimizing compliance processes, and their software solutions are designed to facilitate automated KYC checks, onboarding processes, and timely risk management. Their software is designed to help financial institutions and companies save time and money by reducing the amount of manual labor required for KYC processes.

The company's flagship product, **KYC Spider Toolbox**, is a Software as a Service KYC solution that automates the entire KYC process. It simplifies the process and eliminates manual data entry, eliminating the need for repetitive activities and paperwork.

KYC SPIDER also provides a single platform for KYC data, making it easy to access and share. KYC SPIDER is a secure and reliable solution that is highly customizable and can be integrated into existing systems. It also features an intuitive interface, allowing users to easily navigate the platform and quickly access information. The company also offers a range of other services, including KYC training, KYC consultancy, and KYC support. Through their services, KYC SPIDER AG helps financial institutions and companies comply with local KYC regulations and meet their KYC requirements. Their team is comprised of experienced professionals who are dedicated to helping businesses meet their KYC requirements, and they pride themselves on providing excellent customer service.

The company is constantly evolving and developing new solutions to help their customers meet their KYC compliance requirements. They are committed to staying ahead of the curve, and they are continually working to improve their solutions and enhance the user experience. KYC Spider recently launched a Web3 solution together with their partner IAMX, where KYC Spider is acting as a compliance oracle, issuing and storing identification and KYC data.

Another important compliance advisor is the **Swiss law firm MME AG**. MME is a pioneer in providing legal and tax advice to digital and blockchain-based business models. In order to deliver its services at highest quality, KYC Spider is supported for regulatory and legal topics by its shareholder MME AG, a pioneer providing legal, compliance and tax advise to digital and blockchain based business models.

KYC Spider AG facts: KYC Spider AG monitors 204 countries and 1017 PEP, sanctions and crime lists are currently being monitored and 28 million KYC records have been created to date.

KYC Spider   **MME AG**

The Problem

In the rapidly evolving financial landscape, banks, institutional investors, and financial institutions face growing challenges due to stringent regulations like MICA in the EU and new directives from the SEC in the USA. The current onboarding process for banks is inefficient, costly, and time-consuming, often leading to frustration and high abandonment rates among customers.

Additionally, the handling of personal information across various platforms raises concerns about data privacy, while cybersecurity threats continue to pose significant risks, impacting trust in the economy. A striking statistic from PwC highlights this issue, noting that global fraud costs amount to 7% of the global GDP.

Challenges:

1. **Lengthy, Inefficient Onboarding Processes:** The current system can take weeks or months to open new accounts, leading to customer frustration and high abandonment rates. The fact that many checks still have to be carried out manually also contributes to inefficient processing. This can lead to dissatisfied employees within the compliance department.

2. **High Onboarding Costs:** The financial burden of inefficient onboarding impacts the profitability and operational efficiency of banks

3. **Low Conversion Rates:** A significant percentage of potential customers, as high as 68%, abandon the onboarding process due to its complexity and length

4. **Poor Record Keeping:** Inadequate record-keeping practices complicate compliance and risk management

5. **Complex KYC Rules:** Especially for new digital assets, KYC regulations are becoming increasingly intricate and challenging to navigate

6. **Data Privacy Concerns:** The collection and storage of personal data across multiple platforms raise serious privacy concerns

7. **Rising Cybersecurity Threats:** The growing incidence of fraud and cyber-attacks erodes trust in the financial system, impacting both businesses and individuals

The problem summarized in one question:
How can banks and financial institutions balance regulatory compliance with customer demands for efficient and secure services?

The Solution

IAMX offers a revolutionary solution for customer onboarding, combining end-to-end workflow automation with regulatory-compliant documentation. This approach streamlines the compliance process through advanced technology based on Self-Sovereign Identity (SSI) principles, significantly reducing friction and enhancing both security and user experience. Key features include **reusable KYC (Know Your Customer)**, identity verification, and authentication **across 204 countries**, ensuring thorough Anti-Money Laundering and Source of Funds checks.

Key Features:

1. **Enhanced Onboarding with Automation:** IAMX utilizes end-to-end workflow automation for streamlined, efficient customer onboarding

2. **Regulatory-Compliant Documentation:** Ensures compliance in 204 countries with 1032 AML sources

3. **Reusable KYC:** Simplifies the process for customers and businesses, reducing time and costs

4. **Advanced Identity Verification:** Includes liveness checks, AML/SOF checks, and screenings against sanction lists and PEPs

5. **Single Sign-On KYC**: Offers a simplified, universal KYC process for multiple applications

6. **Cost-Efficient KYC**: Reduces the overall expenses associated with electronic KYC

7. **Increased Conversion and Retention Rates:** More than doubles customer conversion rates while enhancing customer experience and retention.

8. **Automated Task Reduction:** Cuts down on manual tasks, saving time and resources

9. **Biometric Identity Gateway:** Leverages cutting-edge biometric technology for secure identity verification

10. **Universal Accessibility:** Provides a universally accessible Identity System for all customers

11. **Cutting-Edge Technologies:** Incorporates decentral storage, zero-knowledge proofs, verifiable credentials and decentral verifiable unique identifiers created by biometrics for unchangeable digital identities

Conclusion:
IAMX's solution represents a significant advancement in digital identity management, offering a seamless, secure, and efficient onboarding experience, pivotal for the modern digital era.

8

Decentralized Identifier & Verifiable Credentials

Appendix
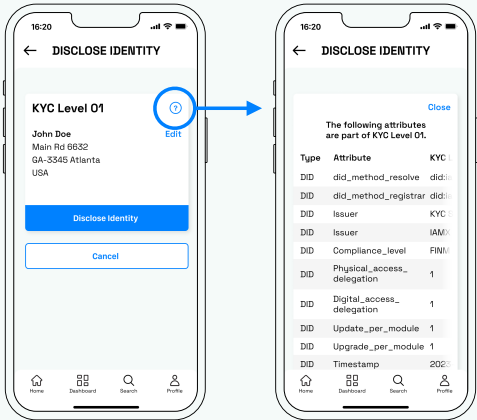
Disclose Identity

Disclose Identity_Details

Decentralized Identifier (DID)

Type	Attribute	KYC Level 01
DID	did_method_resolve	did:iamx
DID	did_method_registrar	did:iamx
DID	Issuer	KYC Spider AG [DID]
DID	Issuer	IAMX AG [DID]
DID	Compliance_level	FINMA
DID	Physical_access_delegation	1
DID	Digital_access_delegation	1
DID	Update_per_module	1
DID	Upgrade_per_module	1
DID	Timestamp	2023-01-09 16:20:17
DID	Proof of identity	1
DID	National_identity_id	1
DID	Passport_id	1
DID	Drivers_license_id	1
DID	Proof of address check	1
DID	Drivers_license_address	0
DID	AML overall	1
DID	AML sanction	1
DID	AML pep	1
DID	AML crime	1
DID	AML compliance	1
DID	AML media	1
DID	AML esg	1
DID	Email verification	1
DID	Phone verfication	1
DID	Liveness check and face match	1
DID	Known face search	1

Verifiable Credentials (VC)

Type	Attribute	KYC Level 01
VC	Timestamp	1
VC	Reference	1
VC	ID_type	1
VC	ID_number	1
VC	Issuing_authority	1
VC	Issuing_date	1
VC	Expiration_date	1
VC	Name_first	1
VC	Name_surname	1
VC	Birth_place	1
VC	Birth_date	1
VC	Nationality	1
VC	Street_name	1
VC	Street_number	1
VC	Zip	1
VC	City	1
VC	Country	1
VC	State	1
VC	Face_match	1
VC	Risk_overall	1
VC	Risk_sanction	1
VC	Risk_pep	1
VC	Risk_crime	1
VC	Risk_compliance	1
VC	Risk_media	1
VC	Risk_esg	1

Founders

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IAMX

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