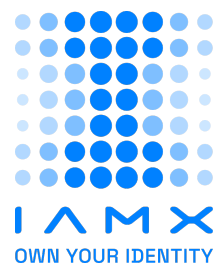


# AUTOMATE & DIGITIZE YOUR COMPLIANCE





# Index



About IAMX	03
Our Partners	06
The Problem	07
The Solution	08
The Products	09
Revenue Model	13
Competitive Edge	14
Financials	15
Appendix & Glossar	17
Contact	19

# About IAMX\_General Overview



THE PROBLEM

How to achieve efficient, compliant KYC, enhance customer experience, and enable business process automation?

THE SOLUTION

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	eKYC Electronic know your SaaS Customer 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	Global eKYC market was valued at USD 530 million in 2022 and is expected to reach a value of 2,446 million by 2030.	1. Cost leadership 2. Reusable KYC
								WorldCoin	850 million people around the world are still without official identification.	1. FBI fingerprint conformity App. F 2. BSI biometric technology conformity sovereign applications
MARKETPLACE / GATEWAY	Identity & access management (IAM)	IAM authentication building blocks	SDK SSI Software development kit on the basis of the principles of Self-sovereign identity	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.	1. ZKP verifiable credentials 2. Biometric authentication 3. 1Click checkout regulated 4. Privacy ensuring
									Global Affiliate market was valued at USD 12 billion in 2022 and is expected to reach a value of 17 billion by 2028.	5. Zero fraud 6. Data monetization 7. Patent for GDPR-conform authentication of persons, organizations and things with ZKP VC
	eCommerce retail and regulated	Single Sign-on KYC with trustable and verifiable customer owned, regulatory compliant, GDPR-conform data	eKYC							

# About IAMX\_General Overview



## 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 USD X Mio., > 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 citizens and state.

### E-Commerce

Increase ROI online marketing profitability by 2,5.

### RegTech / Telco Partners

USD 3 yearly net result contribution lifetime.

### Technology

Portable, decentralized, 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.

[Website](#)

[Pitch Deck](#)

[White Paper](#)

[Medium](#)

[Linktree](#)



# About IAMX\_General Overview



## DIGITIZE & 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.

## 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.**



# The Products\_Reusable KYC - The Core Product

## Digital Identity and Compliance Solution for customer onboarding

Our reusable KYC and digital onboarding assistant are not just solutions; they are game-changers in how businesses and their customers interact with identity

### Key Features:

#### 1. Automated Identity Verification & Authentication:

- Liveness Checks
- AML (Anti-Money Laundering)
- SOF (Source of Funds)
- Checks against sanction lists & PEPs (Politically Exposed Persons)
- Available in 204 countries

#### 2. Innovative Technologies:

- DLT (Distributed Ledger Technology - Blockchain)
- ZKPs (Zero-Knowledge Proofs)
- DIDs (Decentralized Identifiers)
- VCs (Verifiable Credentials)
- vUIDs (Verifiable Unique Identifiers) created by biometrics

verification processes. With IAMX, we are redefining security, efficiency, and user experience in the digital identity landscape. Welcome to the next generation of compliance and identity management, where technology meets trust.

#### 3. Complete Customizability:

- Seamless and efficient KYC experience
- Security and user-friendliness for businesses and their customers

#### IAMX Advantages:

- Autonomous KYC: Users own and control their identity, based on the principles of Self-Sovereign Identity.
- Blockchain Agnostic: A crosschain solution that ensures flexibility and future-proofing.
- GDPR Compliance: Ensuring compliance with the General Data Protection Regulation through Zero-Knowledge Proof technology.
- Global Applicability: Supports a broad spectrum of compliance requirements worldwide.

→ [kyc.iamx.id](https://kyc.iamx.id)

→ [Video presentation of the IAMX onboarding solution](#)

### Conclusion:

**Seamless, secure, and efficient reusable KYC experience for businesses and their customers alike.**



# The Products\_docufi3d - The Signature Product



## Authenticated eSignatures with Docufi3d – sign with KYC

Docufi3d is a cutting-edge software solution that revolutionizes contract signing with a focus on security and efficiency. It offers a fully customizable white-label solution for institutions, allowing clients to replace traditional handwritten signatures with

blockchain-based, KYC-authenticated eSignatures. The software is designed to eliminate doubts about signers' identities via reusable KYC checks that comply with regulatory standards, speeding up the signature process by 10x and reducing costs by 90% compared to manual processes.

### Key Features:

- **Blockchain-Enhanced Security:** Utilizes advanced blockchain technology to ensure the highest level of document security and signer identity verification.
- **Regulatory-Compliant KYC:** Integrates a reusable KYC check that is fully compliant with financial regulatory standards, ensuring stringent adherence to legal requirements.
- **Cost-Efficiency:** Achieves a significant reduction in costs, slashing expenses associated with the signature process by 90%.
- **Speed of Execution:** Drastically enhances processing speed, accelerating signature handling by tenfold, which can be critical in time-sensitive business operations.
- **Global Compliance and Acceptance:** Meets the compliance needs for various jurisdictions, including GDPR and financial market authorities, making it a globally applicable solution.
- **User and Company Benefits:** Offers considerable advantages such as faster processing for users and cost reductions for companies, alongside compliance and data security features that benefit all stakeholders.

→ [Fact Sheet](#)

### Conclusion:

**Docufi3d stands out as a groundbreaking solution by leveraging blockchain technology and regulatory-compliant KYC checks to offer a secure, efficient, and cost-effective digital signature process**



# The Products\_ADAMail - The Mailing Product

## web3 emailing solution – connect wallets to email addresses

ADAMail redefines secure email services by employing NFT technology, offering users the ability to acquire anonymous email addresses linked to cryptographic wallets. This ensures robust end-to-end encryption with options such as PGP, Mailvelope, or IAMX Wallet. It facilitates easy login with any crypto wallet and allows email signing using

various wallets, including those with KYC verification. In addition to embedding payment functionalities, ADAMail upholds GDPR standards for data protection and provides businesses with a white-label solution for an internal, spam-free email network. This integration signifies a substantial advancement in protecting digital communication, tailored for users who place a high value on privacy and security.

### Key Features:

- End-to-End Encryption: ADAMail offers strong privacy features by allowing the use of PGP, Mailvelope, or IAMX Wallet, facilitating end-to-end encryption of emails.
- Cryptographic Wallet Integration: It enables users to log in using any existing cryptographic wallet, broadening accessibility and ease of use.
- Multiple Wallet Signatures: Users can sign their emails with various wallets, including ID wallets that are KYC compliant, adding an extra layer of security and identity verification.
- GDPR Compliance: ADAMail ensures that data protection and anonymity are in line with GDPR standards, providing users with assurance about their data privacy.
- Corporate Solutions: A white label solution is available for corporations, offering an internal, spam-free email platform which can be critical for organizational security and communication efficiency.
- Payment Functions Integration: The service integrates plugin payment functions, making it a versatile tool for business transactions that require secure communication channels.

→ [Project description](#)  
→ [ADAMail.me](#)

### Conclusion:

**ADAMail redefines secure digital communication by integrating cryptographic wallet logins, end-to-end encryption, and GDPR-compliant data protection, marking a new era of privacy-oriented email services.**



# The Products\_finest - The Investment Product



## Real World Asset Tokenization platform - fully compliant

Finest is a trailblazing tokenization platform poised to disrupt the investment landscape by enabling the trade of Real-World Assets for retail investors and businesses. With the global token market size estimated at USD 3.12 billion and expected growth off 24% AAGR from 2023 to 2030, Finest addresses the crucial problem of inaccessible markets and high entry barriers by simplifying the process of

asset tokenization and trading, with a revenue model comprising management, listing, and carry fees. This solution democratizes investments in assets like real estate, precious metals, luxury collectibles and more, heralding a new era in asset management and investment.

finest.investments is a company founded by [NMKR.io](https://nmkr.io), [fluidtokens.com](https://fluidtokens.com) and [IAMX.id](https://iamx.id). IAMX is the exclusive compliant and onboarding partner of the finest platform.

### Key Features:

- Investor Accessibility: Lowers entry barriers, enabling retail investors to engage in real-world asset markets previously deemed inaccessible.
- Asset Variety: Offers a diverse portfolio including real estate, precious metals, and physical luxury collectibles.
- Innovative Revenue Model: Implements a structured revenue stream with a management fee of 1%, listing fee of 1%, and a carry fee of 10%.
- Business Liquidity: Enhances liquidity for businesses by connecting them with a vast pool of retail investors through asset tokenization and fractionalization.
- Simplified Trading: Streamlines the process for investors and businesses, making trading of tokenized assets straightforward and efficient.

→ [Fact sheet](#)

### Conclusion:

**Finest innovatively opens up the real-world asset market for broader investor participation and business liquidity through a strategic tokenization platform, breaking down traditional market barriers.**



# Revenue Model

## REUSABLE KYC-CENTRIC ECOSYSTEM

IAMX's revenue model is centered on reusable KYC verification, acting as a linchpin for its suite of products including ADAmail, docufi3d, and finest. Revenues are derived from five primary sources:

1. **Pay-as-you-go fees** for each KYC/KYB verification (KYC verification & finest & docufi3d).
2. **Subscription fees** for businesses utilizing IAMX for their KYC/KYB management (KYC verification & docufi3d).
3. **Set-up costs** for white label onboarding solutions (customizing of the onboarding questions and CI).
4. Additional **revenues from the integration** of ecosystem products that require KYC processes.
5. **Marketing** of ADAmail NFTs and IAMX Stakepool (ADAmail & ISPO - initial stakepool offering).
6. Fees for using the **finest platform**: 1% of the tokenized asset (management fee), 1% of the tokenized asset (listing fee), 10% provision of the tokenized asset (carry fees).

This model is bolstered by partnerships with wallet providers.



# IAMX's Competitive Advantages



## UNRIVALED EXPERTISE AND PARTNERSHIPS IN DIGITAL IDENTITY

IAMX stands at the forefront of digital identity solutions, leveraging our unique strengths in software development, compliance, and digital identity. Our strategic partnerships with Swiss compliance and law firms, along with our deep connections in the telecommunications industry, position us uniquely in the market. We combine the expertise of our teams, advisors, and strategic partners to deliver unparalleled solutions.

- Expert Teams and Advisors: Deep knowledge in software development, compliance, and digital identity.
- Strategic Partnerships:
  - Compliance Partner: KYC Spider AG, exclusive DLT collaboration.
  - Legal Partner: MME LEGAL, a leader in blockchain and digital asset law.
- Market Reach and Exposure:
  - Over 15 million potential clients through telecom partnerships.
  - Founders' decade-long relationships in the telecommunications industry.
- Industry Experience:
  - More than 15 years of experience in the rapidly evolving telecom sector.

**Join Us in Shaping the Future of Digital Identity**



# Financials\_IAMX in Numbers



## Financials

### Company

Legal incorporation	Year founded	Stage of business
IAMX AG Dammstrasse 16, CH-6300 Zug, Switzerland  UID CHE-270.340.034  Commercial Register: CH-170.3.046.506-9	Nov 2021	Early stage of revenues
Industry segments	Business description	Cap Table
Information security, identity verification, identity & access management, fintech	B2B: Identity verification platform  SaaS. B2C: Reusable single sign-on KYC	100% founders

### Financials (06.2023 YTD)

Revenue, inflow	Revenue, receivables	Type of revenue
€ 2.7M	€ 3.3M	Presale of eKYC
Gross Margin	EBITDA	
98%	€ 0.1M	

## Funding

### Investment round

Round	Type of investment	Period ends
Extended Seed	Hybrid	Nov 2023
Fund raise	Thereof received	Investors
€ 3,950,000	€ 100.000	Accredited investors
Usage of funds	Financial runway	Last round pre-money valuation
<ul style="list-style-type: none"><li>• Product branch developments &amp; marketing</li><li>• Onboarding 15M telecom customers</li><li>• Product market fit in each segment; targeting € 12M p.a. market share with eKYC platform</li></ul>	<ul style="list-style-type: none"><li>• Permanent</li><li>• Capital requirements arise only due to the goal of rapid growth</li></ul>	€ 16M

# Financials\_Financial Ask

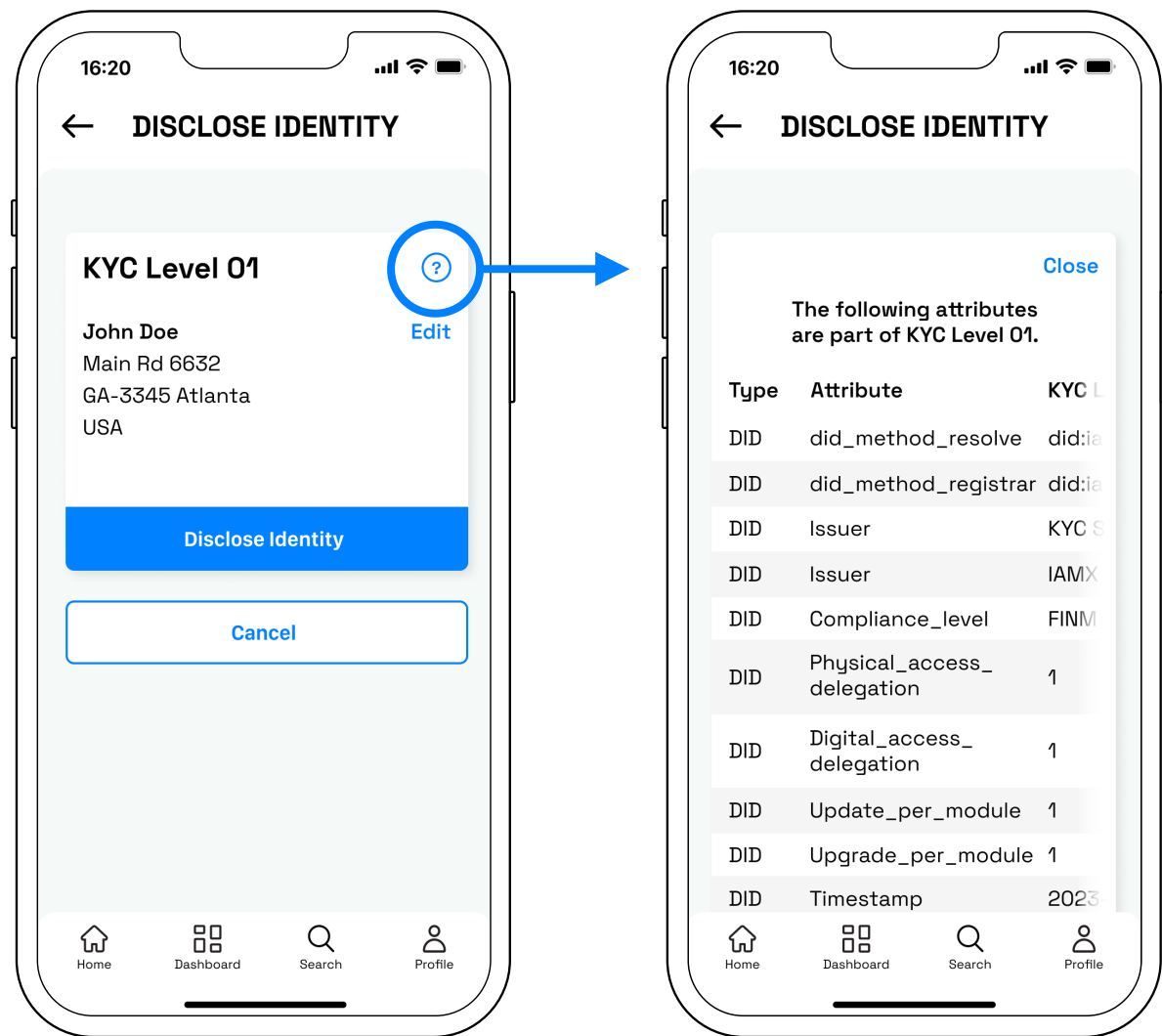
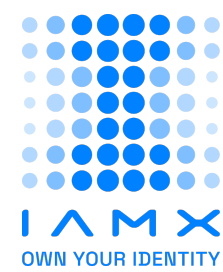


## INVEST IN IAMX:

1. We are seeking EUR 4 million in funding to complete the development of our core KYC and KYB product and to reach EUR 1 million of recurring revenues per month (equals to 1.1 % market share of the global eKYC market).
2. For this, we need to convince 80 customers per month with an annually renewing package of 5,000 KYC priced at EUR 2,50 / each (price: cost leadership regulatory compliant KYC).
3. We believe that this is a realistic amount of funding to achieve our goals, and we have a detailed business plan for how we will use the funds.
4. We have prioritized software development & legal, as these are the most important areas for investment and reaching our goals at this stage. We will shift to a sales-driven approach once the first ten implementations are running smooth.



# Appendix\_Decentralized Identifier & Verifiable Credentials



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 verification	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



# Glossar

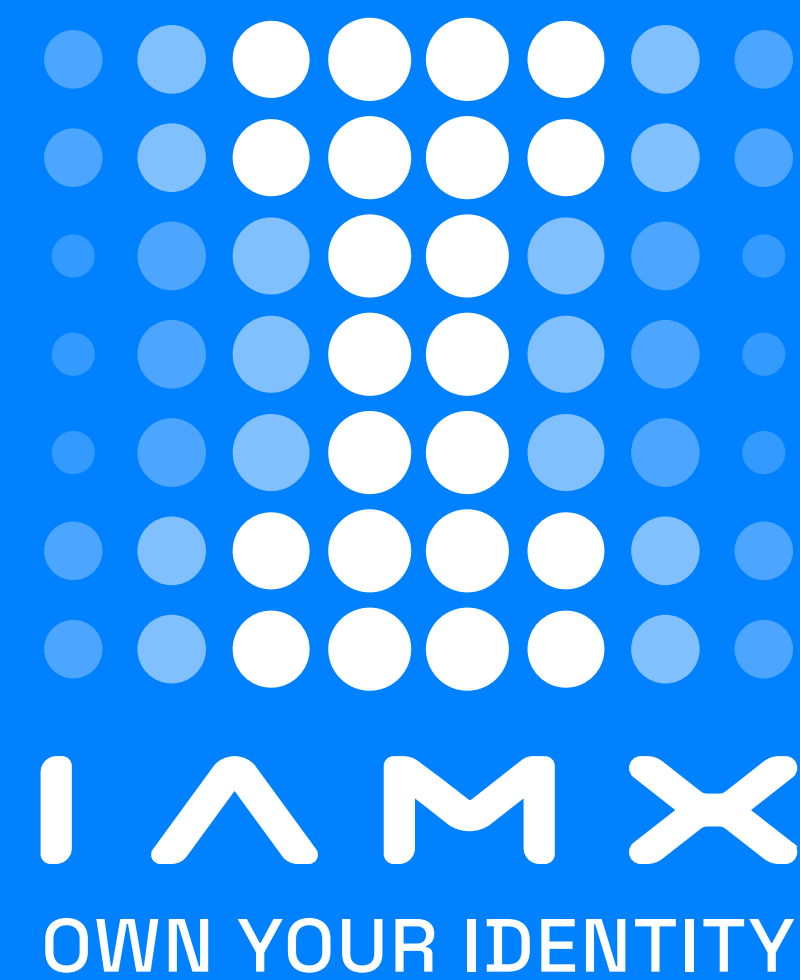


<b>AML</b>	Anti-Money Laundering, refers to laws, regulations, and procedures intended to prevent criminals from disguising illegally obtained funds as legitimate income.
<b>Bafin</b>	German Federal Financial Supervisory Authority, regulating financial services.
<b>Cash Back</b>	A cash refund incentive for product purchases.
<b>Conversion Rate</b>	Percentage of visitors taking a desired action on a digital platform.
<b>DID</b>	Decentralized Identifier, a new type of identifier for verifiable, "self-sovereign" digital identity.
<b>DIF</b>	Decentralized Identity Foundation, developing decentralized identity technologies.
<b>EDD</b>	Enhanced Due Diligence for high-risk customers to prevent financial crimes.
<b>eKYC</b>	Electronic Know Your Customer, a platform for ID verification and anti-money laundering checks.
<b>ESG</b>	Environmental, Social, and Governance standards for company operations.
<b>finma</b>	Swiss Financial Market Supervisory Authority, supervising financial institutions in Switzerland.
<b>GDPR</b>	General Data Protection Regulation, a legal framework for personal data protection in the EU.
<b>IAM</b>	Identity and Access Management, ensuring appropriate access to resources.
<b>KYB</b>	Know Your Business, verifying and assessing the risk profile of a business.
<b>KYC</b>	Know Your Customer, a standard in the investment industry that ensures investment advisors know detailed information about their clients' risk tolerance, investment knowledge, and financial position.

<b>KYC Spider AG</b>	A leading provider of digital KYC solutions, servicing banks, financial institutions, and companies worldwide. It focuses on optimizing compliance processes and automating KYC checks.
<b>KYT</b>	Know Your Transaction, monitoring customer transactions for expected behavior.
<b>Linux Foundation</b>	Consortium for the growth of Linux and collaborative software development.
<b>MME AG</b>	A Swiss law firm and a pioneer in providing legal and tax advice to digital and blockchain-based business models. They are a shareholder of KYC Spider AG and support regulatory and legal topic.
<b>Open Wallet Foundation</b>	Organization focusing on digital wallet open standards and technologies.
<b>PEP</b>	Politically Exposed Person, an individual with a high profile political role, or who has been entrusted with a prominent public function.
<b>SaaS</b>	Software as a Service, software distribution via the Internet.
<b>SDK</b>	Software Development Kit, tools for creating applications for specific platforms.
<b>SSI</b>	Self-Sovereign Identity, allowing individuals to own, control their identity data.
<b>VC</b>	Verifiable Credentials, for GDPR-conform authentication with ZKP.
<b>W3C</b>	World Wide Web Consortium, developing open standards for the Web.
<b>Wallet</b>	Digital wallet, securely storing users' payment information and passwords.
<b>ZKP</b>	Zero-Knowledge Proof, a method for proving knowledge of a value without revealing the value itself.



# Principal Investor Contacts



**Tim Heidfeld**

tim@iamx.id  
+49 172 8991115



**Tim Brückmann**

tb@iamx.id  
+49 163 2667667

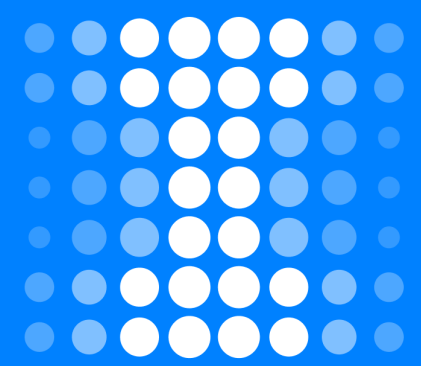
# Disclaimer

This document has been prepared and issued by IAMX AG. Purchasing crypto assets involves a high degree of risk. You should be capable of evaluating the merits and risks of the investment and be able to bear the economic risk of losing your entire investment.

Nothing in this document does or should be considered as an offer by IAMX AG. This information provided does not constitute a prospectus or any offering and does not contain or constitute an offer to any jurisdiction.

Readers are cautioned that any such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and that actual results may differ materially from those in the forward-looking statements as a result of various factors. The information contained herein may not be considered as economic, legal, tax, or other advice and users are cautioned against basing investment decisions or other decisions solely on the content hereof.





IAMX  
OWN YOUR IDENTITY

# OWN YOUR IDENTITY

