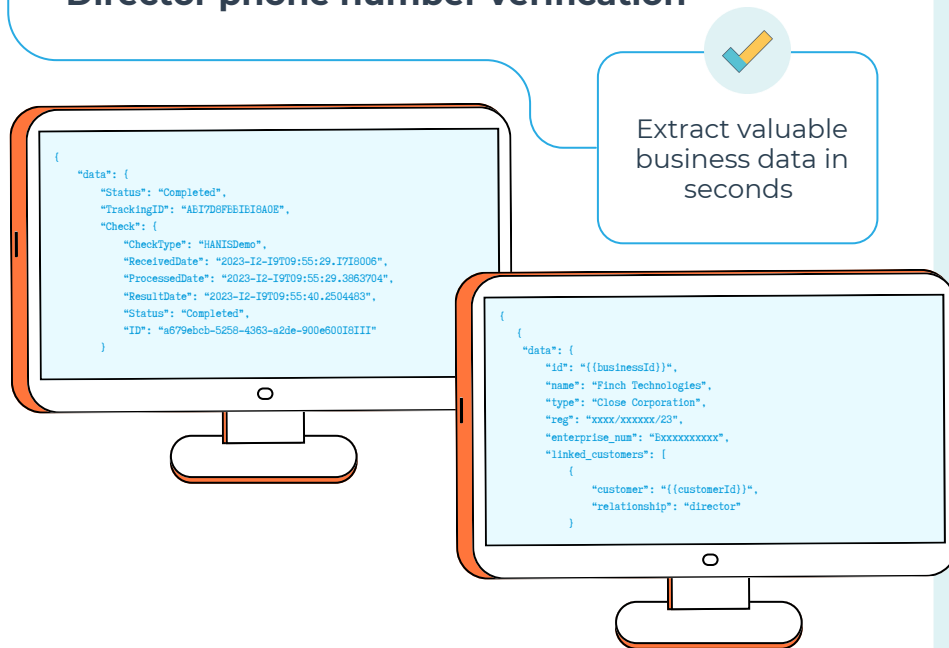


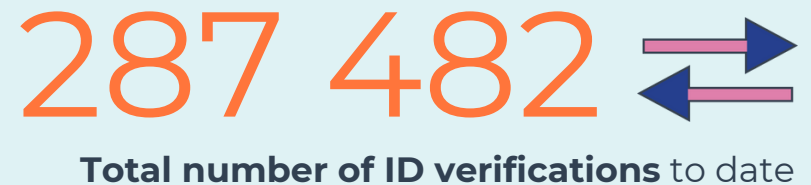
Our business-focused data solutions in a nutshell

We've developed a **powerful suite of KYB solutions** specifically for collecting business data:

- **Verify business owner(s) ID against South African Home Affairs**
- **CIPC Business and Director lookups**
- **Credit bureau report integration**
- **Business affordability extracted from bank statement data**
- **Business Account Verification**
- **AML checks**
- **Director phone number verification**



In the past few months, our clients have experienced significant successes, including faster processing times, reduced drop-off rates, and savings on credit checks. Here are the numbers:





Let's get to know the business

Here's how our solutions collect key business information

A thorough understanding of the enterprise is essential for compliance and regulatory requirements. Our KYB API's includes a **CIPC enterprise check** using the company registration number to retrieve business details, followed by **bank account verification** to ensure the business bank account belongs to the correct company, providing confidence in processing credits and debits. Another critical aspect is assessing **business affordability**. By reviewing the bank statement data provided, we can analyse income and expenses for a reliable affordability assessment.

Here are our enterprise focused solutions:



Enterprise CIPC check

Utilise CIPC API for swift onboarding, accessing company registration, directors, and tax status.



Business Account Verification

Our KYB API's now includes business account verification, allowing us to verify a business's bank account information



Business affordability

Collects transactional data from business bank statements, allowing us to provide a comprehensive overview of affordability, income, and expenses.



Let's get to know the director(s)

Here's how our solutions collect key director information

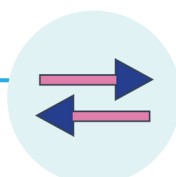
We streamline KYB with a CIPC Director Check, retrieving director IDs and verifying their credit standing, PIP/PEP status, and any sanctions. For FICA compliance, we confirm identities and assess affordability.

Here are our director/consumer focused solutions:



Director CIPC check

Utilise CIPC API for swift onboarding, accessing company registration, directors, and tax status for FICA/AML documents.



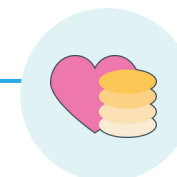
Credit check

Our direct credit bureau integration offers instant credit checks. Access full or summarised credit reports with business owners ID number.



ID verification

Collect and verify director(s) ID details directly from SA Home Affairs and checks marital and deceased status.



Director affordability

Collects transactional data from the director's bank, allowing us to provide a comprehensive overview of affordability, income, and expenses.



AML check

Screens directors name and DOB against global watchlists, including PEP, adverse media, and sanctions databases.



Contactability

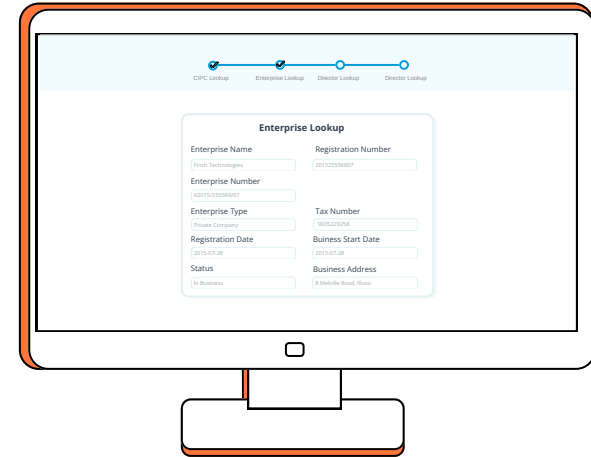
Verifies the directors phone number by cross-referencing data sources to ensure accuracy and prevent fraud.

Let's break it down for you

How does an enterprise CIPC check work?

Our Business CIPC Lookup integration automates business processes and workflows by **providing comprehensive information on the registration of a company.**

This data is crucial for onboarding and verifying new business clients, helping you design a tailored user flow to gather essential details about the company.



to conduct a CIPC check

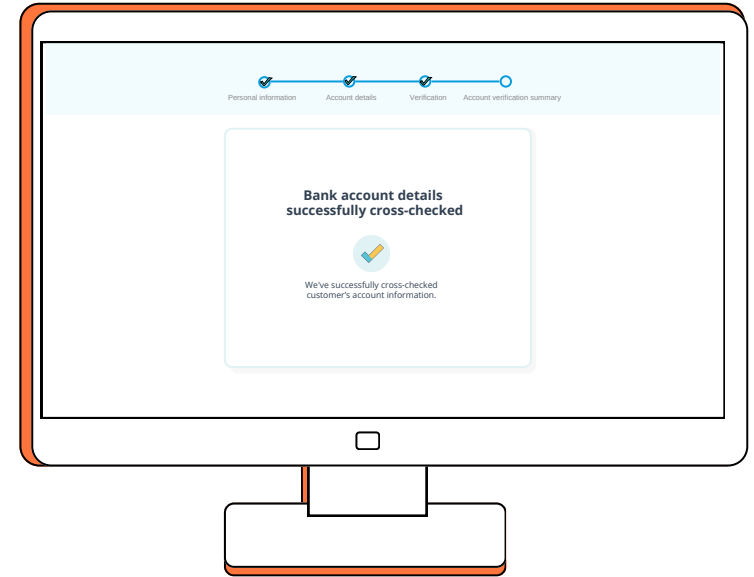
Ease of integration

This solution can be seamlessly integrated into your existing platform, eliminating duplication of data entry and reducing the risk of manual errors..

How does business bank account verification work?

Our business bank account verification tool **ensures business owners are the legitimate owners of the bank accounts they claim**. This tool provides insights as to the usage of the account and ensures funds are debited and credited to the correct business profile, enhancing security and operational efficiency.

By verifying bank account ownership, we protect against unauthorised transactions and streamline financial processes, ensuring accuracy and reliability in all your transactions.



32 350 Happy Pay

Account verifications for Happy Pay to check consumer bank account ownership

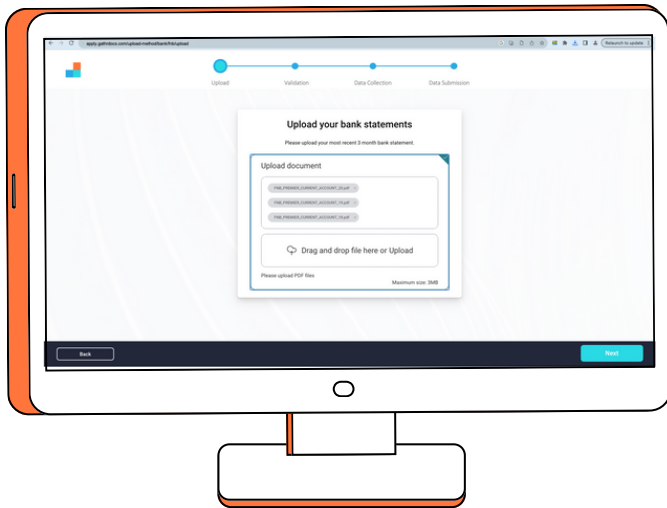


By verifying the bank account details, **we eliminate discrepancies** and **significantly reduce fraud risk**

How does a business affordability check work?

This solution **parses bank statement data to provide a comprehensive view of a business's income, expenses, and debt obligations.**

Our API identifies potential fraud flags on the bank statements and summarises key financial details, delivering an insightful overview in one streamlined process.



 **20** secs

Average processing time
for business affordability
assessment

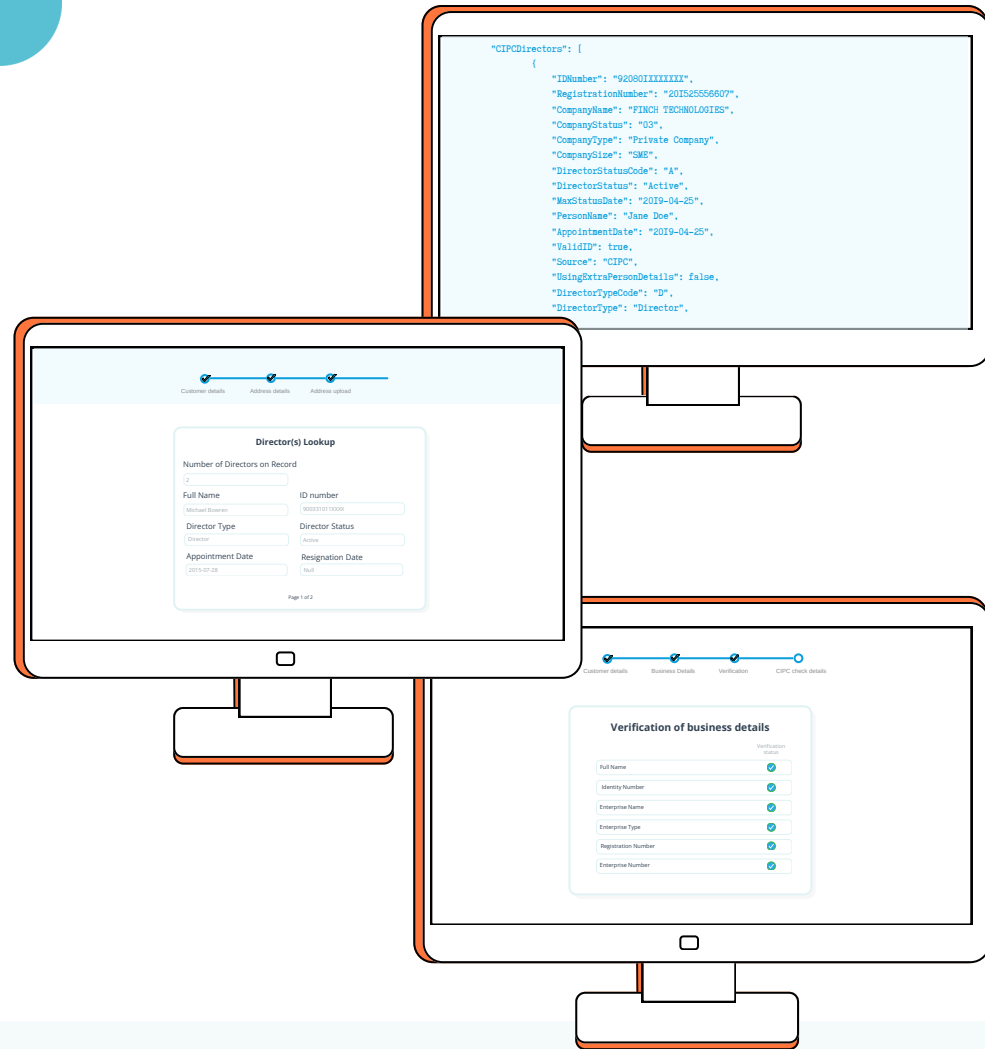
Client use cases: Affordability Assessment



How does a director CIPC check work?

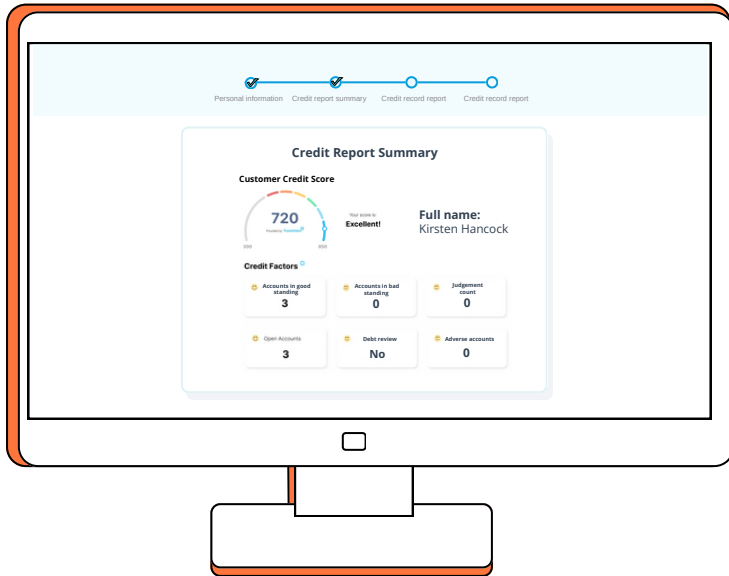
Our Directors CIPC Lookup integration streamlines business verification by providing comprehensive information from the business register.

This data is crucial for onboarding new business clients, helping you design a tailored user flow to gather essential details about the company's directors.



Streamlines the onboarding process by providing instant and reliable directors information.

How does a credit check work for business owner(s)?



As part of our KYB solution, we use a **business owner's ID number to conduct a credit check**. Through our direct integration with leading credit bureaus, we leverage long-term partnerships to obtain credit checks and reports **at a fraction of the usual cost**. This allows us to pull either a full or summary version of the consumer's credit report, including the credit score. Understanding the financial health of a business owner is an essential step in the onboarding process for any business.



2.1 secs

Average processing time
for a credit check

Client use cases: Credit check



J O B J A C K

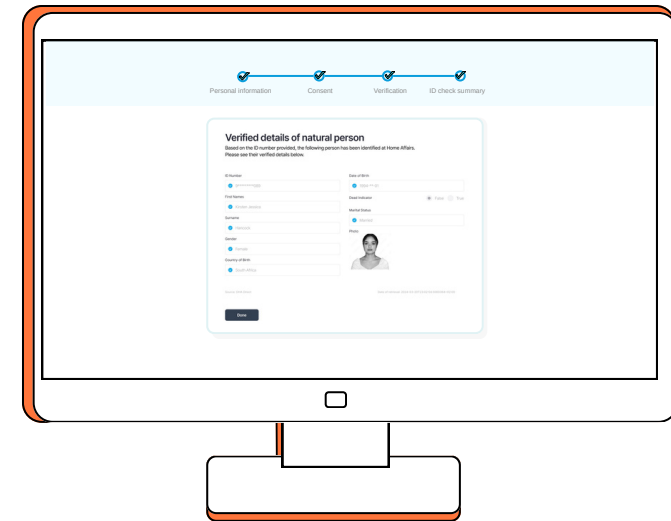
alumo
ENERGY

How does ID verification work for director(s)?

Our HANIS API call instantly **retrieves South African citizen ID data directly from Home Affairs**.

With the use of an ID number, we return comprehensive personal identification details such as full name, gender, date of birth, status as well as return the photo that was capture on the HANIS database.

Another solution we offer is ID validation, which cross-checks ID document details against customer applications. By simply uploading a director's ID document, we can validate it against the user's profile, ensuring accurate and consistent information across all records.



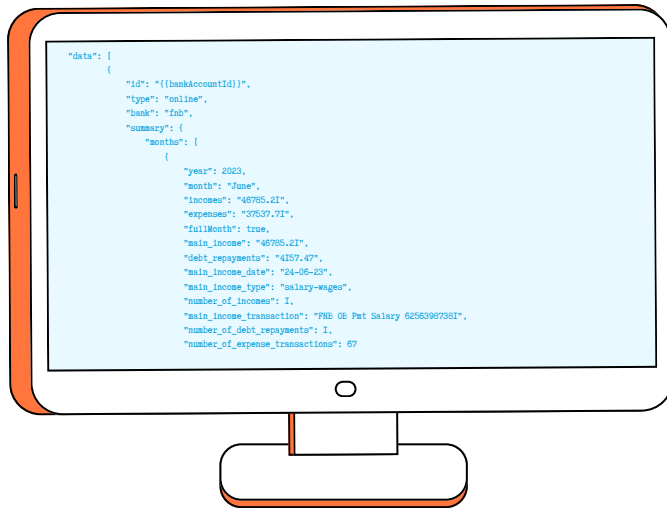
3.5 secs

Average processing time
for ID verification

Client use cases: IDV



How does a director(s) affordability check work?



Designed to streamline bank statement collection and support faster, data-driven decisions, this solution **automatically extracts, verifies, and analyses financial data from director(s) bank statements**. It offers a complete overview of income, expenses and debt obligations.

With a single API, our solution gathers detailed bank statement data. This plug-and-play system integrates seamlessly into your existing platform, ensuring quick setup and instant value.

Bank Statement Collection Methods

Online Login

Customers securely authorise access to their bank statements through their online banking credentials.

Statement Upload

Customers manually upload their bank statements directly to our platform.

USSD

Customers can send their bank statements through their bank's USSD process

Email

Customers send bank statements to a dedicated email address for processing.

How Contactability works?

Contactability in a nutshell:

Our Contactability API endpoint supports batch uploads and live contact updates.

Clients can upload an ID number to receive a list of the person's most recent contact details, address and email address - they will get notified of any changes. Batch uploads help establish initial records, while live updates ensure ongoing accuracy - daily, weekly, monthly, or as needed.

Quick 3 step process for phone number validation



How it would work

Our Contactability integration ensures a seamless process, allowing you retrieve up-to-date contact details on a customer.

Personal information Contact Retrieval Contact Detail Summary

Contact Details Summary

Customer Name	Identity number:			
<input type="text" value="Kirsten Hancock"/>	<input type="text" value="920331XXXXXX"/>			
Email address:	Address:			
<input type="text" value="kirstenhancock@gmail.com"/>	<input type="text" value="62 Tokai Road, Cape Town"/>			
Tel type:	Tel number:	Network:	Full name:	Match:
<input type="text" value="Work"/>	<input type="text" value="044 5332567"/>	<input type="text" value="Telkom"/>	<input type="text" value="Kirsten Hancock"/>	<input type="text" value="100%"/>
<input type="text" value="Mobile"/>	<input type="text" value="0832821167"/>	<input type="text" value="Vodacom"/>	<input type="text" value="Kirsten Hancock"/>	<input type="text" value="80%"/>
<input type="text" value="Mobile"/>	<input type="text" value="0784080597"/>	<input type="text" value="Vodacom"/>	<input type="text" value="Kirsten Hancock"/>	<input type="text" value="30%"/>

Additional associated customer data: Email address and Address

Contact Details Summary: Associated Contacts

Customer Name	Identity number:			
<input type="text" value="Kirsten Hancock"/>	<input type="text" value="920331XXXXXX"/>			
Email address:	Address:			
<input type="text" value="kirstenhancock@gmail.com"/>	<input type="text" value="62 Tokai Road, Cape Town"/>			
Tel type:	Tel number:	Match type:	Full name:	Match:
<input type="text" value="Mobile"/>	<input type="text" value="0837667878"/>	<input type="text" value="Confirmed Match"/>	<input type="text" value="Michaela Hancock"/>	<input type="text" value="80%"/>
<input type="text" value="Mobile"/>	<input type="text" value="0823151228"/>	<input type="text" value="Confirmed Match"/>	<input type="text" value="Michael Bowen"/>	<input type="text" value="50%"/>
<input type="text" value="Mobile"/>	<input type="text" value="0784080599"/>	<input type="text" value="No Match"/>	<input type="text" value="Ashleigh Cole"/>	<input type="text" value="30%"/>

Additional Associated Contacts: To determine next of Kin

*permission will need to be received from the customer for this data

How AML checks work?

Our solution enables seamless screening across global and African sanctions, PEP and adverse media watchlists. Easily integrate our technology into existing workflows via API.

AML Screening in 2 Simple Steps

Step 1: Provide personal details

Enter name, surname, date of birth and location to get an application ID

Step 2: Receive results

Enter application ID, date of birth, name, surname, gender and country code to receive AML results.

How it would work

Our AML integration ensures a seamless process, allowing you to retrieve up-to-date AML details on a user.

PEP check: Professional History

The screenshot displays a web interface for a PEP check. At the top, a progress bar shows three steps: 'Personal Information' (checked), 'Contact Retrieval' (checked), and 'Contact Detail Summary' (checked). Below the progress bar, there are two main sections: 'Profile Information' and 'Personal Information'. The 'Profile Information' section includes fields for 'Customer Name' (Nelson Mandela) and 'Identity Number' (1807185276083). The 'Personal Information' section includes fields for 'First Name' (Nelson), 'Surname' (Mandela), 'Gender' (Male), 'DOB' (18/07/18), and 'Deceased' (Yes). A 'Download Report' button is located at the bottom right of the 'Profile Information' section. A 'Professional History' popup window is open, showing a table with columns 'From' and 'To', and a 'Professional History' column. The table contains three rows of data: 1944-1951 (Co-founder and Leader of the African National Congress Youth League (ANCYL)), 1991-1997 (President of the African National Congress (ANC)), and 1994-1999 (State President).

From:	To:	Professional History:
1944	1951	Co-founder and Leader of the African National Congress Youth League (ANCYL)
1991	1997	President of the African National Congress (ANC)
1994	1999	State President