kompany - RegTech for AML KYB Data

April 2021
Who we are.

Leading RegTech platform for global business verification and Business KYC (KYB)

- Founded 2012 & HQ in Vienna, Austria
- Only EU based KYB provider
- Government licensed & operates under unique clearing house licenses and GDPR regime
- Sales offices in UK – NYC – APAC
- Int’l team of 55+ AML & KYB specialists
- Clients in 100+ countries and across 10+ verticals
- Unique technology with proven AI & DLT executions
The Market
The overall market opportunity is growing.

RegTech spend by financial institutions to exceed $120bn by 2024 (Juniper)

$160bn IN COMPLIANCE FINES

$40bn IN COMPLIANCE SPENDING (2020)

AML regulation expanding

TODAY

• Critical KYC/AML data gaps
• Fines higher than costs of compliance
• Large potential for automation & digitalization

*https://letstalkpayments.com/a-report-on-global-regtech-a-100-billion-opportunity-market-overview-analysis-of-incumbents-and-startups/*
Key trends in compliance drive growth.

Automation and continued digitalization of Business KYC (KYB)
- Only 5% of FIs have automated B2B and corporate customer onboarding

Switch to primary source company data
- Move from proprietary static databases to primary source audit-proof company data

Move from periodic reviews to perpetual Business KYC (KYB)
- Active monitoring and alerting
- Implementation of full audit trail of company data (Know-Your-Data)
Good Data' determines the future of RegTech.

Availability of and access to data from reliable and trusted sources is key to achieving compliance and a competitive advantage

• kompany operates at the intersection of data, technology and regulation

• All compliance and RegTech solutions require 'Good Data’

• Future use cases are dependant on ‘Good Data’ and the efficient access to it

• Bad Data is at the core of billions of euros in compliance fines
Product & Technology
Our real-time network is unique.

kompany is the only RegTech business with a worldwide coverage of real-time, audit-proof company data for KYB.

- 200+ jurisdictions
- 110m companies
- Real-time Register Network
- Audit-proof under AML regulation
- Leading Tech
  - ARTSS platform
  - RPA + AI + DLT
  - Global coverage
  - Proprietary network of commercial registers
  - Financial regulators
  - Tax authorities

Global coverage

Proprietary network of commercial registers

Financial regulators

Tax authorities

Primary source data

time-stamped, and

a true copy

Global coverage

Coming soon
 Clients benefit strongly when using kompany.

Significant time and cost savings plus protection against compliance fines

Benefits include:

- Reduction of KYB costs by 50%+
- Reduction of onboarding times from 6 weeks to as fast as instant
- Full KYB and AML data compliance ("Good Data")
- Fully audit-proof through documentary evidence & time-stamp
- Always up to date information through Alerting & Monitoring
- API easy to integrate into existing systems; data can be used throughout the organisation
- Cloud service instantly available, with easy to use platform including workflow for back-office compliance team
Global clients include Tier 1 banks.

100+ corporate / enterprise clients and global partners across four continents
Four product lines address existing and future needs.

The full product suite is based on our Global Register Network API

**RESTful API**
Global Register Network
- The CORE of kompany; built for the financial API economy
- ERP/CRM/CLM connectors
- Preference logic
- Native core-banking system integrations

**Cloud-Based Business KYC Solution**
- Same day provisioning solution for compliance back-office
- Incl. KYB checklists, team-collaboration, versioning & case management
- Additional services such as PEP & Sanctions, VAT & IBAN verification, document translation

**AI Powered Shareholder Discovery**
- Real-time UBO analysis, powered by OCR and AI
- Cross-border automated navigation & analysis
- Instant view of ownership tree
- Reports include audit-proof documentation

**Audit-Proof Blockchain Application**
- Audit-proof attestation of KYC compliance hashed to blockchain
- Compatible with any smart contract-capable blockchain
- Live on Hyperledger Fabric, Oracle Blockchain & Ethereum. Soon: ripple/flare, R3 Marco Polo

**BASIS (DaaS)**
**APPLICATION LAYER (SaaS)**
**ANALYTICS LAYER (AI aaS)**
**ONCHAIN LAYER**
And are built on a fully scalable technical architecture.

Service & Data - The ARTSS Engine

ARTSS manages the live connections to and data from primary and gov’t data sources. It encompasses and manages the lifecycle and indexing of the data received from those sources and acts as the central source and coordinator for the value-added services platform.

Sources
Each source is managed independently and connected via API or proprietary infrastructure for instant data and document retrieval.

VAS and Features
Building upon the ARTSS Engine, we offer a multitude of value-added services and features needed for automated entity search, verification, data retrieval, document retrieval and data extraction, on-chain payment network AML services and DLT services for legal audit trails.
Built by AML, KYC & AI experts.

Experienced int’l executive team with backgrounds in mobile, telecoms, IT, gov’t, int’l bus dev; multiple successful exits

Russell E. Perry
Founder & CEO
Chairman of the Executive Board

- Former CEO 123people (55m mUV’s)
- 2 successful exits to public companies
- Headed bwin’s Sportsbetting Product Mgmnt with €2.5bn in wagers, bizdev in 30+ countries
- 20 years in senior roles in mobile industry
- Degrees in Political Science (Maryville), Telecoms Engineering, European Law & Business (Krems, Harvard Business School, Lucerne/Stanford)

Peter Bainbridge-Clayton
Founder & CTO

- Former Lead Technical Architect at UK Companies House (CHIPS)
- 20 years of real-time architecture lead design and applications at IBM, Lucent, Telefonica, Orange, Cell C as well as mobile applications
- BSc. (hons) in Astronomy, Astrophysics and Physics (St. Andrews)

Johanna Konrad
Chief Operating Officer
Member of Executive Board

- 10 years in leading senior strategy / marketing roles in mobile industry – Vodafone Group, Telekom Austria, Ericsson
- >10 years in int’l start-up environment
- MSc in Business Administration & Economics (Vienna), MBA (hons) (Said/Oxford)

Andrew Bunce
Chief Product Officer

- Over 15 years project management and UX design for large system interfaces of government & financial platforms - Companies House, PA Consulting Group, Fasthosts, Cell C
- BSc. (hons) in Product Design (Middlesex)

International team with diverse backgrounds & industry experience

Backgrounds: IT development, risk management & compliance, SW sales, project management, marketing & customer service

UK Companies House (gov’t) Thomson Reuters (now reftinitiv), SIX Group (Risk & Compliance), Western Union Bank Int’l (KYC), JP Morgan (KYC), UBS (Wealth Mgmt), Erste Group (Treasury), UniCredit, Vodafone, One (then Orange), bwin (now GVC), Lucent Technologies (now Aicatel), IBM, HP, Lufthansa Group (IT), British Army.

Supervisory Board with network in Fin/RegTech and gov’t registers

Stefan Schneider
Chairman of the SB
Multi-Sector Investor
Europe, USA

- Former CEO Automotive Industry
- successful exits to public companies
- Invested in company since 2012

Vito Giannella
Founding President
European Business Register & Member of the EC’s Company Law Experts Group
Recognized AML & UBO Registers expert
Italian Business Register EU Liaison-Director

Tariq Khan
Founding Partner, Outrun Ventures
FinTech advisor;
Barclays Techstars Entrepreneur in Residence & Mentor

John Vorrias
CIO Fairway
Global Investment
Strong investment focus on digital assets and payment industry
Previous roles in JP Morgan, UBS, PwC

Naoki Kamimaeda
Partner & Europe Office Manager of Global Brain Corp.
In charge of investments into AI, cloud techs and cyber security
Previously Sony Corporation
Get in touch.
Stay in good kompany!