QKYC

by Lynk

Compliance Digitisation & Automation

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QKYC
TRUSTED IDENTITY SECURITY

Contents

About Lynk

Lynk was founded in Delaware in 2019 with the mission to drive inclusion in the digital economy for 100 million people and businesses across Latin America and the Caribbean.

We believe financial inclusion is limited today by the friction of customer due diligence (CDD), data acquisition and management which prevents existing institutions from serving the region equally. CDD, data acquisition and management are three of the biggest lever points across finance, insurance, and other regulated industries which are being reshaped by technology, law, and economics.

We are building bridges for traditional businesses to future-proof operations, and to benefit their shareholders and communities through safe digital IDs without waiting for foreign mandates.

Leadership

Kesha Julien

Co-founder

Data & Regulatory

Louis Kinley

Co-Founder

Technology & Biz Dev

Advisors

Nigel Romano

Finance & Strategy

Justin Beals

Technology

Premiere Clients

Guardian Group

Guardian Life of The Caribbean Limited

Problem Overview

Who

Businesses in regulated industries like financial services, insurance, and gaming are burdened by rapidly evolving regulations and cumbersome, manual, paper-based processes.

Why

Most firms in these industries **spend over 20% of operating expenses** on things that can be safely automated with verifiable, digital data.

What

The cost and impact of compliance activities go beyond the bottom line and have a significant impact on customer experience, brand reputation, and operational efficiency.

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Product Overview

We help streamline your business and reduce risk with easy tools and reporting dashboard for safely onboarding customers and mitigating regulatory risks across industries and jurisdictions.

Our platform has been designed to help innovate and automate your compliance processes with the following building blocks:

1. **Document Analysis & OCR Text Extraction**
2. **End-to-End Data Pipeline**
3. **ID Verification**
4. **Anomaly Detection**
5. **Verifiable Credentials and E-Signatures**
6. **Reporting and Analytics**

Document Analysis

Using our OCR and Machine Learning algorithms, your organisation can seamlessly identify, analyze, validate, and sort scanned and digital documents into predefined categories in seconds with more than 99% accuracy. No code required.
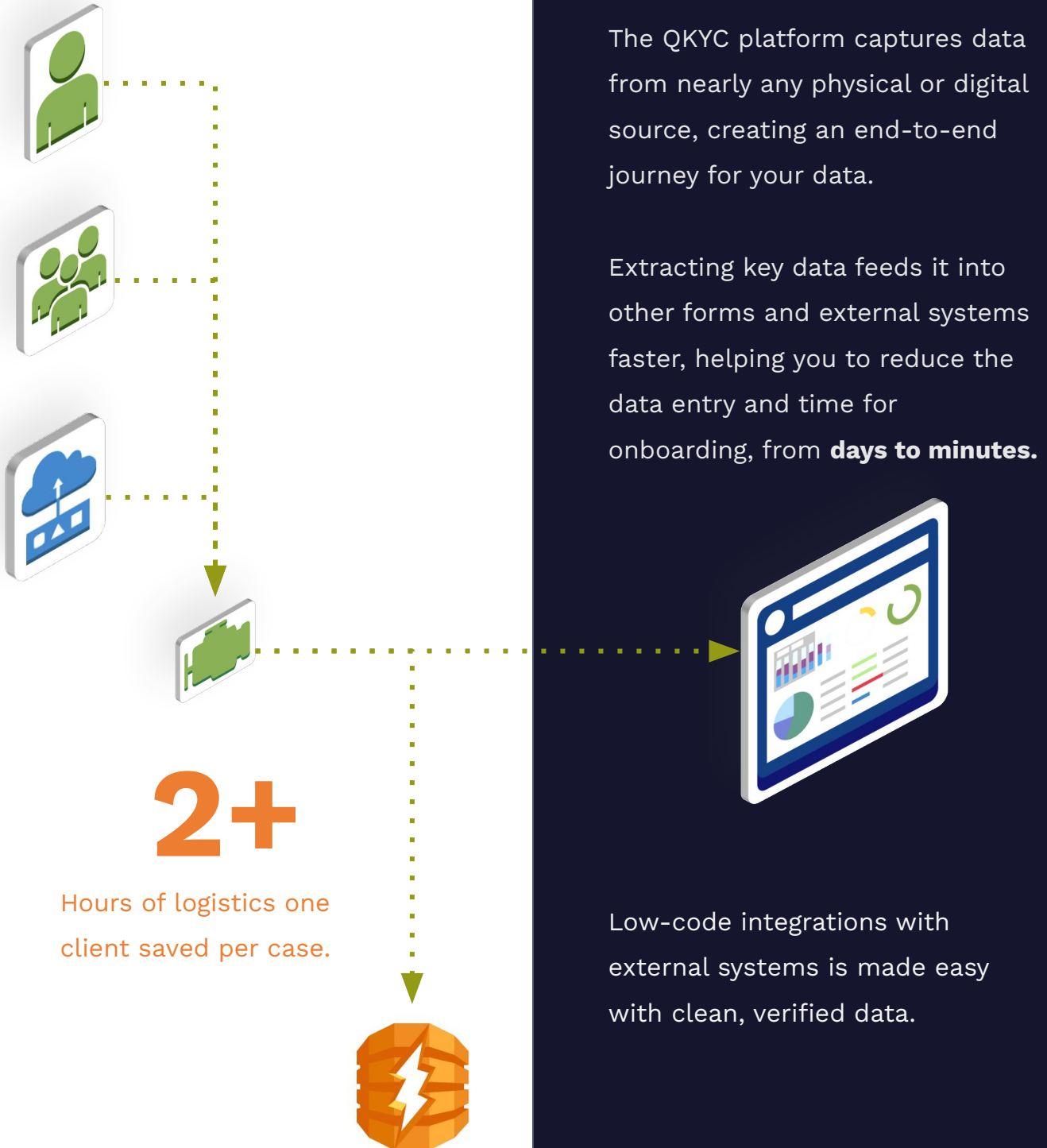
This removes the need for your staff to manually classify and enter data from customer documents, creating clean, verifiable data.

Policies

IDs

Proof of Address

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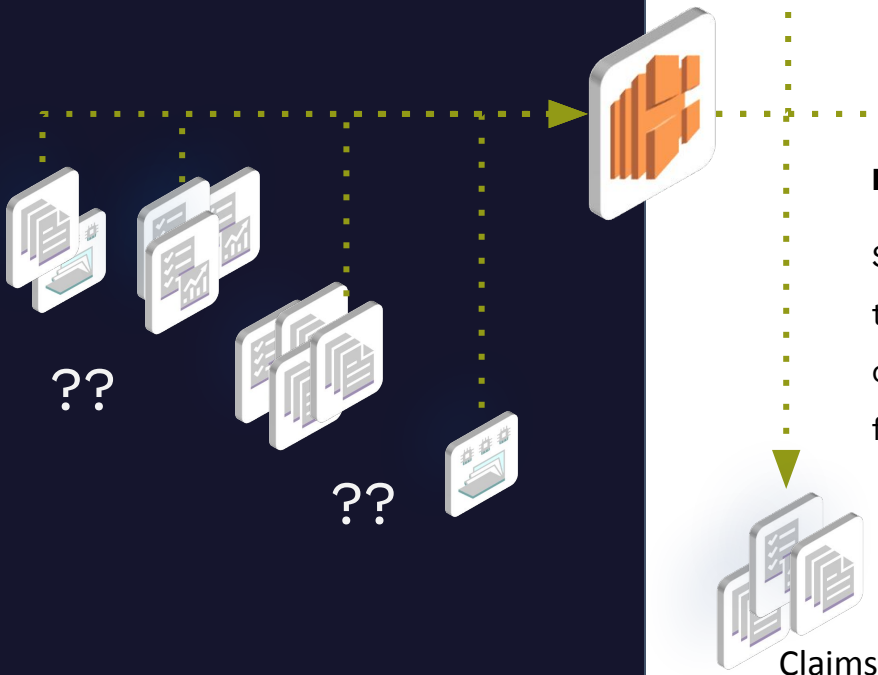
Rework when used correctly.

Send clean data, filtered to the right teams to act and close cases without waiting for updated documents.

Claims

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Data Pipeline

The QKYC platform captures data from nearly any physical or digital source, creating an end-to-end journey for your data.

Extracting key data feeds it into other forms and external systems faster, helping you to reduce the data entry and time for onboarding, from **days to minutes.**

2+

Hours of logistics one client saved per case.

Low-code integrations with external systems is made easy with clean, verified data.
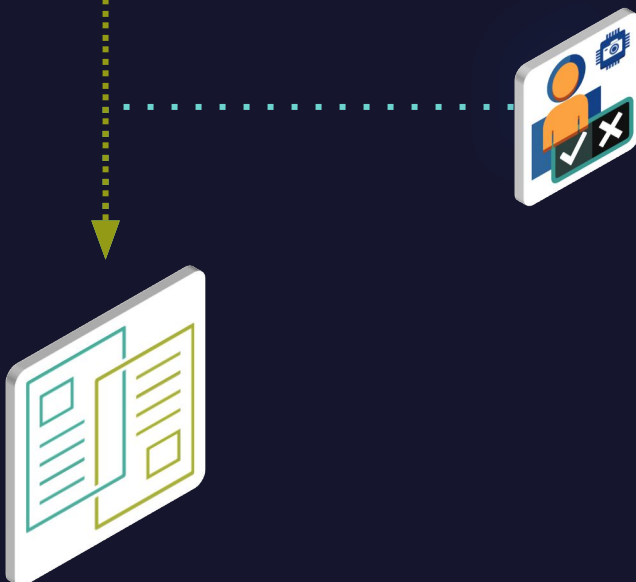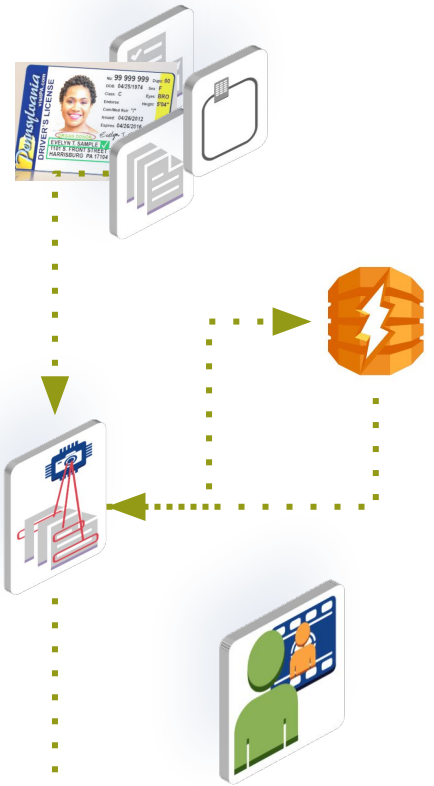
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Identity Verification

Using the QKYC platform you can turn on secure, truly contactless and remote customer verification instantly.

Quickly compare a customer's image from live interviews or selfie videos with images from their ID document and other data from official sources to make an assessment of the authenticity of the customer's identity.

Integrate sanctions and other global data sources to make decisions faster and safer.

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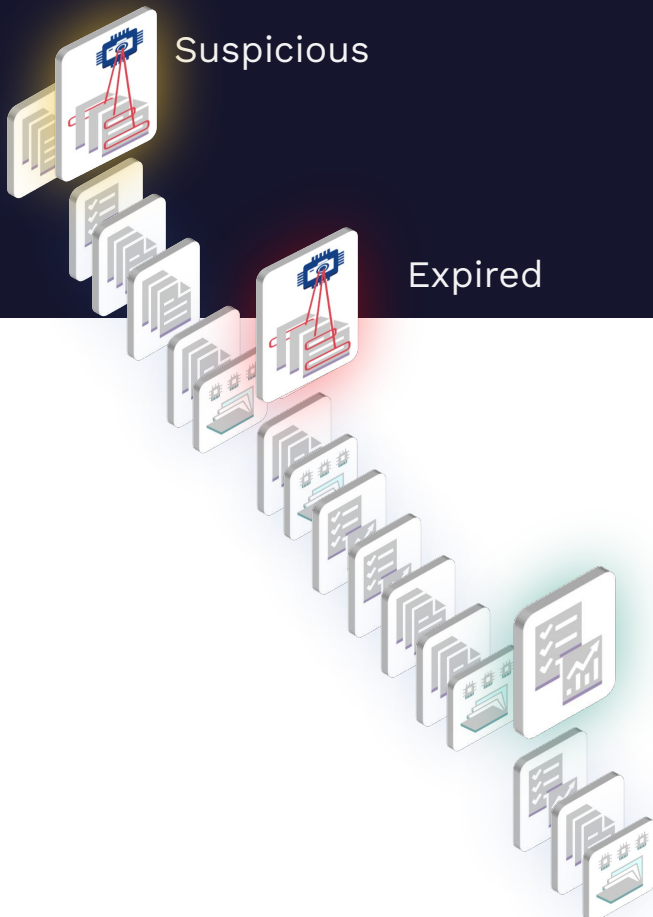Physical contact required, whether in person or online

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Anomaly Detection [B/CU]

$100_m

Let the QKYC platform verify expiry dates, completeness of data, identify missing pages and other abnormalities in uploaded documents and data to detect fraud and reduce risk to your organisations.

Est. delinquent loans and fraud in TTD millions which could have been detected sooner.

We apply machine learning and AI to help identify suspicious and fraudulent behavior from the volumes of data and reports that pour through, creating a human-centric detection and review pipeline.

Suspicious

Expired

Approved

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Anomaly Detection [FS]

2 hrs

Est time saved per client per year in ongoing monitoring for high-risk clients

Let the QKYC platform verify expiry dates, completeness of data, identify missing pages and other abnormalities in uploaded documents and data to detect fraud and reduce risk to your organisations.

We can continuously monitor global sanctions lists for PEPs and sanctioned individuals, so your team knows where to spend their limited time.

Suspicious

Expired

Approved

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Anomaly Detection [Ins]

$10m

Est. average annual cost in TTD millions of fraud per insurer.

Let the QKYC platform verify expiry dates, completeness of data, identify missing pages and other abnormalities in uploaded documents and data to detect fraud and reduce risk to your organisations.

We apply machine learning and AI to help identify suspicious and fraudulent behavior from the volumes of data and reports that pour through, creating a human-centric detection and review pipeline.

Suspicious

Expired

Approved

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Reporting & Analytics

$20m

Annual opportunity for savings in compliance + growth in new business, in TTD millions.

Claims

Branches & Brokers

Agents

Reports

Audit

CBTT

FIU
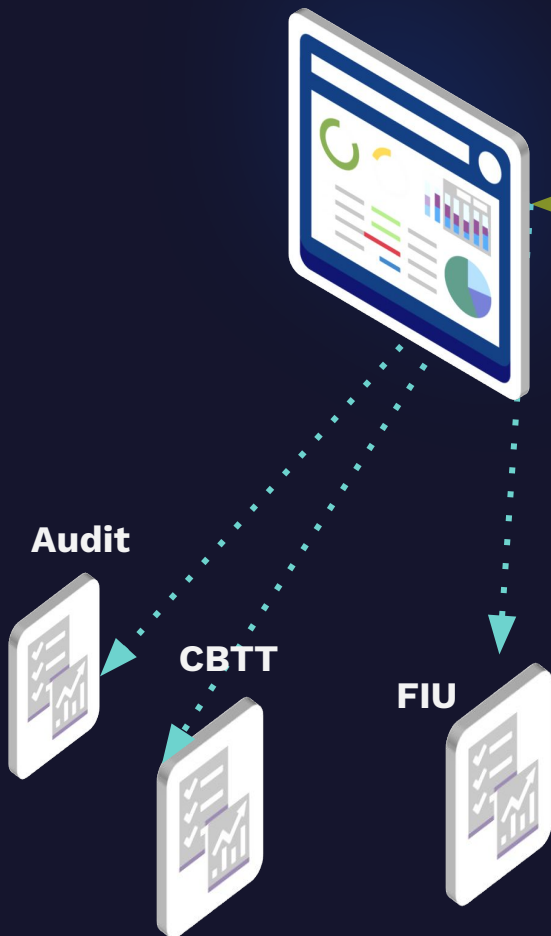
Realtime data for reporting and customer analysis, yielding useful insights for upselling, cross selling, audits and customer service.

Automate filling in some regulatory reporting forms to simplify compliance operations and reduce error rates.

Identify process bottlenecks to find inefficiencies and identify teams that need retraining.

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Verifiable E-signatures

Create a 360 degree customer profile that lets you safely comply with privacy and regulatory obligations, as well as capture strong, compliant e-signatures.

Reuse verified data across your ecosystem for upselling and cross selling, to pre-populate forms and automate simple decisions, so teams can focus on people work, not paperwork.
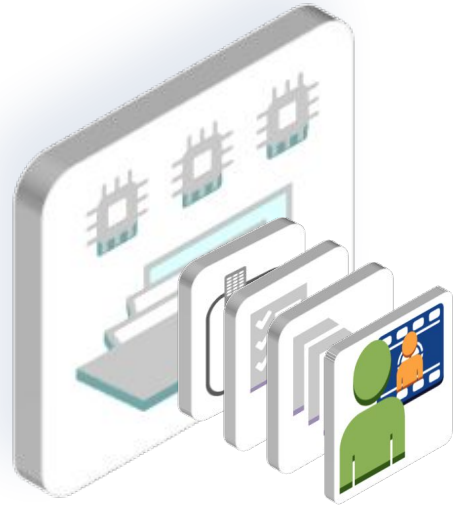
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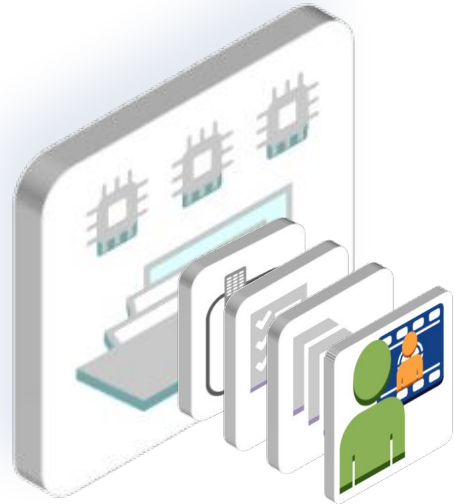
Possible savings in compliance costs by 2030.

According to McKinsey study on digital id and verifiable credentials

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Verifiable Credentials

Convert verified physical data into W3C standard Verifiable Credentials (VCs) – an interoperable, blockchain anchored data format which enables privacy, instant decisions, zero-knowledge proofs, and simpler compliance with data protection.

VCs are the backbone of Canada's push towards a digital identity enabled ecosystem, and have been applied within governments across Europe.

90%

Possible savings in compliance costs by 2030.

According to McKinsey study on digital id and verifiable credentials

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Use Cases

Across the financial sector and other regulated industries, businesses are still document driven, from account creation to regulatory and internal reporting, and everything in between. As businesses begin the move to be digital first, getting there requires bridging the gap between the present and the future digital state.

We combine our above features to bridge that gap, to help paper-heavy organizations improve service delivery and operational efficiency by giving your teams better tools to support growth and reduce costs.

Some of the ways our clients have combined our features to fit their needs are:

1. **Account Creation & Management**
2. **Customer Profiles**
3. **Regulatory Reporting**
4. **Approval process automation**
5. **Insurance claims processing [INS]**
6. **Loan application processing [B/CU]**
7. **Digitisation**

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Accounts & Reporting

Account Management

Combine channels, data sources, and application steps to give clients an easier, safer path for new and repeat business. Keep up to date on sanctions lists and addresses.

Customer Profiles

Create rich profiles and personas to better serve and satisfy your customers' needs. Analyze your accounts for opportunities and risks, and make repeat business easier for everyone.

Regulatory Reporting

Simplify disparate regulator's requirements into the simplest, most complete process of collection and analysis, then output completed forms for signing & submission.

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Digitisation & Automation [INS]

Process Automation

Whether you need data to connect an API, a bot to use an old system, help finding the shortest path, or the hands to plug it all together, we have you covered.

Insurance Claims

Simplify the data intake to reduce the time taken & errors in submitting a claim, verify all data points, and quickly get it acted on, **potentially saving weeks of time**.

Digitisation

We help transition the paper addicts into die-hard-digital users, giving better access to data and more complete audit trails.

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Digitisation & Automation [B/CU]

Process Automation

Whether you need data to connect an API, a bot to use an old system, help finding the shortest path, or the hands to plug it all together, we have you covered.

Loans

Digital onboarding reduces the time & errors in applying for a loan by verifying data in real time to pre-populate forms, so that complete, valid applications go to loan officers and credit committees faster, more transparently.

Digitisation

We help transition the paper addicts into die-hard-digital users, giving better access to data and more complete audit trails.

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Digitisation & Automation [FS]

Process Automation

Whether you need data to connect an API, a bot to use an old system, help finding the shortest path, or the hands to plug it all together, we have you covered.

Ongoing Diligence

Automating your ongoing diligence saves days of digging through paper files and different reports. We connect account management and customer profiles to find the clients who need your team's time.

Digitisation

We help transition the paper addicts into die-hard-digital users, giving better access to data and more complete audit trails.

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Implementation Timeline

Execute commercial agreements, project charter, high level KPIs, schedule kick off

Week 1 — **Execute**

Initial meeting, agree on KPIs, start process, data, and value stream mapping

Week 2 — **Kick-Off**

Gather all the needed information from across teams

Weeks 3 - 5 — **Compile**

Review and refine processes, identify tech touch points, key data points

Weeks 6 - 7 — **Review & Refine**

Setup & integrate QKYC, apply new process improvements

Weeks 8 - 10 — **Configure & Integrate**

Phased rollout across staff and select client segments

Weeks 11 - 12 — **Training & Go Live**

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Pricing Tiers

Per Month (USD or equivalent) Max Users Max Clients	$2500 5 500	$5000 15 1500	$7,500 50 5000	Custom Unlimited Unlimited
Document Analysis	X	X	X	X
End-to-End pipeline	X	X	X	X
Identity Verification	X	X	X	X
Anomaly detection	X	X	X	X
E-signatures	X	X	X	X
White Label		X	X	X
Client facing portal*	X	X	X	X
Dedicated Environment			X	X
Single Sign On (MS365, etc)			X	X
Custom Integration				X
Reporting and Analytics*	X	X	X	X
Custom Modeling*			X	X
Data & Process consulting		X	X	X
Monitoring & Ongoing*		X	X	X
Verifiable Credentials	X	X	X	X
Automated decisioning*		X	X	X
Pre-fillable forms*	X	X	X	X
Custom Documents*		X	X	X

* Different capabilities at different tiers
+ Prices are not VAT inclusive

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Contact

For further information, find us online, social media, or via email:

www.getqkyc.com

hello@getqkyc.com

@getqkyc

We look forward to serving you

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Appendix

Bellow is a simple explanation of the core processes that combine to provide a robust solution to many problems of due diligence and digitisation:

- **Foundation**
- **Customer Experience**
- **Staff Experience**
- **Verification & Decision**
- **Better Data**

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Foundation

Nearly all trusted relationships start on an exchange of information to establish trust: due diligence. Yesterday due diligence was largely in-person and paper first, today we all want **digital first**.

At its simplest, this means providing clients a list of requirements, a way for them to fulfill the requirements, and a way to confirm that the information provided is complete and accurate.
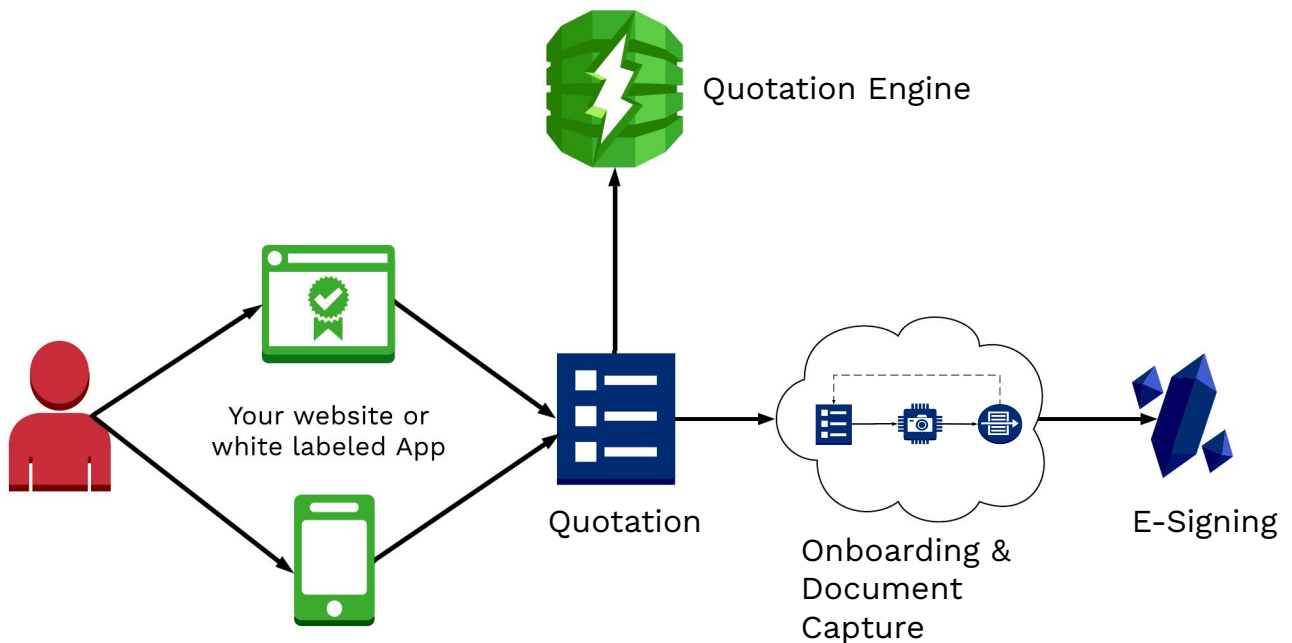
This basic process is the building block of most others.

List of requirements	Provide copies of documents	Confirm, provide additional, or complete

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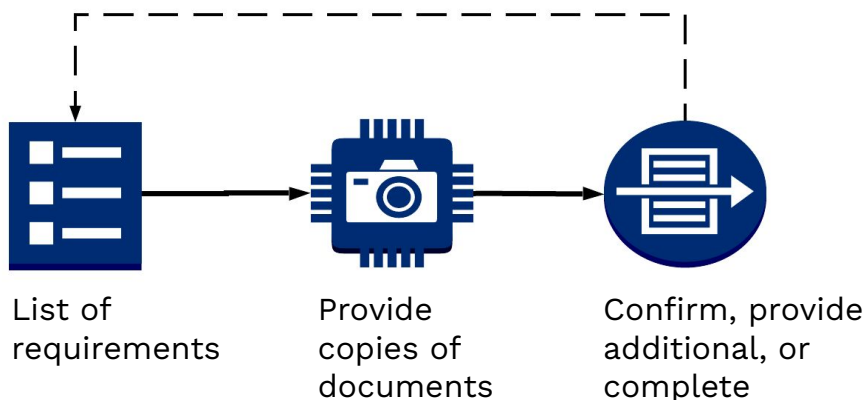
Customer's Experience

With that building block, it becomes easy to integrate due diligence into your existing technologies and customer journeys.
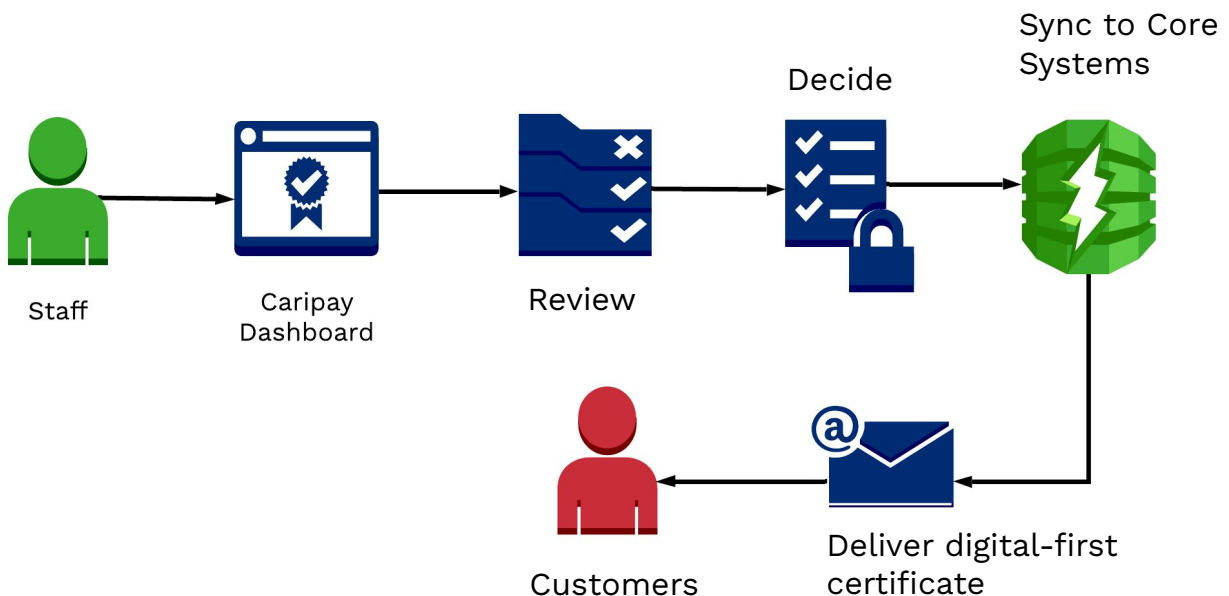
This allows customers to interact with you from anywhere and complete the entire process online, including e-signatures.

Quotation Engine

Your website or white labeled App

Quotation

Onboarding & Document Capture

E-Signing

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Staff's Experience

Your team from the front line to the back office could now review manage and decide on applications in real time.

Whether it is for membership, a loan, or another product the entire review and decision workflow can happen through our system.

Sync to Core Systems

Decide

Staff

Caripay Dashboard

Review

Customers

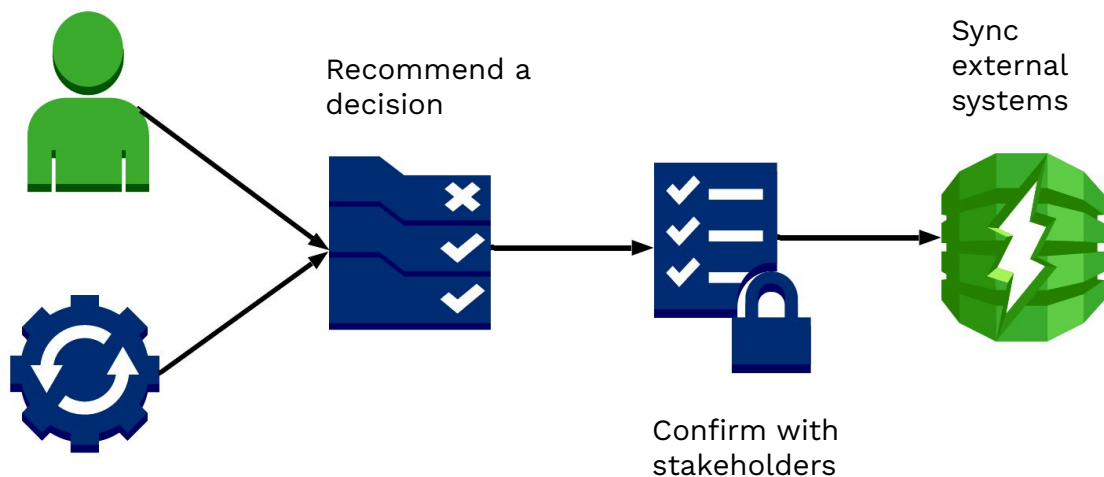Deliver digital-first certificate

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Verify & Decide Faster

The verification and validation of data provided depends on the transaction's risk and the required level of assurance.

Some combination of human and AI reviews it to make a decision, which helps everyone work more quickly.

Getting this right at the top of the funnel allows your business' engine to breath a clean feed of the **new oil – data**.

Human + AI
review and
analyze

Recommend a
decision

Sync
external
systems

Confirm with
stakeholders

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Use Better Data

Streamline data collection for a better customer experience, better staff efficiency, and better stakeholder value.
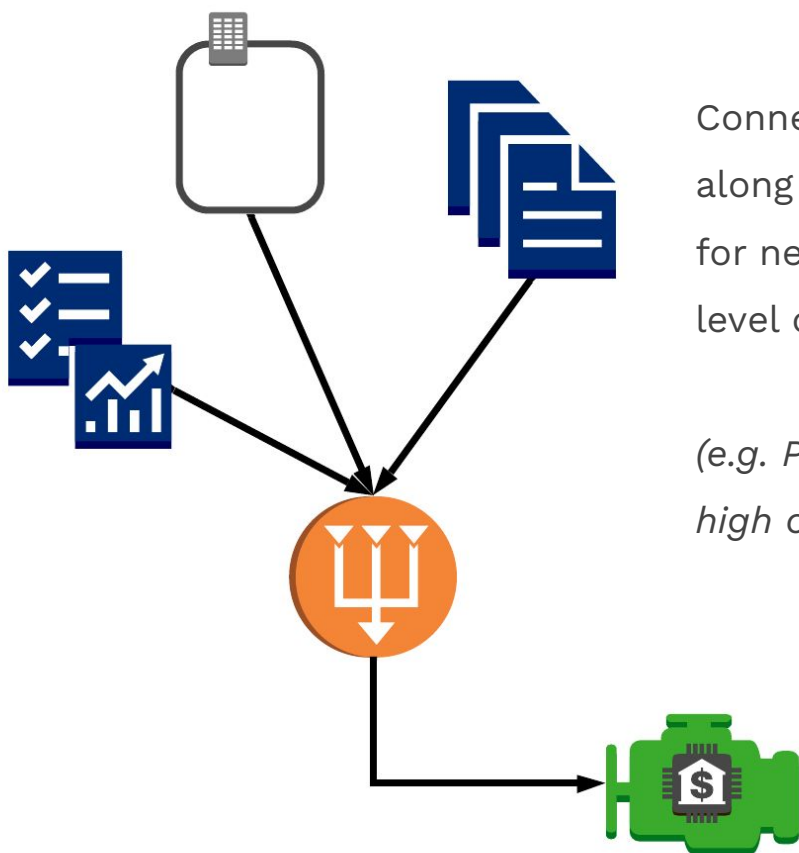
Connect new data sources along the customer journey for new insights and a higher level of assurance.

(e.g. PEP & sanctions lists, high court orders)

Get the right level of due diligence done faster to get to revenue faster. It's a **win-win for everyone.**

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