

KABN

Features, Advantages, Benefits (FAB)

KABN Features:

- Proprietary Technology – Ireland-based infrastructure
- Web based solution for mobile / tablet / desktop
- Bank grade KYC/AML processing
- Global document validations for over 1,600 ID templates from over 180 countries
- Multi-language support (in progress)
- Managed chain of custody for Personally Identifying Information (PII)
- Platform links blockchain wallet(s) to identity
- Biometric multi-factor authentication (in progress)
- US Patent pending process for validating PII with the use of Blockchain Registries
- Continuous AML monitoring for financial crimes and related adverse media
- Continuous compliance monitoring to renew or expire documents
- Forensic wallet review capabilities
- Separation of (PII) and Functionality in compliance with GDPR
- GDPR and Privacy Shield (US – pending) Compliant
- Blockchain based registry manages ID and other “Markers”
- Accredited participant validation for US / Canada and for European Source of Wealth
- Screened response time generally within 3 business days
- Settings to manage account / preferences / offers
- Webhooks for 3rd party Application development or multiple points of integration
- Digital Currency linked Visa Card and banking Wallet for liquidity (Q2 2019 for UK and EEA, other regions to follow)
- “KABN KASH” Loyalty and customer engagement program with cash back on card spend (Q2 2019 for UK and EEA, other regions to follow)

KABN Advantages:

- No refresh or ongoing costs
- Eliminates need for costly technical integrations
- Single-source system for all active KYC and ongoing AML monitoring
- Single-source system for all accreditation / source of wealth
- International support for documents and languages
- Lower data and PII management costs
- Corporate Clients, (STO's/Exchanges, etc.) need only to "PING" the Blockchain registry to allow or deny regulated actions such as purchasing tokens
- Compliance with the most stringent privacy and personal information requirements for all jurisdictions
- Keeps PII data on hand current and flags changes in status
- As a Gibraltar Company, AML flags are reported immediately
- Customers don't have to worry about multiple ID document requests and sharing with unknown parties – "One and Done"
- Clients don't have to worry about secure document storage and potential GDPR violations
- API for 3rd party developers
 - Personal wallets, exchanges and programs sub accounts within banking wallet
 - Liquidity of digital currency assets via simple to use platform
 - Ability to get card and maintain card as a result of "Always on" KYC/AML

KABN Benefits:

- Turn-key solution saving time and resources
- Strict control of PII - documents kept with licensed providers
- Instant KYC / AML processing for known customers
- One-time registration and ongoing monitoring - meets all legal requirements
- Separates PII from technology and remains compliant with jurisdictional privacy requirements

- Issuers can bring future token offering to already approved customers that have a propensity to buy into STO's and reach qualified participants
- Blockchain registries provide up-to-date information on-chain
- Customers can provide further "aggregate" information to receive early access to STO's and other commercial offers (under GDPR privacy provisions)
- Privacy Shield (US – pending) means US customers follow the same principles as global privacy community
- Additional benefit to STO participants (affiliate programs / access to early STO programs)
- KABN Consumer cardholders gain access to a robust, global customer engagement and loyalty program via KABN portal
- KABN Consumer are able to take advantage of other opportunities and benefits within the KABN platform without having to be rescreened for KYC/AML