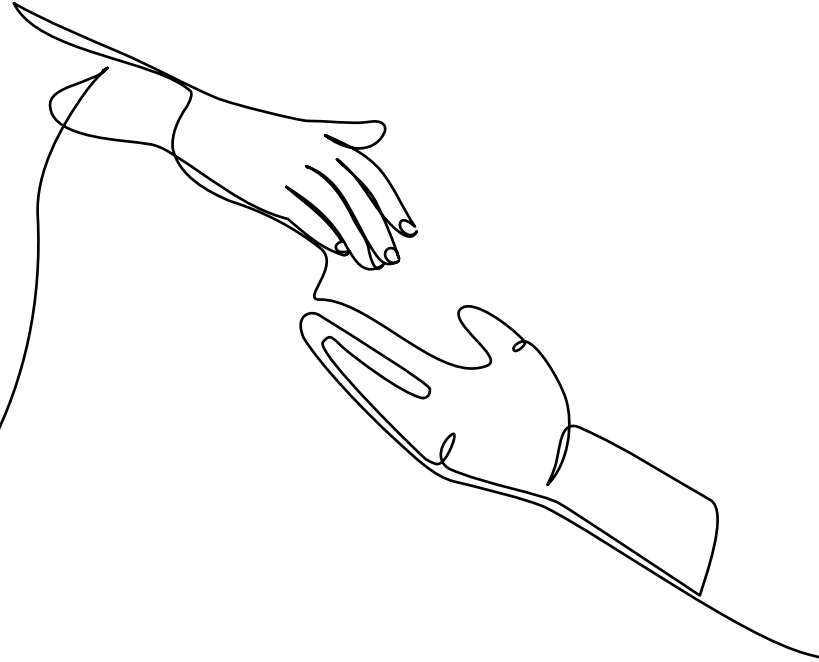


blanco

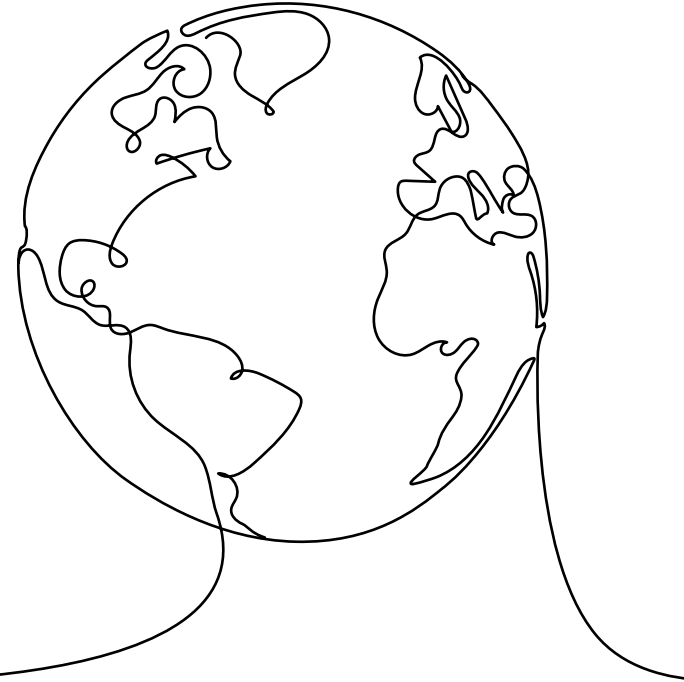
# A quick introduction to our KYC Solution.

Turning a regulatory requirement from a nuisance into an opportunity.



# The world of finance is in turmoil.

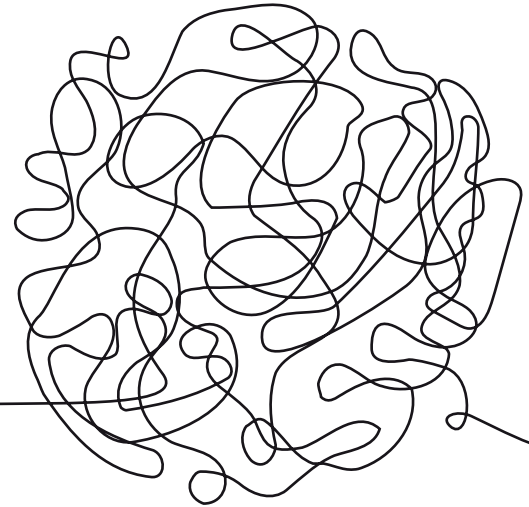
Digital technology is propelling financial services forward at the speed of light. Opportunities galore! At the same time, the 2008 Financial Crisis made the world suspicious of financial institutions and as a result they've become the object of severe scrutiny. Nowadays, Financial Institutions are under constant surveillance of regulators, to put an end to the practice of selling way too complex or otherwise shady products to financial illiterate customers. In itself, that is a good thing. But...



# This makes running a financial institution immensely complex...

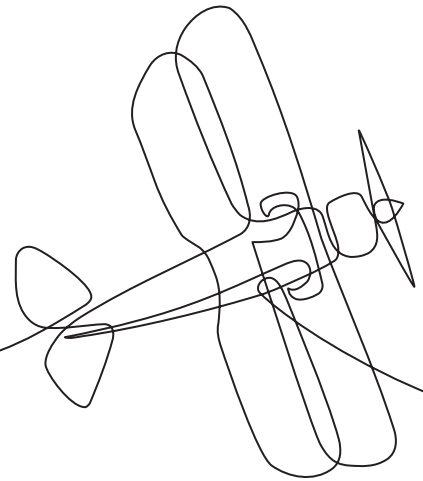
Maybe treacherous, even: Rules & regulations are constantly changing and even more legislation can be expected in the near future. Companies are grudgingly spending a growing amount of time on compliance. But we've reframed this problem into an opportunity.

**Here's how:**



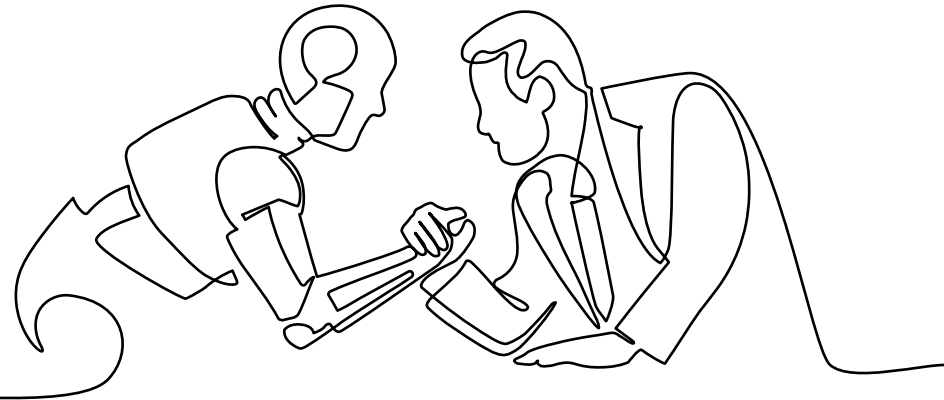
# At Blanco, we build technology that propel financial institutions forward.

Whether you're a large bank, a pension fund, an insurance company, trust administrator, or a wealth manager: Our technology helps to make your organization and your services less complex, more efficient and more cost effective. Obviously, an important part of this is developing tools and services that guide financial institutions through the forest of rules and regulations.



# We believe in the symbiosis of humans and machines.

That's why we're investing in a superior user experience, making sure our technology becomes a joy to use. Plus: we offer additional human services, to fully take care of issues that can't be automated.



# The KYC trajectory is a nuisance for financial institutions:

All financial institutions are regulatory obliged to know who their customer is: their ID must be checked and their financial position also needs to be assessed to some extent. All this to make sure we're not selling a Ferrari to someone without a driver's license. It's perceived by the industry as a problem: potential customers are scared away by the obligation to fill in multi-paged forms, asking nosey questions about their financial position. Some organizations are even required to rerun this check on all their existing customers – a potential threat to the size of their customer base.



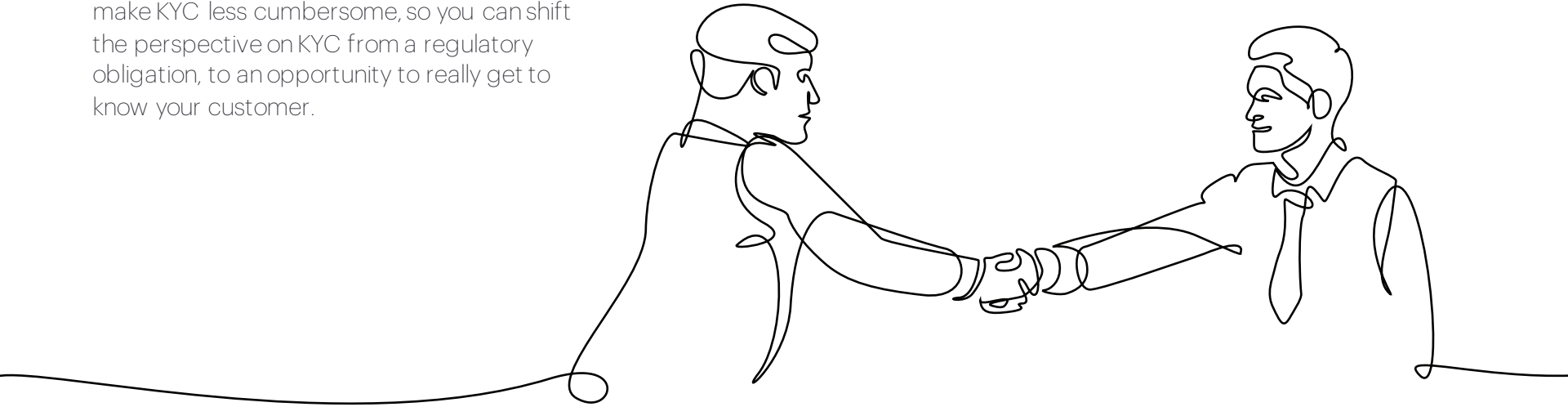
A decorative black line graphic that starts from the left edge, curves upwards and then downwards, framing the text on the right side of the page.

# At Blanco, we've fixed KYC.

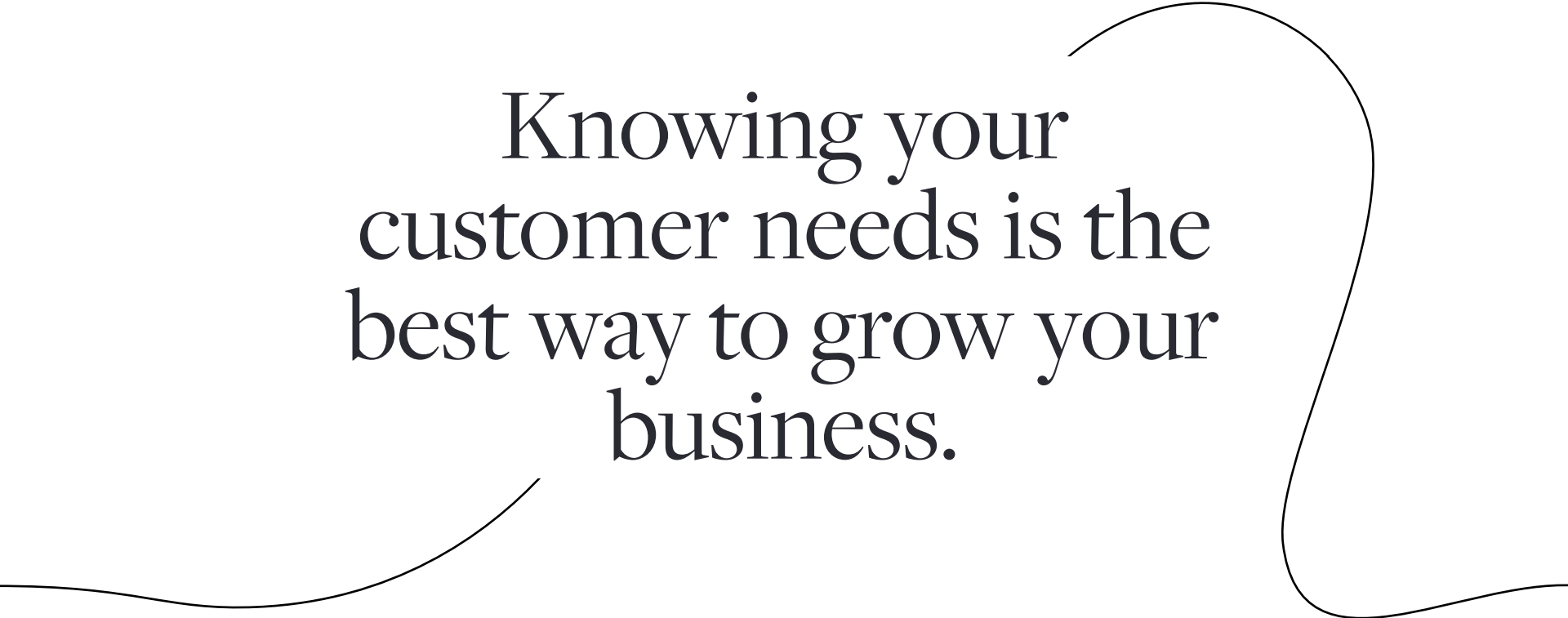
Because we develop technology with humans in mind, we've come up with a KYC solution that focusses on ultimate user experience. Instead of spending days, your customer will spend 60 seconds for simple financial products to 60 minutes for more complex financial products like mortgages or asset management.

# To us it's a mere hygiene factor that our KYC Solution is fully compliant.

Of course it is. What we're really trying to do is make KYC less cumbersome, so you can shift the perspective on KYC from a regulatory obligation, to an opportunity to really get to know your customer.







Knowing your  
customer needs is the  
best way to grow your  
business.

blanco

We're Blanco.  
Your invisible force  
in KYC.

# Blanco KYC Solution:

— modular and fully white-labeled, API-enabled\* —

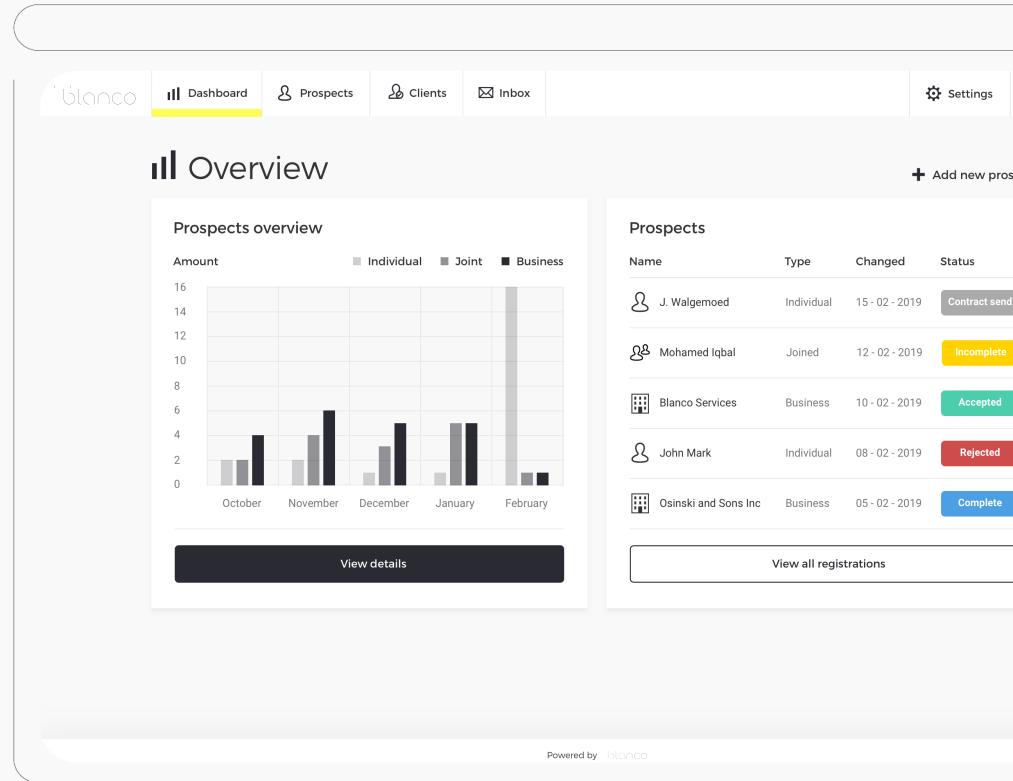
**1.**  
Client  
Onboarding  
& Remediation

**2.**  
Client  
File

# 1a. Client Onboarding

The easiest way to get customers in.

- Developed to onboard natural and legal persons, statutory directors and UBO's.
- Experience our user-friendly interface: Blanco uses a controlled intake procedure, consistently based on the same steps.
- Identify your clients through passport scan, liveness check, plus delegated identification.
- Classify your customer as low, medium, high or unacceptable, based on investigation.
- Generate and sign contracts through e-identity: SMS, iDEAL, iDIN, ITSME or E-Identity.



# 1b. Client Remediation

Continuously reassess and update your client's data.

- Execute funnel overhaul: reassess and update all your client data.
- Get thorough insight into the financial situation of your clients.
- Check your client's suitability for financial products.
- Use any channel, when reaching out to client's to update and verify their data.

The screenshot displays the Blanco client remediation interface. At the top, there is a navigation bar with the Blanco logo and menu items: Dashboard (highlighted), Prospects, Clients, Inbox, and Settings. Below the navigation bar, there is a 'Back to overview' button. The main content area is titled 'Jan Jansen' and is divided into three sections: Personal details, Address details, and Product. Each section has a sub-menu with tabs for 'Additional details', 'CDD', and 'Documents'. The Personal details section includes ID details (Gender, Initials, Preferred name, Given first names, Surname) and Address details (Address line 1, Address line 2, Postal code). The Product section includes Product details (Know your customer, Survey, Contracts) and Product Information (Type, Product name, Bank account, Account holder name).

Jan Jansen			
Email: demo.blanco.services@email.com Mobile: +31 0254789621			
Last updated	27-03-2019		
Created	27-03-2019		
Channel	Backend		

Personal details			
ID details			
Gender	Male	Nationality	Netherlands
Initials	J.	Date of Birth	31-07-1978
Preferred name	Jan	Personal number	123456789
Given first names	Janus	Country of birth	Netherlands
Surname	Jansen	Place of birth	Amsterdam

Address details			
Address line 1	Veiligweg 123	City	Amsterdam
Address line 2	-	Country	Netherlands
Postal code	1234 AB		

Product			
Product details			
Know your customer			
Survey			
Contracts			

Product Information			
Type	Individual	Bank account	NL12ABNA12345678
Product name	Investment	Account holder name	J.Jansen

# 2. Client File.

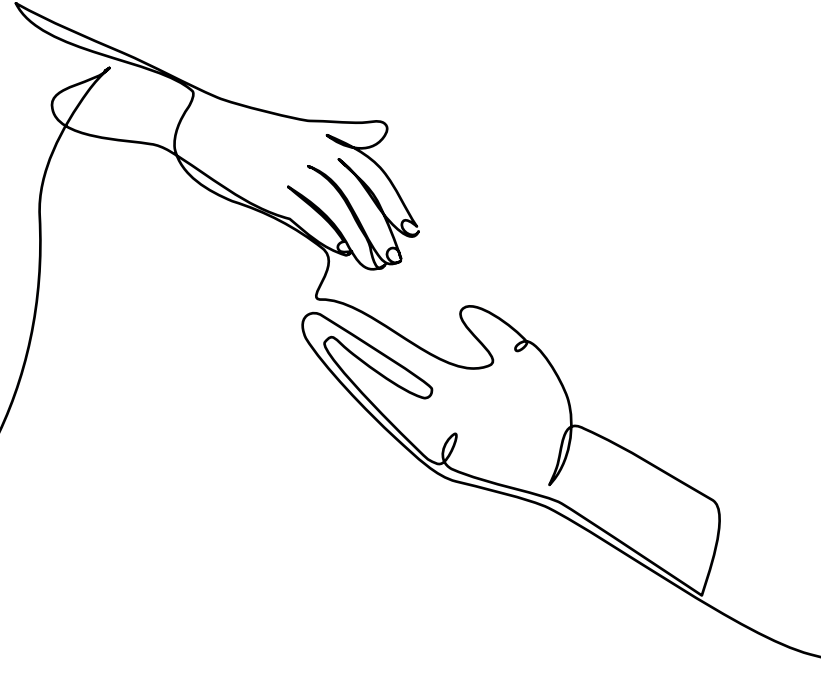
All your customer data in one secure vault, ready to be updated at any time.

- Store contracts and other important client communication.
- Maintain and update client data continuously, like client due diligence and risk assessment. Check through sanction lists & PEP tests, adverse media.
- Close new contracts with your clients and monitor relationships between your clients and others, such as personal holdings.
- Trust our product-relationship structure: clients are always connected to their respective products.
- Schedule tasks for you customer. E.g.: invite them to perform an update of their client data or risk profile
- Easily schedule notifications for client contact.

The screenshot displays the Blanco software interface. At the top, there is a navigation bar with 'blanco' logo and menu items: Dashboard, Prospects, Clients (highlighted), and Inbox. A 'Settings' gear icon is on the far right. Below the navigation, a 'Back to overview' button is visible. The main content area is titled 'Theresa May' and includes a profile card with contact information: Email: demo.blanco.services@email.com, Mobile: +31 0254789621. It also shows 'Last updated' and 'Created' dates as 27-03-2019 and 'Channel' as Backend. To the right, there are tabs for 'Personal details', 'Additional details', 'CDD', and 'Documents'. Below these is a 'Search results (15)' section displaying a grid of related client profiles. Each profile card shows a name, a match status (e.g., 'True positive', 'Potential match'), and a 'Matched Relevance' section with details like 'Pep Class', 'Exact name, year of birth', and 'Countries'. A 'Details' button is at the bottom of each card.

# The digital platform assisted by human services.

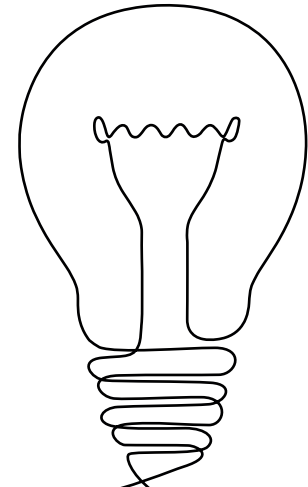
instead of being imposed on people, our platform serves people. That's why our software is designed for superior user experience. Nevertheless, we understand that adopting to a new fintech platform is never fully seamless : Be sure to know that we offer the proper guidance to help you get accustomed to Blanco quickly. We're also happy to share our industry knowledge and we love to be your sparring partner when it comes to rules and regulations:



# blanco

## Use our KYC Solution for:

- ✓ multi channel on- boarding for financial institutions
- ✓ operational Compliance & Risk Monitoring
- ✓ goal based financial investment planning
- ✓ third party contracting
- ✓ funnel overhaul: remedial action and updating customer data.

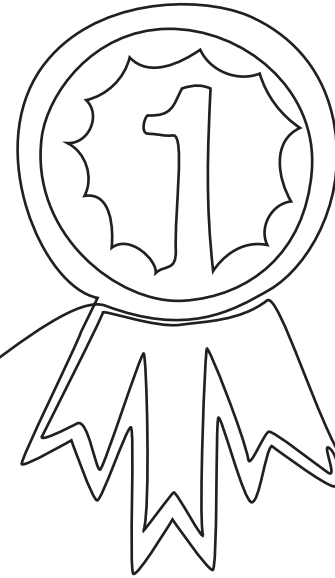




# blanco

## Our KYC Solution helps you to:

- ✓ make KYC less cumbersome
- ✓ let customers finish the KYC trajectory in 60 seconds - 60 minutes.
- ✓ be fully compliant
- ✓ reframe a regulatory requirement to an opportunity.



# Appendix:

# Expert Team



**Joost Walgemoed**

Founder & CEO

- Over 20 years of experience in finance & wealth management.
- Former director of BinckBank Professional Services.
- Former director business development Ohpen.



**Bernadette Wijnings**

Founder & CFO

- Over 20 years of experience in business strategy
- Serial Entrepreneur.
- Former CFO a.i. BinckBank Professional Services.
- Founder 'Het Strategiekantoor'.
- The Next Women 100.
- INSEAD graduate.



**Dennis Overbeeke**

Founder & CTO

- Over 10 years of experience in fintech.
- Former IT Manager Able Wealth Management Software.
- Former manager maintenance & support / consultant Syntel.
- AWS certified developer / Open Stack Fundamentals.

# Expert Team



**Manouk Fles**

Head of Legal & Compliance

- Certified Compliance Professional,
- Certified Information Privacy Manager (CIPM)
- Certified Information Privacy Technologist (CIPT)
- Ex-legal counsel BinckBank
- Ex-legal counsel Kempen&Co



**Wilfred van Roosmalen**

Sales Director KYC

- Former Director BinckBank Professional Services.
- Former Wealth Manager Wijs & Van Oostveen



**Koen Vanderhoydonk**

CEO Belgium & Luxemburg

- Over 20 years of experience in fintech.
- Financial industry influencer, keynote speaker & social media enthusiast.
- Former Director Euroclear
- Former General Manager BinckBank Belgium.

# Board of Advisors



**Willem Meijer**

- Member Board of Directors Euroclear SA.
- Finance specialist & serial entrepreneur
- Former CEO SNS Securities
- Former CEO TOM (The Order Machine)
- Founding Partner The ETM Factory



**Leen Meijaard**

- Managing Director Blackrock EMEA Institutional
- Member Supervisory Board AFC AJAX NV
- Supervisory boardmember Achmea Investment Management.



**Kalo Bagijn**

- Serial Entrepreneur in finance.
- Former founder and CEO BinkBank.
- Founder / Managing Director Brand New Day.

# Blanco timeline

- October 27, 2015** ● Blanco is founded in Amsterdam.
- Jan. - Sept. 2016** ● Consultancy generates revenue for funding proof of concept.
- October 2016** ● Start building KYC Solution.
- April 2017** ● Opening Rotterdam office.
- June 2017** ● Launch Digital customer Onboarding MVP, incl. KYC Solution.
- October 2017** ● Opening Ukrainian development outpost.
- January 2018** ● Launch Financial Investment Plan MVP.
- February 2018** ● Volta Ventures & KBC Start IT Fund invest € 2 mln.
- May 2018** ● Fintech Impact Award NRC Live.

# Blanco timeline

- June 2018** ● Opening Brussels office.
- September 2018** ● Launch customer File MVP.
- October 2018** ● Installation of the Supervisory Board.
- December 2018** ● 40th regulated financial institution contracted.  
● 35FTE.  
● ISAE 3402 type 1 certified. (Type 2 by Q2 2019)
- April 2019** ● MVP Investment Suite live.
- June 2019** ● Digital customer Intake 2.0 live.
- October 2019** ● Financial Investment Plan 2.0 live.

blanco

We're Blanco.  
Your invisible force  
in KYC.