Who are we?
An initiative from French trusted corporates

Members of the consortium are the identity custodians for individuals and corporations in France and Europe.

Archipels is developing a digital trust platform on Blockchain technology.
Know Your Customer

A fast-growing market
Many verticals are impacted

- Bank (traditional & neobank)
- Insurance
- Broker
- Online credit
- Sports betting
- On-demand services

A fast-growing market

- ~1.4 billion digitized documents per year
- ~800 institutions controlled by the ACPR in 2020
- ~50 million online checks per year
- ~3.5 million neobank clients in 2019
- ~4 million Proofs of Residency verified online per year
The problem

KYC/KYB is broken: regulatory burden and substantial cost center

Heavy regulatory surveillance

KYC is at the core of AML/CFT strategy

Processes are lacking automation and digitization

... but automation is not possible with the tools available on the market...

Significant cost

... and it accounts for a massive costs for financial institutions

7/10 companies have experienced one fraud attempt in 2019\(^1\)

30 days on average to onboard a new client\(^2\)

50 M$ per year on average are spent by financial institutions on KYC\(^2\)

\(^1\)Euler–DFCQ, 2020
\(^2\)Thomson Reuters, 2017
Existing solutions

Limited offer, not adapted to market constraints

01/ Manual conformity check

- Costly operations with no value creation
- Human error risk: wrong indexation, omissions, data entry errors...
- Lack of automated updates of client databases

02/ Tech solutions (OCR / image recognition)

- Scanned documents might be rejected when low quality image is used
- No guarantee of authenticity only conformity (level of confidence)
- Ensuring data consistency – cross-checking information
The Archipels solution
Data from trusted sources powered by Blockchain technology
The Archipels solution
Power data from trusted sources with Blockchain technology

01/ Verify the authenticity of a document with its Blockchain hash

02/ Guarantee the immutability of document and ease auditability and traceability

03/ Distribute trust mechanism on multiple trusted third parties

04/ Comply with European standard for security and confidentiality (GDPR, eIDAS)
## The Archipels solution

**Product benefits**

<table>
<thead>
<tr>
<th></th>
<th>Archipels</th>
<th>Existing tech solutions</th>
<th>Internal manual operations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level of trust and confidence</td>
<td>✔️ ✔️ ✔️</td>
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The Archipels platform

Document hash verification via API

Certification
- Certified issuers
- Documents
- Digital footprint

Technical support provided by Archipels for partners’ integration

Archipels platform

Verification
- Client’s document
- KYC operators, banks
- Digital footprint
- Web application

Validation & secure storage

API
Many documents define your identity

Individual & enterprise identity documents certified by Archipels

01/ KYC (Proof of Residency)
- Energy bills
- Internet or phone bills
- IBAN and bank statements
- Insurance policies

02/ KYB
- Certificates of incorporation
- IBAN and bank statements
- Memorandum of articles
- Beneficiaries' PoR

03/ Other documents
- Notarized acts
- Payslips
- Tax certificates
- Loan notices (real estate, consumer...)

Many documents define your identity

Individual & enterprise identity documents certified by Archipels
Our Roadmap

Become the leading European decentralized digital identity platform

01/ Our ambition

Become a leading Digital Trust Platform in Europe that provides simple, quick and secure document and identity data certification and verification services by unifying strategic & certified trust partners on a decentralized blockchain infrastructure

02/ Our approach

Authentication

- Proof of authenticity for documents from individuals and enterprises

Trust-as-a-service

- Open platform
- Partnership program for app developers (dApps)

Decentralized identity

- Structured metadata
- Zero Knowledge Proof / SSI

KYC & KYB services for financial institutions

SaaS platform for digital trust services

Sovereign digital identity orchestrator

2020

2021

2022