



# TRUST SERVICES



# 01 / 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.



02



# Know Your Customer

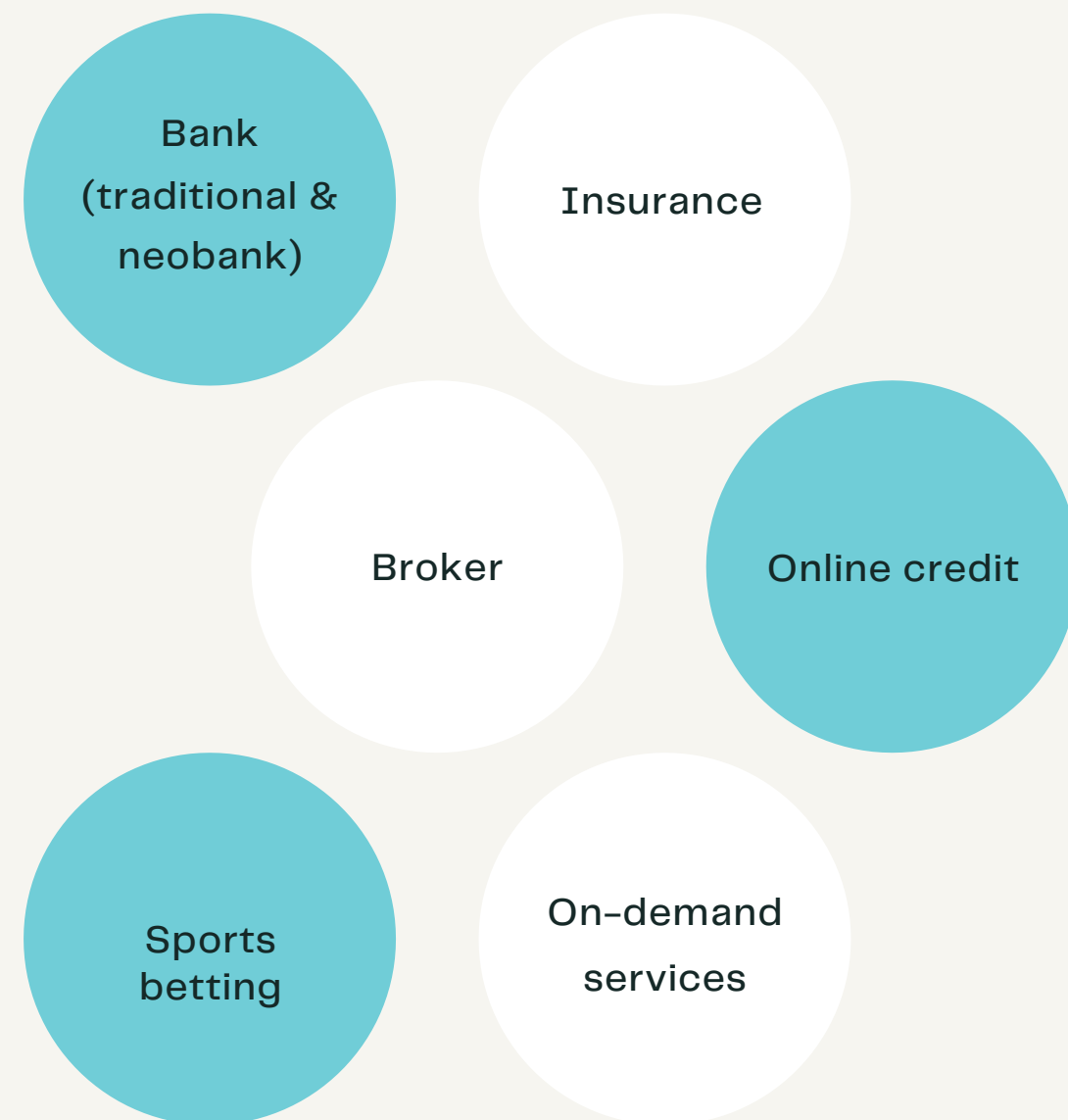
A fast-growing market



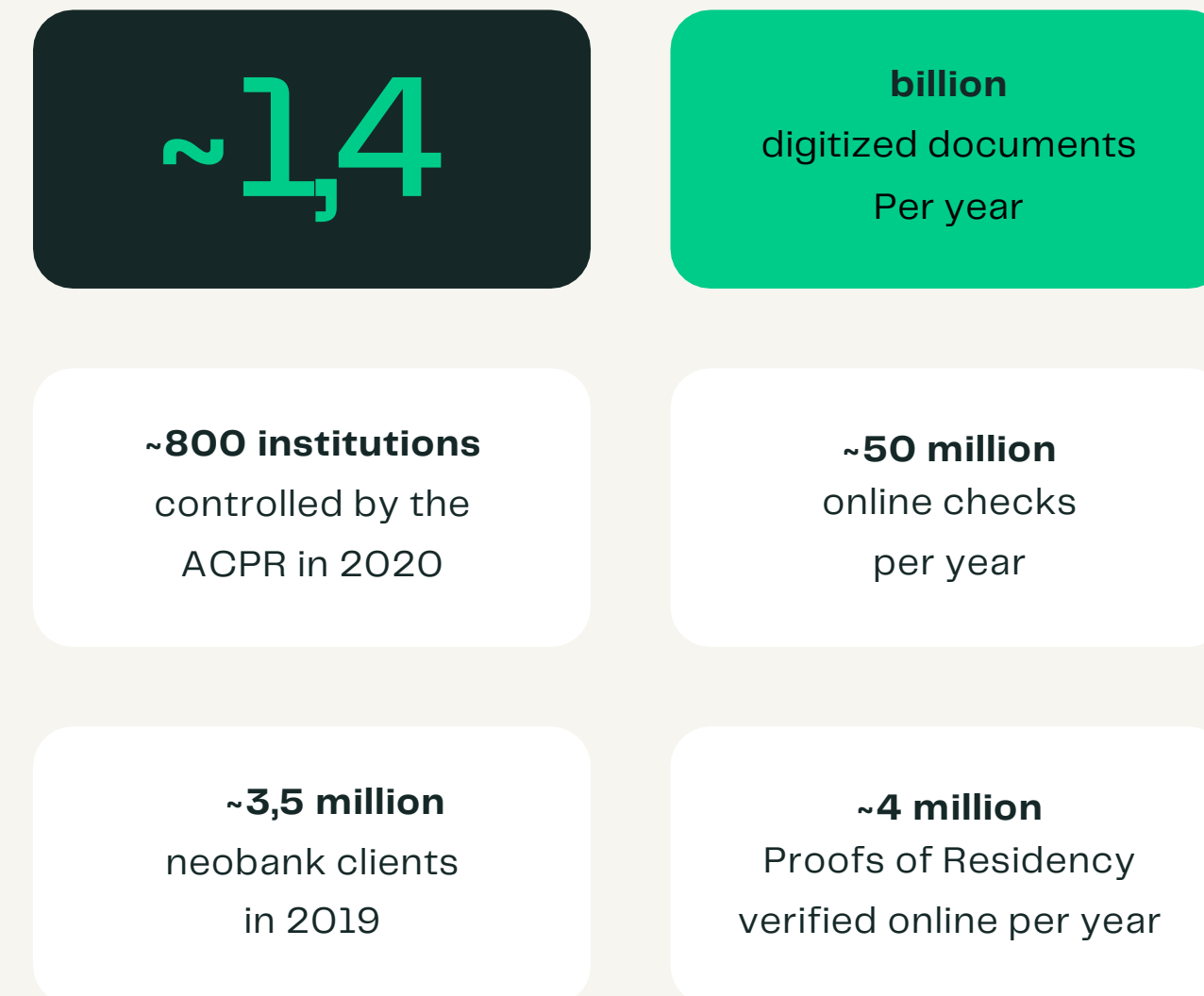
# Online Document Verification

## French market annual value

### Many verticals are impacted



### A fast-growing market



# The problem

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

Heavy regulatory surveillance

KYC is at the core of AML/CFT strategy

7/10

companies have experienced one fraud attempt in 2019<sup>1</sup>

Processes are lacking automation and digitization

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

30

days on average to onboard a new client<sup>2</sup>

Significant cost

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

50 M\$

per year on average are spent by financial institutions on KYC<sup>2</sup>



<sup>1</sup>Euler-DFCG, 2020  
<sup>2</sup>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



03



# 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

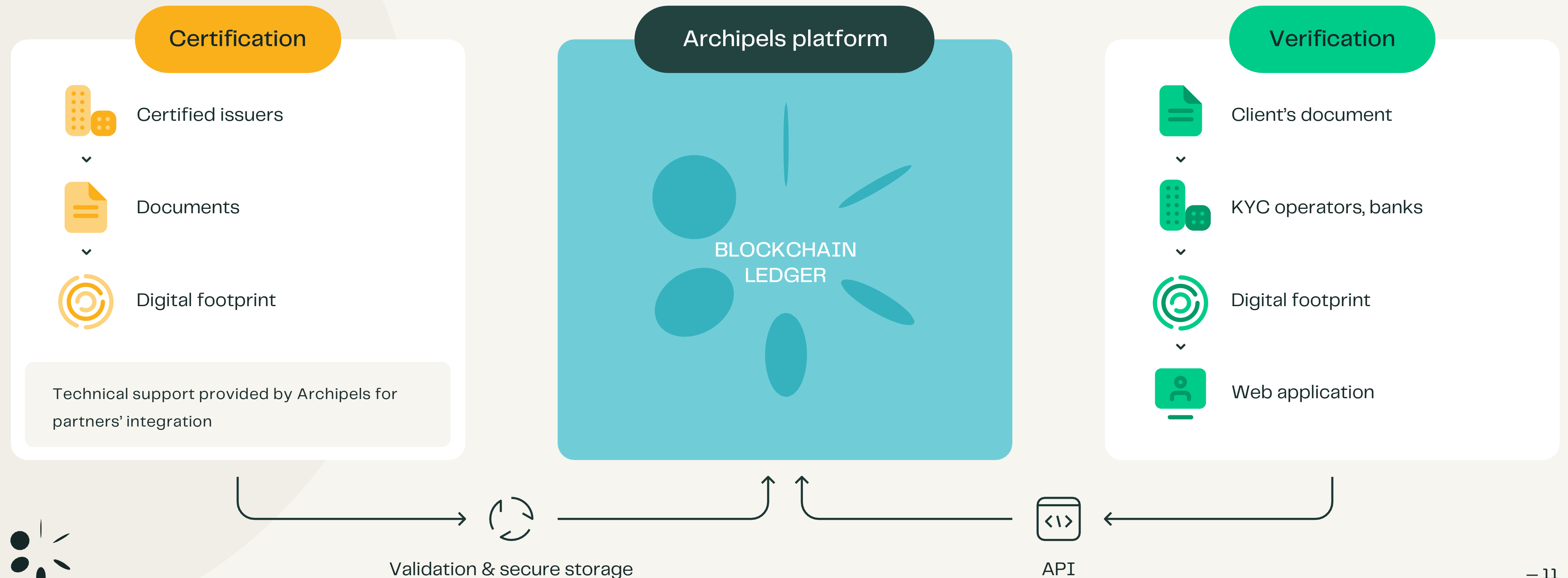
## Product benefits

	Archipels	Existing tech solutions	Internal manual operations
Level of trust and confidence	✓ ✓ ✓	✓ ✓	✓
Cost	✓ ✓ ✓	✓ ✓	✗
Speed & easiness	✓ ✓ ✓	✓ ✓	✗
End-user experience	✓ ✓ ✓	✓ ✓	✓
Security regulations compliant	✓ ✓ ✓	✓	✓
GDPR compliant	✓ ✓ ✓	✗	✗



# The Archipels platform

## Document hash verification via 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...)



# 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

KYC & KYB services for financial institutions

#### Trust-as-a-service

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

SaaS platform for digital trust services

#### Decentralized identity

- Structured metadata
- Zero Knowledge Proof / SSI

Sovereign digital identity orchestrator

2020

2021

2022





# Archipels



[contact@archipels.io](mailto:contact@archipels.io)