Trading OnBoarding

The New Digital Era...

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Intelli Group

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Market Trends & Considerations | Customer Experience

Experience should be top priority so that more customers are engaged with the organization

62% of customers say they share bad experiences with others

72% of customers say they share good experiences with others

67% of customers say they'll pay more for a great experience

57% of customers have stopped buying from a company because a competitor provided a better experience
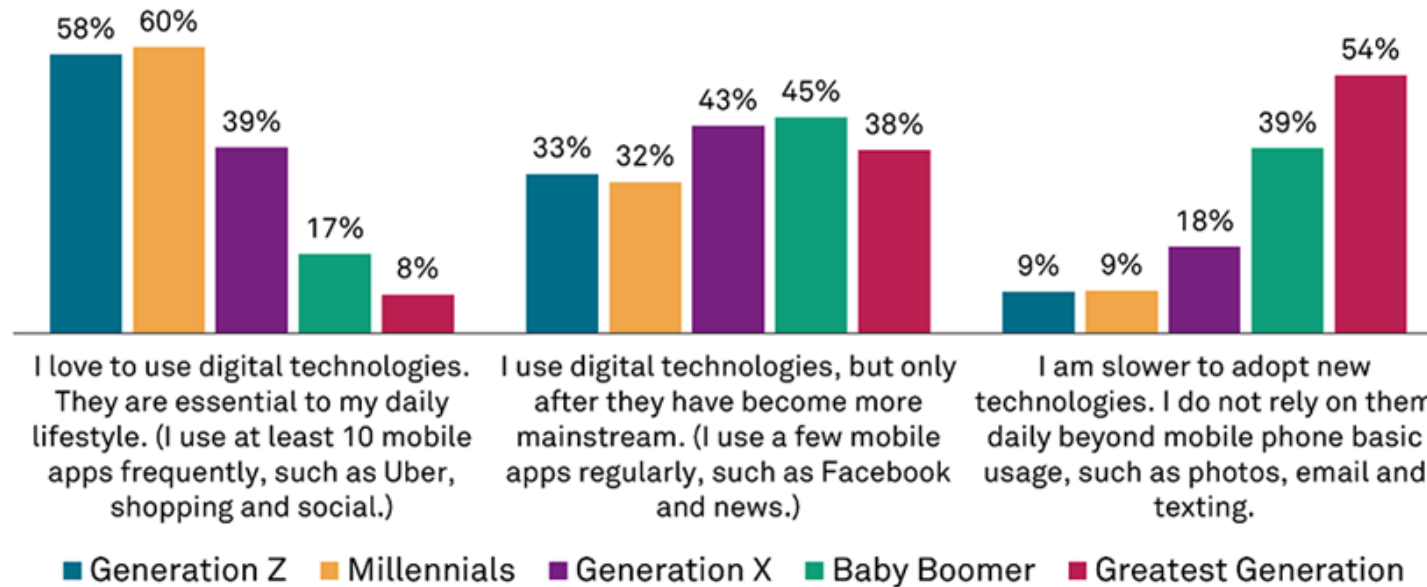
* Source: Customer Service Experience magazine

Market Trends & Considerations | Generations vs Digital Experiences

New Generations are much more digital than previous ones and it is essential to digitally transform for them

Which statement best describes your attitude and behavior toward digital experiences?

	Generation Z	Millennials	Generation X	Baby Boomer	Greatest Generation
I love to use digital technologies. They are essential to my daily lifestyle. (I use at least 10 mobile apps frequently, such as Uber, shopping and social.)	58%	60%	39%	17%	8%
I use digital technologies, but only after they have become more mainstream. (I use a few mobile apps regularly, such as Facebook and news.)	33%	32%	43%	45%	38%
I am slower to adopt new technologies. I do not rely on them daily beyond mobile phone basic usage, such as photos, email and texting.	9%	9%	18%	39%	54%

451 Research
S&P Global
Market Intelligence

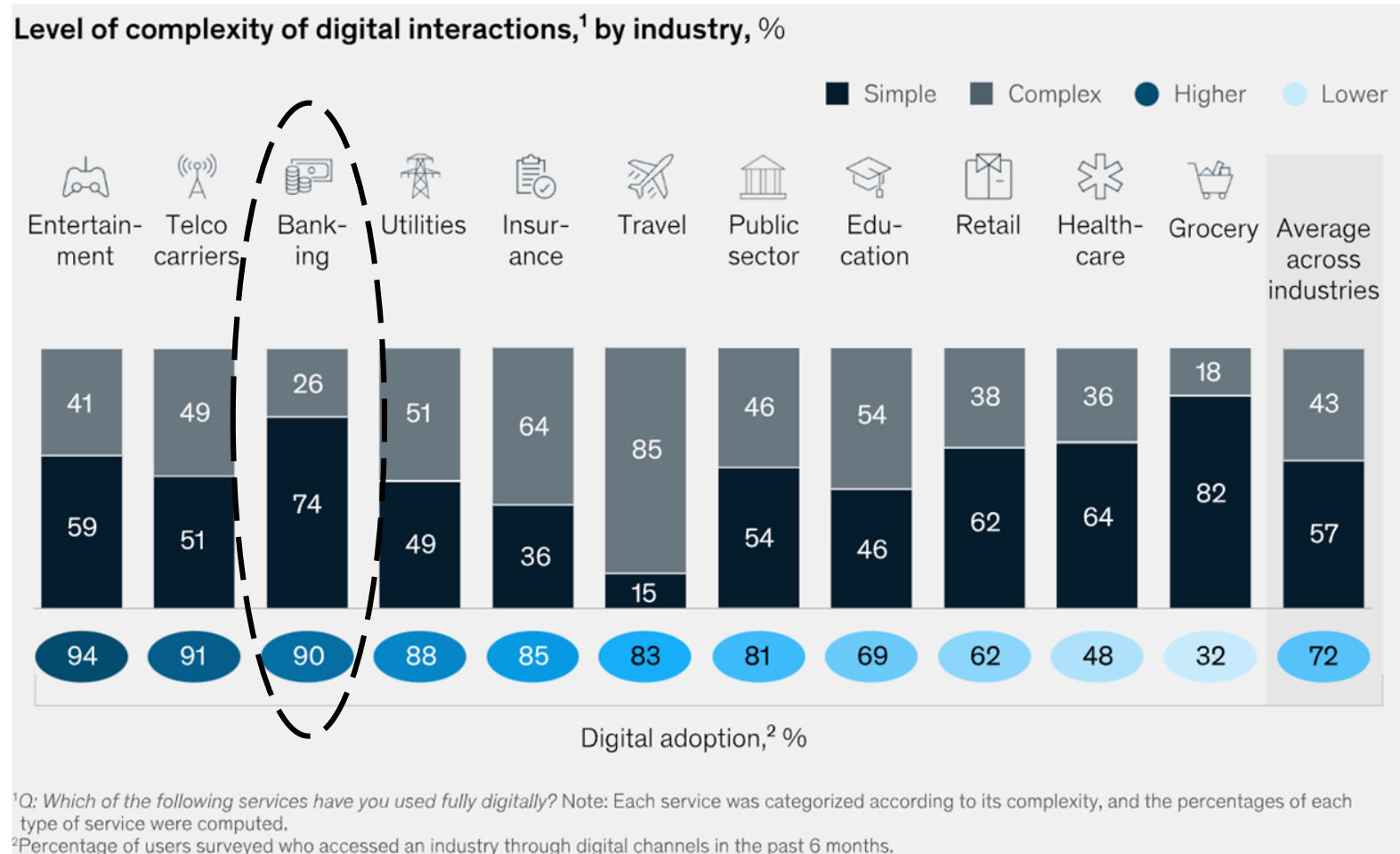Source: 451 Research's Digital Endpoint Tracker Q1 2023

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* Source: S&P Global

Market Trends & Considerations | Level of complexity per Industry

Financial Sector has been already digitally adopted besides its complexity

Level of complexity of digital interactions,[1] by industry, %

Legend: ■ Simple ■ Complex ● Higher ● Lower

Industry	Complex	Simple	Digital adoption,[2] %
Entertainment	41	59	94
Telco carriers	49	51	91
Banking	26	74	90
Utilities	51	49	88
Insurance	64	36	85
Travel	85	15	83
Public sector	46	54	81
Education	54	46	69
Retail	38	62	62
Healthcare	36	64	48
Grocery	18	82	32
Average across industries	43	57	72

[1] Q: Which of the following services have you used fully digitally? Note: Each service was categorized according to its complexity, and the percentages of each type of service were computed.
[2] Percentage of users surveyed who accessed an industry through digital channels in the past 6 months.

* Source: McKinsey Global Digital Sentiment Insight Survey

Market Trends & Considerations | Regulations and Standards

There are many areas in compliance that should be always considered as mandatory

Remote Identification

Verification Types
- Dynamic Selfie with Liveness
- Video Verification with Experts
- Critical Outsourcing

Technologies
- Artificial Intelligence
- Biometrics
- Anti-Spoofing
- Machine & Deep Learning
- Agent Portal aligned with BoG Act

Tools
- Authenticity Controls
- PRADO Integration
- Video & Logs Record
- SMS OTP Authentication

Critical Outsourcing
- GDPR
- Business Continuity
- Contingency Plan
- Disaster Recovery

Security
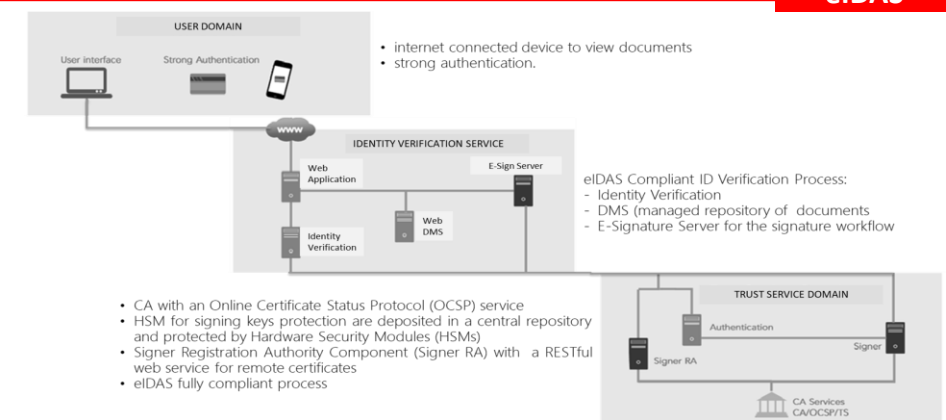

AML – ISO – MIFID

Business Continuity

- Business Impact Analysis
- Risk Analysis
- Business Continuity Plans
- Risk Analysis
- Informing critical partners and customers
- Disaster Recovery Plans
- Disaster (Alternative) Sites

GDPR

GDPR Guidelines

- Data Processor (DP)
- DP-DC Contract
- Register of Treatment
- Show Compliance
- Data Protection Officer
- DC Instructions
- Subcontractors
- Warning & Advice
- Organizational Measures
- DP Confidentiality
- Assistance to the DC
- Regulation
- DP Appointment
- Security of Processing
- Fate of the Personal Data
- DP established in EU

eIDAS

- CA with an Online Certificate Status Protocol (OCSP) service
- HSM for signing keys protection are deposited in a central repository and protected by Hardware Security Modules (HSMs)
- Signer Registration Authority Component (Signer RA) with a RESTful web service for remote certificates
- eIDAS fully compliant process

eIDAS Compliant ID Verification Process:
- Identity Verification
- DMS (managed repository of documents
- E-Signature Server for the signature workflow

Digital Onboarding Adoption | Statistics in Greece

100%
DYNAMIC SELFIE

75%
VIDEO

100%
CUSTOMER SERVICE

95%
GREEK IDs

80%
24x7 SLA

100%
COMPLIANT WITH LOCAL REGULATION

80%
MOBILE APP

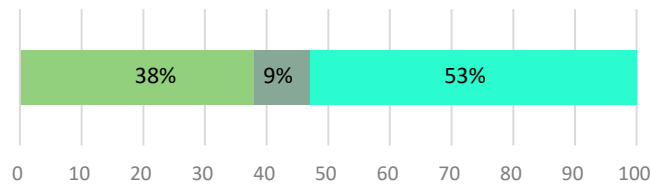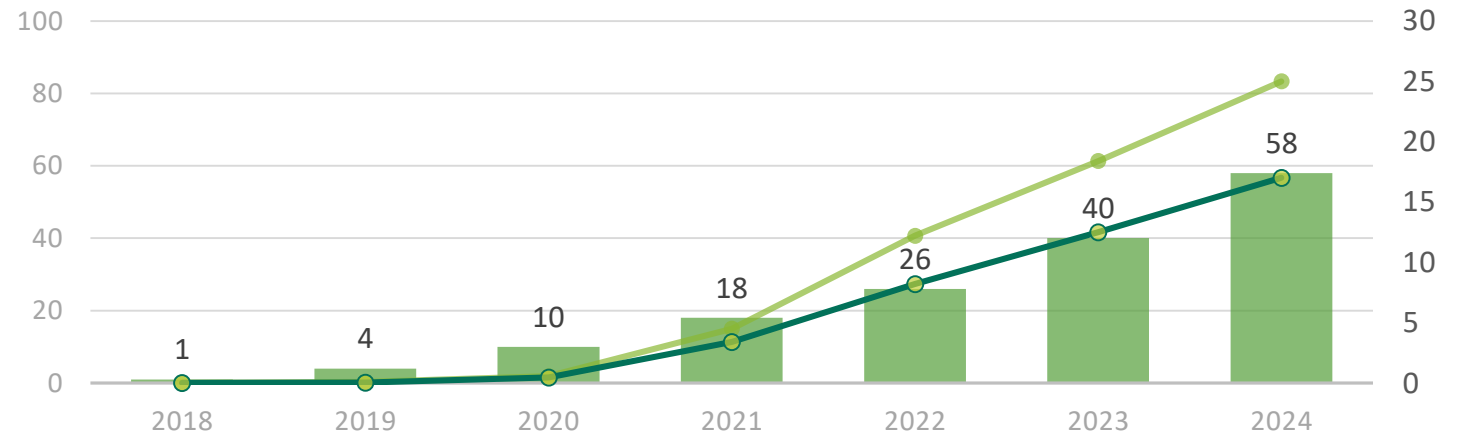**50%**
WEB PORTAL

50%
E-SIGNATURE

Digital OnBoarding Customers

Number of Customer Journeys

Number of Transactions totally and in Greece per Year (x M)

6
DIFFERENT MARKET INDUSTRIES

3
CUSTOMER JOURNEYS PER CUSTOMER

62%
TRANSACTIONS GROWTH LAST YEAR

Finance - Telecom - Other

| 38% | 9% | 53% |

0 10 20 30 40 50 60 70 80 90 100

1 — 2018
4 — 2019
10 — 2020
18 — 2021
26 — 2022
40 — 2023
58 — 2024

End-to-End Solution | Building Blocks

Customer Portal

Contains different options such as New Client Registration, Login from various user profiles, Information and Contact Details, Documents Reviews & Renewals

KYB/KYC
ID & Docs Validation

Includes registration forms, lookups, validations, docs upload for new individuals and corporate entities and then Customer Service team will validate the corporate documents and initiate the UBO's verification

Docs Management & Digital Signatures

Customer information and documentation gathered and stored in one system and accessible based on authorization levels. Qualified Digital (QeS) Signatures issued by Athex

Renewals & Lifecycle

Before the expiration, customers will be prompted to renew their documents via the Customer Portal access
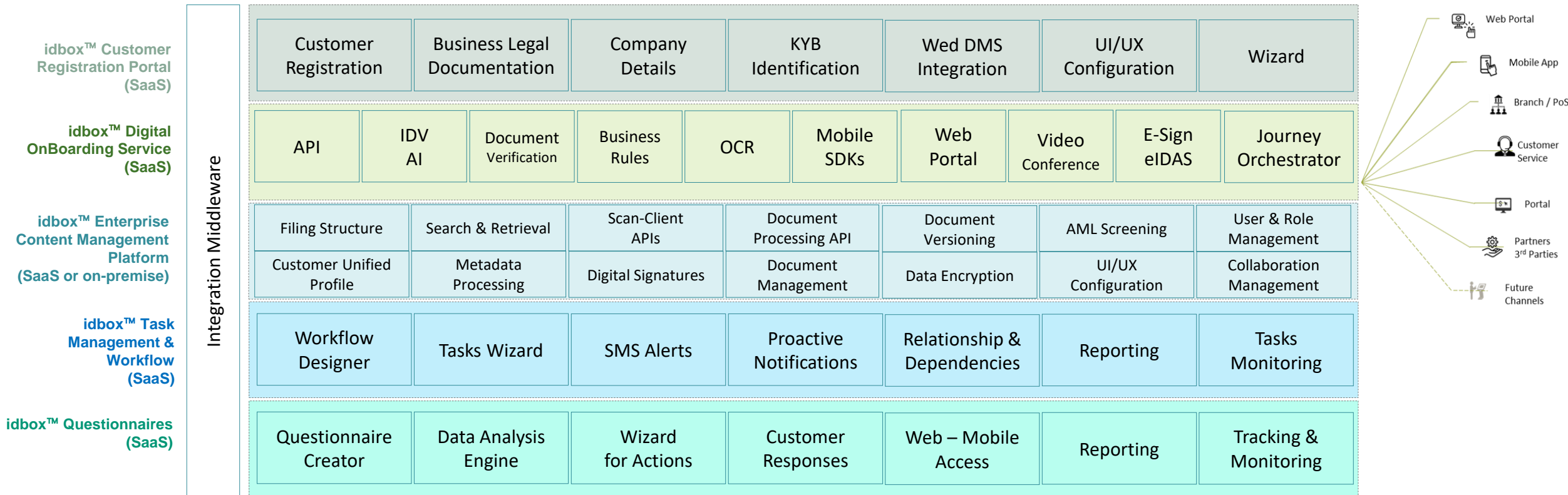
MIFID Questionnaires

A fully customizable Questionnaire's engine with product segmentation based on MIFID for business users to create them and end-clients to respond

Trading Onboarding Customer Journey

Based on the discussions and analysis so far, we can propose the correct customer journey.

End-to-End Solution | Building Blocks

idbox™ Customer Registration Portal (SaaS)	Customer Registration	Business Legal Documentation	Company Details	KYB Identification	Wed DMS Integration	UI/UX Configuration	Wizard
idbox™ Digital OnBoarding Service (SaaS)	API	IDV AI / Document Verification	Business Rules	OCR	Mobile SDKs	Web Portal / Video Conference	E-Sign eIDAS / Journey Orchestrator

Integration Middleware

idbox™ Enterprise Content Management Platform (SaaS or on-premise)	Filing Structure / Customer Unified Profile	Search & Retrieval / Metadata Processing	Scan-Client APIs / Digital Signatures	Document Processing API / Document Management	Document Versioning / Data Encryption	AML Screening / UI/UX Configuration	User & Role Management / Collaboration Management
idbox™ Task Management & Workflow (SaaS)	Workflow Designer	Tasks Wizard	SMS Alerts	Proactive Notifications	Relationship & Dependencies	Reporting	Tasks Monitoring
idbox™ Questionnaires (SaaS)	Questionnaire Creator	Data Analysis Engine	Wizard for Actions	Customer Responses	Web – Mobile Access	Reporting	Tracking & Monitoring

Web Portal
Mobile App
Branch / PoS
Customer Service
Portal
Partners 3rd Parties
Future Channels

End-to-End Solution | References and Recognitions

Awards

Honored to work with you!

Passion

Experience

Innovation

Integrity

Professionalism

Commitment

Why Intelli

- Significant experience and long lasting partnership with Athex Group in different common Projects

- **Global Vendor** recognized a Leader according to International Analysts

- > 100 successful implementations & **References** in Large Enterprises

- **End-to-End solution** fully certified with strict SLAs based on 24x7x365 basis

- Excellent knowledge of your **Needs & Expectations**

- **Best Financial Offer** based on our willingness and commitment for a long term collaboration

Our Commitment

- Adopt an **agile model** in order to meet the org expectations

- Work closely with your team exploring all business & technical aspects – Have a **consulting role** based on our experience

- Adopt a **common language** and mutual understanding

- Build **Trust** and conditions for a **long-term business relationship**

- Provide significant **Added Value** to your business

Navigation (sidebar)

- Home
- **Login - Register**
- Personal Information
- Update Details
- My Products
- Information & Contact

MIDAS

Welcome

Fill out the form to register a new request.

Registration information

Name *

E-mail *

Last Name *

Mobile phone *

ID number *

START PROCESS

HOME

Andreas Syriopoulos

- Questionnaire
- My Documents

Questionnaire

All Questions Are Mandatory

Question: Μορφωτικό Επίπεδο

○ Πρωτοβάθμια Εκπαίδευση
○ Δευτεροβάθμια Εκπαίδευση
○ Τριτοβάθμια Εκπαίδευση
○ Μεταπτυχιακός Τίτλος
○ Διδακτορικός Τίτλος

Question: Τα κεφάλαια που σκοπεύετε να επενδύσετε μέσω της Εταιρίας

○ Σας είναι απολύτως απαραίτητα
○ Αποτελούν τοποθέτηση περισσεύματος

Question: Οι τρέχουσες και οι μελλοντικές πηγές εισοδήματός σας (π.χ. μισθός, σύνταξη) είναι

○ Πολύ ασταθείς
○ Ασταθείς
○ Σχετικά σταθερές
○ Σταθερές
○ Πολύ σταθερές

Question: Ποιο από τα παρακάτω περιγράφει καλύτερα την επαγγελματική σας κατάσταση;

○ Άνεργος
○ Συνταξιούχος
○ Μισθωτός
○ Ελεύθερος Επαγγελματίας / Επιχειρηματίας
○ Άλλο (υψηλής εισοδηματικής απόδοσης)

Question: Οικογενειακή Κατάσταση

○ 1
○ 2
○ 3
○ 4
○ 5

Question: Γνωρίζετε, ότι η επιδίωξη υψηλότερης απόδοσης συνοδεύεται από την ανάληψη υψηλότερου κινδύνου απομείωσης του κεφαλαίου σας. Ποια είναι η ανεκτικότητα που είστε σε θέση να επιδείξετε σε περίπτωση πραγματοποίησης ζημιών;

○ Σχετικά μικρή
○ Μέση - ουδέτερη
○ Σχετικά μεγάλη
○ Αναμφισβήτητα μεγάλη

Midas Portal

Andreas Syriopoulos

My Documents

My Documents

Home / My Documents

My Documents

[Export ▾] [▼ Filter]

Actions	Repository Name ⇅	File Name ⇅	File Version ⇅	Created At ⇅	Client Status ⇅	Expiration Date ⇅	Updated At ⇅	Document State ⇅	Document Class ⇅	Document Metadata ⇅
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👁 Preview	103	103_404_1125.pdf	1	01-01-1970 02:00	🔵 Created	N/A	01-01-1970 02:00	🔵 Created	EBankStatement	EBankStatementFirstName:ΑΝΔΡΕΑΣ,EBankStatementIssueDate:202
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Showing 1 to 7 of 7 Entries

[First] [Previous] [1] [Next] [Last]

THANK YOU

Trading Onboarding Solution Presentation