



The background image shows a person's hand with a smartwatch pointing at a laptop screen. The screen displays a complex dashboard with various data visualizations, including a world map, a radar chart, a line graph, and a bar chart. The dashboard is overlaid with a grid and various data points, creating a high-tech, data-driven aesthetic. The overall color scheme is orange and brown, with a white border around the central text area.

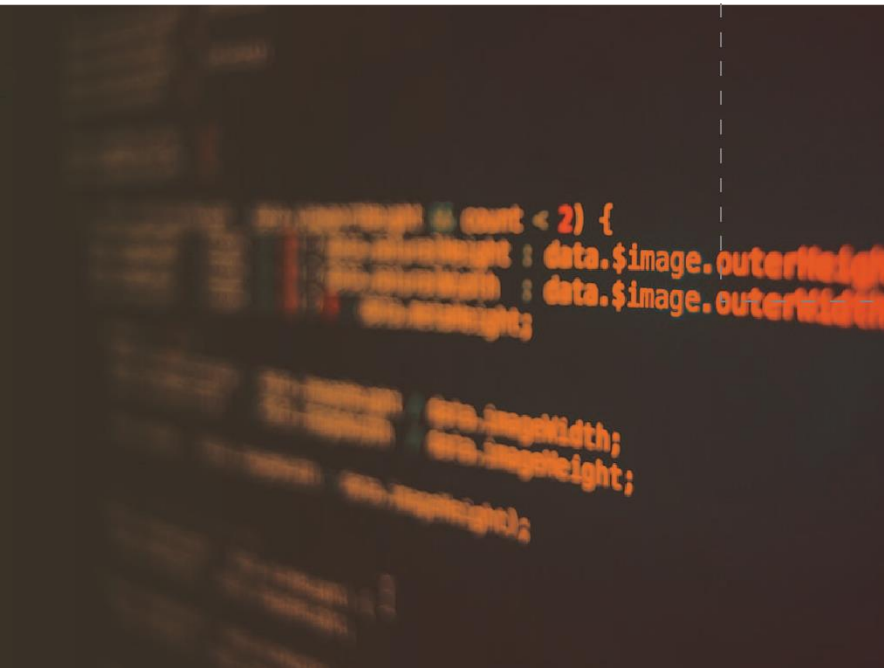
Contactable

White Paper
2019

Trusted Identity as a Service

Building Trusted and Customer Centric relationships
across Integrated Ecosystems

Solution Brief



The Contactable Platform provides the ability to create a digitally verified single customer view and delivers a 'once on boarded always on boarded' digital identity and regulatory "Know Your Customer" capability.

The service was designed in response to the global move to digitization, and to address various inherent organizational challenges, including:



- Digital identity and trust
- Customer onboarding
- Digital rights management
- Regulatory compliance (KYC)
- The role of biometrics in Digital Identity
- Creating a single pane of glass for validating individuals or legal entities



- Data quality
- Security
- Privacy legislation
- Customer engagement & communication



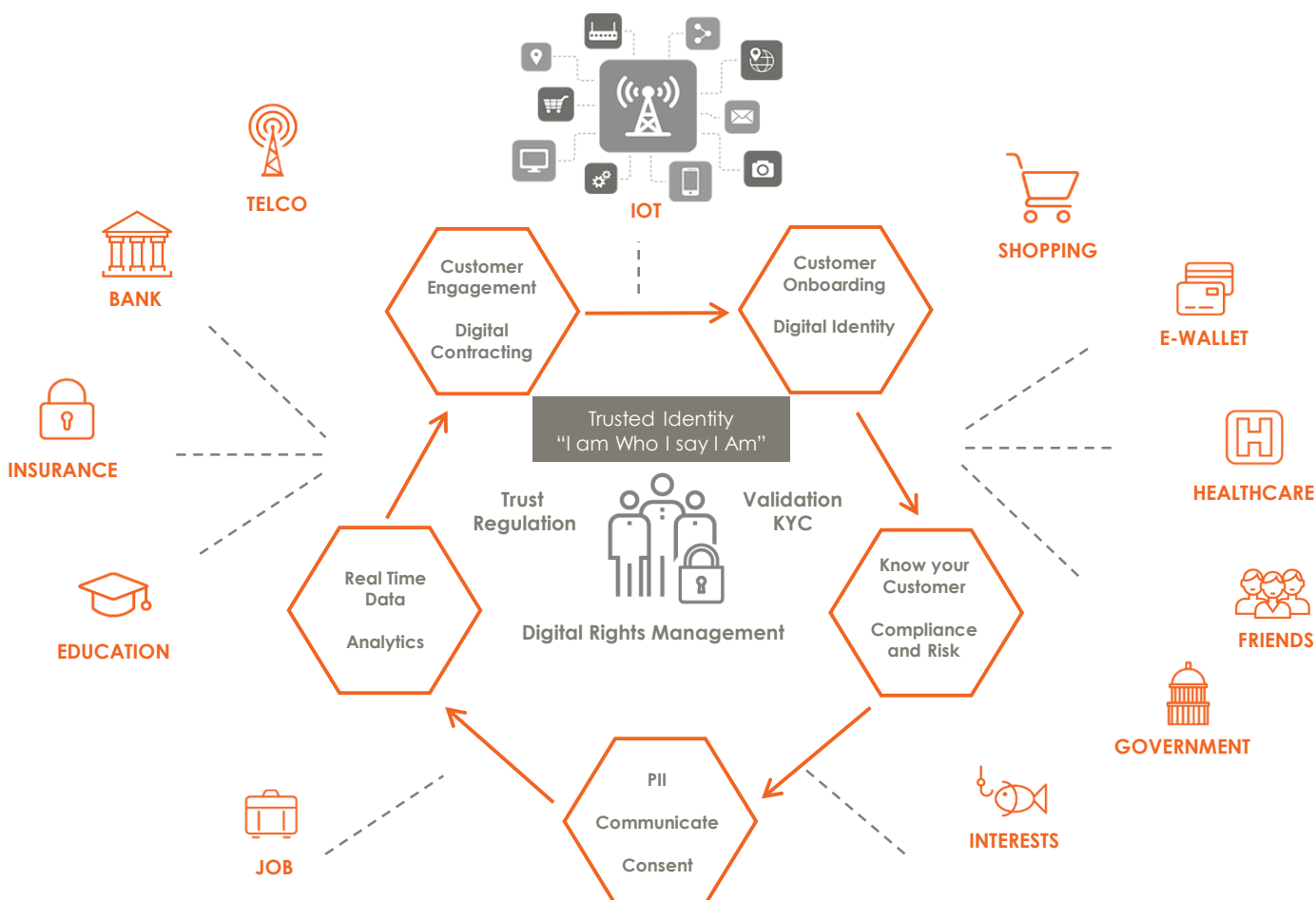
- Product activation
- Digital assets and smart contracting
- Single customer view

The Contactable

Platform comprises a secure and disruptive operating, enterprise- based technology platform that is designed to create, manage and maintain, in real time, multi-tenant digital ecosystems that are customer-centric and regulatory compliant.

Introduction

Digital Citizens Now Access Integrated Ecosystems

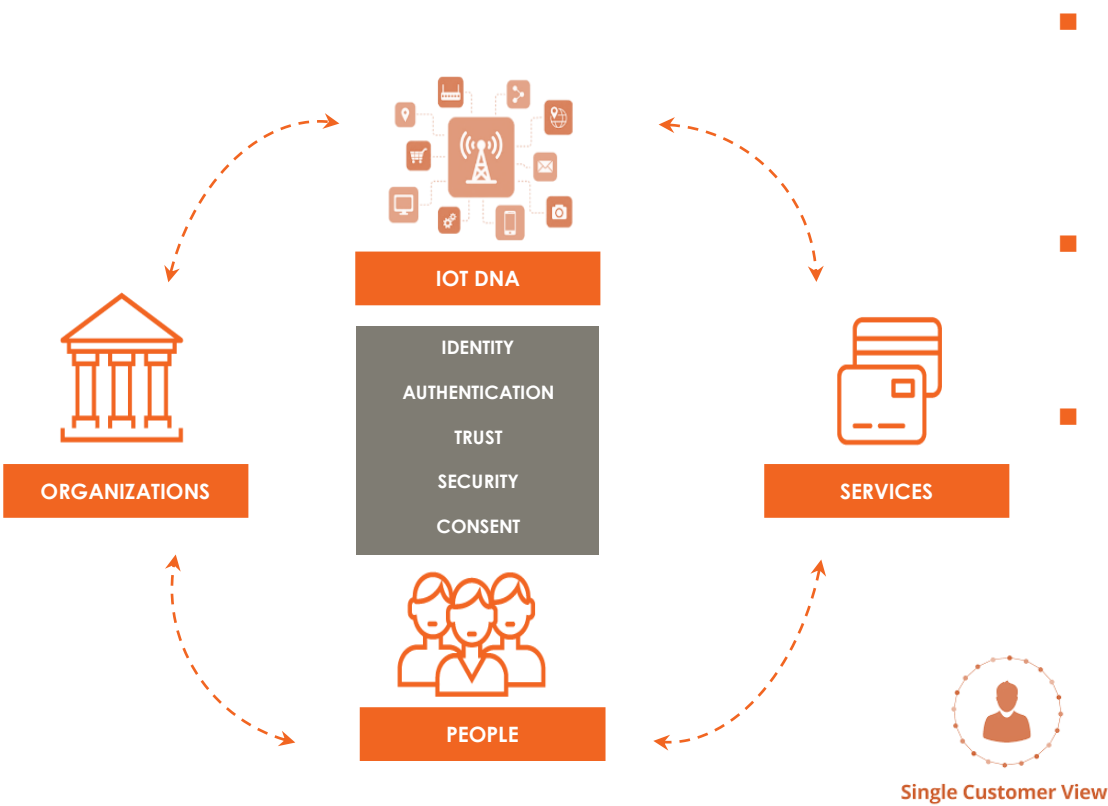


Capabilities are underpinned by the creation of a regulatory-compliant federated digital identity, protected and encrypted by an advanced digital certificate, that is made available on a customer's smartphone through an integrated document and identity e-Vault.

The federated identity enables the creation or use of multiple digital identities to cater for different onboarding requirements across geography, industry or legislation within closed or open ecosystems, all managed through the platform.

These identities are then used to enable full digitization across integrated customer ecosystems which the platform creates and manages for organizations. The technology then provides these ecosystem participants (like Telco's, Insurance, Government, HealthCare, Accountable Institutions) with various product features which are managed uniquely and in real time. Data is validated and controlled by the owner of the information – either consumer or organization. Data is transmitted and updated in real time.

From Digital Customers to Digital Citizens



- Digital citizens include people, organizations, services and things
- Each citizen has an identity that must be managed
- Integrated and Federated Platform Ecosystems drive true digitization for digital citizens

The platform is adaptable as well as agnostic of geographic borders and any required technology integration. Contactable delivers a fully digital, customizable, regulatory compliant solution.

It is a fully commercialized end-to-end integrated technology solution, from digital onboarding, integrated compliance including artificial intelligence validation, KYC and screening portals, third party data integration and institutional and regulatory access portals.

The platform was designed to help significantly reduce data and KYC onboarding costs while also increasing efficiencies and value to consumers.

Adobe Approved Trust List (AATL) Digital Certificate Registration Authority Charter

A key feature of the Contactable Platform is its ability to issue certified digital electronic certificates through mobile smartphones and tablets.

Because digital and advanced electronic signature certificates have the same authenticity as a handwritten signature, they can be relied upon implicitly in nearly all transactions, such as approvals, contracts and certifying copies of original documents.

This capability is key in delivering TRUST in digital contracting and therefore creates validity in digital data in the various Contactable features and products available through the platform.



Security and Encryption



Contactable uses various methods and approaches to protect data in transit and at rest. The encryption process is designed to encrypt all Personally Identifiable Information (PII) or Sensitive Personal Information (SPI) in such a manner that it cannot be viewed in clear text format either during data transit or during storage.

The overall encryption process relies on a number of technology stacks to be interpreted, which results in no one single point of vulnerability.



Any hacking or attempt to gain access to the data would require a security breach across a number of environments, fragmented across the globe at one time. In addition, if any component of our data storage process is compromised, then the available information would be non-sensible due to the nature in which the data is stored at rest.



Contactable Platform



Fully digital, secure and compliant digital identities created using a customer, agent or on premise smartphone or tablet



Regulatory compliant customer on boarding (Know Your Customer) - can adapt for different legislations, industries in different geographic locations



Compliant up to FIPS 140-2 level 3 - ability to issue Digital or Advanced Electronic Digital Certificates using a smartphone or tablet



Real time and authenticated data updates using a secure digital e-Vault and integrated platform - transfer and update data from source in real time, anywhere



Independent and agnostic data verification including digital face to face



Contactable creates unique and integrated customer ecosystems (closed or open) enabled with further product features for organizations and individuals including authenticated digital contracting and signing



Integrated biometrics (Face, Voice or Palm)



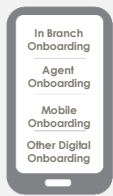
Platform globally relevant and industry agnostic

Digital Identity
Transformation Platform

Identity in an Integrated Digital Platform Ecosystem

Digital Onboarding Federated Identity

1

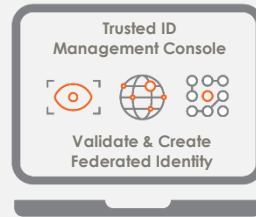


- a Onboarding - Single or bulk – our application or others KYC in less than 1 minute
- b Scanning - Driver License, Passport, or other ID
- c Biometrics & Geolocation
- d Integrate - Verification Bureaus
- e Upload - Documents
- f Sign
- g Verify - Digital Face 2 Face

**Secure Process
Fully Authenticated**

Integrated Compliance and Validation

2



- Information Independently verified using Integrated Compliance portal
- ID Verification
- ID Proofing
- Independent Validation
- KYC Sanctions Screening
- Adverse Media Screening
- Bank Account Confirmation
- Audit logs and history

- Artificial Intelligence Matching Engine (AIME)
- KYC history query
- Regulator access and review possible
- Information service / alerts for changes – live updates
- Online real time processing
- Fully integrated billing and time tracking
- Customizable

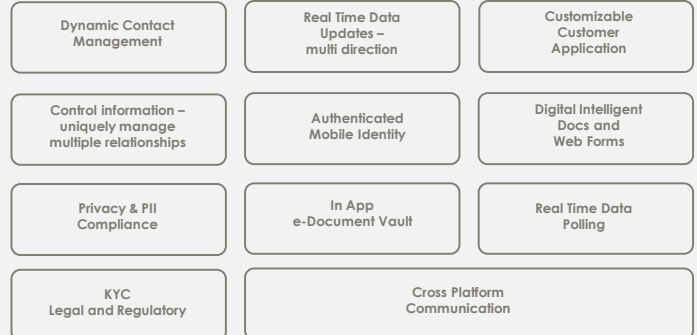
Create, Manage, Enter Ecosystem

3



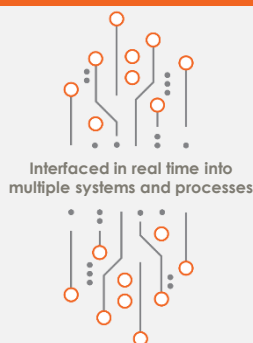
Activate Products, Contract, Pay, Trust, PII, Security, Live Data

4



Interface and Integrate

5



Solid. Agile. Innovative.
Digital Identity - User Biometrics - Distributed Ledger
Intelligent Analytics - Consortium Data



Digital Platform Ecosystem

Selected Use Cases



The technology is generally deployed and customized as a 'white labelled' solution or modules integrated into existing customer's mobile application and systems

Telecommunications

- Full authenticated digital onboarding (face to face or non-face to face) in mobile store via tablet or using agents or directly through Telco's white labelled mobile application
- Digital identity created and integrated, customized KYC completed in under 60 seconds
- Customer identity and vaults created using digital certificates
- Customer can, for example, apply for new services, sign contracts, agree T&Cs etc. all from their mobile phone
- Customer website login and in store validation using biometrics
- Live data updates between customer and Telco and vice versa
- Privacy permissions regulated by the customer in real time
- Supports Telco's financial services products, cost savings and efficiency in customer activation costs and SIM swaps
- Customer, through deployed ecosystem, also has access to other participants in the ecosystem and other value-added services etc. all using the same technology
- Fully integrated into Telco's systems
- Multiple identities utilized across different markets to cater for country specific requirements.



Motor Vehicle

- Same as above for telecommunications, but customer is able to share their identity and KYC across various dealerships and different motor brands seamlessly, as on boarded and fully validated
- Paperless vehicle delivery using biometrics
- Fully digital vehicle rentals - bookings done digitally and customer validated using biometrics at the rental car company
- Vehicle contracts signed using mobile application in the comfort of the customers home
- Customer, through deployed ecosystem, also has access to insurance providers, value added services etc. all using the same technology
- Vehicle services feedback requested directly in mobile application and updated in real time to dealership

Education

- Cost savings in customer onboarding and quality of data. Education
- Same as above for telecommunications, but students are on boarded and their identity created digitally vs. standing in queues at the various institutions around the country
- Validations are for KYC but also income verification, educational qualifications etc.
- Based on the approved identities, students can apply across various educational institutions within the ecosystem, all from the same application - all information totally unique and separated
- Students get access to live digital educational material placed in their vaults by the institutions
- Student job zones created for students to apply for positions from same application



Medical

- Same as above for telecommunications, but a medical identity is created for the patient
- A Medical identity can be used across the ecosystem to check into a hospital, doctor etc.
- Patients can digitally provide information to medical provider
- Medical provider can upload scans, blood results, etc. directly into patients vault on their phone
- Patient can authorize access to records
- Customer receives customized information directly to their mobile device on medical condition, helpful information etc. on diabetes for example.

Integration Partners

- Contactable operates across various global markets and industries. Various integration partners are used, customized to jurisdictional requirements and customer specific needs. Contactable is totally agnostic of data or integration providers and these integration points are agreed between Contactable and clients.

Financial Services

- Same as for telecommunications, but the customer now has unique access to all financial services products e.g. home loans, credit cards, savings products etc. utilizing a unique digital identity and validated KYC
- KYC information updated in one place - one click - and all participants in ecosystem can receive the updated information
- Product activation and authorizations all done from customer's mobile phone
- Savings on KYC information, regulatory compliance and improved data quality

Core Functionality

DETAILS

Interface	Smartphone and Tablet, Desktop / Website for Compliance and Admin Portals
Digital Depth – Full Digital Engagement Platform	Yes
Digital KYC Onboarding - Consumer	Yes
KYC Onboarding – Entity	Yes
Onboarding:	
Mobile or Tablet Onboarding	Yes
Scan, Decrypt and Validate Identity Documents	Yes
Integrated Multi Modal Biometrics (Face, Voice, Palm) Capture, Authenticate and Validate	Yes
Third Party Data Integration	Yes
Geolocation	Yes
Digital Face to Face	Yes
Integrated Onboarding Compliance, Due Diligence Screening and Validation Portal	Yes
Multi-Jurisdictional and Industry Agnostic Compliance and Validation	Yes
Digital Identities:	
Create, Maintain, Share, Verified, Legally Compliant Digital Identities	Yes
Federated Identity-as-a-Service	Yes
Multiple Digital Identities for Different Ecosystems	Yes
Digital Identity Rights Management	Yes
Privacy and PII Data Management	Yes
Create, Manage and Maintain Multi Tenant Digital Ecosystems	Yes
Artificial Intelligence and Machine Learning	Yes
Document Vault:	
KYC Information	Yes
Other Digital Assets - Dynamic	Yes
Document Signing, Approval and Digital Contracting	Yes
Security:	
Advanced Electronic Certificates	Yes
Blockchain	Yes
Other Features:	
Bulk Onboarding	Yes
Multi Solutioning and Customer Development of Bespoke Digital Solutions	Yes
Realtime Data Updates	Yes
Communication (Secure Mobile Push E-mail or SMS)	Yes
Realtime Data Update	Yes
Create Digital Document or Forms	Yes
White Labelled Live Data Polling of Customers	Yes
Global Capability	Yes
Multi and Agnostic System Integration - API	Yes

A close-up, high-angle photograph of a silver laptop keyboard and trackpad. The keyboard is black with white lettering on the keys. The trackpad is silver and rectangular. The laptop is positioned diagonally across the frame. A thin orange vertical bar is visible on the left side of the image.

Restrictions

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