



E V E R E S T

eKYC & Compliance  
for Exchanges,  
Trading Desks & VASPs



# Full Compliance and Payment Platform



Serving financial institutions globally



Partners Trust Everest

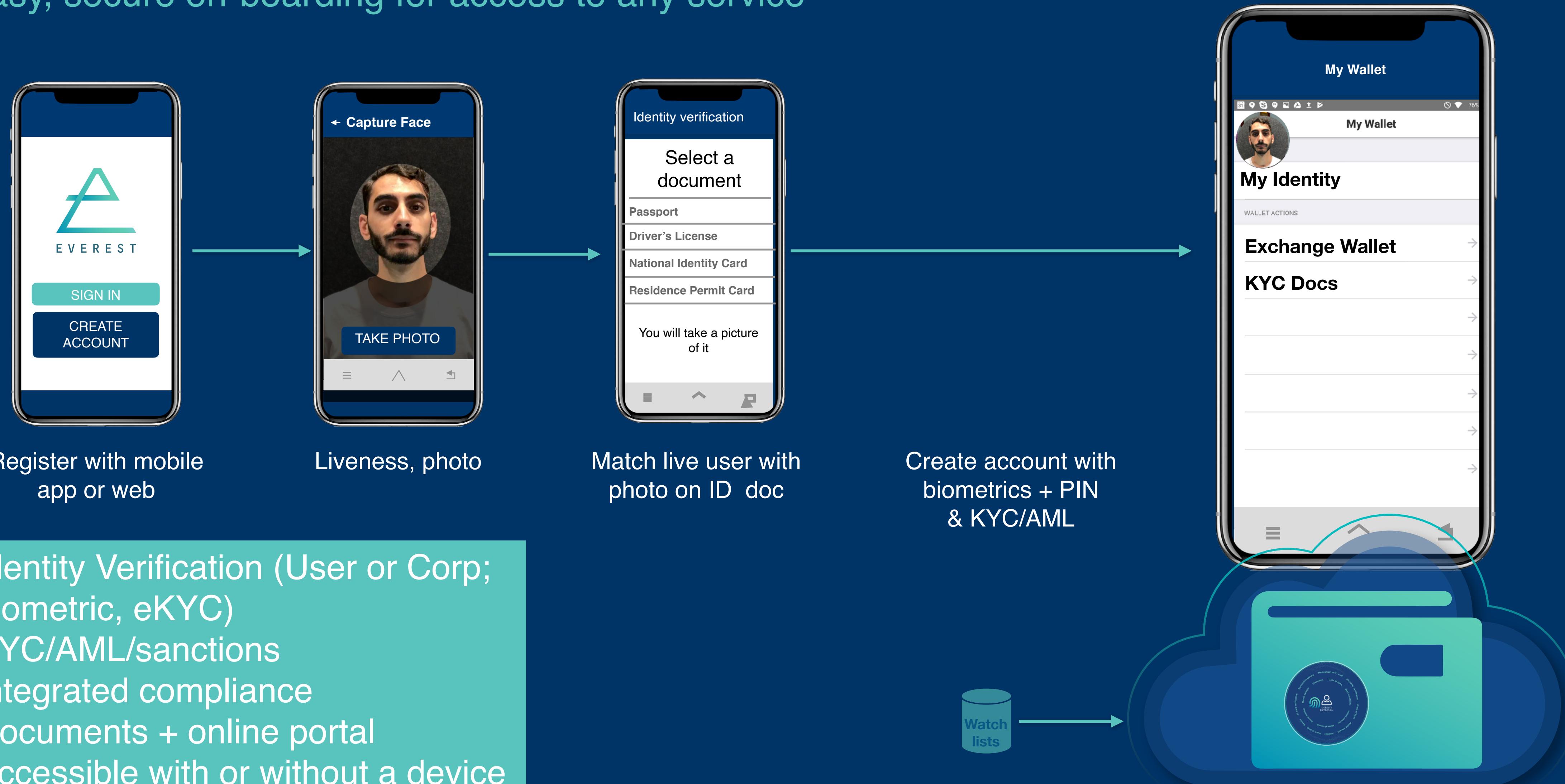
2

# Services for Exchanges

- Compliance → ensure FATF, 5MLD and GDPR
  - ID verification + eKYC/AML
  - On-boarding via web or mobile
  - Transaction tracking on all sender & receivers
  - Auto-reporting
  - Travel Rule enforcement
  - Investigation modules
  - Pre-configured and programmable CDD and EDD
- Fiat on-ramps
  - Offer cross-border payments globally; fiat off-ramps
- Easy with cost-savings
  - Account recovery via biometrics
  - Integrate multiple wallets

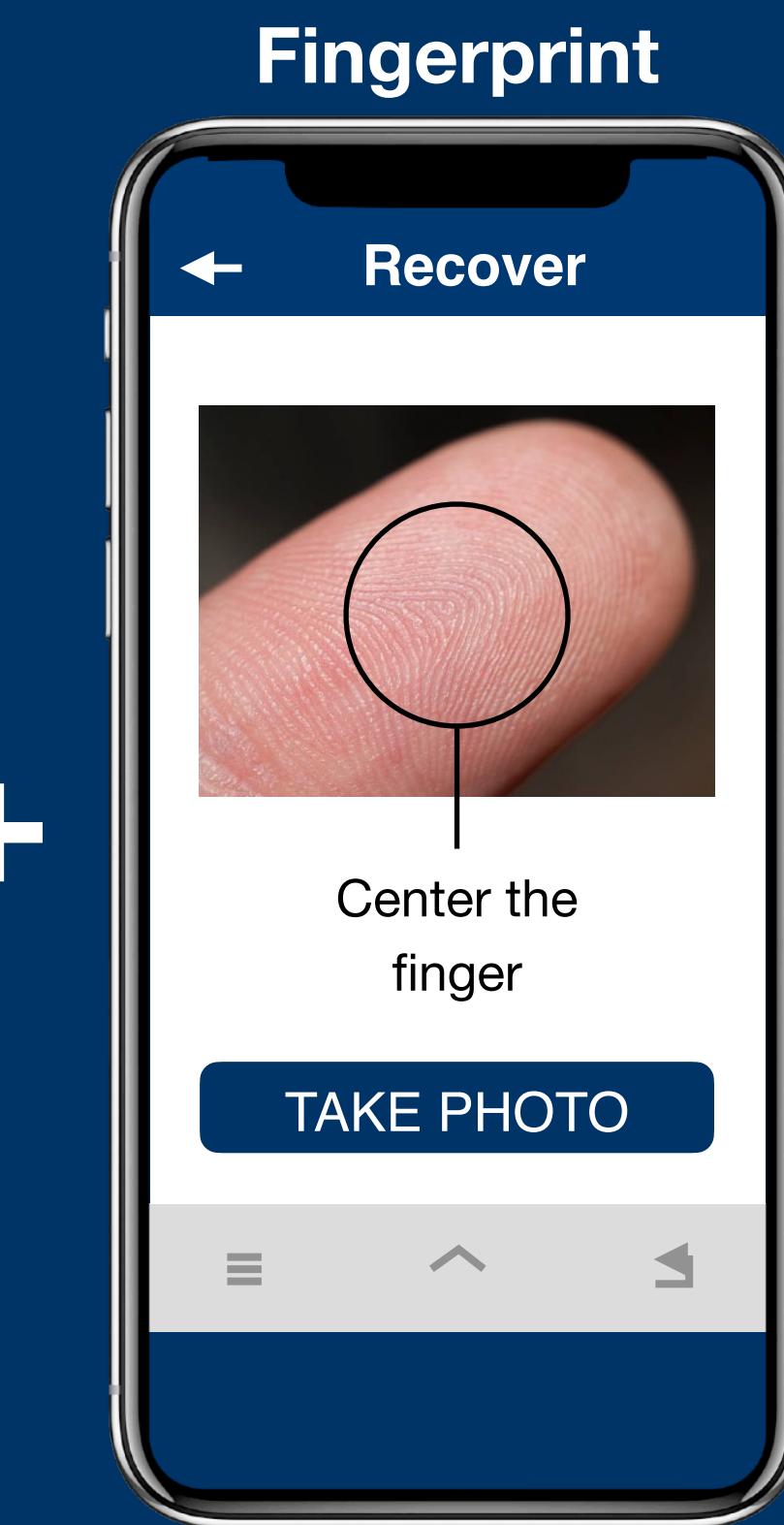
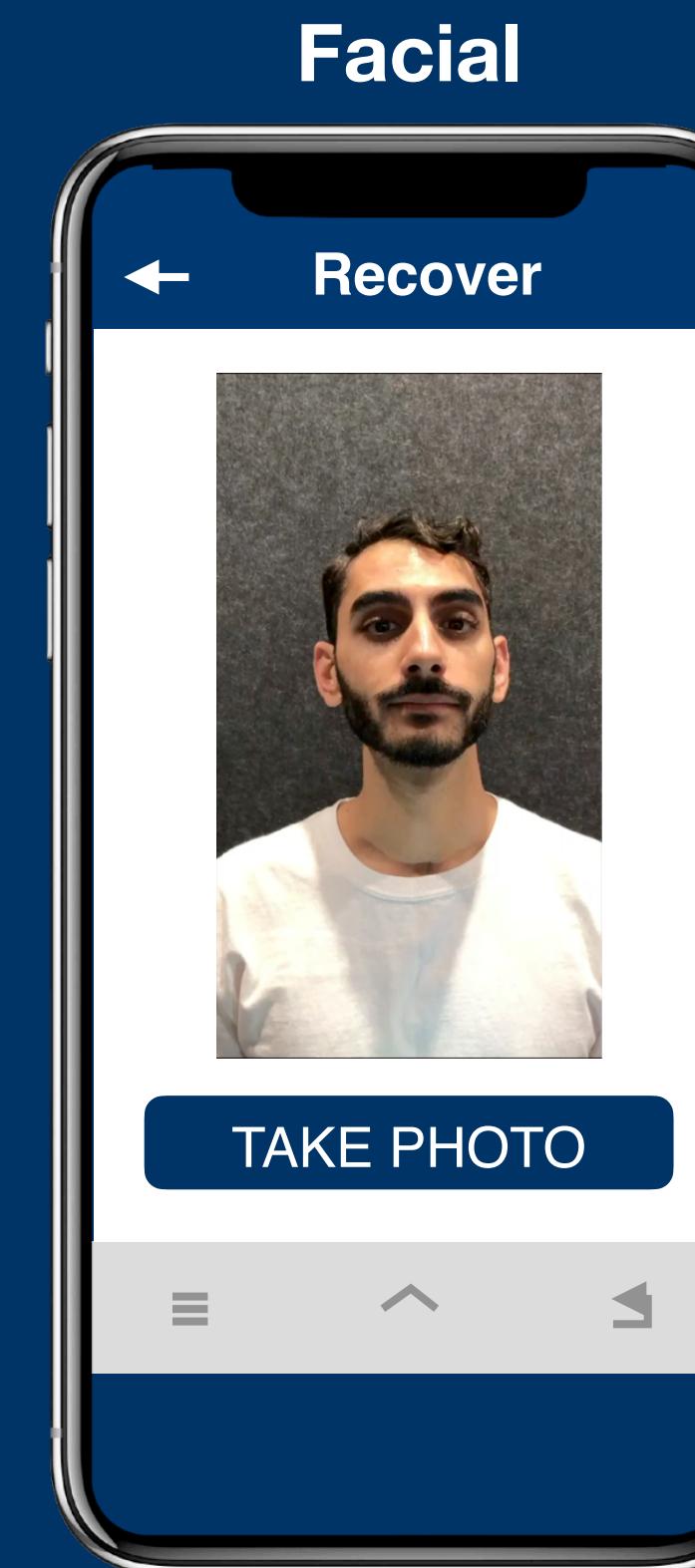
# On-boarding + eKYC + account setup

Easy, secure on-boarding for access to any service



# Multi-wallet + account recovery

- Account recovery via biometrics
- Pull in multiple wallets - all tied to KYCed identity



# eKYC/AML + Compliance + Wallet Platform



Registered FI in EU with Anti-Money Laundering Officer on-staff

## eKYC:

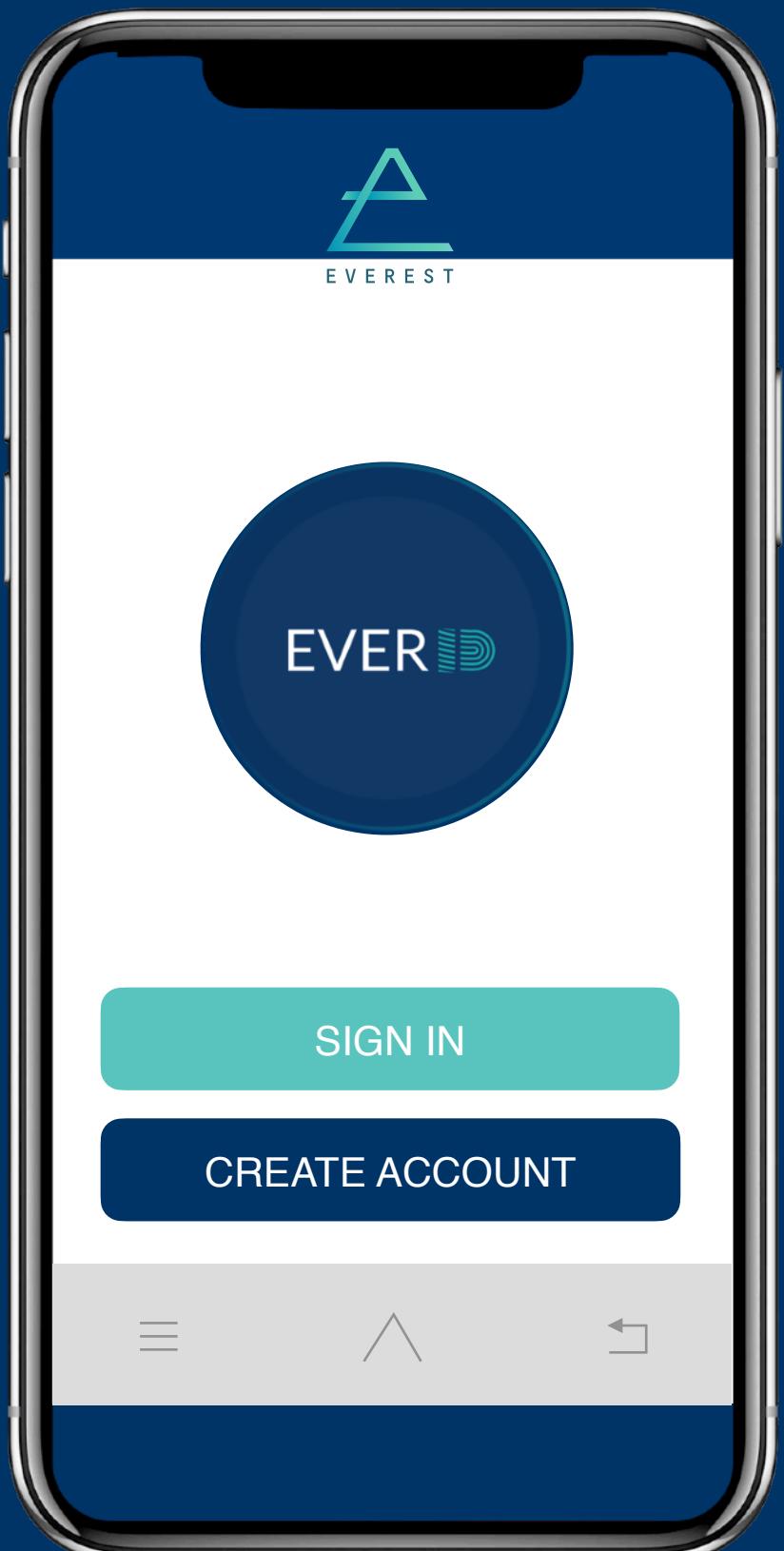
- 190 countries
- over 4,000 identity documents
- Biometrics + Govt. ID + 3rd party attestations
- Single-sign-on
- AML, CFT, PEP, watchlist checks from over 500 sources

## Compliance:

- Financial Transaction Tracking Platform
- Automatic reporting

## Account/wallet:

- Account/wallet for each user; Family account
- ALL wallets are auto-screened for AML, watch lists, etc.



# Everest Bridge: FATF compliance + Exchange network



## EXCHANGE



1) Send ETH to friend

## EVEREST Bridge

**Tracks all Sender, Receiver & Transaction data**

**Enforces KYC before sending**

**KYCs recipients who aren't registered**

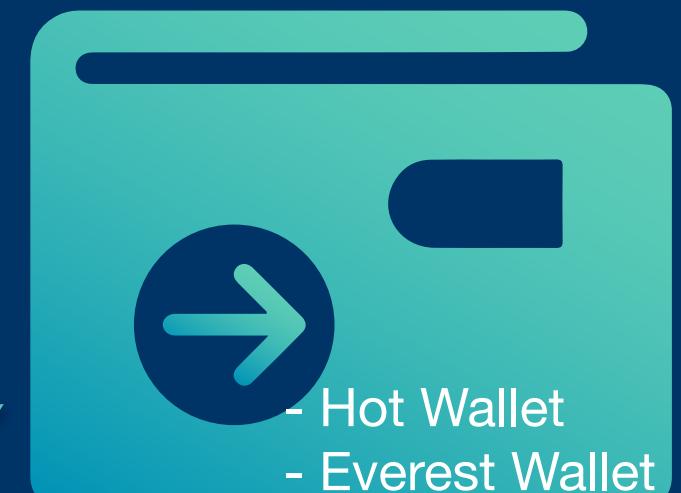
**Releases funds once KYC is verified**

**ENS lookup for easy sending**

2) Lookup KYC status of address or Name



## EXCHANGE



3) If KYCed wallet, then release funds

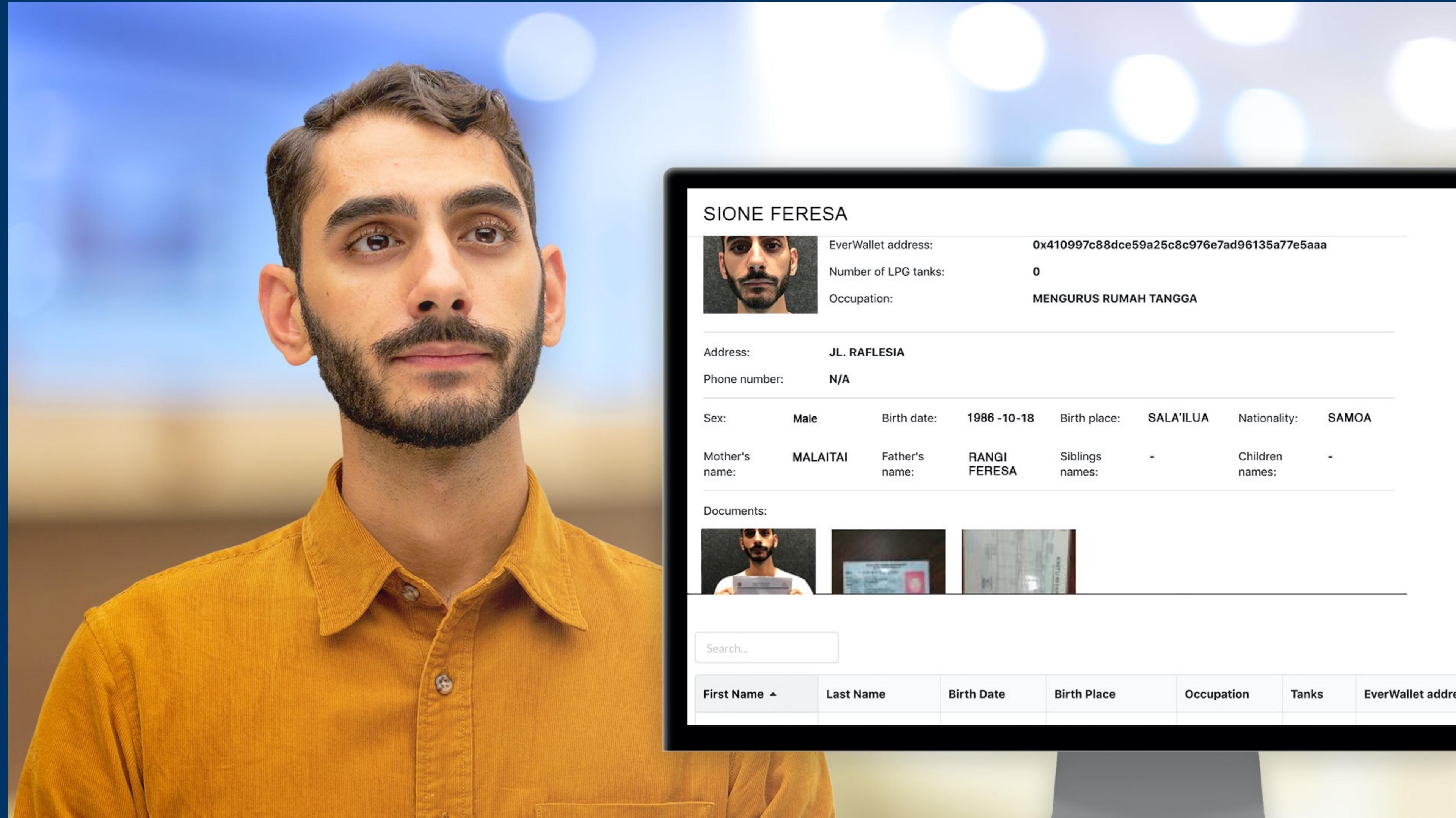
If NOT KYCed wallet, then offer KYC service..... then release funds

Every time a user sends to an address not in Exchange's User Directory, Everest will (a) ensure the transaction goes to KYCed wallet owner, and (b) track transaction for compliance.

Send to 3rd party wallets compliantly. Earn more revenue.

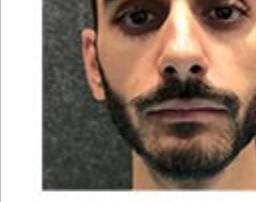
# Admin Portal for Continuous Compliance

Real-time view of all transactions, senders, receivers, compliance



The image is a composite of two parts. On the left, a portrait of a man with dark hair and a well-groomed beard, wearing a yellow button-down shirt. On the right, a screenshot of a digital interface for a "Continuous Compliance" portal. The interface shows a user profile for "SIONE FERESA". The profile includes a small photo of the man, his EverWallet address (0x410997c88dce59a25c8c976e7ad96135a77e5aaa), and details about his LPG tanks (0) and occupation (MENGURUS RUMAH TANGGA). It also lists his address (JL. RAFLEZIA), phone number (N/A), sex (Male), birth date (1986-10-18), birth place (SALA'ILUA), and nationality (SAMOA). Below this, it shows his parents' names (Mother's name: MALAITAI, Father's name: RANGI FERESA) and that he has no siblings or children. At the bottom, there are three small images showing the man holding a document, a close-up of the document, and a document lying on a table. A search bar and a table header are also visible at the bottom.

**SIONE FERESA**

	EverWallet address:	0x410997c88dce59a25c8c976e7ad96135a77e5aaa					
	Number of LPG tanks:	0					
	Occupation:	MENGURUS RUMAH TANGGA					
<hr/>							
Address:	JL. RAFLEZIA						
Phone number:	N/A						
<hr/>							
Sex:	Male	Birth date:	1986-10-18	Birth place:	SALA'ILUA	Nationality:	SAMOA
Mother's name:	MALAITAI	Father's name:	RANGI FERESA	Siblings names:	-	Children names:	-
<hr/>							
Documents:							
							
<hr/>							
<input type="text" value="Search..."/>							
<hr/>							
First Name ▲	Last Name	Birth Date	Birth Place	Occupation	Tanks	EverWallet address	

# Admin Console | User/Agent Profile & Transactions



# Agent or User Profile

## Admin Console

# Admin Console | Details of KYC on User

**Results**

ROBERT HUNTER REID	Match (10)	Hide
<b>Matches (sorted by relevance)</b> <div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> <b>Robert Reid</b>  <small>⚠ Matched: Pep , Pep-class-4 ℹ Relevance: Name matched exactly, 👤 Type: person 📋 Match found on 1 lists.</small> </div> <div style="flex: 1; text-align: right;"> <small>This is a politically exposed person (PEP).</small> </div> <div style="flex: 1; text-align: right;"> <a href="#">More Details</a> </div> </div>		
<b>Robert Reid</b> <small>⚠ Matched: Adverse-media , Adverse-media-general , Pep , Pep-class-2 , Pep-class-4 ℹ Relevance: Name matched exactly, 👤 Type: person 📋 Match found on 2 lists.</small>		
<b>H. Robert Reid</b> <small>⚠ Matched: Adverse-media , Adverse-media-financial-crime , Adverse-media-fraud , Adverse-media-general , Adverse-media-violent-crime ℹ Relevance: 👤 Type: person 📋 Match found on 1 lists.</small>		

**Entity Information**

Key Information	
Name	Robert Reid
Sources	• United States County Governments
Listing Type	• pep • pep-class-4

**Additional Information**

Also Known As (A.K. A)	Robert Reid
Country	United States
Countries	United States
Political Position	Board Member
Chamber	County Government
Region	Kankakee County, IL

**Adverse Media**

**Media Mentions**

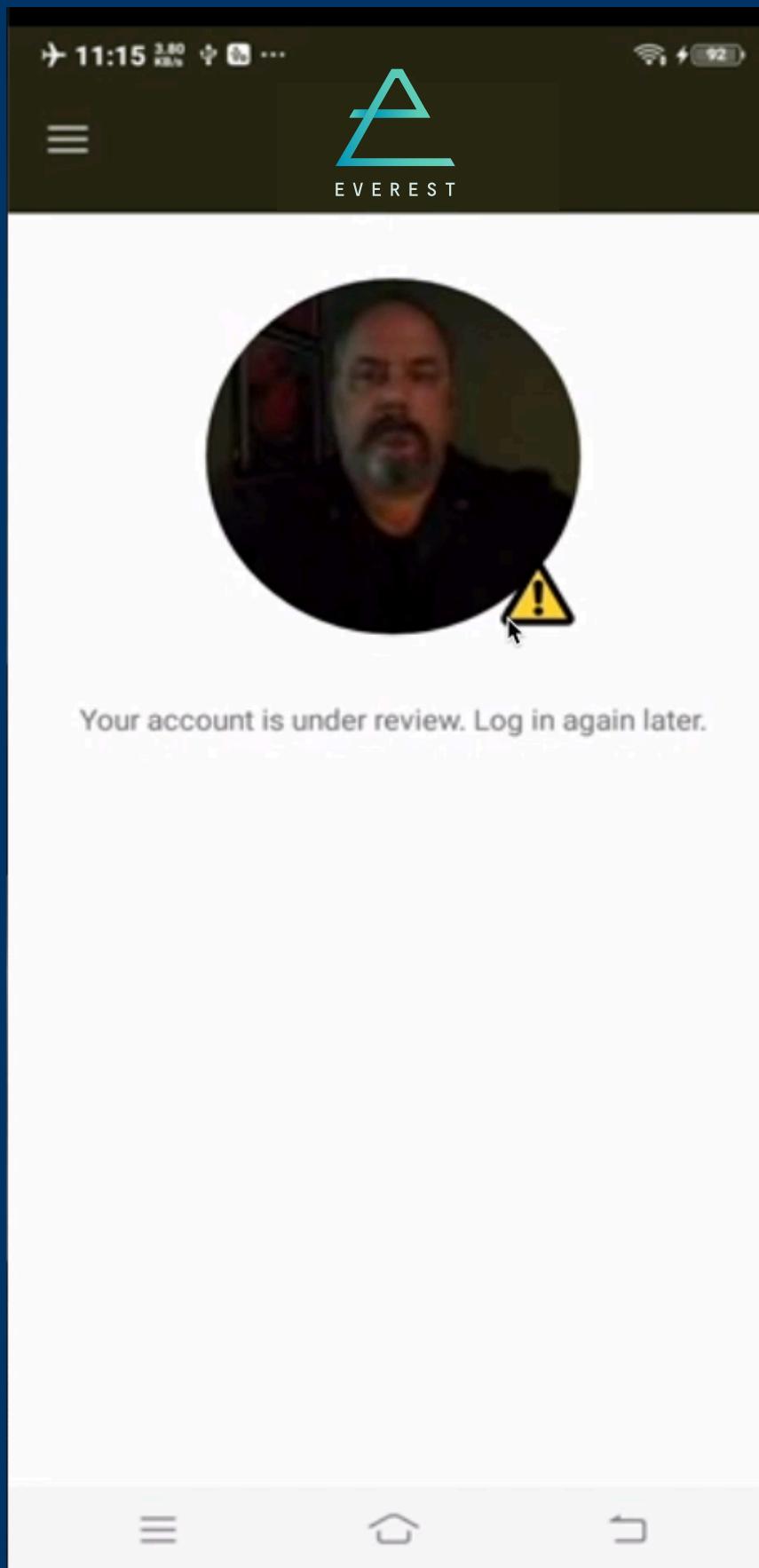
**'This reversed the Korean War virtually overnight': The Incheon landing's victorious, bloody legacy 69 years later - Pacific - Stripes**  
  
 U.S. MARINE CORPS/NAVAL HISTORY AND HERITAGE COMMAND A larger-than-life statue of Gen. Douglas MacArthur, who led the September 1950 Incheon landing, towers above a seaside park in the South Korean port city. ROBERT H. REID/STARS AND STRIPES  
 Businessman who bilked US of millions meant for Afghanistan mine sentenced to 4½ years Army redacts report on Fort Hood training accident that killed nine Missing Camp Pendleton Marine found unharmed in Texas Former top military officials seek action, saying climate change poses 'unprecedented security risks' Fort Jackson soldier dies preparing for training drill, officials say editors' picks Pentagon to investigate Air Force over KC-46A refueling arm US military helicopter drops container unit on building in South Korea trending US military helicopter drops container unit on building in South Korea Pentagon to investigate Air Force over KC-46A refueling arm Four Marine officers fired in wake of deadly 2018 collision during in-air refueling After three USS George H.W. Bush sailor suicides in one week, commander calls for prevention ideas stripes rewards  
Published: 10th Sep 2019

**Charity plans to remain in Afghanistan despite murders**  
  
 Charity plans to remain in Afghanistan despite murders Charity plans to remain in Afghanistan despite murders By Robert H. Reid Associated Press |  
Published: 10th Aug 2010

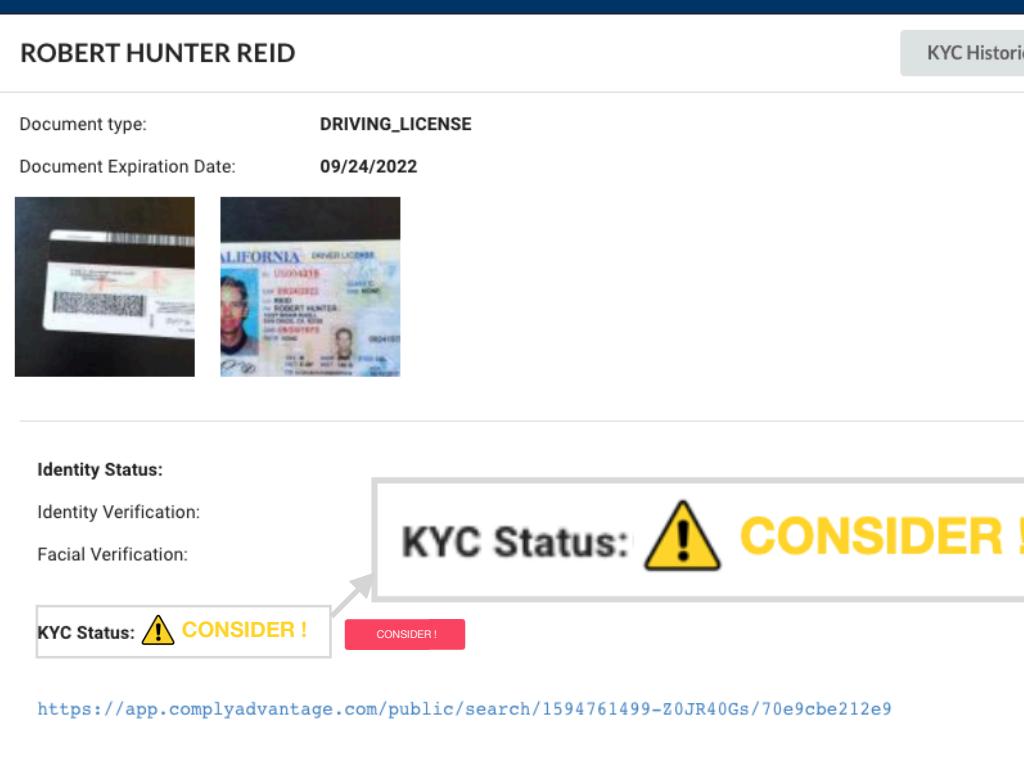
**Experts Say U.S. in Iraq for Long Haul**  
  
 Experts Say U.S. in Iraq for Long Haul GlobalSecurity.org In the News Experts Say U.S. in Iraq for Long Haul By Robert H. Reid All signs point to a major drawdown of U.S. troops in Iraq in 2006 – perhaps to fewer than 100,000 by year's end. But it is far from certain when there will be further reductions, or a total pullout, after that.  
Published: 10th Feb 2006

**Major players in the Iraq conflict - Middle East - Stripes**  
  
 Stripes The hotspots in Iraq This undated file photo posted on a militant website on Tuesday, Jan. 14, 2014, shows fighters from the al-Qaida splinter group Islamic State of Iraq and the Levant (ISIL) marching in Raqqa, Syria. MILITANT WEBSITE By ROBERT H. REID |  
Published: 14th Jan 2014

# Admin Console | User/Agent Profile & Transactions



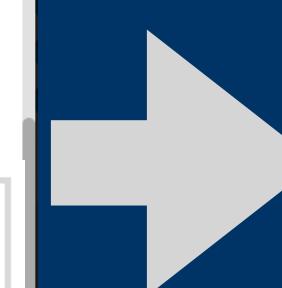
The Agent is informed of delay



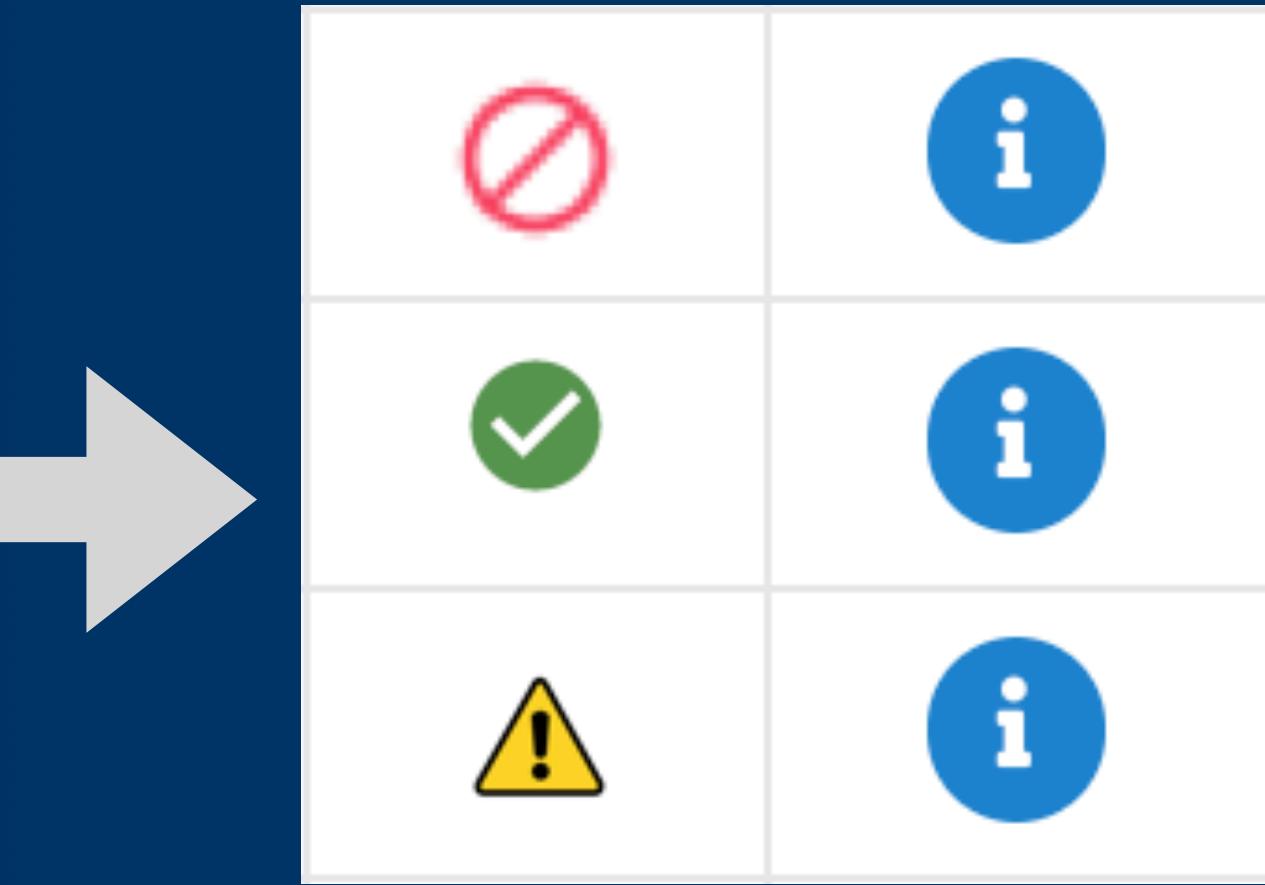
Opens and reviews the individual's information

Sending	Sender	Receiving	Recipient	Amount sent	Date and Time	Risk	Status	Details
☐ MTO_WSM	0xF6a42c2020279...	MTO_AUS	0xE464bA5C2928...	300 WST	02/21/2020 8:07:3...	↓	ⓘ ⓘ	
☐ MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	500 WST	02/21/2020 4:27:2...	↓	ⓘ ⓘ	
☐ MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	250 WST	02/18/2020 1:15:0...	↓	ⓘ ⓘ	
☐ MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	250 WST	02/18/2020 1:10:3...	↓	ⓘ ⓘ	
☐ MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	50000 WST	02/18/2020 1:05:3...	↓	ⓘ ⓘ	
☐ MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	225 AUD	02/17/2020 11:47:...	↓	ⓘ ⓘ	
☐ MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	225 AUD	02/17/2020 11:42:...	↓	ⓘ ⓘ	
☐ MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	125 AUD	02/17/2020 11:38:...	↓	ⓘ ⓘ	
☐ MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	175 AUD	02/17/2020 11:35:...	↓	ⓘ ⓘ	
☐ MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	150 AUD	02/17/2020 11:32:...	↓	ⓘ ⓘ	

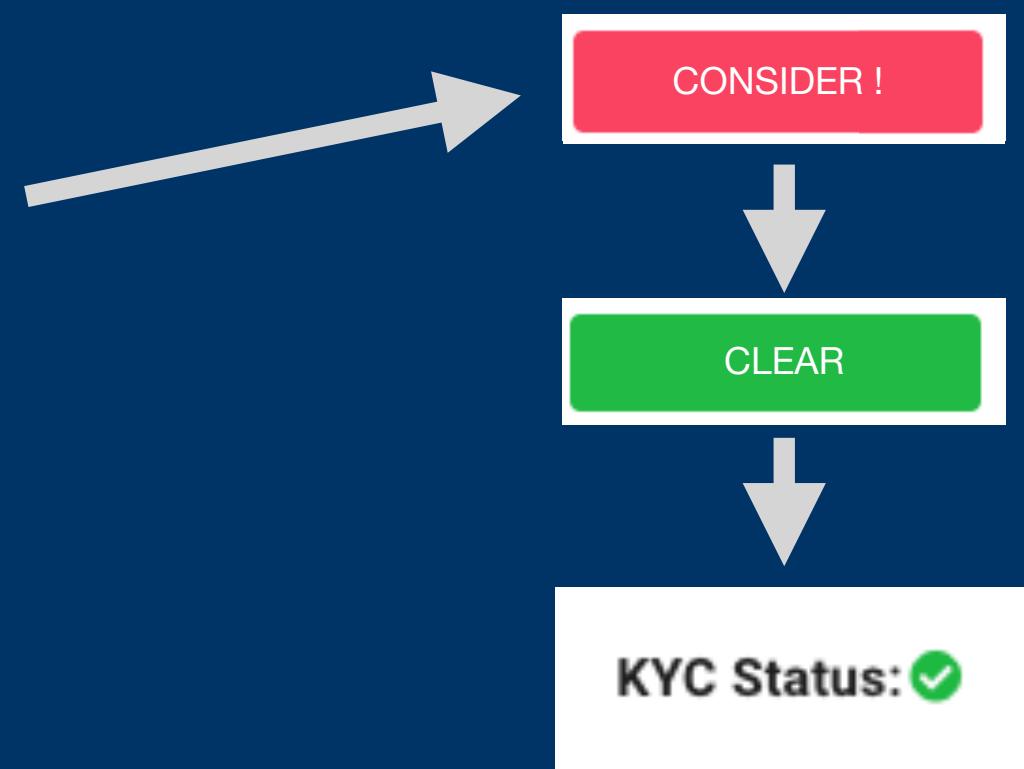
Results	
ROBERT HUNTER REID	Match (10)
Matches (sorted by relevance)	
Robert Reid	This is a politically exposed person (PEP). <a href="#">More Details</a>
Robert Reid	
H. Robert Reid	



Reviews the concerning issue flagged by system



The Admin sees the Alert and clicks on Info



CONSIDER!

CLEAR

KYC Status: ✓

Clicks on Consider button and Clear.

# Configurable risk-based CDD



Customize or import existing rules, thresholds, triggers

- Full identification of customer, including source of funds and wealth
- Transaction and activity profiles
- Definition and acceptance of customer, products and services
- Grading of risks
- Account and transaction monitoring
- Investigation/examination of unusual customer or account activity
- Documentation of findings

Step 1 - Conduct CDD on the individual

Step 2 - Record the jurisdiction set for this transaction

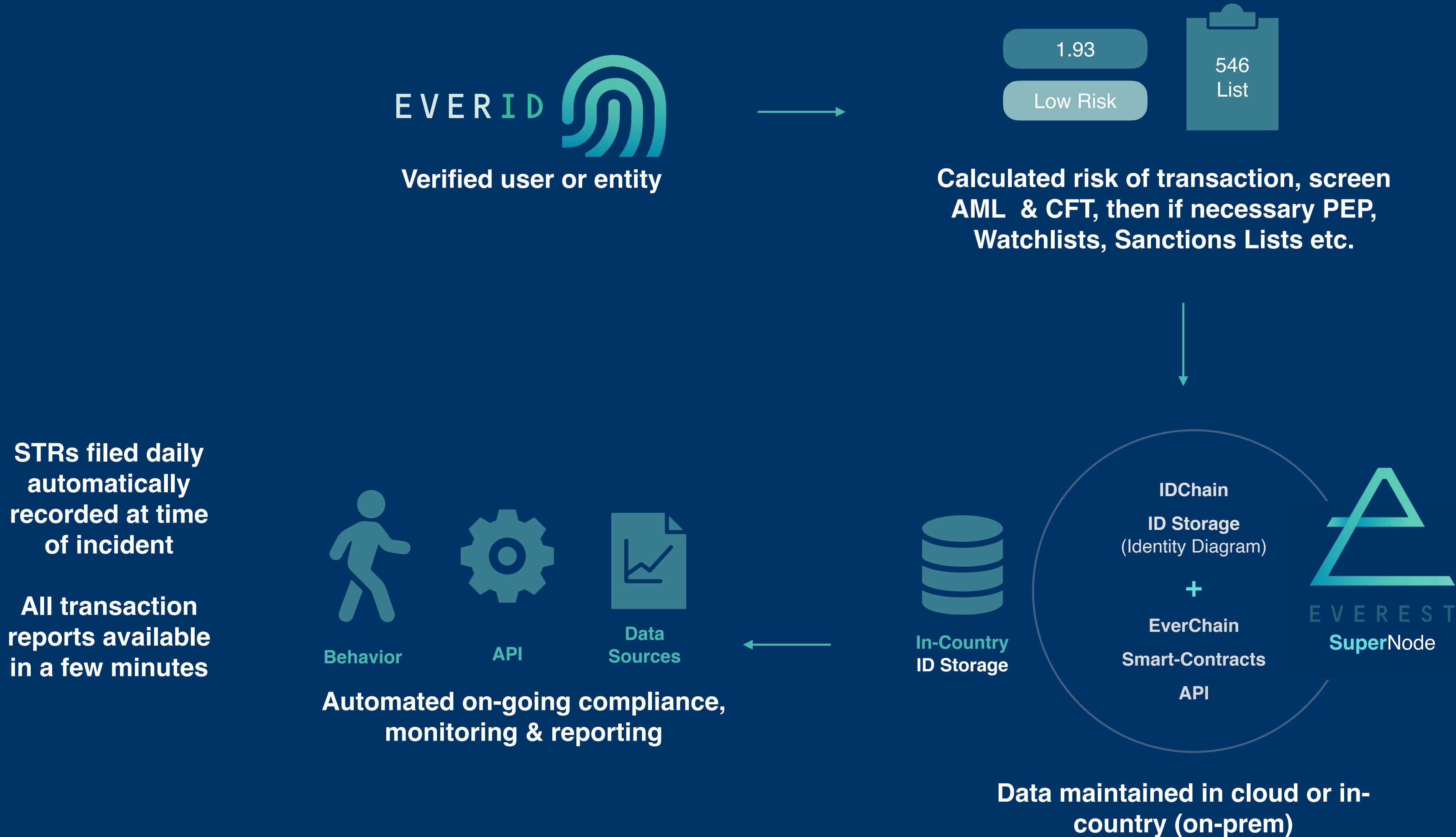
Step 3 - Calculate a Risk Rating for this transaction

Step 4 - Based upon Risk Rating, does this transaction require EDD

Step 5 - if EDD not required, complete the transaction

Everest CDD Risk Rating Tool		
#	Risk Levels	Score
1	Risk Level for Country of Government	1
2	Risk Level for Country of Incorporation	1
3	Risk Level for Country of Operation	1
4	Risk Level for Authorized Signers	1
5	Risk Level for Country of Nationality	1
6	Risk Level for Country of Residency	1
7	Risk Level (Government Income)	3
8	Risk Level for Industry	3
9	Risk Level for Legal Structure	1
10	Risk Level for Management	1
11	Risk Level for Owners	3
12	Risk Level for Primary Regulatory Body	1
13	Risk Level for Purpose of Account	3
14	Risk Level for Source of Wealth	3
15	Risk Level for High Risk Transactions	5
Simple Average (No Weights Assigned to Any of the Risk Levels Above)		1.93
Client Risk		Low Risk
Legend		
1	2	Low Risk
2	3.5	Medium Risk
3.5	5	High Risk

# CDD with Everest

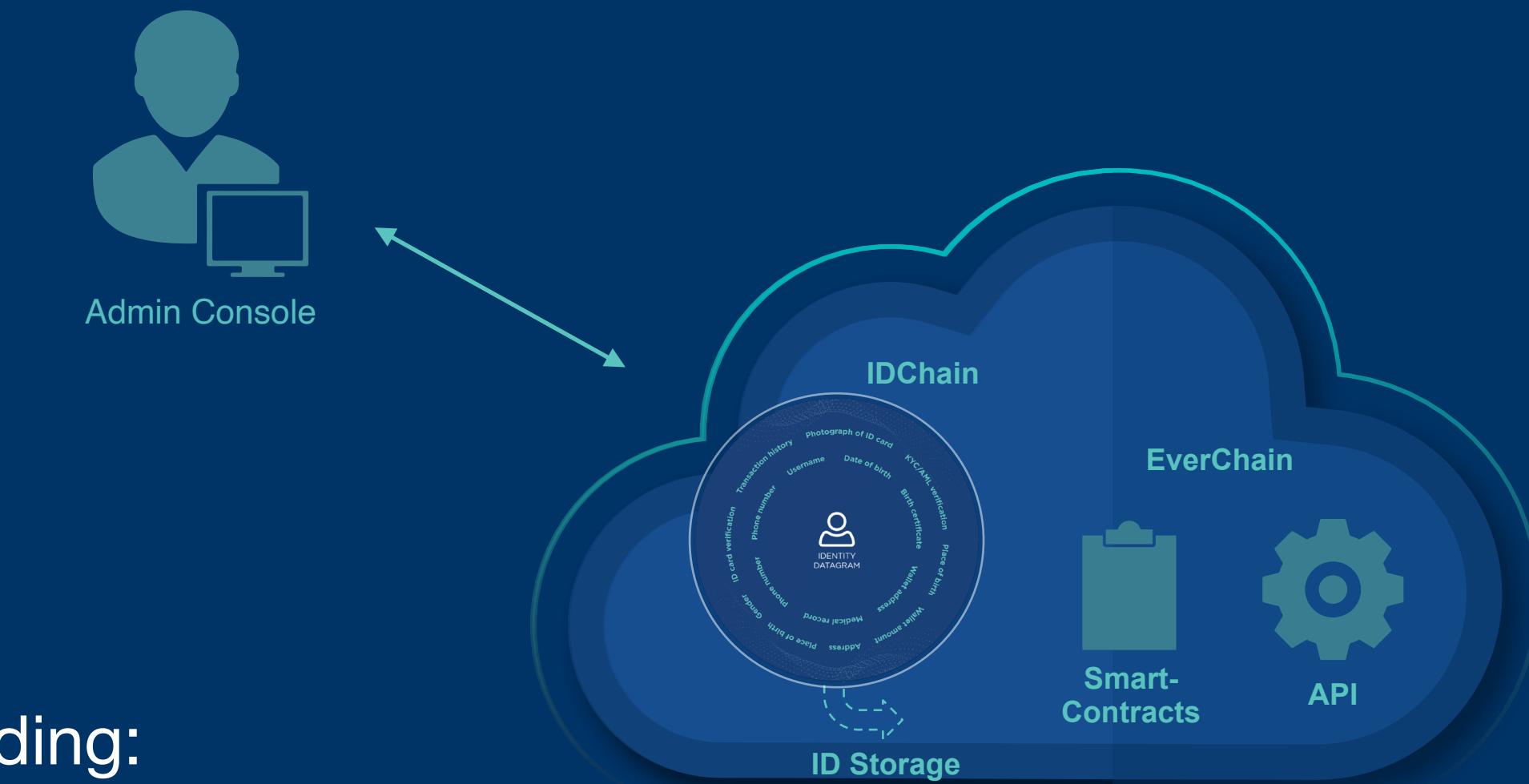


# Enhanced Due Diligence

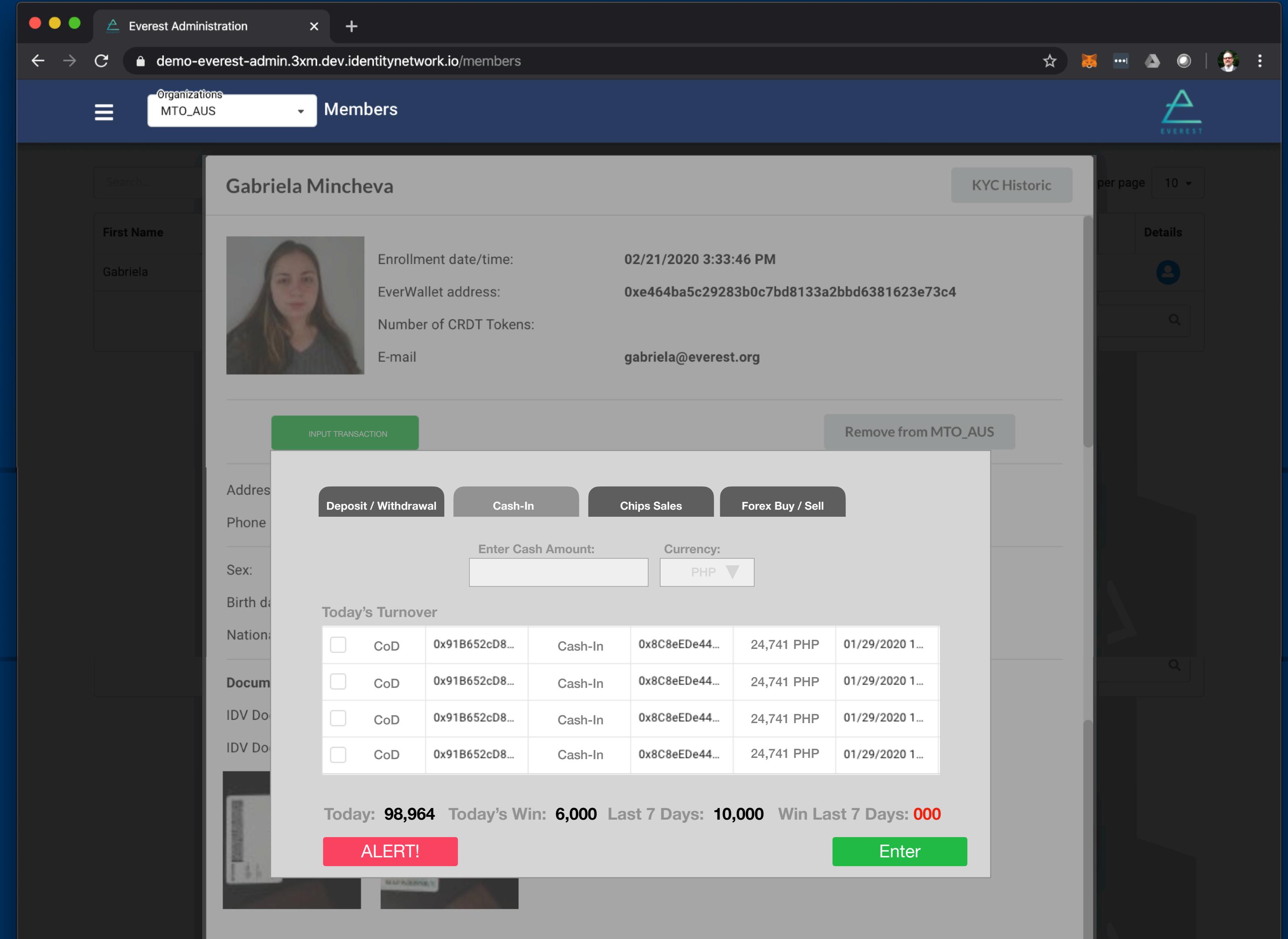
EDD is recommended when customers identified through the customer risk rating process as presenting higher risk money laundering and/or terrorist financing attributes.

Everest enables more robust due diligence processes including:

- Negative news and media searches
- PEP assessment
- Additional documentation gathering
- Source of funds evidence
- Source of wealth evidence
- Higher frequency of periodic review on customer information and activity
- Due diligence on controlling persons or related parties (e.g. lower threshold on definition of controlling parties)
- Required review by Partner Compliance Officer – and Sign-off by senior management on the reviewed activity



# See Transaction History, Alerts



The screenshot shows the Everest Administration interface for a member named Gabriela Mincheva. The member's profile includes a photo, enrollment date (02/21/2020 3:33:46 PM), EverWallet address (0xe464ba5c29283b0c7bd8133a2bb6381623e73c4), and email (gabriela@everest.org). A modal window is open, showing a transaction history for today. The history table has columns: Action, Address, Type, Currency, Amount, and Date. The table shows four entries for CoD (Cash Out) transactions, each with a value of 24,741 PHP and a date of 01/29/2020 1... . At the bottom of the modal, there are buttons for 'ALERT!' and 'Enter'.

Action	Address	Type	Currency	Amount	Date
CoD	0x91B652cD8...	Cash-In	0x8C8eEDe44...	24,741 PHP	01/29/2020 1...
CoD	0x91B652cD8...	Cash-In	0x8C8eEDe44...	24,741 PHP	01/29/2020 1...
CoD	0x91B652cD8...	Cash-In	0x8C8eEDe44...	24,741 PHP	01/29/2020 1...
CoD	0x91B652cD8...	Cash-In	0x8C8eEDe44...	24,741 PHP	01/29/2020 1...

**Admin  
can see:**

- all user's deposits
- withdrawals
- history
- transfers
- etc.

# Admin Portal | Transaction History



→ Agent – Client relationship is suspect as all transaction from same agent

**Admin opens Alert flagged transaction**

**Inspects transaction details in Admin Console**

**Inspects transactor details in Admin Console**

# Admin Portal | Transaction History



→ **Agent – Client relationship is suspect as all transaction from same agent**

4...	100 AUD	01/29/2020 1...			
4...	100 AUD	01/29/2020 1...			
4...	150 AUD	01/29/2020 1...			
4...	250 AUD	01/29/2020 1...			

**Admin inspects transactor's transaction history**

Details of transaction  
ID: 0x28f72114049e3f377fcf44dc4d28f414a45a9ddba380d5a07369b4c19d114c0

MTO\_AUS  
0xE931d17d9...

Gabriela  
0x714e8125e

MTO\_AUS  
0xE931d17d9...

Gabriela  
0x714e8125e

MTO\_AUS  
0xE931d17d9...

Gabriela  
0x714e8125e

MTO\_AUS (AUS) MTO\_WSM (wsm)  
0xE931d17d9c07e80ecfc9f73925d645562fC3Ad 0x44F2F1CA1030d88b366eaA27112006f4EC56948B

Gabriela [REDACTED] Alejandro [REDACTED]

TO [REDACTED]

Date & time: 02/17/2020 11:47:23 PM  
Amount sent 225 AUD  
Fee 2 AUD  
Amount received 403 WST  
Amount of CRDT: 1  
Purpose of Transaction Family Assistance and Expenses  
Source of Funds Cash

Sending MTO Agent  
Bradley Witteman  
0x0A2ffCcfEeB0...

Receiving MTO Agent  
Michael [REDACTED]  
0x6505A09bFBBf473Cd728C7aD6a8F2eA6B7b7Fead

**Inspects agent service during transactions and correlates agent service across transactions**

Everest Administration Untitled

demo-everest-admin.3xm.dev.identitynetwork.io/agents

Organizations MTO\_AUS Agents

Bradley Witteman

Last Name ▾

Bradley  
Diego  
Lucas Gabriel  
Robert

Enrollment date/time: 12/18/2019 3:04:05 PM  
EverWallet address: 0x0a2ffccfeeb0c263ce2f2c1a46647033B81625c7  
E-mail: brad@...

**SUSPEND** Remove from MTO\_AUS

Address: 0x0A2ffCcfEeB0C263ce2f2c1a46647033B81625c7  
Phone number: (+1) [REDACTED]

Sex: Male  
Birth date: 07 [REDACTED]  
Nationality: USA

Documents:

IDV Document type: passport  
IDV Document Expiration Date: 06/19/2027

Everest Admin Console v.1.2.1

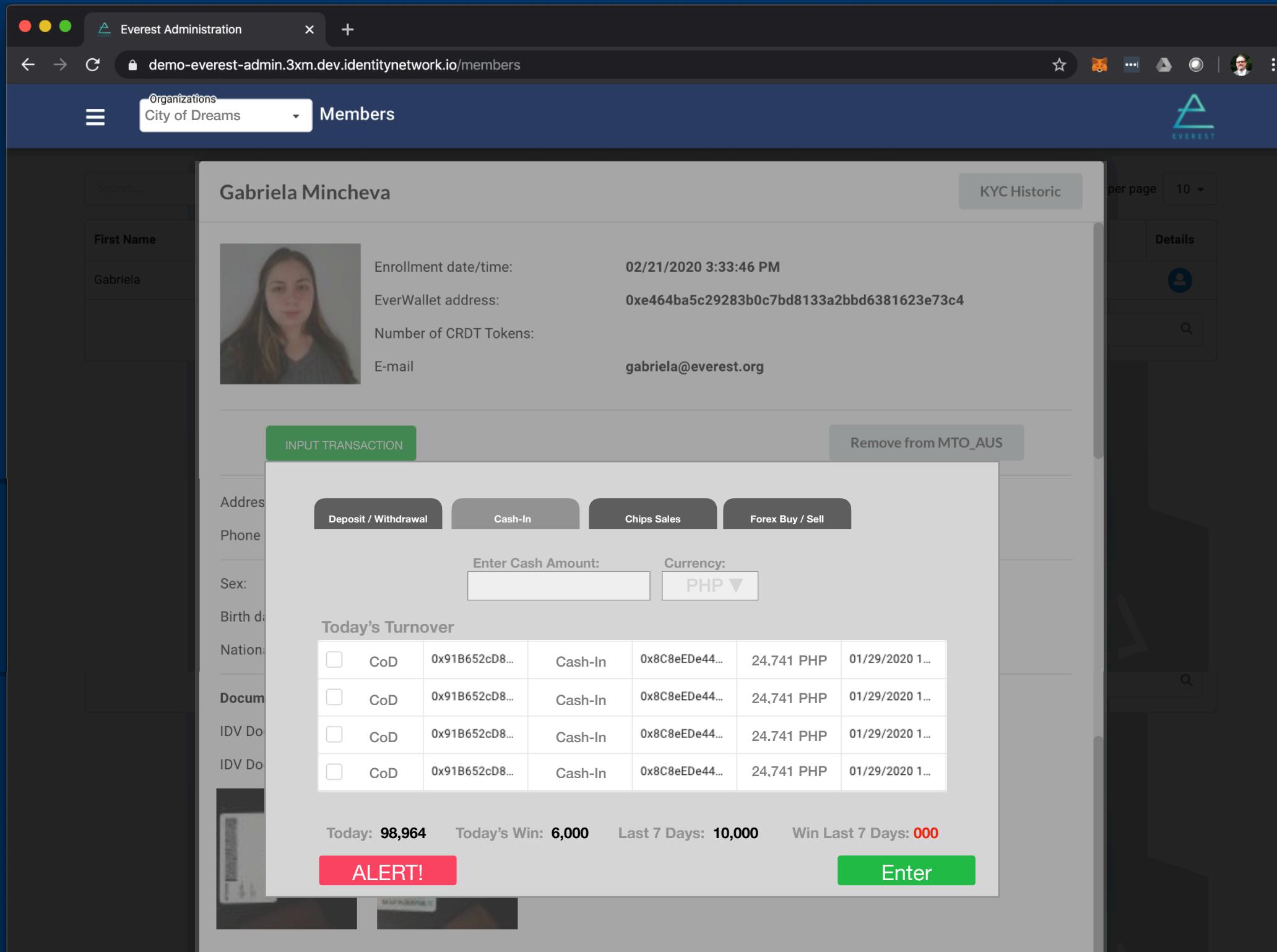
**Inspects agent and Suspends their capabilities in real time to further inspect their behavior**

# Admin Portal | Suspicious Matter Report



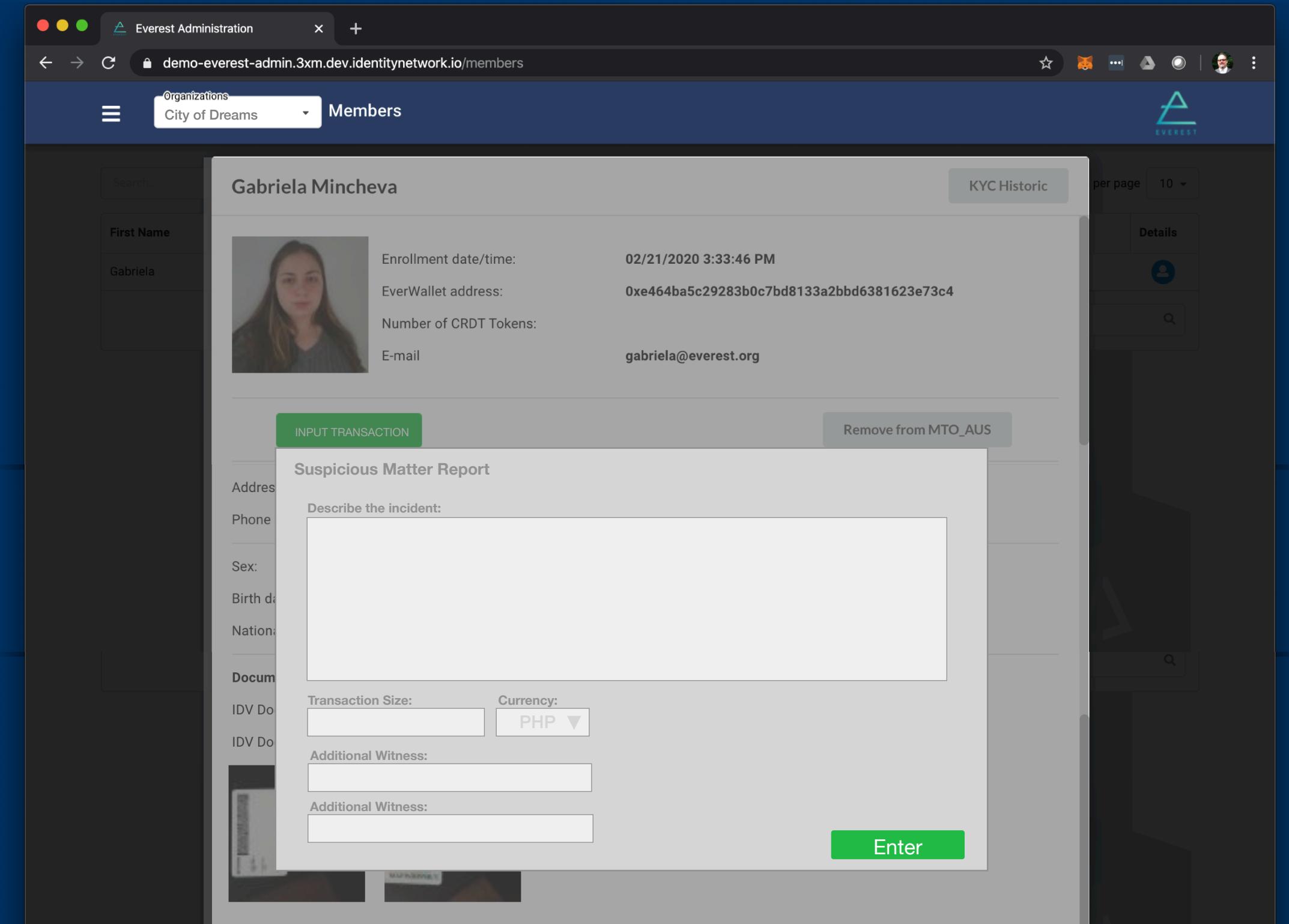
**AML Scenario: user attempts to cash-out, gets frustrated and leaves**

→ **Agent needs to file a Suspicious Matter Report (SMR) without spending a lot of time**



This screenshot shows the Everest Admin Portal interface. It displays a member profile for 'Gabriela Mincheva' with details like enrollment date, EverWallet address, and email. Below the profile, a transaction history table is shown. At the bottom, there is a red 'ALERT!' button and a green 'Enter' button. A large red arrow labeled 'ALERT!' points from the left towards the right screenshot.

*Inspects transactor transaction history*



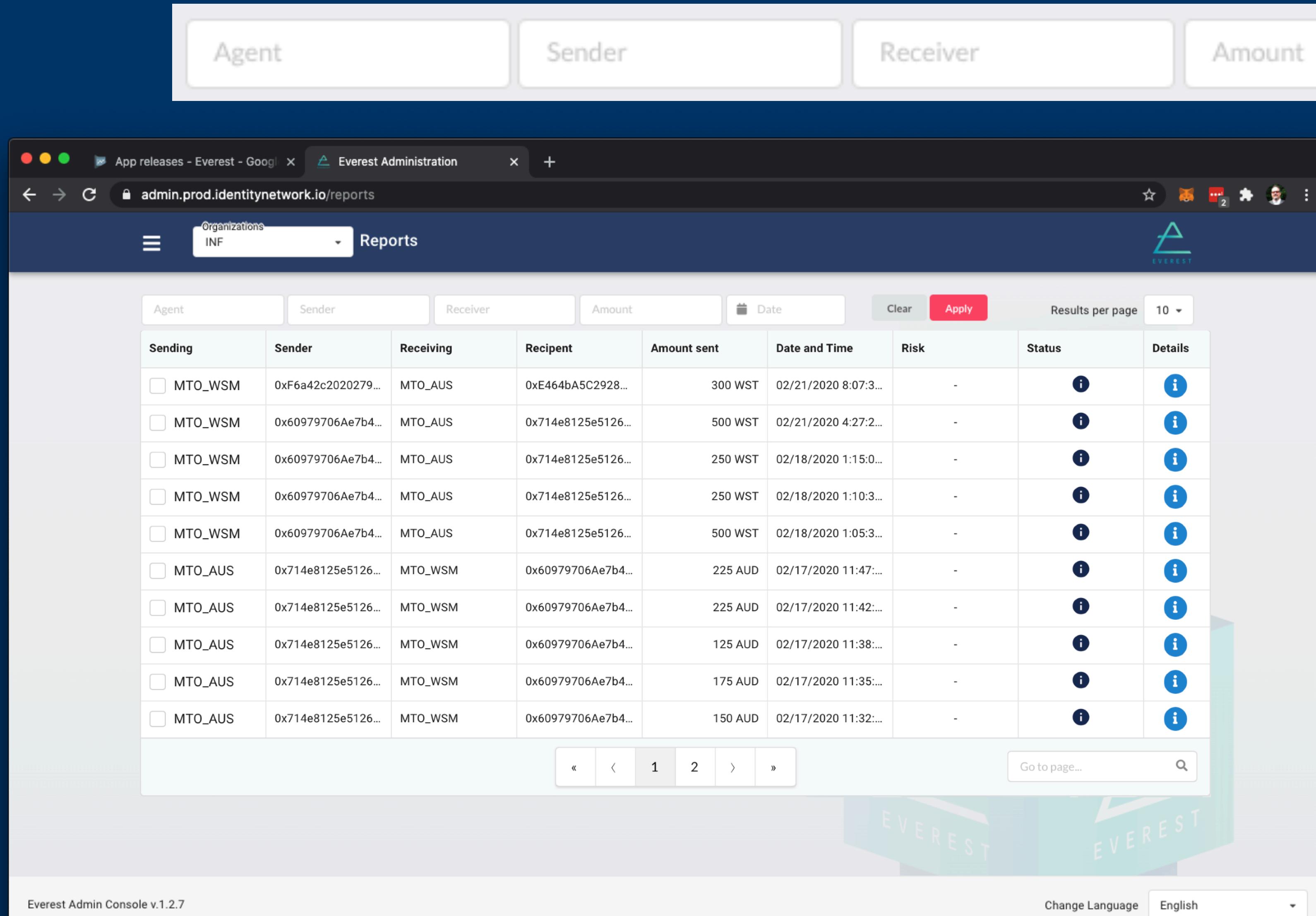
This screenshot shows the Everest Admin Portal interface with a 'Suspicious Matter Report' form. The 'Describe the incident:' field is empty. Below it are fields for 'Transaction Size', 'Currency', and 'Additional Witness'. A green 'Enter' button is located at the bottom right. A large red arrow labeled 'ALERT!' points from the left screenshot towards this one.

*Agent fills out the SMR right then, and continues with their day.*

# Admin Portal | Investigation Module

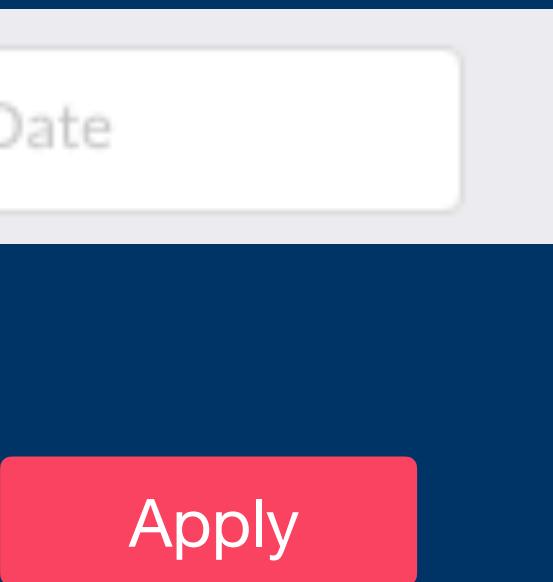
**AML Scenario: administrator wants to review any near-threshold transactions**

→ **Admin wants to review the monthly transactions quickly for those that fit certain parameters.**



The screenshot shows the Everest Administration reporting interface. At the top, there are five filter buttons: Agent, Sender, Receiver, Amount, and Date. Below the filters is a table of transaction data. The table has columns for Sending, Sender, Receiving, Recipient, Amount sent, Date and Time, Risk, Status, and Details. Each row in the table represents a transaction, with the recipient's details partially obscured. At the bottom of the table, there are navigation buttons for page numbers and a search bar. The interface is branded with the Everest logo.

Sending	Sender	Receiving	Recipient	Amount sent	Date and Time	Risk	Status	Details
<input type="checkbox"/> MTO_WSM	0xF6a42c2020279...	MTO_AUS	0xE464bA5C2928...	300 WST	02/21/2020 8:07:3...	-		
<input type="checkbox"/> MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	500 WST	02/21/2020 4:27:2...	-		
<input type="checkbox"/> MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	250 WST	02/18/2020 1:15:0...	-		
<input type="checkbox"/> MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	250 WST	02/18/2020 1:10:3...	-		
<input type="checkbox"/> MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	500 WST	02/18/2020 1:05:3...	-		
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	225 AUD	02/17/2020 11:47:...	-		
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	225 AUD	02/17/2020 11:42:...	-		
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	125 AUD	02/17/2020 11:38:...	-		
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	175 AUD	02/17/2020 11:35:...	-		
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	150 AUD	02/17/2020 11:32:...	-		



**The Administrator using the reporting interface in the Admin Console is able to run queries against the transactions on the system.**

**Query by:**

- Agent
- Sender (Cash-In customer)
- (Receiver (Cash-Out customer))
- Amount or Amount Range
- Date or Date Range
- Any other query

# Sample List of Identity and Transaction data



Admin Console

## User Identity Data:

User name (First Name, Last Name)  
Address  
Place of birth  
Date of birth  
Gender  
Photograph of ID card  
ID card verification (source, date)  
Occupation and Employer  
Other data (pull in from web, credit bureaus, KYC)

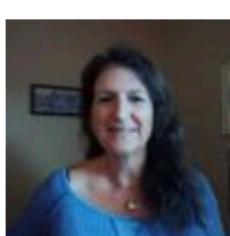
## Receiver Identity Data:

User name (First Name, Last Name)  
Address  
Place of birth  
Date of birth  
Gender  
Photograph of ID card  
ID card verification (source, date)  
Org & agent that registered User  
Other data

## Transaction Data:

Transaction timestamp (GMT date and time)  
Origin MTO (Agent Company)  
Origin MTO Agent (Human Agent of company)  
Destination MTO (Agent Company #2)  
Destination MTO Agent EverID (Human Agent of company #2)  
Transaction amount (in origination currency)  
Source of Funds (from Sender)  
Remittance Purpose (from pick list)  
Sender AML/CTF/PEP lookup and results  
Receiver AML/CTF/PEP lookup and results  
Origination currency  
Origination currency amount  
Originating bank & account (from Origin MTO Org EverID)  
Destination currency  
Destination currency amount  
Destination bank account / funding source (from Destination MTO Org EverID)  
Fees paid (currency and amount)  
Exchange rate used for transaction  
Pickup location (from Destination MTO Org EverID) and timeframe

# Automatic Reporting in real-time

<b>Details of transaction</b>	
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<b>MTO_AUS</b> 0xf866cA8BbD9E5519052bc5B1d80A4C88F5D60394	<b>MTO_WSM</b> 0x0870694AA0D48BF4637D9d0Db6Ce4DD2329458ca
<b>Keri Goldsmid</b> 0x3FB98EbaaB1b7EA1F20d7496d067589CE9E057B9 	<b>James Richardson</b> 0x804281643339D7fC2F792f48E883027e56689621 
	<b>TO</b>
Date & time: <b>09/12/2019 3:18:04 PM</b>	
Amount sent <b>356 AUD</b>	
Fee <b>1 AUD</b>	
Amount received <b>650 WST</b>	
Amount of CRDT: <b>1</b>	
Purpose of Transaction <b>Family Assistance and Expenses</b>	
Source of Funds <b>Cash</b>	
<b>Agent</b>	
0xd000BA4158360Bec15876A2248744B9767F30805 	

```

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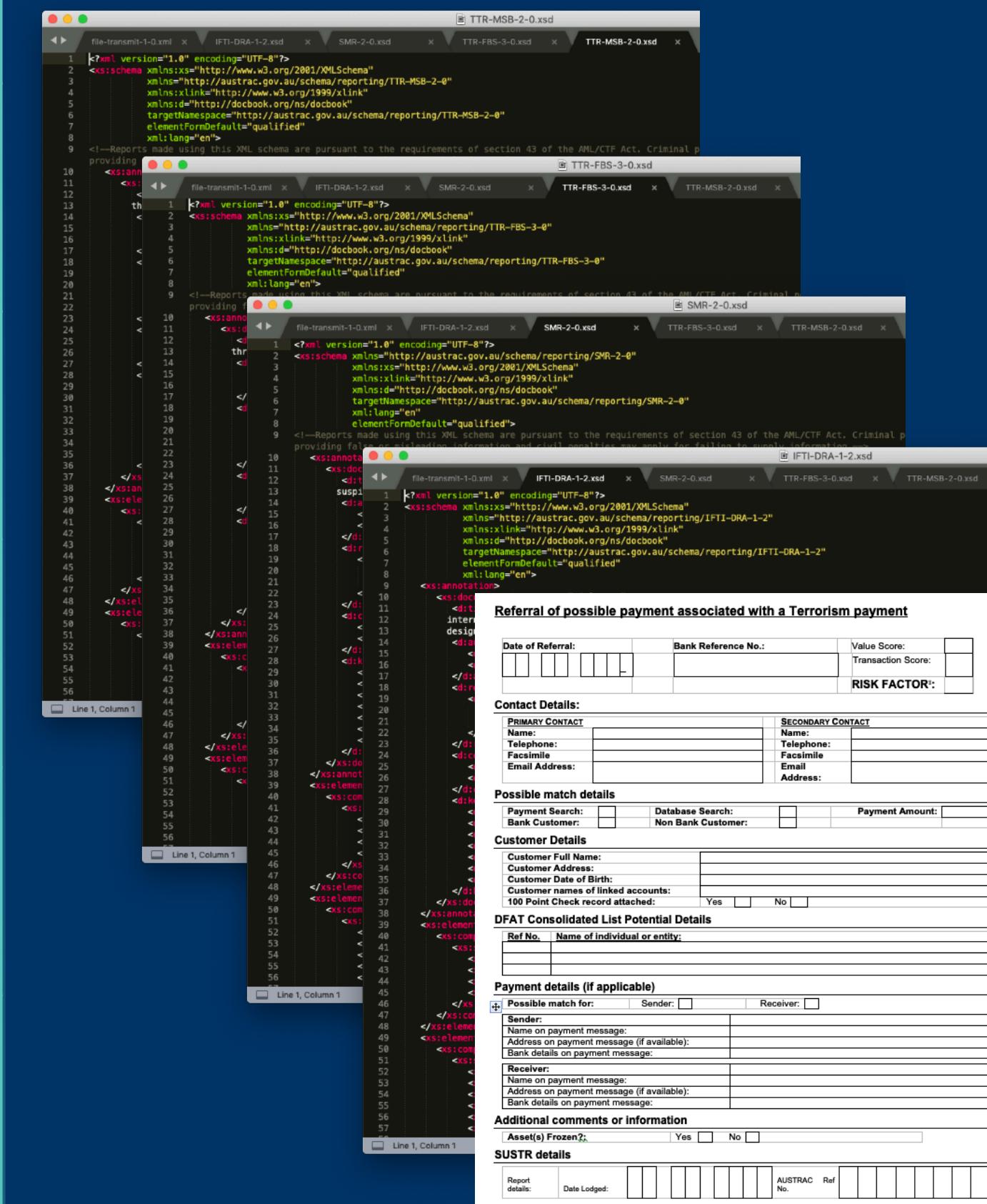
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# Automated Financial Transaction Tracking Reports



**Reporting:**  
each jurisdiction has a different set of requirements for reporting and conform to five common types listed below

Report Type	Jurisdiction Specific Report (Australia Example)
International Financial Transaction Report	IFTI-DRA-1-2.xsd
Over Threshold Report	TTR-MSB-2-0.xsd
Suspicious Matter Report	SMR-2-0.xsd
Suspicious Transaction Report	SMR-2-0.xsd
Sanctions List Assistance	Referral_Form_to_AFP.doc



Data input into reports are cryptographically signed. No human tampering.



E V E R E S T

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Thank You

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<https://youtu.be/VEju2Md3u-c>