EVEREST

Compliance & Reward Platform for Casinos & Gaming

Compliance and Reward Platform for Casinos

Identity and Transaction tracking for full 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

- Reward token issuance, processing & redemption

- Manage and Track cash in/out

eKYC/AML + Compliance + Wallet Platform

Registered FI in EU with Anti-Money Laundering Officer on-staff
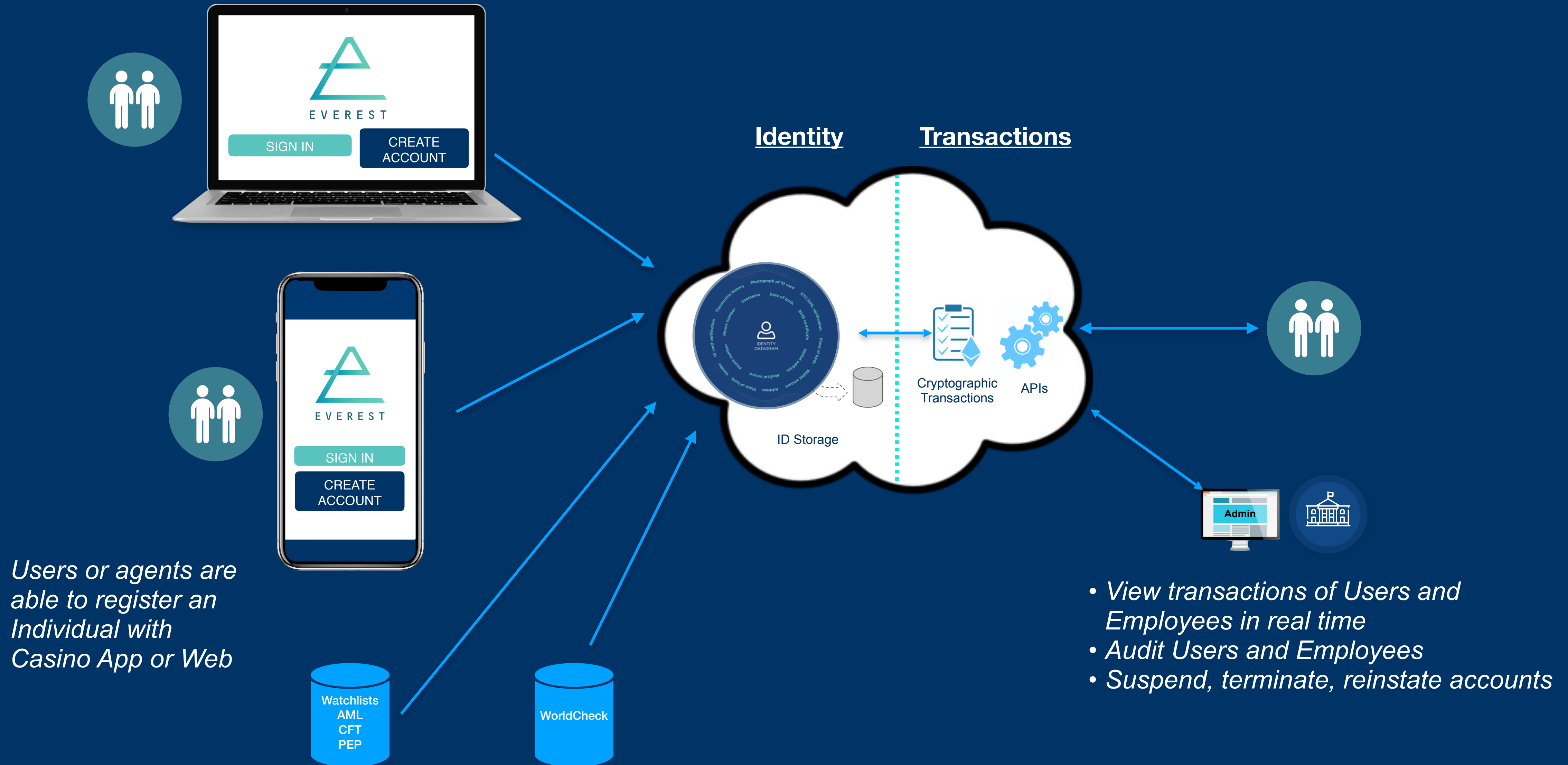
ID Verification, eKYC/AML:

- 180 countries
- over 3,000 identity documents
- Biometrics + Govt. ID + 3rd party attestations
- Passport, Unified Multi-purpose ID, Carte Didentite Postale, Social Security System Card, Postal Identity Card, Tax ID Card, Voter's Card, Professional ID Card and Driver's License-on
- AML, CFT, PEP, Adverse media checks

Compliance:

- Financial Transaction Tracking Platform
- Automatic reporting
- AMLC compatible

Account/wallet:

- Account/wallet for each user; Family account
- ALL wallets are auto-screened for AML, watch lists, etc.
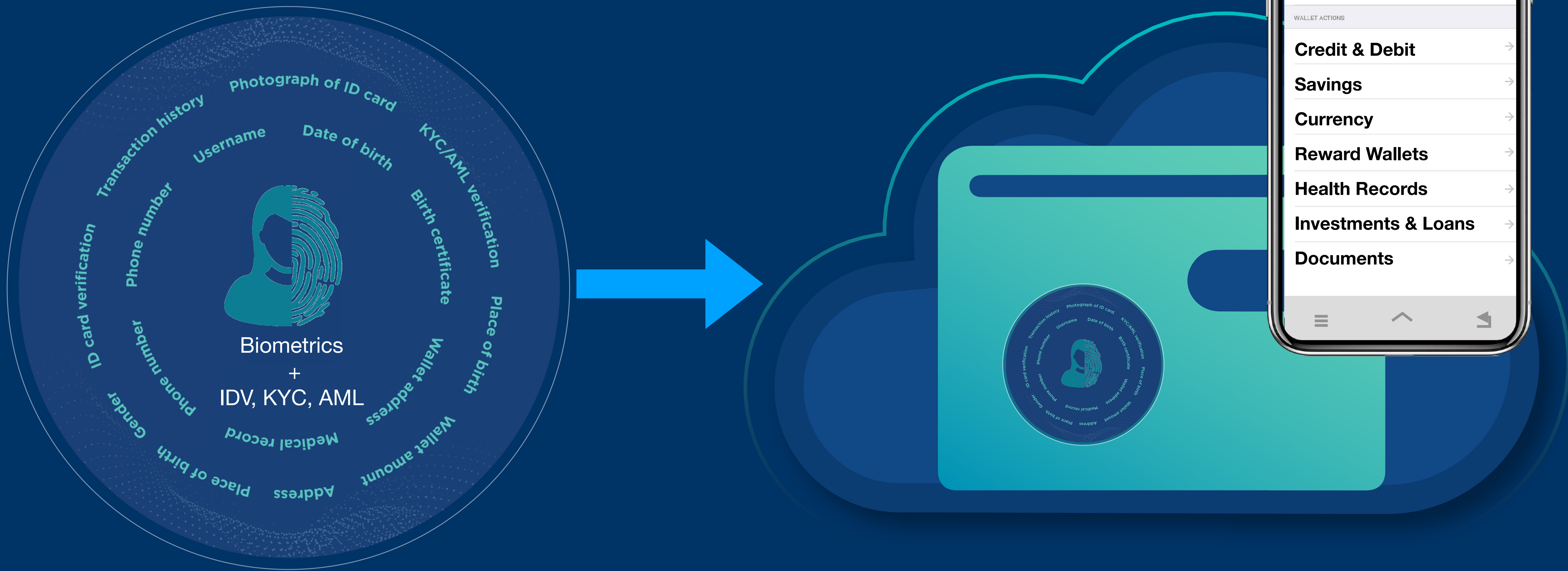- P2m (peer to merchant) and international remittance platform integrated

3

Identity + Transactions | Full Compliance Platform

EVEREST

Identity **Transactions**

SIGN IN
CREATE ACCOUNT

IDENTITY DATAGRAM

ID Storage

Cryptographic Transactions APIs

Admin

Watchlists
AML
CFT
PEP

WorldCheck

Users or agents are able to register an Individual with Casino App or Web

- *View transactions of Users and Employees in real time*
- *Audit Users and Employees*
- *Suspend, terminate, reinstate accounts*

All identities verified and attached to transactions

Revolutionary Biometric Cloud Wallet

EVEREST

Biometrics
+
IDV, KYC, AML

Photograph of ID card · Transaction history · Username · Date of birth · KYC/AML verification · Birth certificate · Place of birth · Wallet address · Wallet amount · Medical record · Address · Place of birth · Gender · Phone number · ID card verification · Phone number

My Wallet

My Wallet

My Identity

WALLET ACTIONS

Credit & Debit →
Savings →
Currency →
Reward Wallets →
Health Records →
Investments & Loans →
Documents →

Biometric Identity attached to Account = Full Compliance

On-boarding + Account Setup + eKYC/AML

Easy, secure on-boarding for access to any service

EVEREST
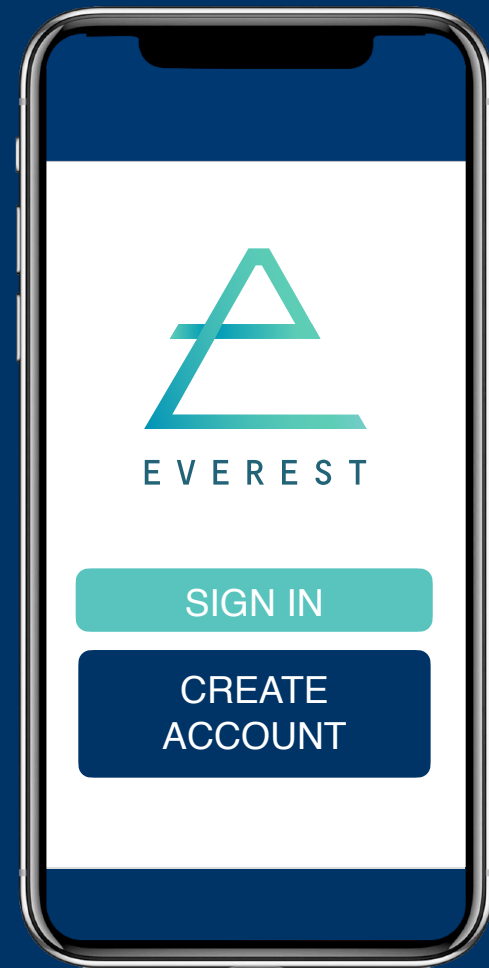
Register with mobile app or web

← Capture Face

TAKE PHOTO

Liveness, photo

Identity verification

Select a document

Passport

Driver's License

National Identity Card

Residence Permit Card

You will take a picture of it
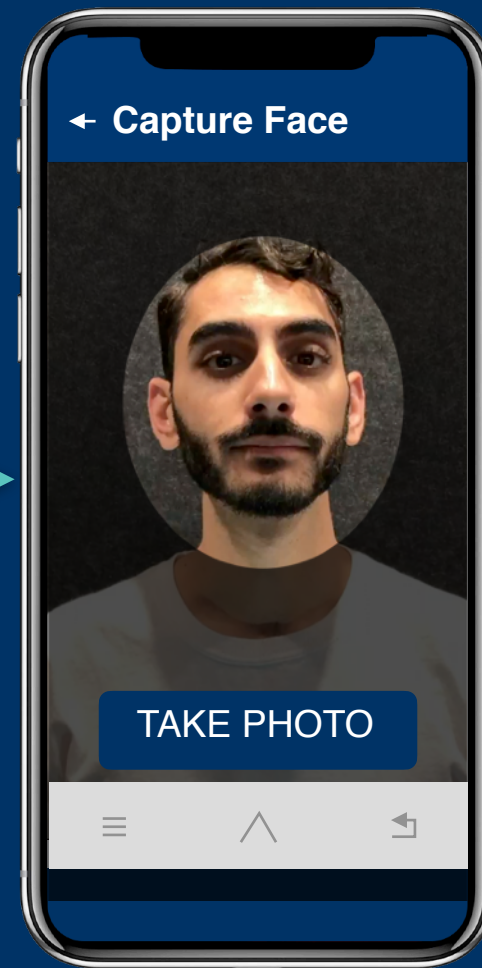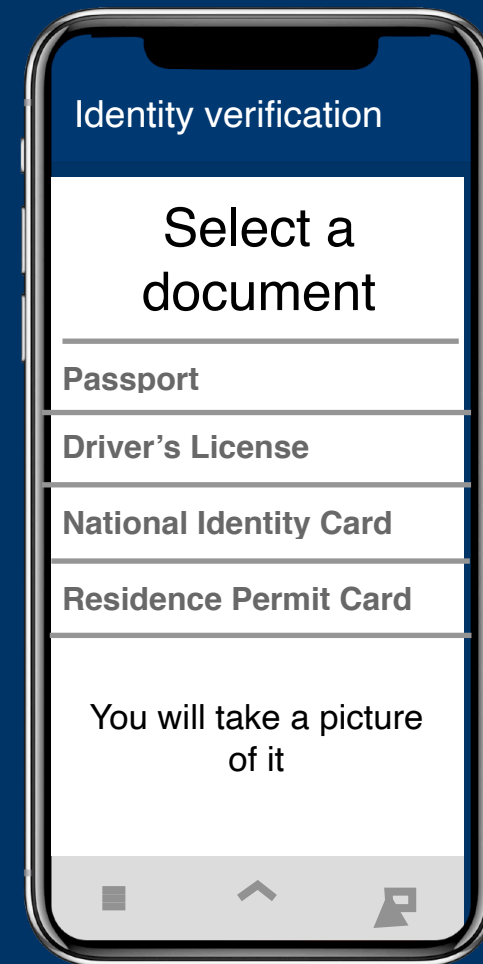
Match live user with photo on ID doc

Create account with biometrics + PIN & KYC/AML

My Wallet

My Wallet

BALANCE

My Identity

WALLET ACTIONS

My Corp wallets →

My savings account →

Currency accounts →

Send & Receive →

Buy CRDT (stable) →

Investments & loans →
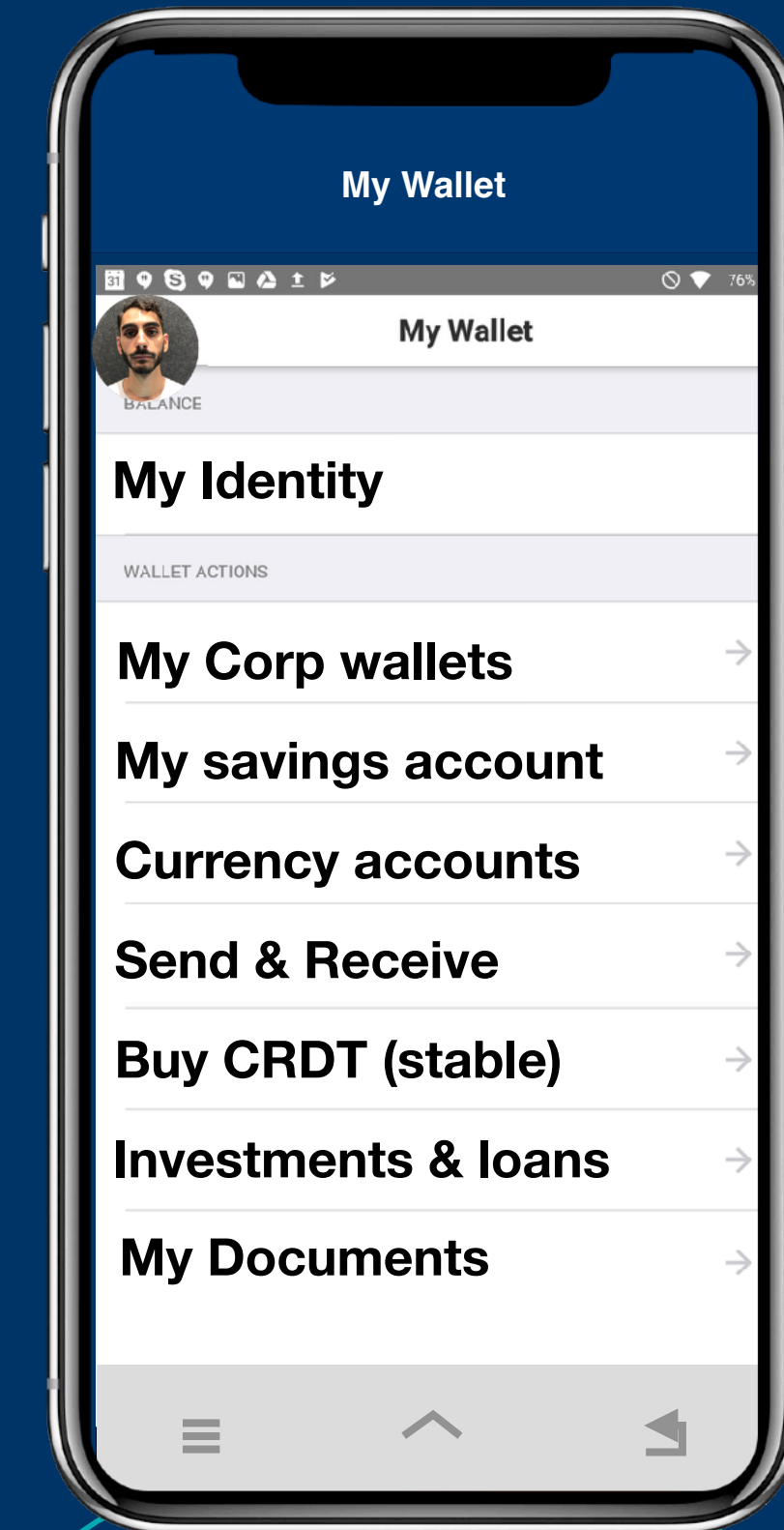
My Documents →

Like a physical wallet……
- Identity (biometric, eKYC)
- Debit, savings, credit, reward accounts
- Integrated compliance
- Documents
- Accessible with or without a device

Watch lists

Cost-effective eKYC/AML and on-boarding

Account Setup Example
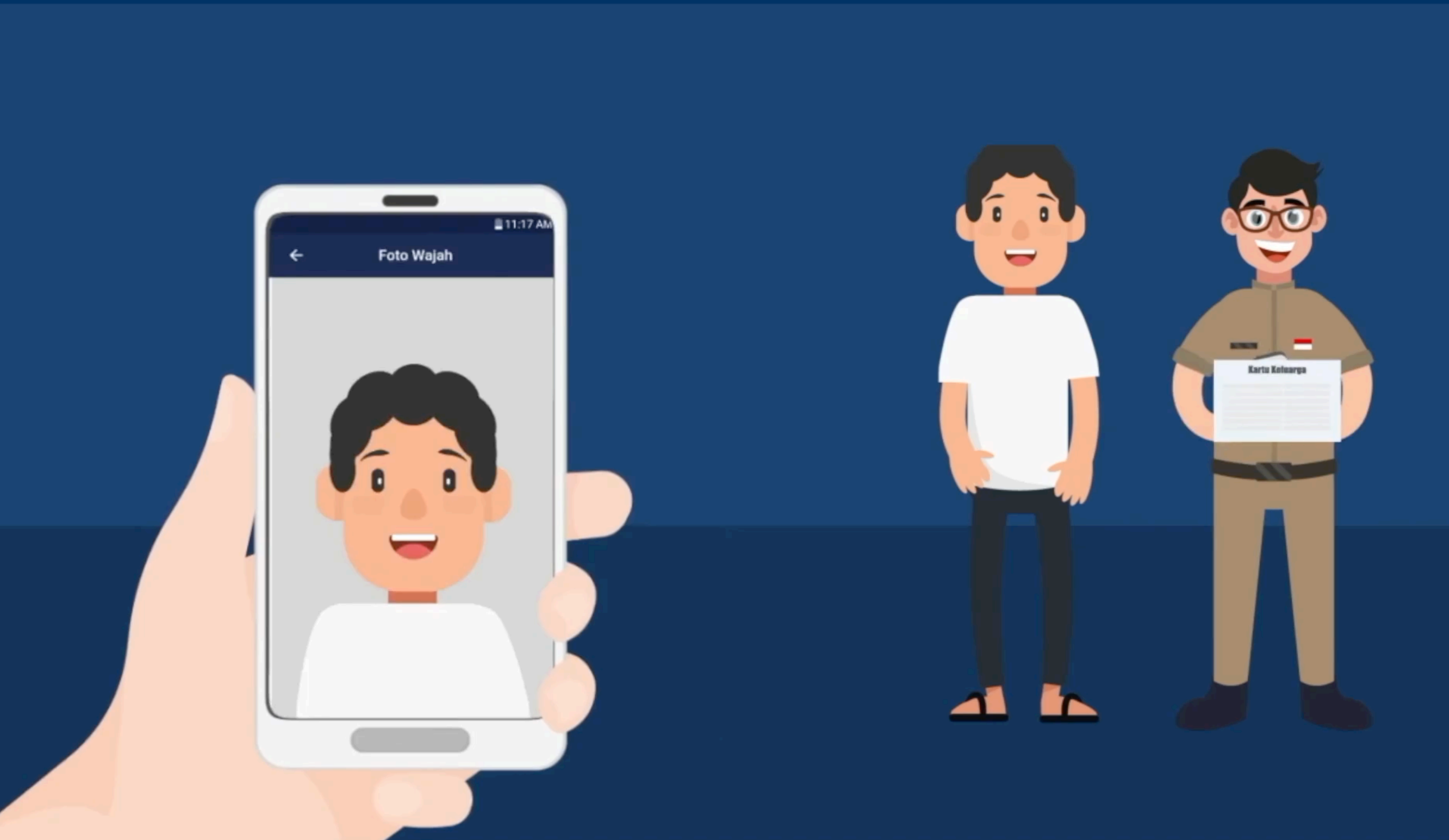
Merchant or User Account Creation
- Account creation (User or Corp)
- Biometrics + eKYC/AML
- Liveness + doc verification
- 2-3 minutes to on-board
- Mobile or Web
- Access account w/ or w/out device
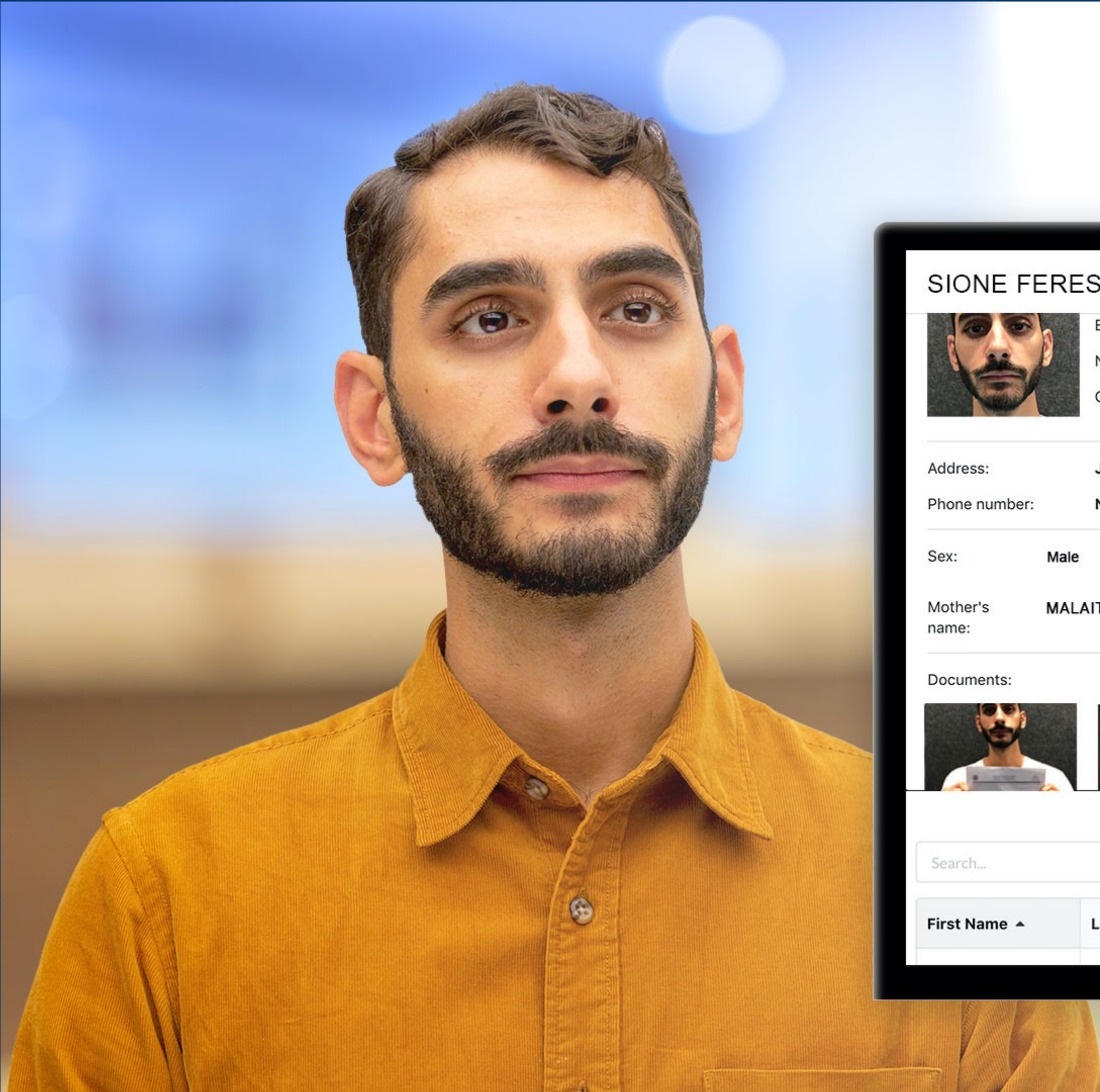
https://youtu.be/EcuV_qpPZp0

Account creation from Anywhere for Anyone

Admin Portal for Continuous Compliance

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

Admin Console | User/Agent Profile & Transactions

Agent or User Profile

Admin Console

Admin Console | Details of KYC on User

EVEREST

Results — Collapse All

ROBERT HUNTER REID — **Match (10)** — Hide

Matches (sorted by relevance)

Robert Reid
⚠ **Matched:** Pep , Pep-class-4
ⓘ **Relevance:** Name matched exactly,
👤 **Type:** person
▤ Match found on 1 lists.

This is a politically exposed person (PEP). — More Details

Robert Reid
⚠ **Matched:** Adverse-media , Adverse-media-general , Pep , Pep-class-2 , Pep-class-4
ⓘ **Relevance:** Name matched exactly,
👤 **Type:** person
▤ Match found on 2 lists.

This is a politically exposed person (PEP). — More Details

H. Robert Reid
⚠ **Matched:** Adverse-media , Adverse-media-financial-crime , Adverse-media-fraud , Adverse-media-general , Adverse-media-violent-crime
ⓘ **Relevance:**
👤 **Type:** person
▤ Match found on 1 lists.

More Details

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.
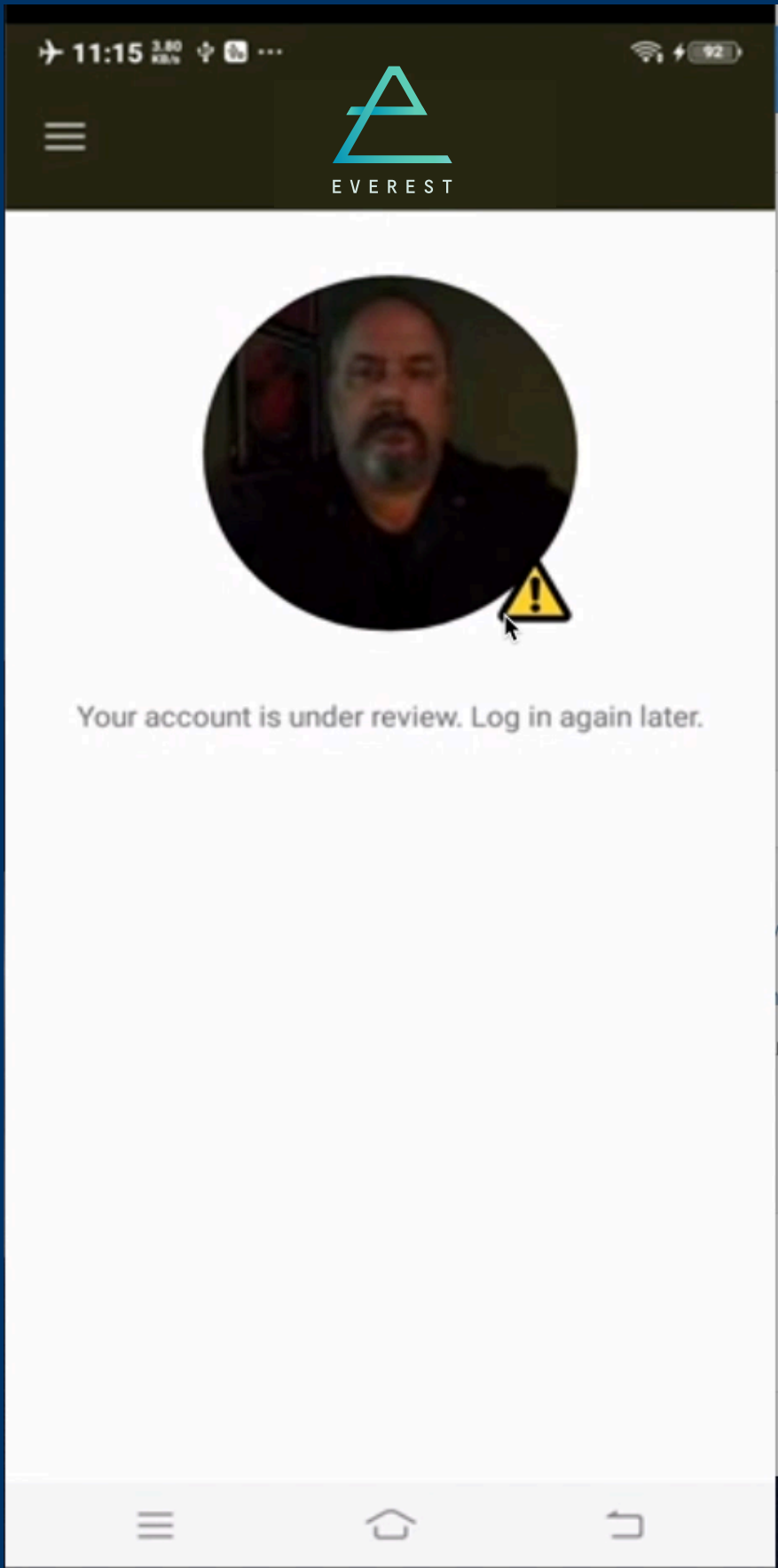**Published:** 10th Feb 2006

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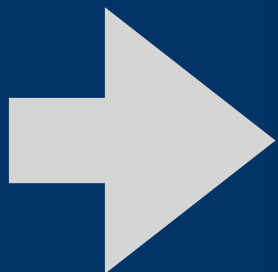Stripes The hotspots in Iraq This undated file photo posted on a militant website on Tuesday, Jan. 14, 2014, shows fighters from the al-Qaida splinter group Islamic State of Iraq and the Levant (ISIL) marching in Raqqa, Syria. MILITANT WEBSITE By ROBERT H. REID |
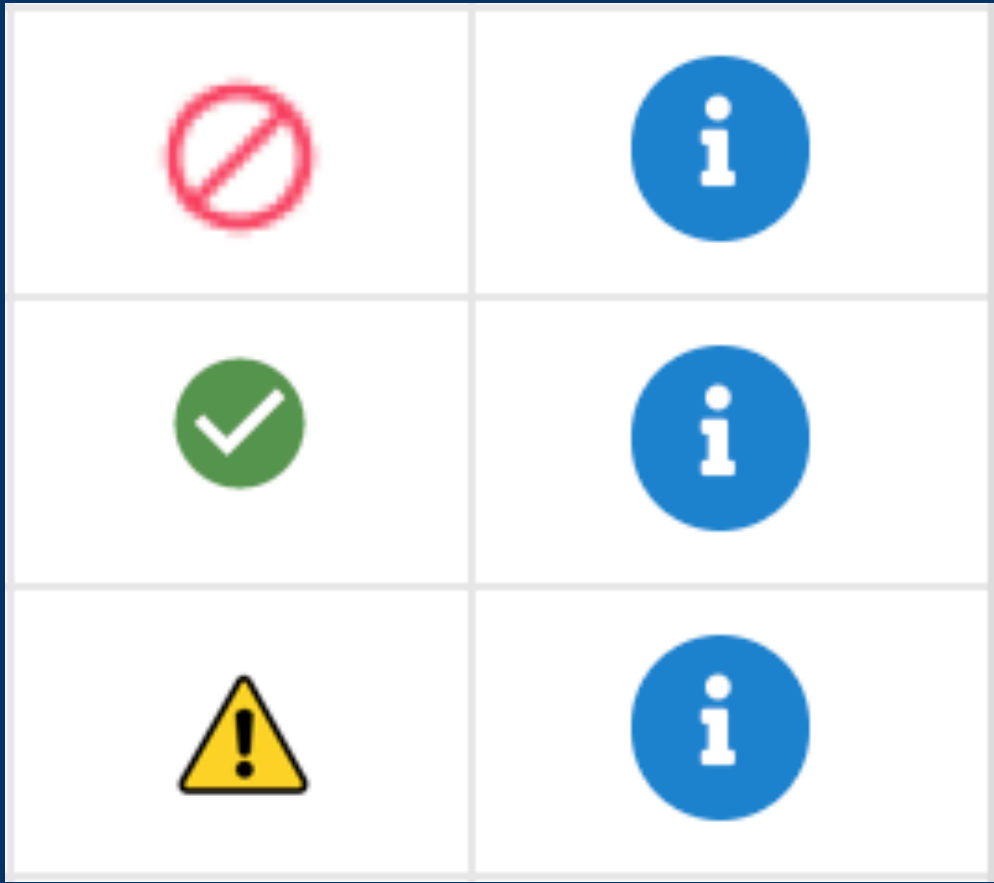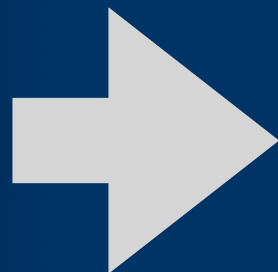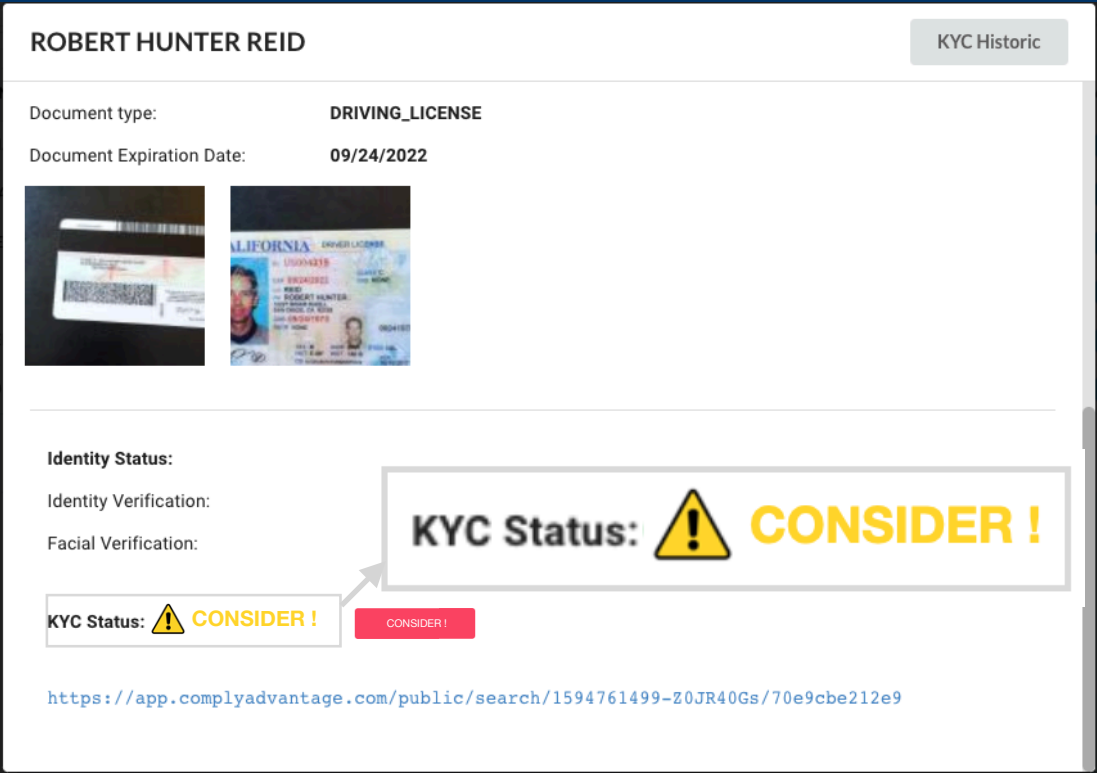
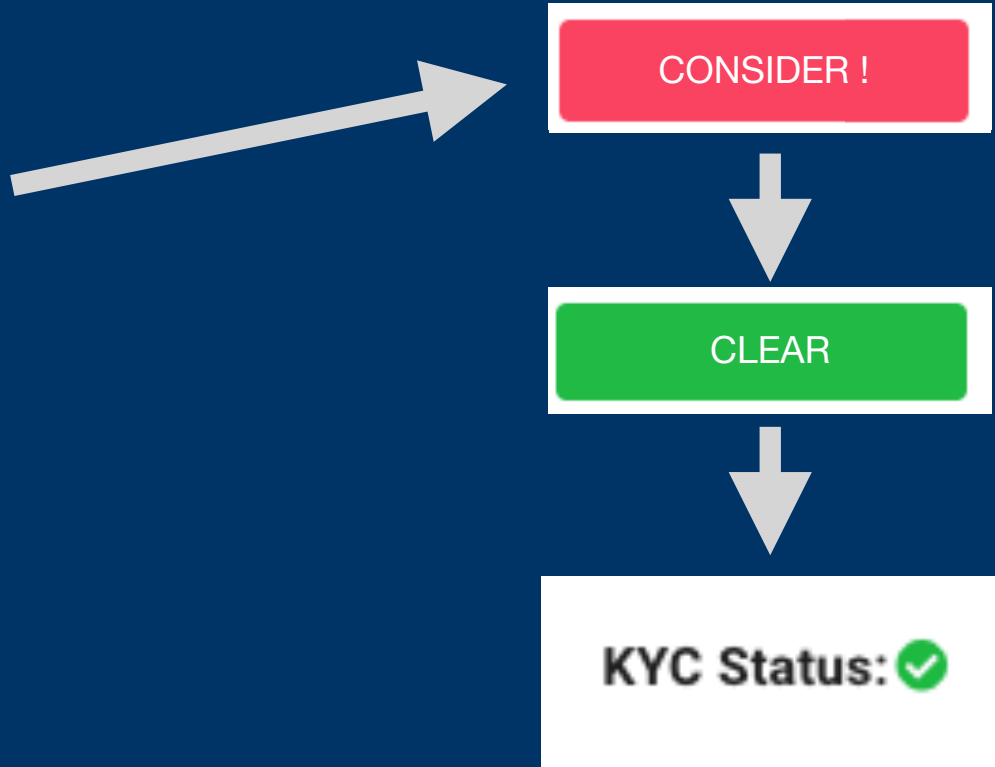# Admin Console | User/Agent Profile & Transactions

The Admin sees the Alert and clicks on Info

The Agent is informed of delay

Opens and reviews the individual's information

Reviews the concerning issue flagged by system

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

Configurable rules and parameters

CDD with Everest

EVER ID

Verified user or entity

1.93
Low Risk

546
List
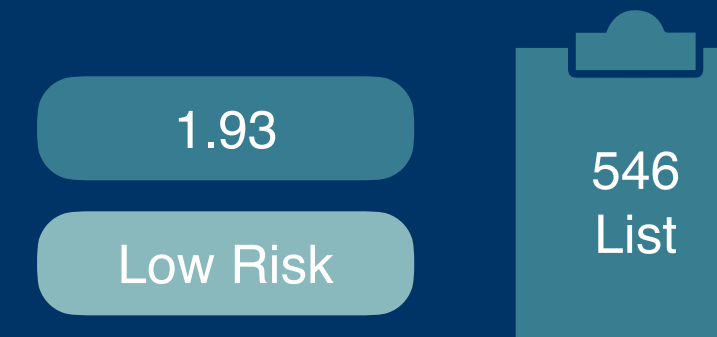
Calculated risk of transaction, screen AML & CFT, then if necessary PEP, Watchlists, Sanctions Lists etc.

STRs filed daily automatically recorded at time of incident
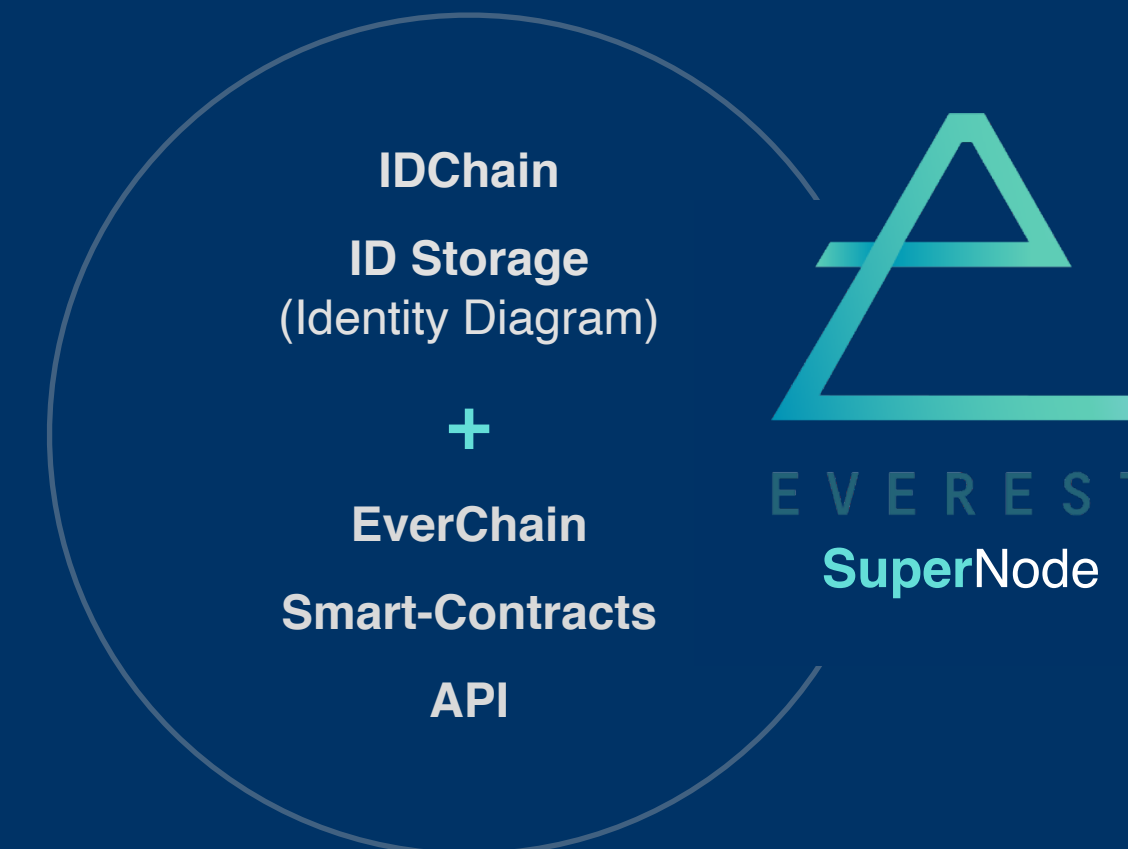
All transaction reports available in a few minutes

Behavior **API** **Data Sources**

Automated on-going compliance, monitoring & reporting

In-Country ID Storage

IDChain

ID Storage
(Identity Diagram)

+

EverChain

Smart-Contracts

API

SuperNode

Data maintained in cloud or in-country (on-prem)

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
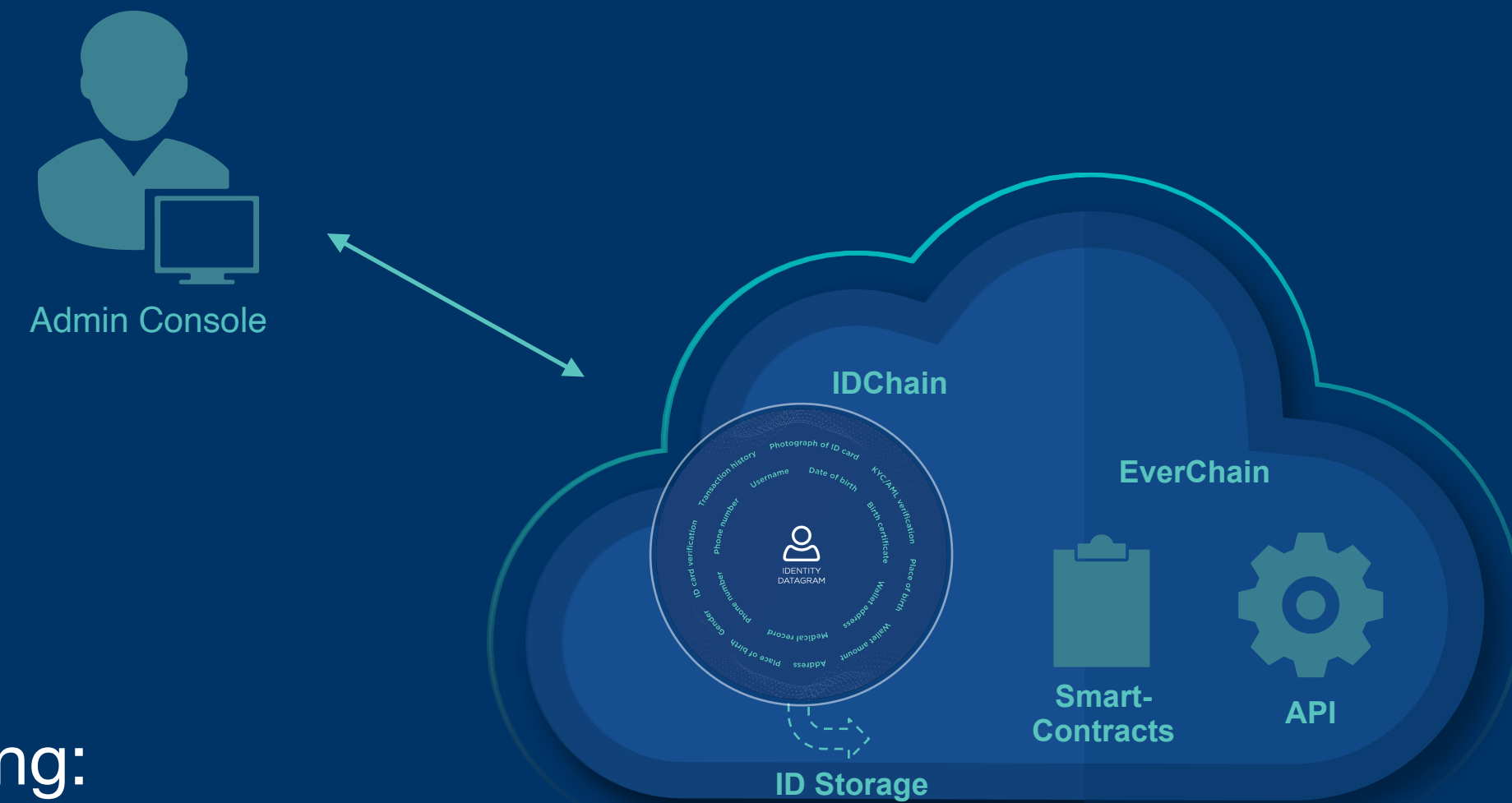
EDD includes additional info. Reviewed and recorded by Compliance.

See Transaction History, Alerts

AML Scenario 1: Cage Input Transaction - gets realtime data about transactor

Cage personnel when entering transactions can see:

— Today's Turnover

— Today's Winnings

— 7-day Turnover

— 7-day Winnings

Admin Portal | Transaction History

AML Scenario 2: patron is cashing out chips and attempting to deposit into account offshore

➡️ *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

AML Scenario 2: patron is cashing out chips and attempting to deposit into account offshore

➡️ *Agent — Client relationship is suspect as all transaction from same agent*

Admin inspects transactor's transaction history

Inspects agent service during transactions and correlates agent service across transactions
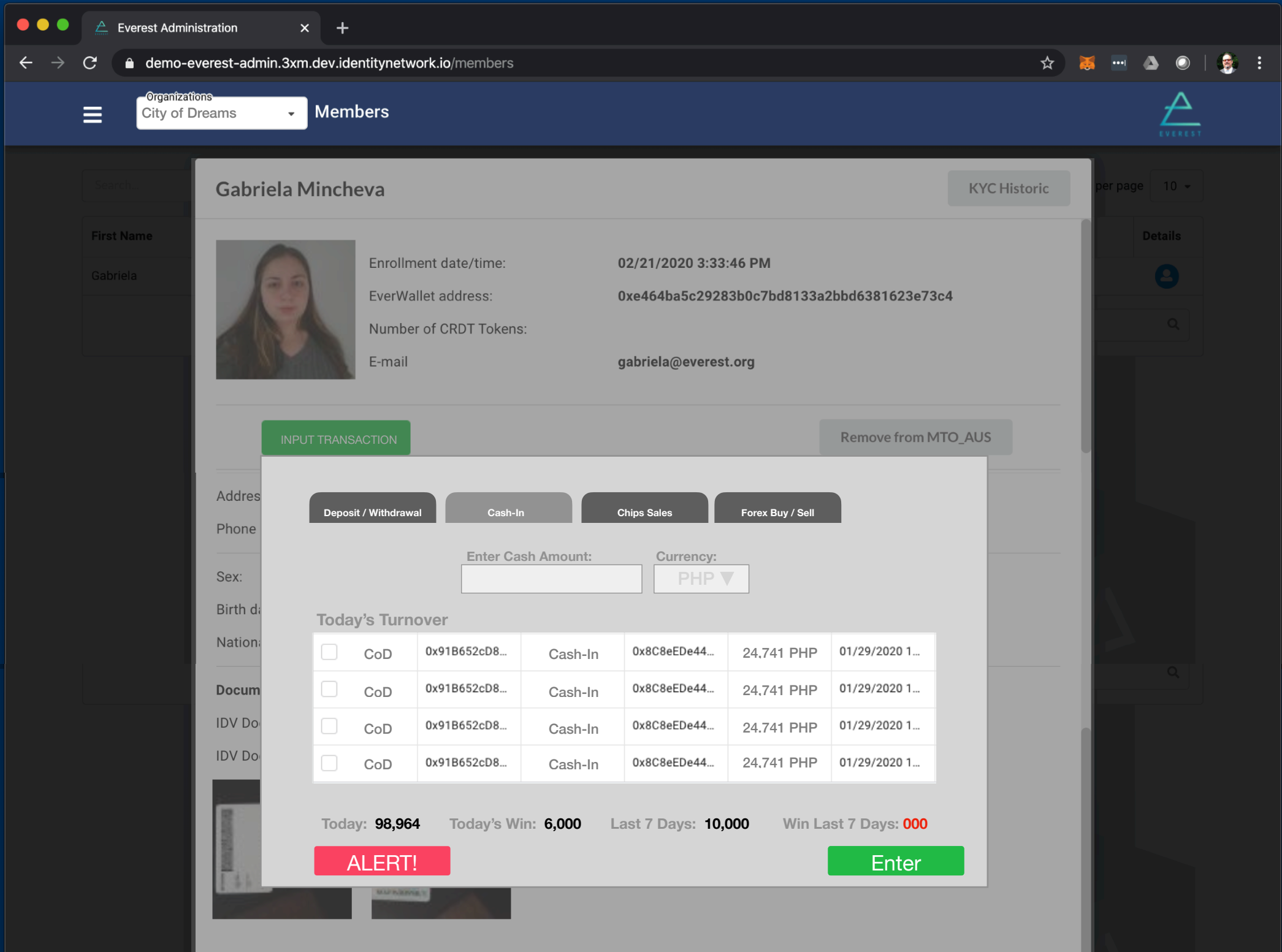
Inspects agent and Suspends their capabilities in real time to further inspect their behavior

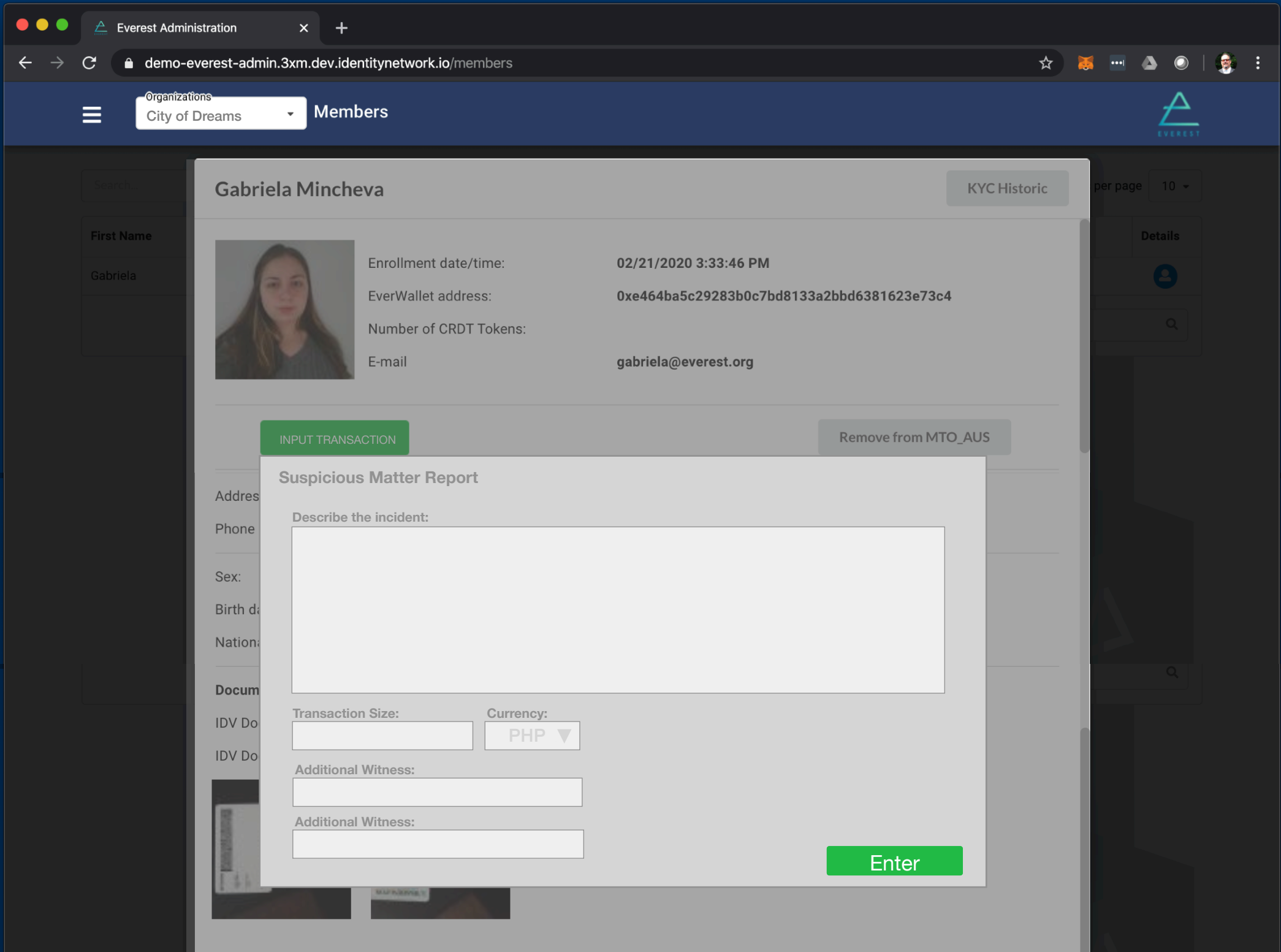# Admin Portal | Suspicious Matter Report

AML Scenario 3: patron is cashing out chips, gets frustrated and leaves cage

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

ALERT!

Inspects transactor transaction history

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

Admin Portal | Investigation Module

AML Scenario 4: administrator wants to review any near-threshold transactions

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

EVEREST

Agent	Sender	Receiver	Amount	📅 Date

Apply

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

Query by:
— Agent (Cashier in cage)
— Sender (Cash-In customer)
— (Receiver (Cash-Out customer)
— Amount or Amount Range
— Date or Date Range

Sample List of Identity and Transaction data

EVEREST

User/Sender 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
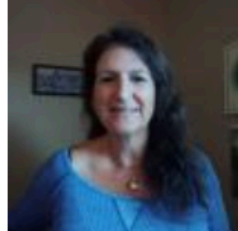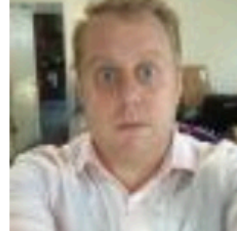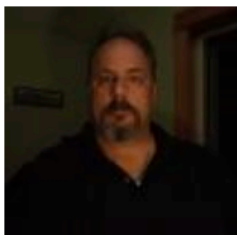Other data (pull in from web, credit bureaus, KYC)

Admin Console

Agent, 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

All data in any transaction for automated compliance

Automatic Reporting in real-time

Automated Financial Transaction Tracking Reports

Reporting:

each jurisdiction has a different set of requirements for reporting and conform to five common types listed below
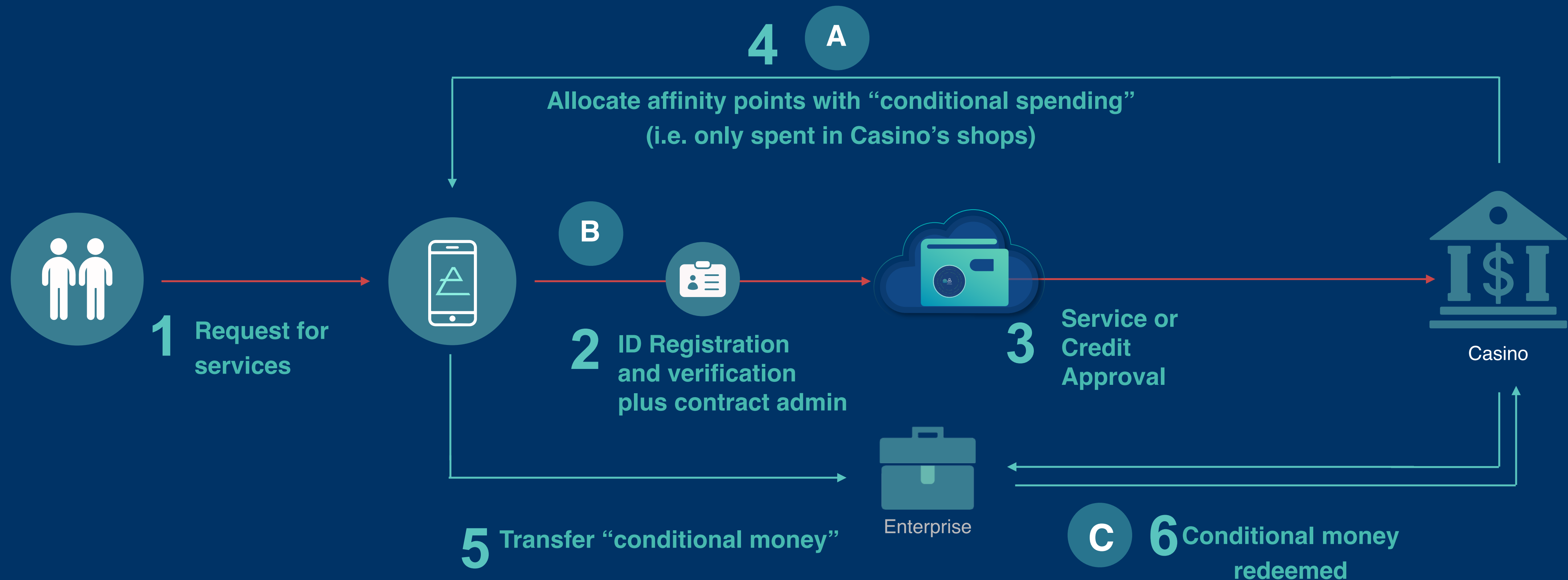
Report Type	Jurisdiction Specific Report (Australia Example)
International Financial Transaction Report	IFTI-DRA-1-2.xsd
Over Threshold Report	TTR-MSB-2-0.xsd
Suspicious Matter Report	SMR-2-0.xsd
Suspicious Transaction Report	SMR-2-0.xsd
Sanctions List Assistance	Referral_Form_to_AFP.doc

Data input into reports cryptographically signed
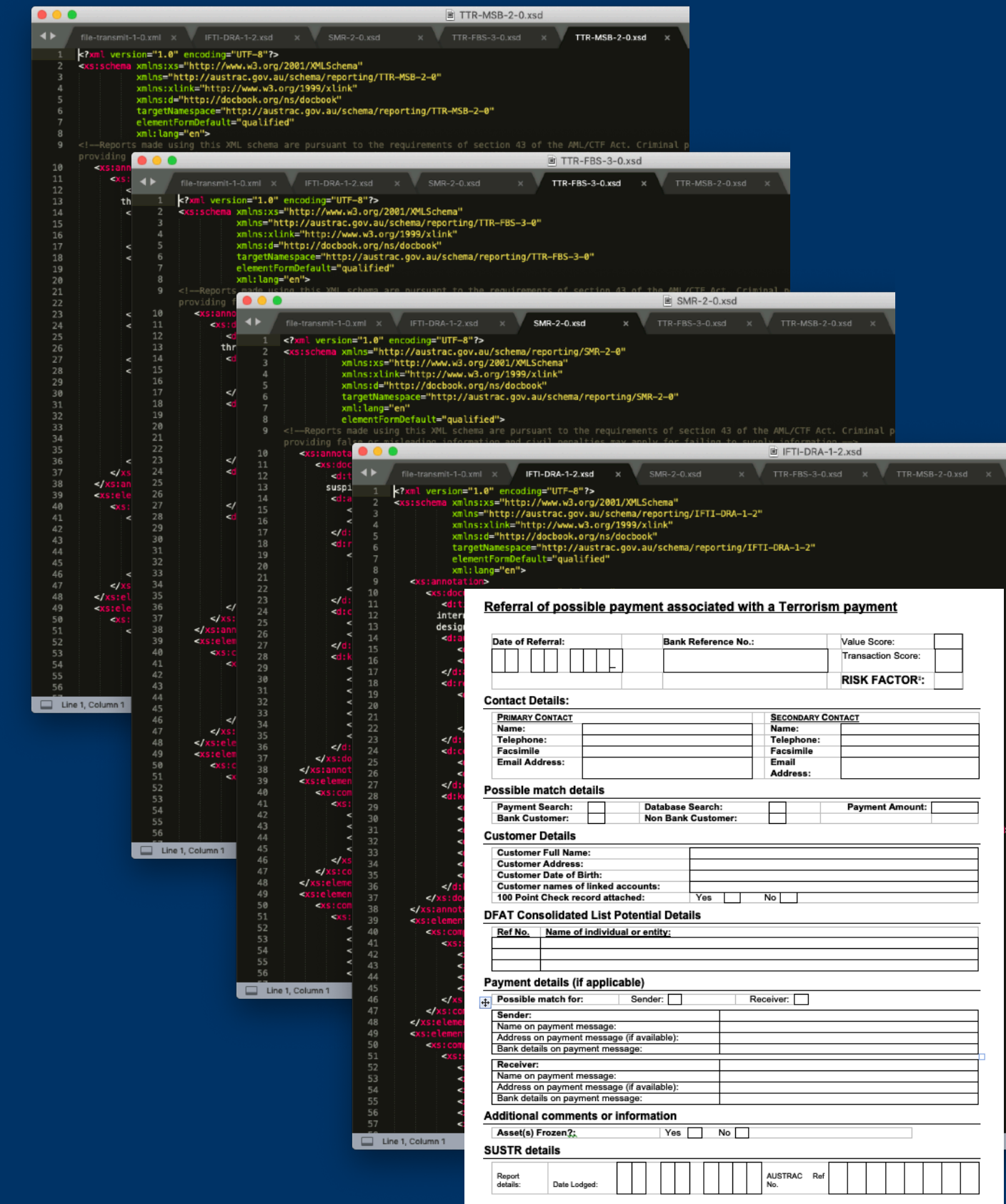
Reward Tokens

EVEREST

Enhance existing systems with built-in affinity programs.

A. Integrate Casino platform with Everest Platform API for user auth and affinity token points tracking
B. Integrate special Casino processes into app for agents
C. Integrate with Casino

4 **A**

Allocate affinity points with "conditional spending"
(i.e. only spent in Casino's shops)

B

1 **Request for services**

2 **ID Registration and verification plus contract admin**

3 **Service or Credit Approval**

Casino

Enterprise

5 **Transfer "conditional money"**

C **6** **Conditional money redeemed**

Enhance existing systems with mobile + SaaS integrations and built-in affinity programs

Send "chips" from US, Europe, Australia

EVEREST

2a) User sends pre-paid voucher worth 800k PHP to friend in Philippines

3) Friend goes to Casinos with digital voucher

1) User creates KYC/AML account. Buys pre-paid voucher from Everest

EUR, USD, AUD

EVEREST

2b) Everest sweeps money into settlement account

Casino

Everest settlement Account

4) Casinos exchanges vouchers for PHP or chips

5) Settlement

→ Pre-paid voucher

→ Fiat currency

Cost-effective, integrated remittance platform

Next Generation Platform

- Full compliance platform

- Solve manual processes of Case Management and Investigations

- Scale to multiple services

EVEREST

Thank You

https://youtu.be/VEju2Md3u-c