



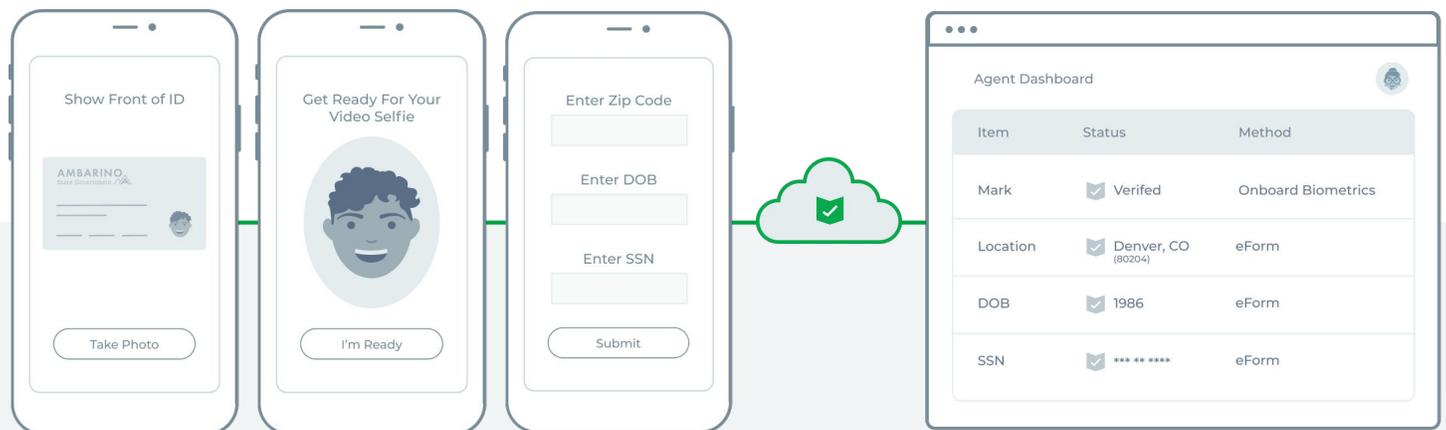
Accelerate and Simplify KYC Onboarding with Journey

You only have one chance to make a first impression, so new customer onboarding needs to be flawless. Journey's eKYC solution enables fast, secure and privacy-preserving onboarding for banks using the sensors on a phone or laptop to make a new customer onboarding experience hassle-free and ultra secure.

Elevating KYC from a Must Do to a Great Customer Experience

KYC compliance is an imperative for all financial institutions, and for particularly sensitive new accounts, like mortgages, all information must be captured, verified, protected, and stored for future audits. This process can be lengthy and complicated, for consumers and the agents helping them. Abandonment rates can be high if customers have to jump through hoops, leading to both inefficiency and revenue loss.

Journey has created a fundamentally new approach to KYC onboarding that solves for security, compliance and customer experience simultaneously. The secret? Journey's Trusted Identity Platform that enables dozens of options for identity tools and a purpose-built identity network based on advanced cryptography.



High Veracity Identity

Up to 1:1M accuracy with biometrics matched with document ID in less than 1 minute



Fully Compliant

Above and beyond ID verification with all BSA requirements



Award-Winning CX

Wow your customers in their first experience with you by making it fast and modern, using the powerful sensors on smartphones and laptops.



Secure and Privacy Preserving

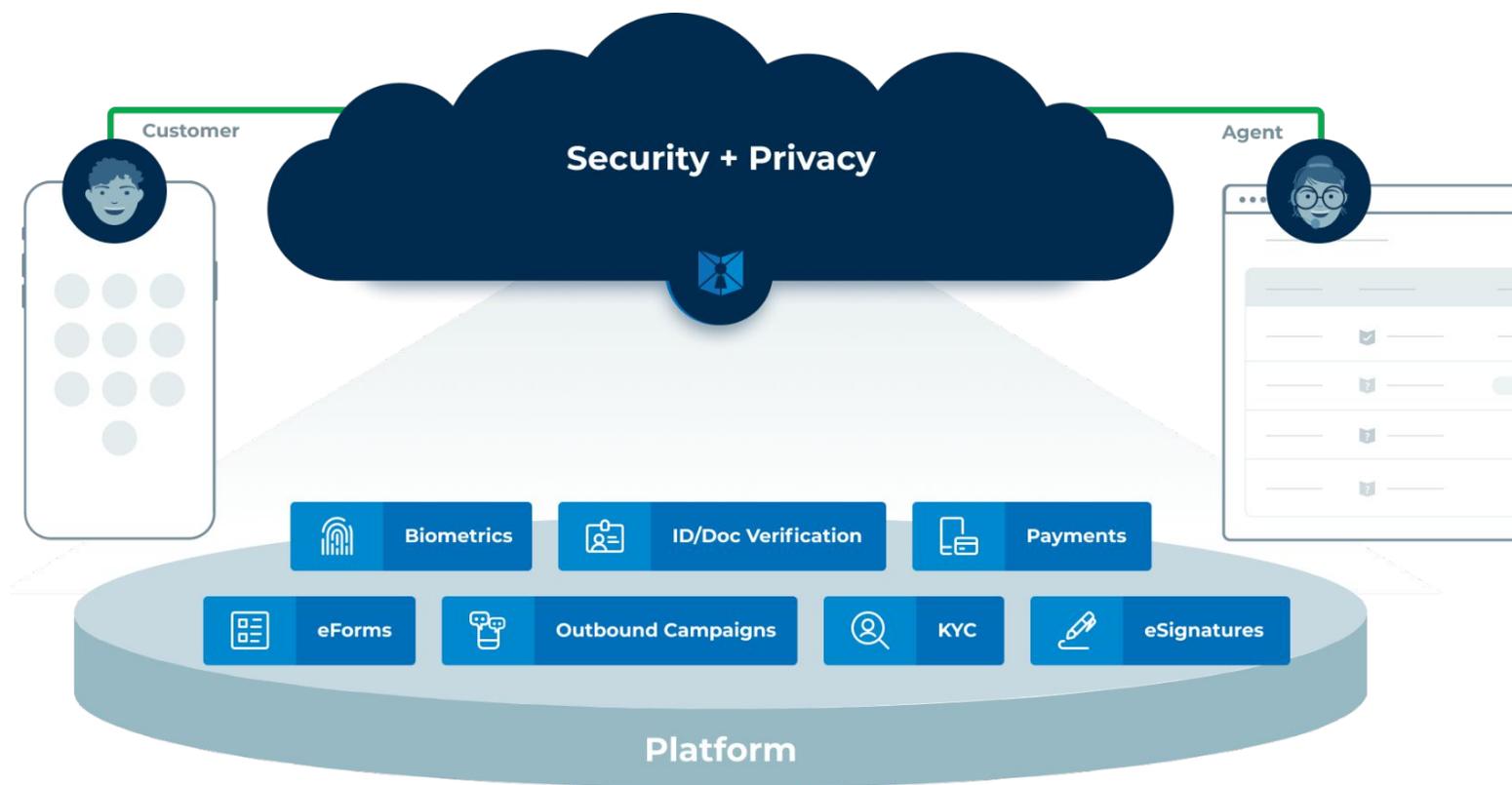
Patented cryptography verifies identity data without exposing the details to systems or people unnecessarily

Journey's eKYC solution is based on its patented and award-winning Zero Knowledge Network™

The first solution of its kind in the market. This is not a slight improvement on your grandfather's KYC, it's a wholly new approach to identity proofing and creating an amazing first experience for customers.

Foundations of Journey's KYC

- Biometrics replace KBA
- Leveraging the power of smartphone and laptop sensors
- Document ID matching
- eForms capture additional info
- Data encrypted, verified, but not revealed
- Same experience across all touchpoints
- Identity template established for all future authentication



Key Benefits

Customer

- Complete eKYC onboarding in less than 2 minutes
- Sensitive information is encrypted, verified, but never shown to the agent
- Privacy preserving data exchange means that no one, including Journey, can see their data in transit
- Creates a high veracity identity template to make all future authentications based on biometric data, rather than KBA

Agent

- Remove all sensitive customer data from the agent screen, making it safe for all agents working remotely
- Enable faster customer service, fewer steps, and reduce human error
- Happier customers equal happier agents

Contact Center Leaders

- Save up to \$1 per call by making the onboarding process fast and painless
- Remain compliant with all BSA regulations
- Virtually eliminate synthetic fraud
- Reduce abandonment rates by making it easy for customers to complete all onboarding requirements in a single session

Risk, Compliance, and Security Teams

- Zero Knowledge and Zero Trust are foundational elements of Journey's platform and network approach
- Data is individually encrypted and ephemeral, completely changing hacker economics
- Vastly reduce the scope of compliance by taking the entire contact center tech stack out of scope