

Financial Regulation & Supervision

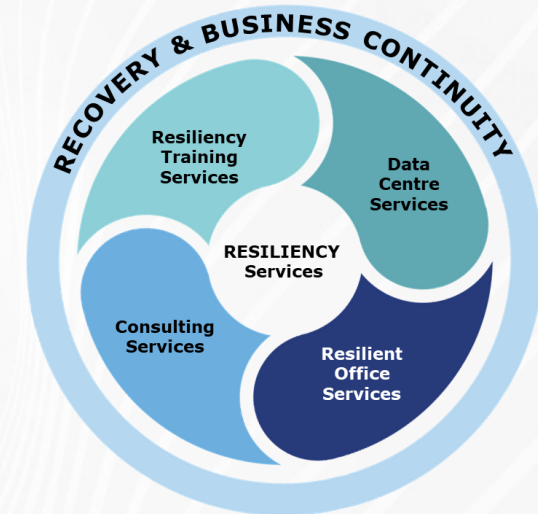
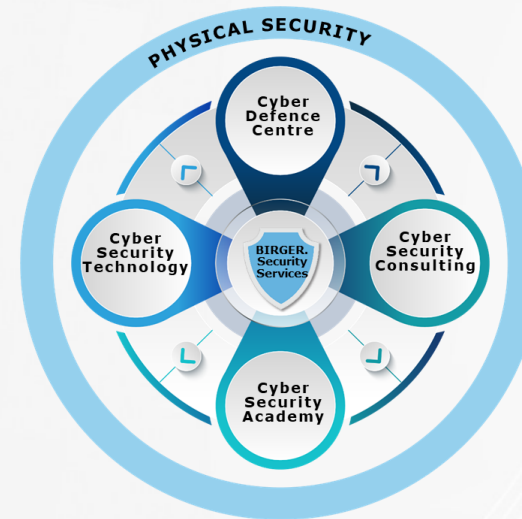
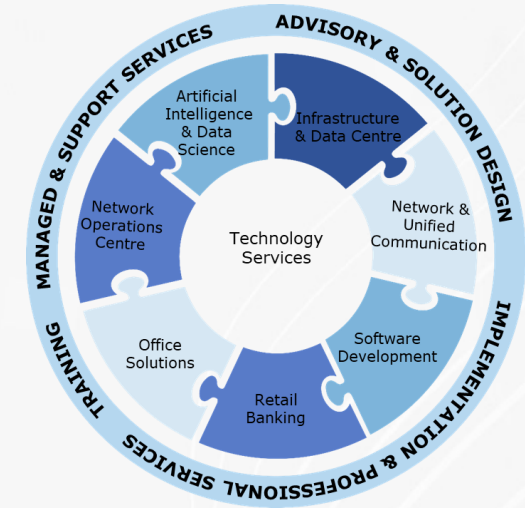
a7innovations
An Avanza Group Company

| **BIRGER.**



BIRGER. Overview

- **+150** Certified, competent and experienced workforce.
- **+73** Years of maturity and experience.
- **9** Established and operational Pan African footprint.
- **3** Core Services:
TECHNOLOGY – SECURITY – RESILIENCY.
- **1** Name.



Innovation Hub

Helping Governments & Regulators Embrace 4IR



Smart City Enablement
Digitalization & E-Governance



Financial Regulation &
Supervision
Financial Crime prevention



Trade & Supply Chain
Bilateral Trade Networks
P2P Automation



Web 3.0
Asset Tokenization
Real Estate Fractionalization
Enterprise Metaverse

References & Footprint



Digital Government Transformation

- Tenancy Contract Renewal
- Vehicle Chain
- Lost Passport Certificate
- EV Charging Landscape
- Smart Homes System
- Evidence Custody
- Charity and Endowment Regulatory Platform
- Reconciliation & Settlement of Gov. Funds
- Knowledge Chain
- National Medical Emergency Nerve Center
- EV - Token



Trade & Logistics

- National Trade Platform
- E-Commerce Logistics Chain
- National Procurement Platform
- Agri-Chain

Oil & Gas Sector

- Invoice Verification
- Material Traceability
- Sustainability Platform
- Shipping Nomination
- Oil Custody Chain

Aviation Sector

- Aviation Procurement Platform
- Aircraft Engine Maintenance Provenance
- Inter-Airline Settlements
- CAA Landing Charges Reconciliation



Financial Regulation & Supervision

- National EKYC
- National Trade Finance Platform
- Bank Trust Network (Artefact Exchange)
- Reconciliation & Settlement
- Real World Asset Tokenization



Digital Public Infrastructure

- National Digital ID
- Verifiable Credentials
- National Data Exchange
- Policy as Code

Financial Regulation – Industry Gaps

Lack of Standardization

Absence of Industry Collaboration

Absence of Collective Wisdom



Manual Enforcement of Mandates

Absence of Proactive compliance

Blind Spots

Collusion

Industry Suffers

Regulator Remains Clueless



We address this gap by connecting industry peers through decentralized and self-regulated networks to address gaps in regulation enforcement, compliance and fraud prevention

ASSURE

InstaChain

NexTrade

CONSONANCE

CONSONANCE

EKYC Platform at National Scale

first building block of the National Financial Trust Platform

Our Vision

To establish trusted **Data Exchange Hub**, leveraging a secure, blockchain-powered platform as the cornerstone for unified identity verification, cross-sector collaboration, and future-ready digital services across **Financial Industry Landscape**



From Manual Fragmented Data to Digital Data Exchange



Driving seamless collaboration between **Financial Institutions** (FIs) and **Regulators** to enhance **operational efficiency, security,** and **regulatory compliance.**



Revolutionizing financial services through secure, **automated frameworks** that enables **real-time customer data exchange** and **regulatory oversight.**

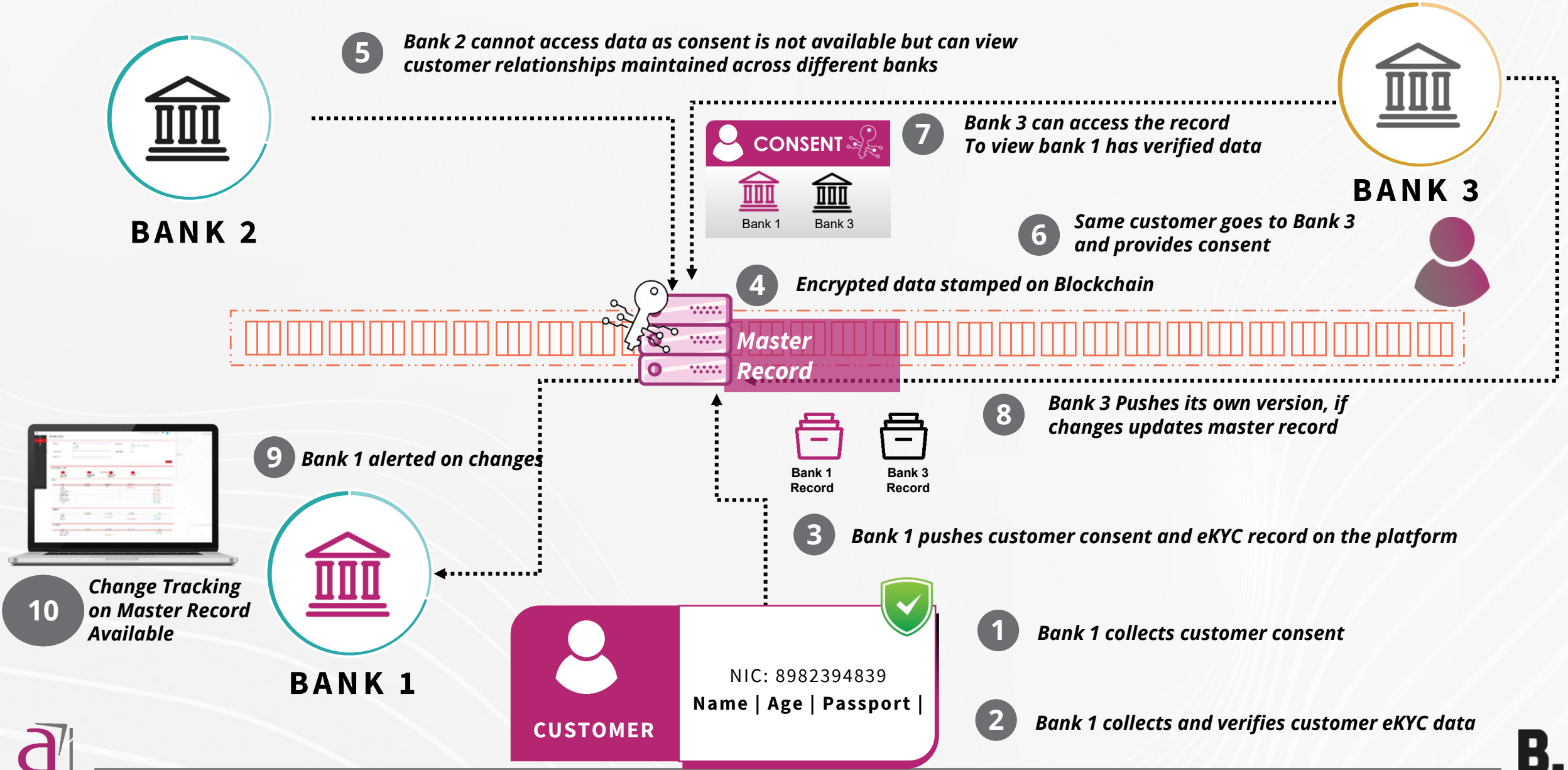


Optimizing Digital customer onboarding and **risk assessment** with enhanced **data integrity,** **advanced monitoring tools,** and **AI-driven screening** mechanisms.

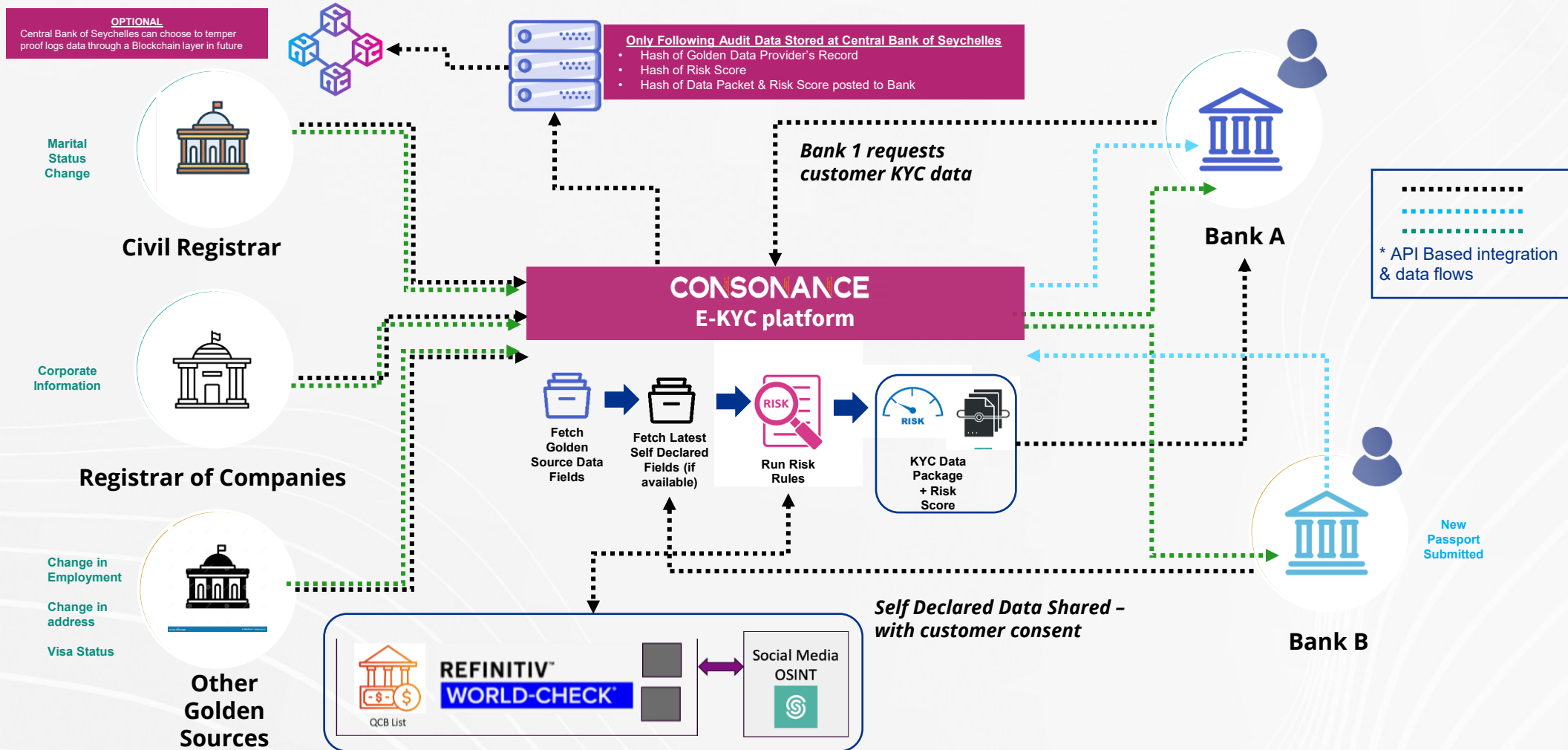


Establishing a **robust governance framework** that ensures **consent-based Data sharing,** **standardized policies,** and **regulatory alignment** across the sector.

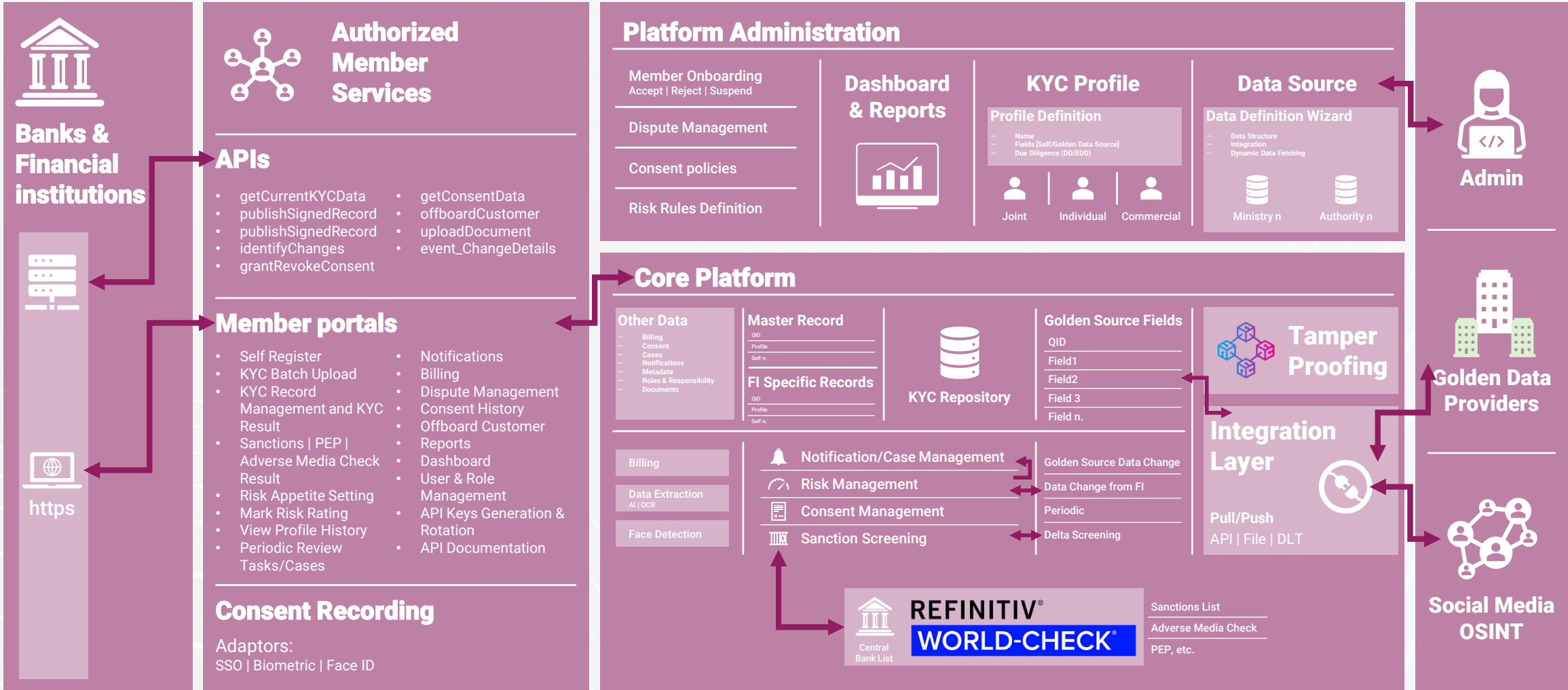
Consonance – Decentralized Model



Consonance – Centralized Model (with Government Data Source)



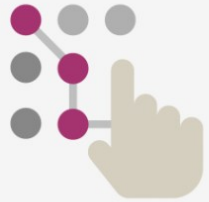
Consonance – All in One National EKYC Platform



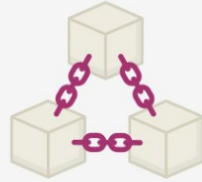
Supporting Centralized, De-Centralized & Hybrid EKYC Models



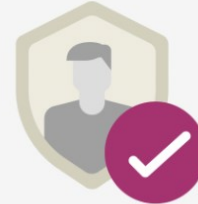
Consonance – Key Platform Features



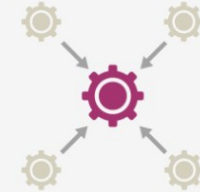
Seamless Onboarding of
Participating Entities



Blockchain Powered Data
Security and Protection



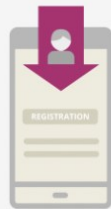
Built in Customer **Consent**
Management Engine Users
& Banks



Seamless **Integration With**
Government Data Sources



Proactive KYC **Anomaly**
Alerts



Reduction In Customer **On-**
Boarding Costs



GDPR Compliant



Standardization &
Compliance of **Global &**
National eKYC Policies &
Guidelines

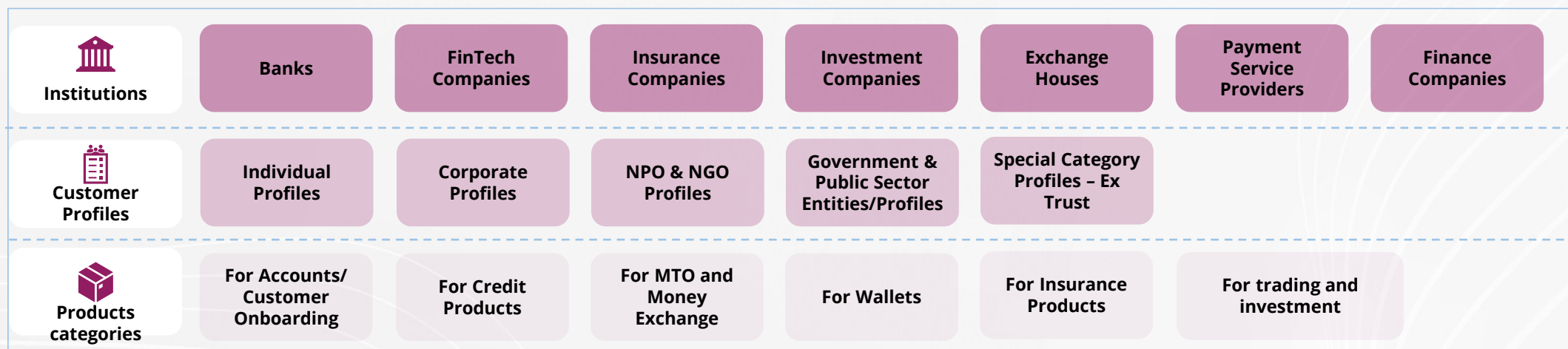
Consonance – Data Universe



Processes & Enablers



Potential use cases will come from the combination of



Output will be defined by data fields and corresponding data source providers



National EKYC – Trust Network Roadmap



1. Banking- EKYC Repository

- a. FIs Share EKYC Data to flag discrepancies
- b. Golden Data Sources Contribute when ready

2. Expand Platform to other FIs

- a. Roll out to Exchanges, Insurance, Brokers etc
- b. Roll out to Telcos, Mobile Wallets

3. Roll out to Non-FIs & Gov.

- a. Share EKYC Data with Tax Authority, Customs
- b. Share KYC Data with National ID Authority



Platform Outcome

- ā National Repository of EKYC data for individuals (KYC) and businesses (KYB).
- ā Single Source of KYC and KYB for FIs, Government and Private Entities.
- ā Discrepancy of data pro-actively flagged and data update/correction measures initiated.
- ā Golden Data Sources on-boarded as and when they are ready for selected data fields.
- ā Citizen, Resident, Business registrations across government and private sectors rely on the platform for on-boarding.
- ā Platform is offered as a service to subscribers (FIs, Telcos, Insurance, Government Entities, Judicial Services, Private Enterprises etc)

Economic & Regulatory Benefits

Regulatory Benefits

- AML/CFT strengthening
- Fraud reduction
- Unified KYC framework
- Improved data quality
- Digital supervision for CBTT
- Support for tiered KYC & inclusion

Economic Benefits

- Lower cost of onboarding
- SME credit enablement
- FDI attraction
- Reduction of fraud → stronger credit markets
- Digital trade facilitation

Financial Sector Impact

- Standardization
- Operational efficiency
- Reduced guarantee & trade fraud
- Improved CX → higher conversions
- Trust between banks, fintechs & regulators
- Alignment with global benchmarks

National Digital Transformation Impact

- Supports national digital strategy
- Compliments core DPI stack
- Enables e-government services
- Improves ease of doing business
- Regional export potential
Foundation for CBDC, digital tax, etc.

References



In Production since 2021

45+ Institutions On-boarded

600K+ Customers' KYC Processed

Hybrid EKYC Model
(Centralized Storage + Self Declared Data)

First wave of 8 banks went live in March 2025
Second Wave of 15 banks – planned go live in June 2026

30+ Institutions part of the consortium

Approximately 70 million Customers' KYC to be processed through the platform

Complete Decentralized EKYC Model

Under Implementation

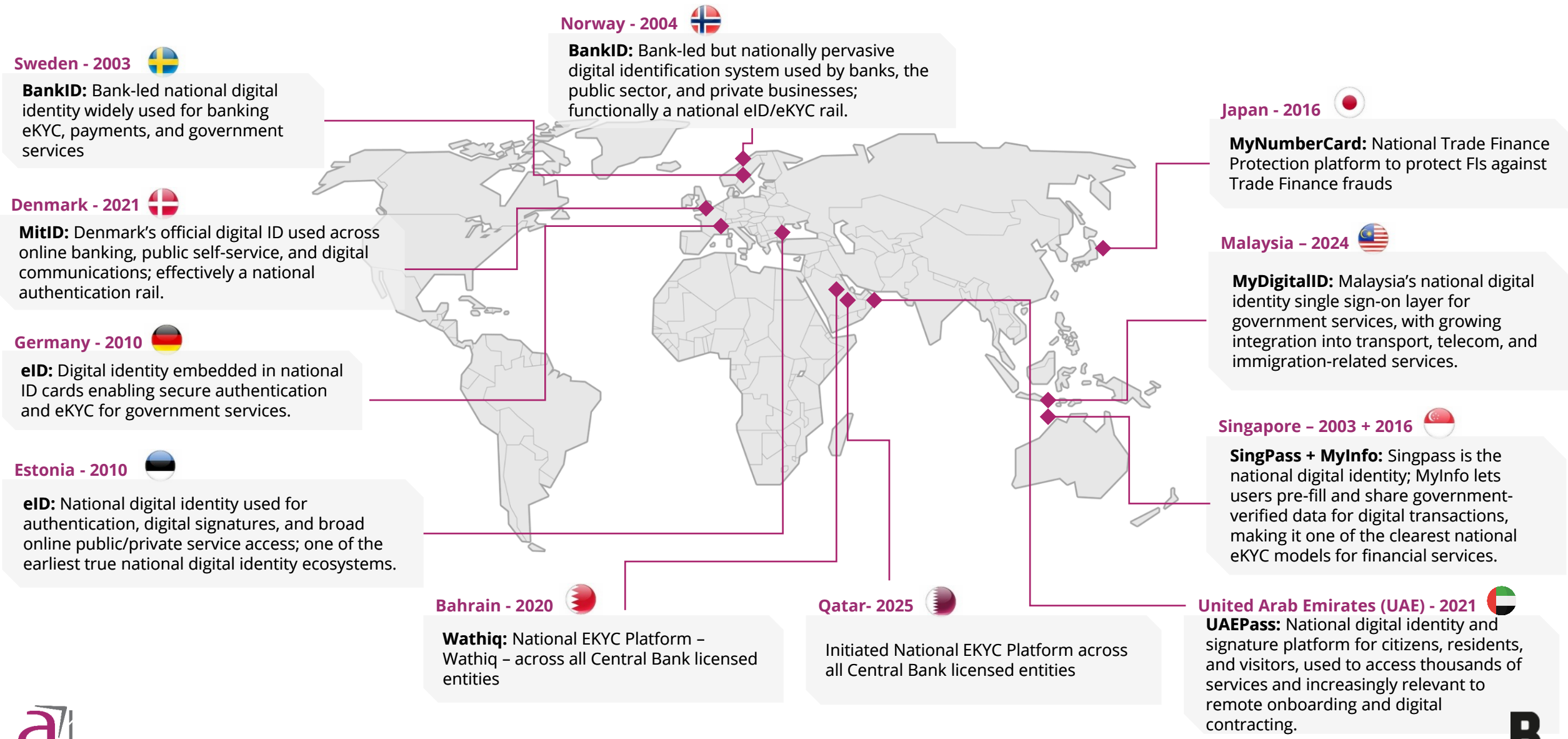
Project Kick Off in August 2025

First Phase Go-live planned in August 2026
20+ Banks and FIs to join the platform

Governing Body: Qatar Central Bank – SPV

Centralized EKYC Model

National EKYC Initiatives - Across the Globe



Sweden - 2003 🇸🇪

BankID: Bank-led national digital identity widely used for banking eKYC, payments, and government services

Norway - 2004 🇳🇴

BankID: Bank-led but nationally pervasive digital identification system used by banks, the public sector, and private businesses; functionally a national eID/eKYC rail.

Japan - 2016 🇯🇵

MyNumberCard: National Trade Finance Protection platform to protect FIs against Trade Finance frauds

Denmark - 2021 🇩🇰

MitID: Denmark's official digital ID used across online banking, public self-service, and digital communications; effectively a national authentication rail.

Malaysia - 2024 🇲🇾

MyDigitalID: Malaysia's national digital identity single sign-on layer for government services, with growing integration into transport, telecom, and immigration-related services.

Germany - 2010 🇩🇪

eID: Digital identity embedded in national ID cards enabling secure authentication and eKYC for government services.

Singapore - 2003 + 2016 🇸🇬

SingPass + MyInfo: Singpass is the national digital identity; MyInfo lets users pre-fill and share government-verified data for digital transactions, making it one of the clearest national eKYC models for financial services.

Estonia - 2010 🇪🇪

eID: National digital identity used for authentication, digital signatures, and broad online public/private service access; one of the earliest true national digital identity ecosystems.

Bahrain - 2020 🇧🇭

Wathiq: National EKYC Platform – Wathiq – across all Central Bank licensed entities

Qatar - 2025 🇶🇦

Initiated National EKYC Platform across all Central Bank licensed entities

United Arab Emirates (UAE) - 2021 🇦🇪

UAEPass: National digital identity and signature platform for citizens, residents, and visitors, used to access thousands of services and increasingly relevant to remote onboarding and digital contracting.

EKYC Platform

AI-enabled Financial Intelligence



From EKYC Data to Intelligence

AI-Driven Intelligence Engine for National Authorities

- ā Detect hidden relationships across accounts
- ā Identify mule networks and synthetic identities
- ā Cross-bank suspicious activity correlation

Financial
Crime
Detection

Anomaly &
Pattern
Detection

- ā Unusual transaction behavior
- ā Sudden changes in customer risk profiles
- ā Cross-institution inconsistencies

From monitoring transactions to
predicting financial crime

EKYC + AI Intelligence

AI-Enabled eKYC Platform as a
Financial Strategic Asset

- ā Map financial relationships between individuals & entities
- ā Identify high-risk clusters
- ā Detect coordinated fraud rings

Network
Intelligence

Early Warning
Systems

- ā Pre-emptive alerts to Central Bank & FIC
- ā Real-time triggers on suspicious activity
- ā Automated escalation workflows

Regulators
Central Bank, SEC

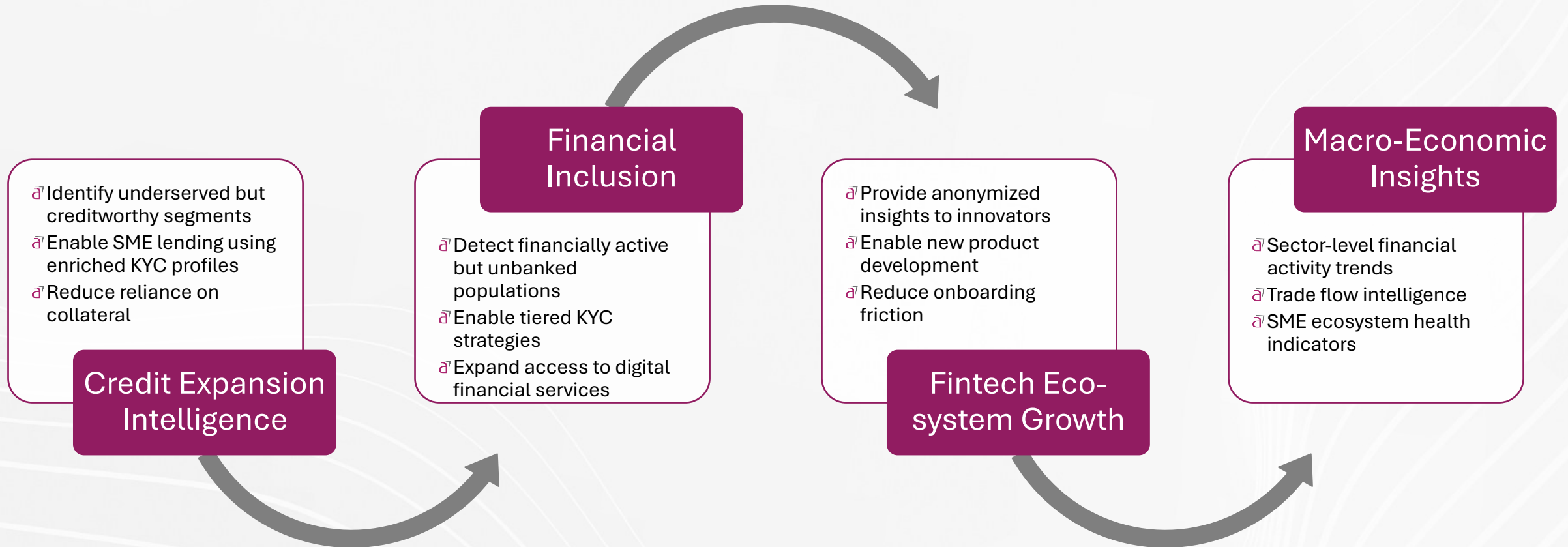
Authorities
Revenue, Tax, Land,
Immigration

**Financial
Institutions**
Banks, Telcos,
Insurance, Capital
Markets, Micro
Finance, Exchanges

Entities
Education, Employers

AI for Growth, Not Just Compliance

AI-Driven Insights to Accelerate Financial & FinTech Growth

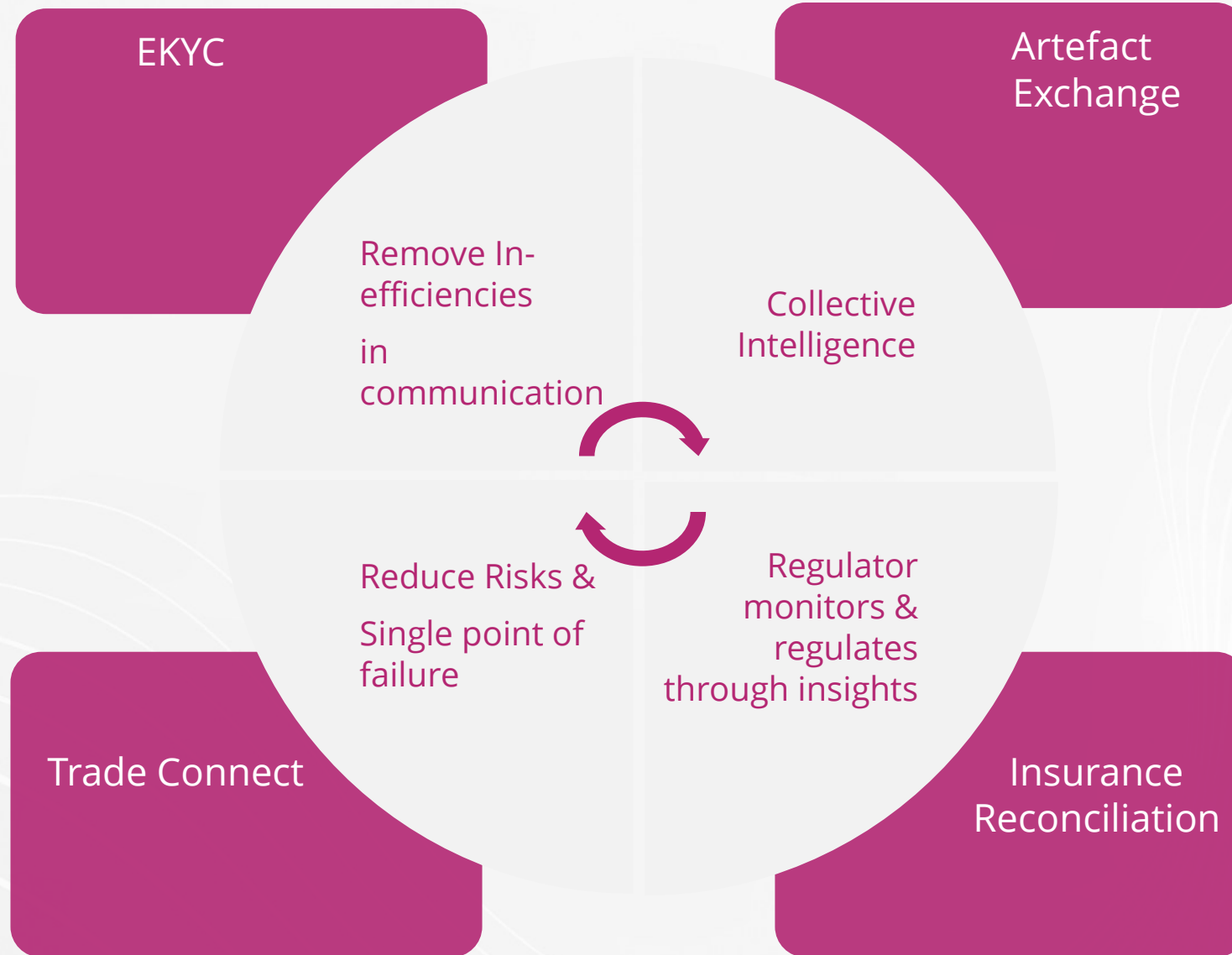


This is not just a compliance platform—it is an **economic intelligence engine**.

Financial Regulation & Supervision

Multi-Year Strategic Vision

Financial Industry collaboration



Vision & Strategic Goal

- ā Establish **first National shared eKYC utility**
- ā Reduce onboarding costs, fraud, and duplication for banks & FIs
- ā Enable **phased roll-out** beyond identity into trade & guarantees
- ā Operate as regulated, government-aligned **digital services platform**
- ā Support financial inclusion and digital finance growth



Phase 1: **National eKYC Utility**



Phase 2: **Digital Bank Guarantees**



Phase 3: **Trade Finance Platform**

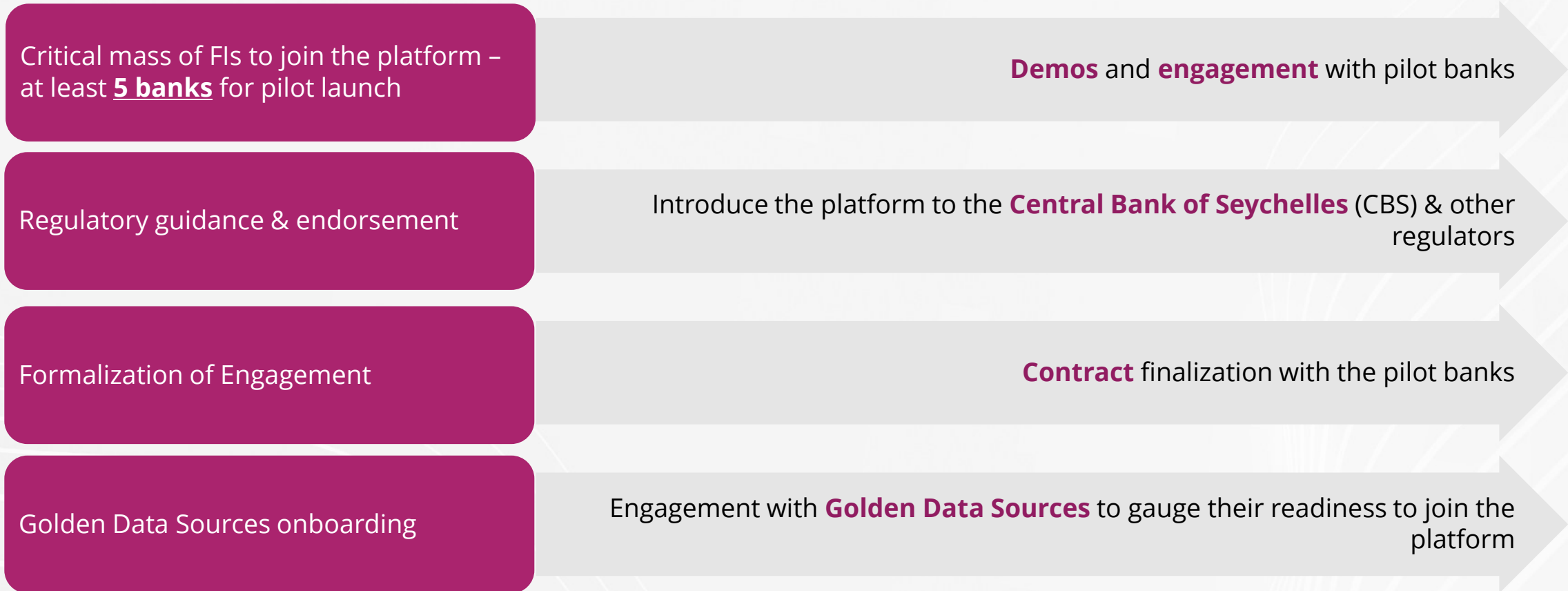


National EKYC Platform

Next Steps

CONSONANCE

Key Success Factors & Next Steps



Thank You



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