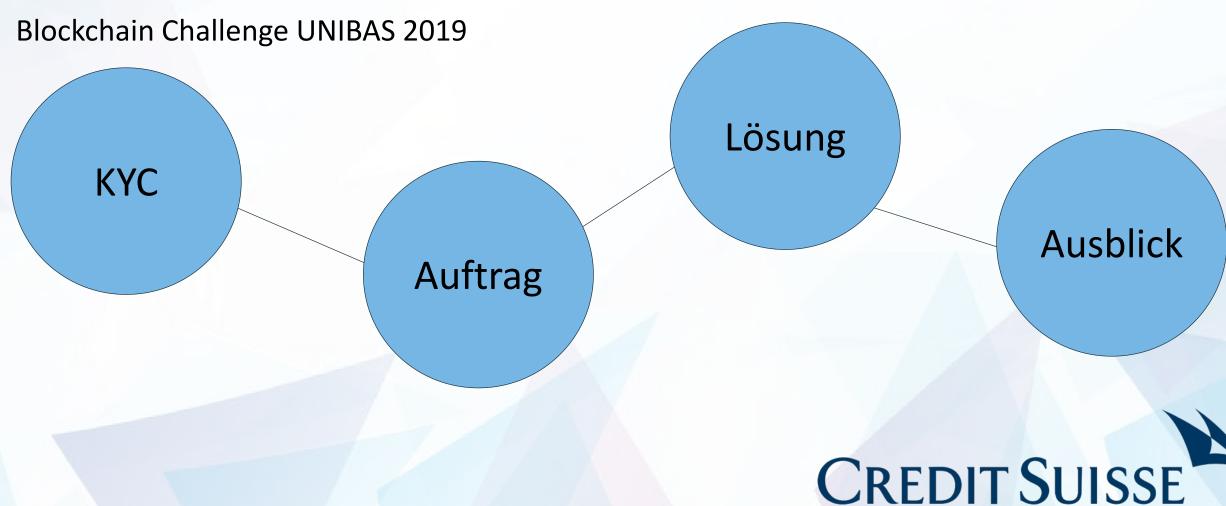
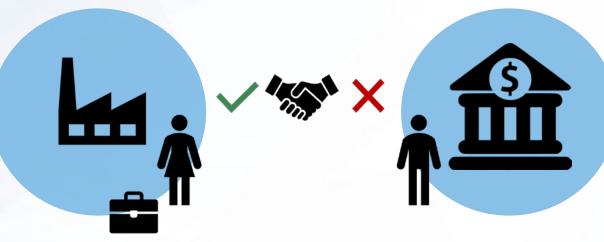
# Team CSAM – Blockchain für KYC

Kolja Sander, Janneke de Snaijer, Stéphane Vez & Yeliz Cay



# Was ist das KYC?

#### **KYC = Know Your Customer**





Legitimationsprüfung



Personelle Ressourcen



21-56 Tage



80'000'000 € / Jahr\*



Hohe Redundanzen im System



Handelsregisterauszug



Kopie von Pässen



**AML Formular** 



Jahresberichte



weitere Dokumente

\*Strategy&. (27. Juli 2019).

# Auftrag

# Eliminierung der Redundanzen im gesamten KYC Ökosystem

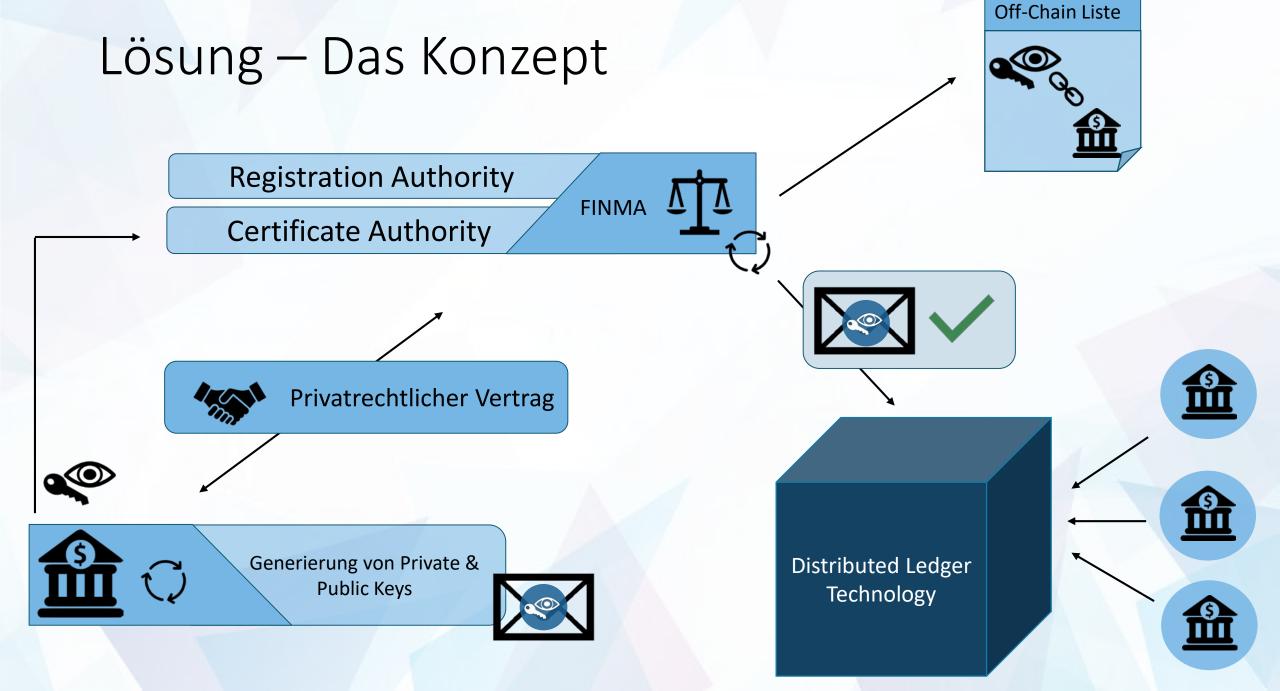


#### **Fokusbereich**

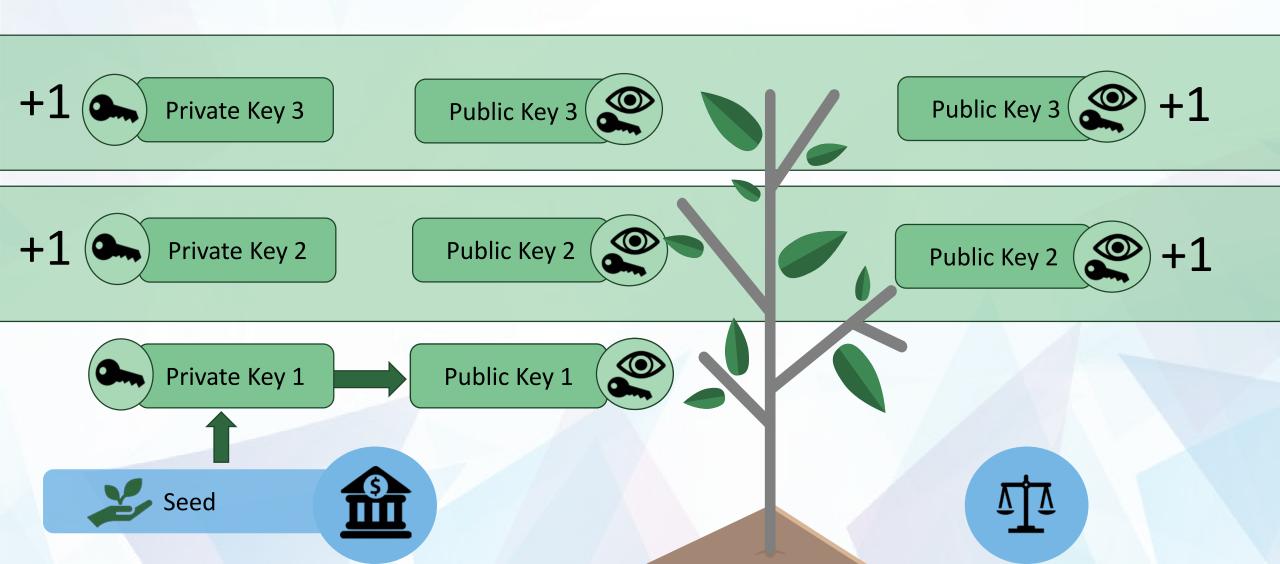
Markt: Schweiz

Kunden: Juristische Personen mit Domizil Schweiz

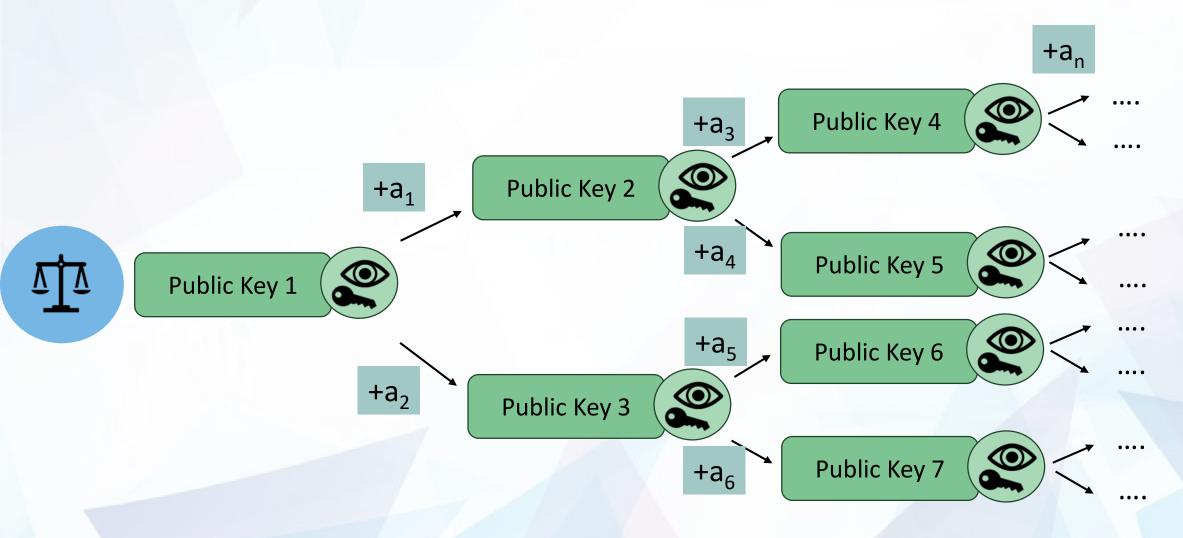




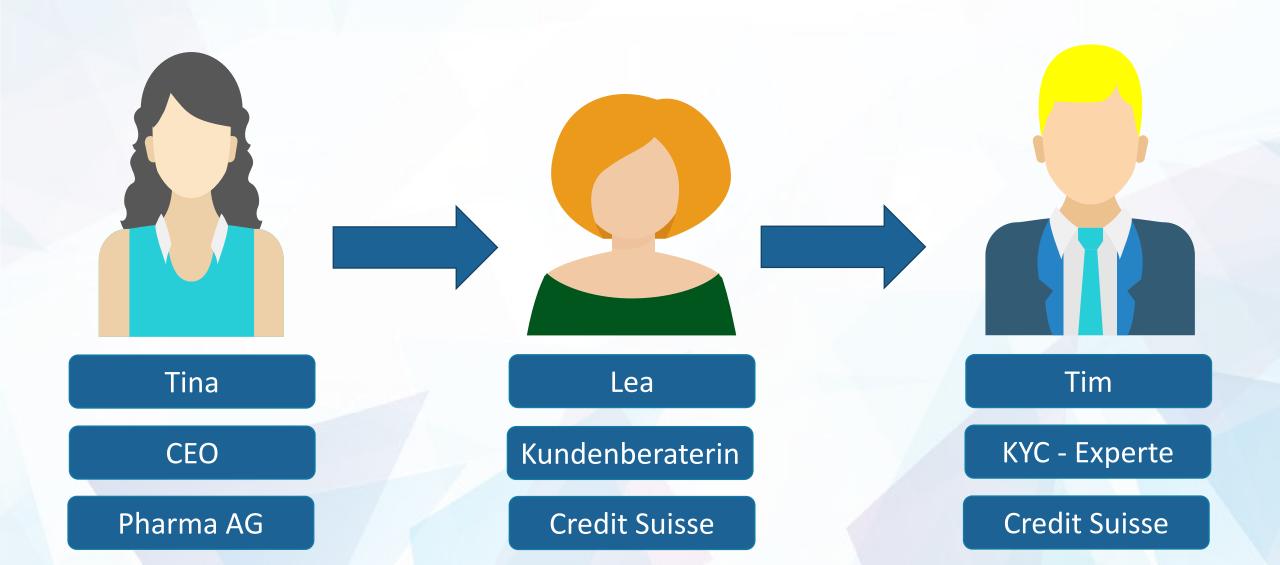
# Lösung – Hierarchische Deterministische Wallets



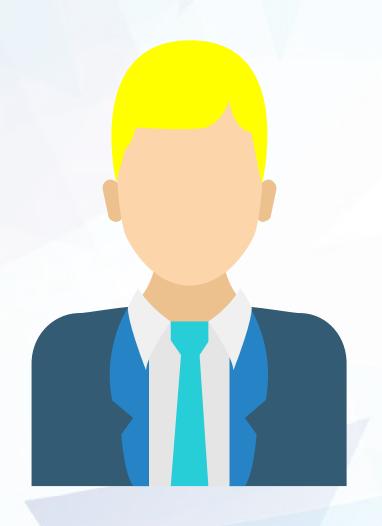
# Lösung – Hierarchische Deterministische Wallets

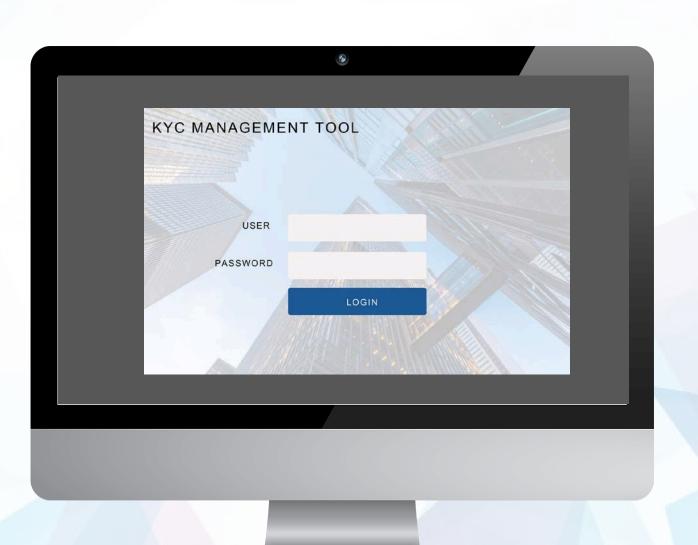


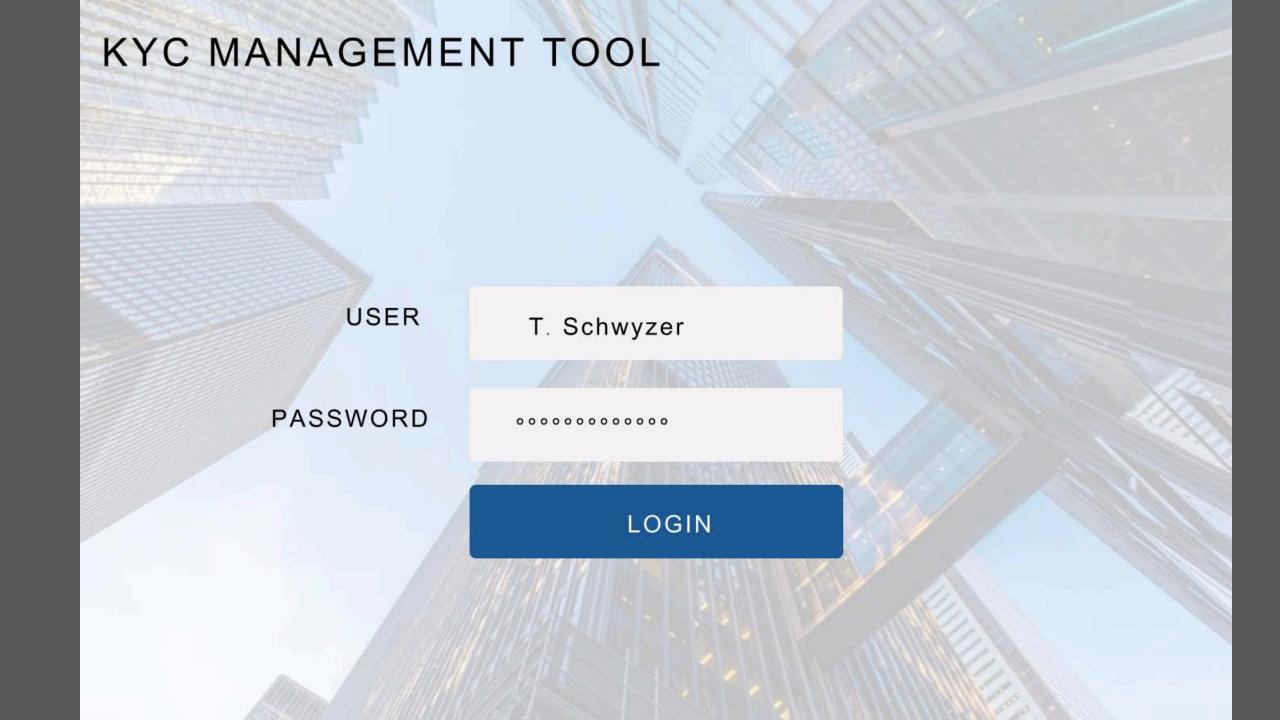
# Lösung – Das User-Interface



# Lösung – Das User-Interface



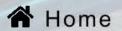




OVERVIEW

REQUEST KYC CREATE KYC



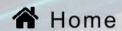


REQUEST KYC

UID

CHE-XXX

REQUEST



#### REQUEST KYC

UID

CHE-XXX

KYC of company "Pharma AG" has been uploaded on 01.11.2019.

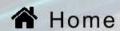
**Pricing** 

Original Costs: 100

Current Price: 20

REQUEST

Participate



#### REQUEST KYC

UID

CHE-XXX

KYC of company "Pharma AG" has been uploaded on 01.11.2019.

**Pricing** 

Original Costs: 100

Current Price: 20

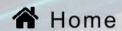
REQUEST

Participate

Mail Line Manager

linemanager@cs.ch

Send



#### REQUEST KYC

UID

CHE-XXX

KYC of company "Pharma AG" has been uploaded on 01.11.2019.

**Pricing** 

Original Costs: 100

Current Price: 20

REQUEST

Participate

Mail Line Manager

linemanager@cs.ch

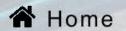
Send

Participation request has been successfully submitted!

OVERVIEW

REQUEST KYC CREATE KYC



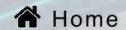


REQUEST KYC

UID

CHE-YYX

REQUEST



#### REQUEST KYC

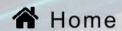
UID

CHE-YYX

REQUEST

No KYC exists for this UID.

Create KYC



#### CREATE KYC

UID

CHE-YYX

Company

Immo AG

Company

50'830'210 CHF

**Company Structure** 

AG

Listed at SIX

Yes

KYC Status

Approved

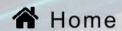
Declined

Checked documents

Comments

Select checked documents

Comments open for externals



#### CREATE KYC

UID

CHE-YYX

Company

Immo AG

Company

50'830'210 CHF

**Company Structure** 

AG

Listed at SIX

Yes

KYC Status

Approved

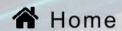
Declined

Checked documents

8 selected

Comments

No Comments



#### CREATE KYC

UID

CHE-YYX

Company

Immo AG

Company Asset

50'830'210 CHF

Company Structure

AG

Listed at SIX

Yes

KYC Status

Approved

Declined

Checked

8 selected

Comments

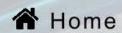
No comments

KYC has been successfully uploaded!

OVERVIEW

REQUEST KYC CREATE KYC

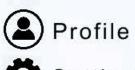




#### **OVERVIEW**

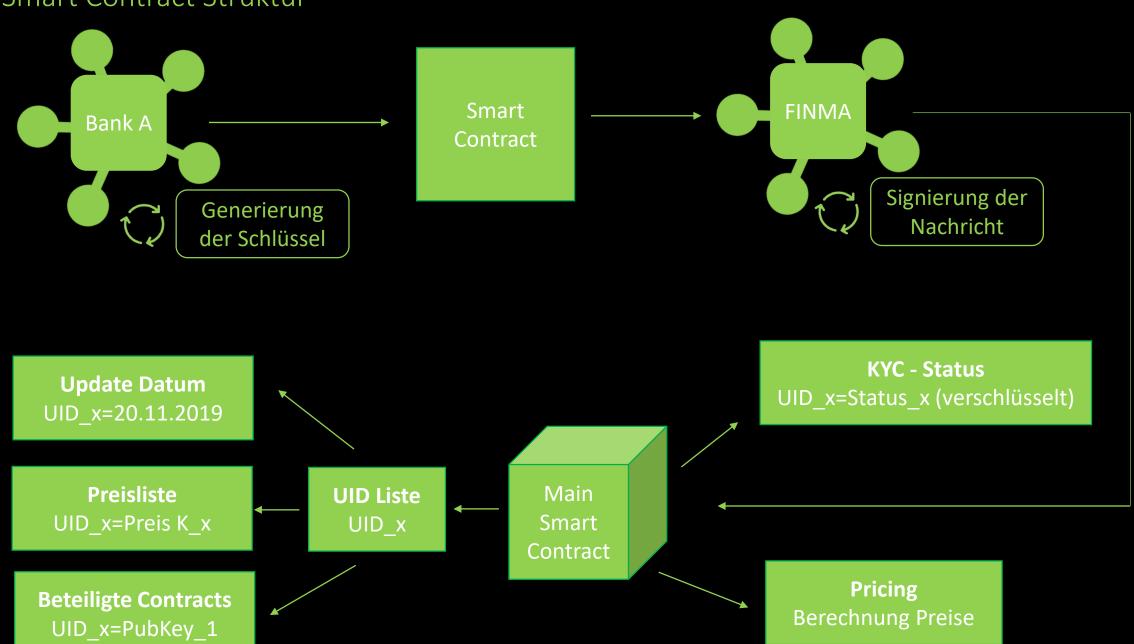
SEARCH

Company	UID	KYC Origin	Contact	Expiry date	2
Pharma AG	CHE-XXX	External	N/A	12.12.2020	
Invest AG	CHE-ZZX	Internal	T.Schwyzer	28.02.2020	
Immo AG	CHE-YYX	Internal	T.Schwyzer	12.12.2022	





# Smart Contract Struktur



# Lösung - Rechtlicher Rahmen

Bankkundengeheimnis

Nur öffentlich zugängliche Informationen werden geteilt

**Datenschutzge** 

Delegation de Haftungsübernahme durch privatrechtlichen Vertrag

Aufbewahrun Zertifikat oder Standardformulare

# Verbesserung des Systems mit der KYC Software



#### Banken



### **Potentielle Kunden**

Massive Kosteneinsparungen



Reduzierung der Wartezeit





### **FINMA**



# Ökosystem

Qualitätssteigerung & Kontrolle



State of the Art & keine Redundanzen



# Ausblick

Verknüpfung mit externen Datenressourcen

Zefix, World-Check

Einbezug von weiteren Akteuren

MROS, Auditoren/Prüfgesellschaften

"Technologischer Türöffner"

Vielen Dank für Ihre Aufmerksamkeit!

