



Valify

Pitch Deck

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Who are we

Valify is an Egyptian reg-tech company that provides digital identity technology powered by artificial intelligence and machine learning to different markets/sectors across Egypt and the Arab world.



Vision

To become the digital identity gateway for the Arab world, enabling local & region-wide **identity interoperability** for individuals, as well as local & region-wide **market access** for service providers.



Mission

Give anyone instant digital access to services by validating identities.



Market Challenges

Market challenges

Regulator

- Financial exclusion
- Regulatory compliance services

Service Provider

- Limited consumer accessibility
- High customer acquisition costs
- Manual internal operations
- Poor conversion rates

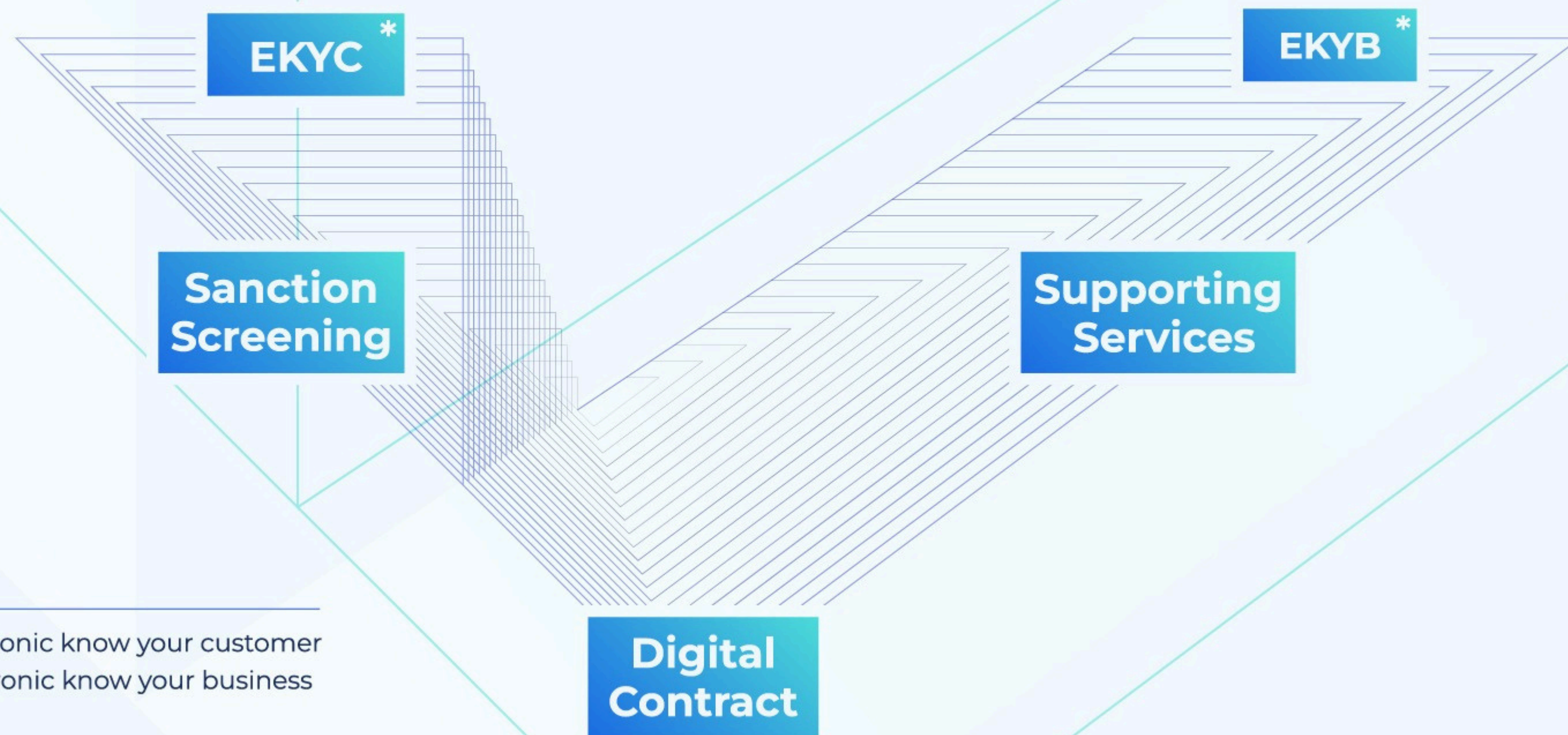
Consumer

- Limited access to financial services
- Poor onboarding
- High friction experience
- Poor conversion rates
- Physical barriers
- Time and money
- Fraud threat



Solution Product Offering

Valify's Core Services



*E-KYC= electronic know your customer

*E-KYB= electronic know your business

E-KYC Services

Documents

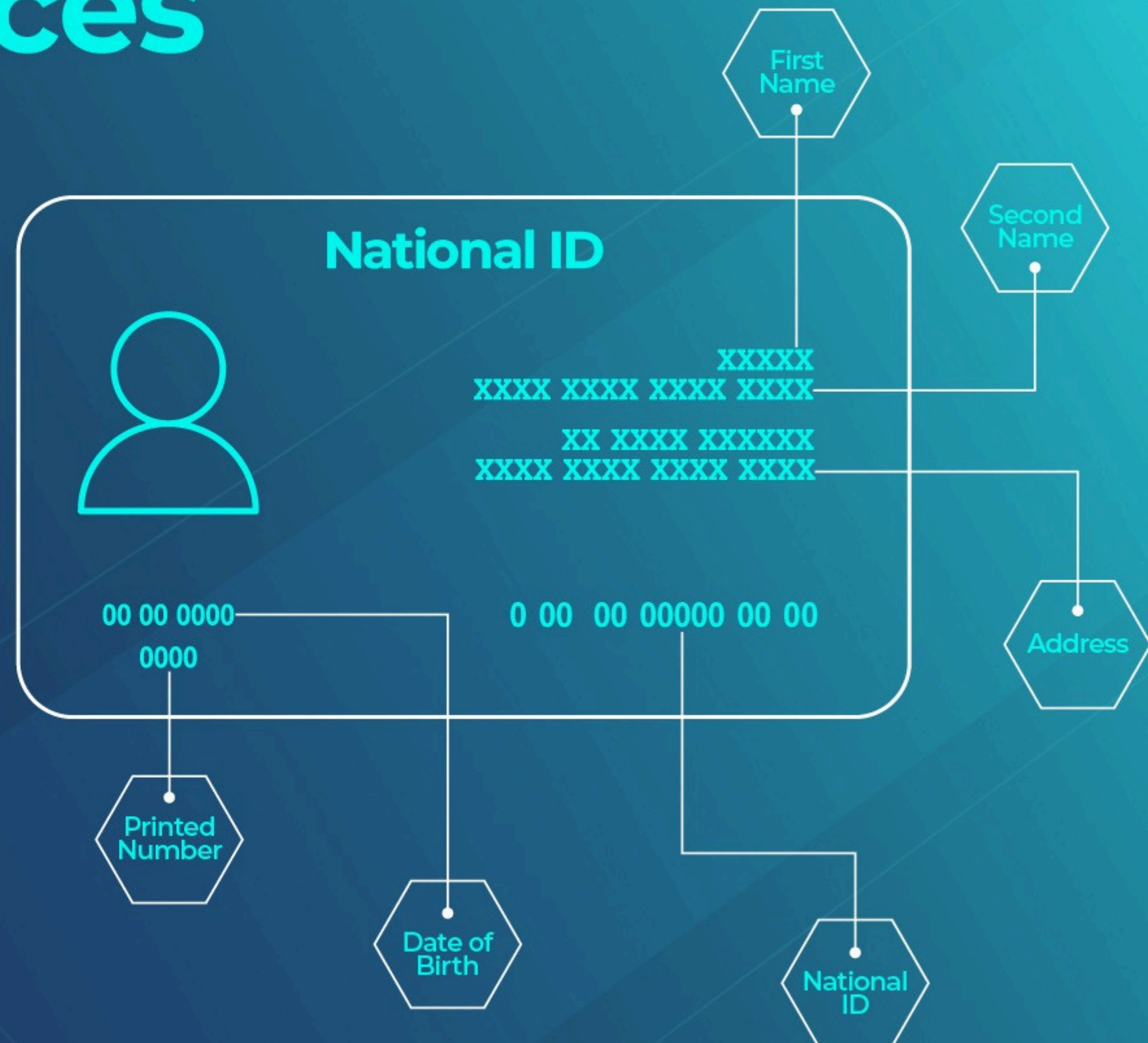
- **Data Extraction**

Authenticate Egyptian National ID remotely and detect tampering & forgery

- **Data Validation**

Reading data automatically (OCR) for Egyptian National ID, Passports, UAE Residence ID, Driver's License and more

*OCR= Optimal Character Recognition



E-KYC Services

Biometrics

Facial recognition

Ensure that the image captured from the official document is the same person as a second image provided

Liveness detection

Challenge-response approach to verify the person in the frame as being alive and physically present



How It Works

Onboarding Automation Solution



Document Verification and Information Extraction

Submitted ID is tested for spoofing & tampering with 40+ security tests to ensure that it is an actual National ID.



Face Verification and Liveness Detection

Verify that the user is not a robot or someone submitting documents on behalf of another person.



One-Time Password

Verify user's mobile number that could be used for security 2FA link and contact information.

* Steps can be removed, shifted or replaced with other verification methods depending on client preference



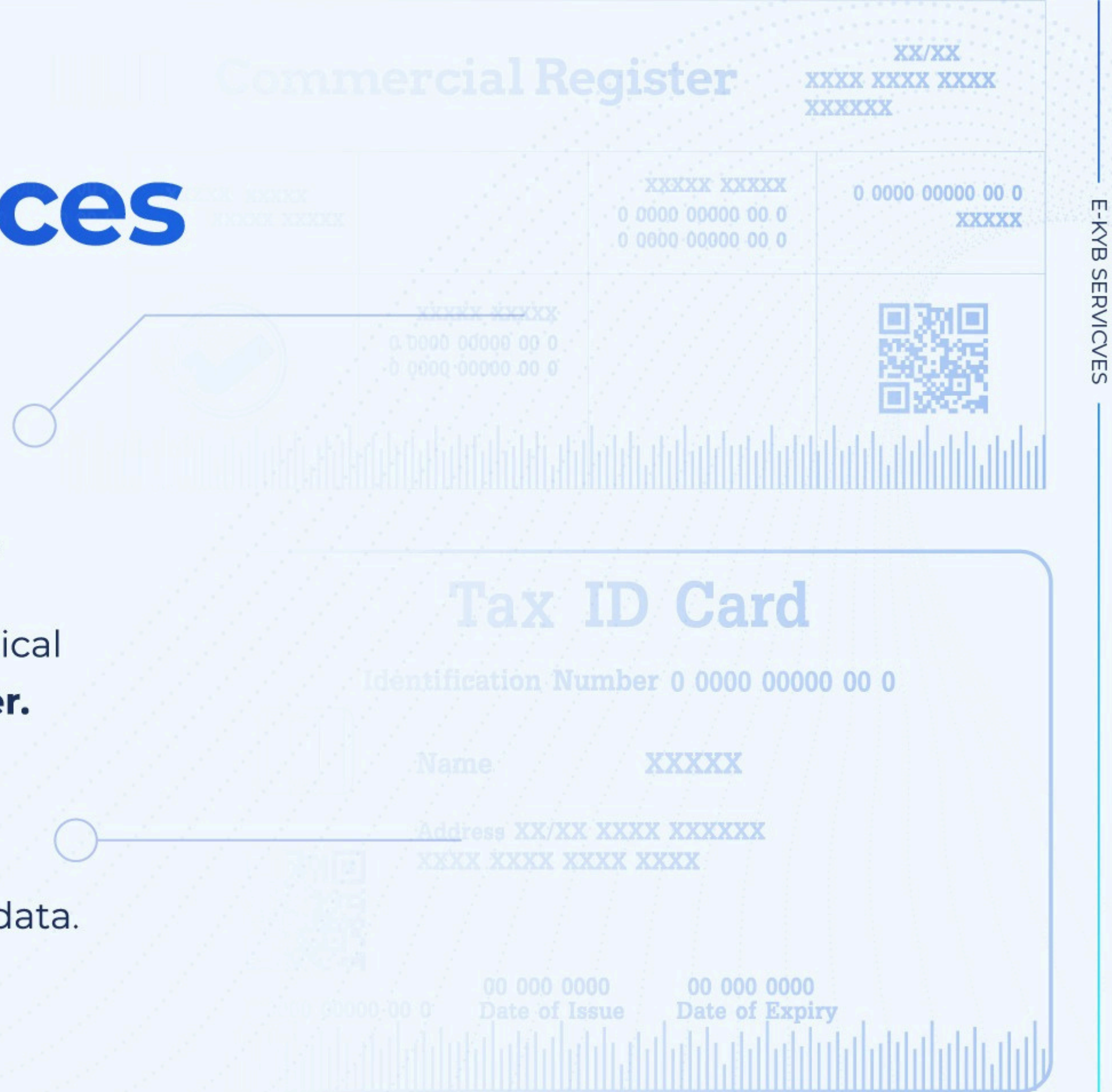
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E-KYB Services

Similar to Valify's e-KYC process, we streamline business onboarding efficiently by extracting data from the Commercial Register and Tax ID.

Our technology extracts up to **15** critical fields from the **Commercial Register**.

We can also extract the **5** essential fields from the **Tax ID**, ensuring seamless access to crucial business data.



How It Works

- 1 Businesses capture images of their documents, and Valify swiftly extracts and organizes the data within seconds.
- 2 After this, our Transliteration service can be added as a following step to transliterate the extracted data from Arabic to English.
- 3 Validation: We are working to integrate capabilities that will soon validate the extracted data from the Commercial Register and Tax ID, thereby preventing potential fraud or manipulation.
- 4 Business onboarded.



<https://doc.clickup.com/9009132429/d/h/8cfrwwd-1520/9d33f0f80ff3733>

Sanction Screening

Valify's Shield checks two types of lists:

- ① Egyptian Sanctions Lists provided by the official government authorities.
- ② Custom Sanction Lists: customized sanction lists provided by your company in either Arabic or English.





Valify Value Added Services

Transliteration

Converting names from Arabic to English characters phonetically without changing their meaning

Phone/Email Verification (OTP)

Validating a phone number or an email via a short code verification

Root of Trust (CSO)

A source of truth to validate extracted data. One of the very first is the National Registry through which Valify can validate Egyptian National IDs

Digital Contract - Knfrm

Knfrm is a digital contract platform that enables users to seamlessly manage, issue, sign, and validate contracts in a secure and entirely digital environment.

COMING SOON

Powered by [34ML](#)



Use Cases of Our Services

- ✓ Digital User Onboarding
- ✓ Identity Verification
- ✓ Biometric Authentication
- ✓ Document Authentication
- ✓ Branch Automation
- ✓ AML Compliance
- ✓ Digital business Onboarding
- ✓ Digital contract

* Any of the use cases above can be customized to meet your specific needs.

Competitive Advantage

Implementation method with seamless integration processes



IOS native



Android native



React native



Cordova

Deployment Method

- Private cloud
- On-prem & On-soil

Competitive Advantage

Competitive pricing

- Capture of the national ID
back + front = one transaction
Only successful transactions are billed
In case of invalidity in the transaction, the person has **3 trials** to recapture the document.
- Our constant enhancements have caused the accuracy rates to decrease to **0.2%** for the false acceptance rate and **5%** for false rejection rates in clear conditions.

We Are Committed To Providing

- ✓ Full time support.
- ✓ Continuous enhancements in our services.
- ✓ The latest tech advancements.
- ✓ A seamless user experience.
- ✓ Helping clients surpass industry standards.
- ✓ A seamless integration of products.

Why Valify?

- ✓ Valify has five years of experience in the Egyptian market.
- ✓ We are the only Egyptian Regtech company that offers e-KYB, validating the authenticity of businesses as well as individuals.
- ✓ Our CSO service authenticates the originality of the Egyptian national ID, providing our clients with the edge of a full security journey.
- ✓ Our machine learning programs have reached up to 99% accuracy rates in clear conditions after testing more than five million Egyptian national IDs.
- ✓ We continuously update the technology we employ to stay in sync with our customers' needs, leaving space for constant improvements in accuracy rates and customer's experience.

Our Clients



Awards & Backers



Digitizing KYC for
Capital Markets
Hackathon
1st Place



14th Annual
MIT Startup
Competition
1st Runner Up



EBRD
Star Venture

CIO Summit 2020
Startup of the Year

ORACLE®
for Startups



Microsoft
for Startups



Market Experience

Valify was selected to join the first FinTech Sandbox program recently created by the Central Bank of Egypt (CBE). This program offers a controlled environment through which companies can pilot technologies that do not have the laws to accommodate them yet.

Who Can work with us

1. Banking & finance
2. Ride Hailing
3. Logistics
4. Gig Economy
5. Gaming
6. Governmental

7. Ecommerce
8. Healthcare
9. Telecommunications
10. Travel
11. Education
12. Fintech

13. HR Agencies
14. Marketing & advertising
15. Retail
16. Legal

Values

Ownership

We take proactive and driven initiative to reach our scope efficiently.

Reliability

We always show up.

Resilience

Adversity is expected and fought instantly within our innovations.

Respect

We respect each other, our clients, and our stakeholders all alike.

Leadership

We are all leaders in our areas of expertise.



Thank You