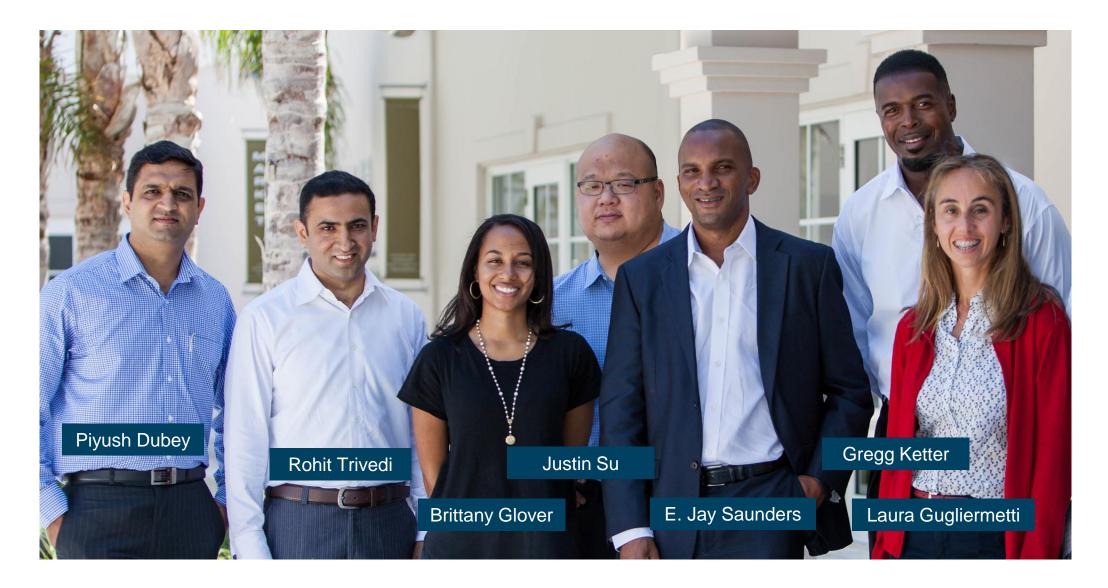


## Our Team





KYC

**Know Your Customer** 

I do think compliance is a competitive advantage, done properly — the ability to execute on regulations, giving confidence to your customers that you'll be processing transactions that are appropriate. If you can do that better than others, especially in transactional banking, that's an advantage.

Customers need reliability and certainty.

RICHARD YORKE, EXECUTIVE VP | HEAD OF THE INTERNATIONAL GROUP AT WELLS FARGO

# Digital-Wallet

Features



For many people around the world, their phone is now their primary means of handling money.

## eXpress-Wallet

### Features

- Wallet-to-Wallet Transactions
- Wallet-to-Cash
- Wallet-to-Remittances (Via 3<sup>rd</sup> Party Remittance providers e.g. Western Union, MoneyGram)
- Wallet-to-Virtual Pre-paid Credit Card
- In-store/Online purchases
- Purchase Mobile Airtime

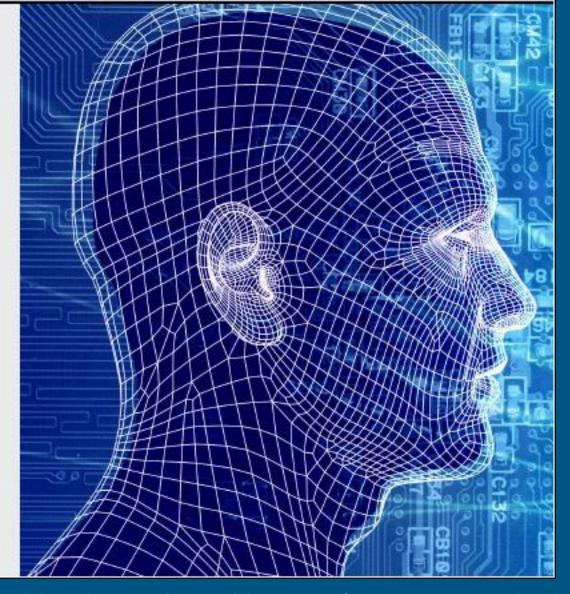


### IBM's Watson: The Future of Computing

- DSS' KYC Engine and Digital Wallet Application are being developed on Artificial Intelligent Computer Platform:
  - IBM Watson
  - IBM Bluemix

#### Natural Language

Watson represents a major breakthrough in the ability of computers to understand natural language, which humans use to capture and communicate knowledge.



"Any place where time is critical and you need to get advanced state-of-the-art information to the front decision-makers. Computers need to go from just being back-office calculating machines to improving the intelligence of people making decisions." John Kelly, Director IBM Research.