

Kyckr Roadshow Presentation

Globally, the pre-eminent source for corporate identities.



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Glossary of terms

- 4AMLD** The European Union 4th Anti-Money Laundering Directive which places greater emphasis on UBOs as part of the KYC, expanded requirements when looking at people as shareholders and directors and now includes the gambling sector.
- 5AMLD** Proposed amendments to the 4AMLD where businesses have the obligations to hold beneficial ownership records with their authority in their country of registration and also ownership is now examined at 10%+ (currently 25%+).
- AML** Anti Money Laundering. This is majority source of legislation relevant to KYC.
- API** Application Program Interface which a cloud based means of accessing our services and information. This does not require the provision of code or programs to customers.
- B2B** Business to Business. Services and products requiring sales personnel to sell direct.
- B2C** Business to Consumers which are online services and do not require sales personnel but require digital marketing.

- CDD** Customer Due Diligence which is a full KYC check on a business customer.
- CMGR** Compound Monthly Growth Rate
- EDD** Enhanced Due Diligence which is required for high risk companies.
- KYC** Know Your Customer which for Kyckr is specific to companies, funds and entities (i.e. not people).
- OCR** Optical Character Recognition which is a means of extracting text from PDF type documents.
- Perpetual KYC** Perpetual KYC is a means of providing event driven KYC where the event refers to changes to company attributes.
- PII** Personally Identifiable Information.
- RegTech** Regulatory Technology business.
- SME** Small to Medium Enterprise or business.
- UBO** Ultimate Beneficial Owners which is a map of the shareholders and if a shareholder is a company who their shareholders are all the way through to the final people based shareholders.

About Benny Higgins

Strategy and Background



- Benny Higgins appointed to the Board in March as Chairman
- Agreed to take on the role as Executive Chairman for a period of up to 6 months
- Will undertake strategy review and commence the exciting next phases of revenue growth
- Completion of shortlisting of permanent CEO and will assist the senior team in progressing Kyckr's strategic plans

Background

- Former CEO of Tesco Bank and former Group Strategy Director for Tesco plc
- Over 30 years of extensive experience in the financial services industry
- Former member of the Group Executive at Standard Life, former Chief Executive of RBS retail bank and former Chief Executive of Retail Business at HBOS plc.

About Us

Globally, the pre-eminent source for corporate identities

A global, ASX-listed **RegTech Company** providing KYC technology solutions to help its enterprise, SME and retail customers protect against money laundering, fraud and tax evasion. Kyckr's solutions are connected to over 200 regulated primary sources, in over 120 countries, providing real-time company registry information on over an estimated 80 million businesses globally.

Global Presence

- Technology and Delivery services in Ireland
- Business Development in Sydney, Singapore, Dublin and London
- Strategic partners in New York and Kuala Lumpur
- Trades at a significant discount to its peers

Continually Expanding Customer Base

- BOI cornerstone enterprise customer
- New enterprise customers since IPO including

Bloomberg

Elavon

citigroup

IBM

Australian Financial
Service Client

Global Payments
Provider

Winner of multiple awards globally for its Blockchain data delivery method



CI
The Canadian Institute
Business Information in a Global Context

A Planet Compliance
RegTech Top 100 company



Commercially Proven

- Initial Public Offering in September 2016
- Raised \$5.2m at IPO and a further \$2.0m in Sept 2017

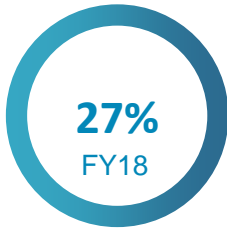
Continually improving performance



Record quarterly revenue for Mar 2018 of \$0.48m.



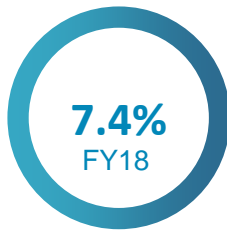
Growth in new Enterprise Revenue in FY18 compared to PY.



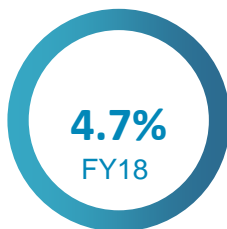
New Enterprise revenue as percentage of total revenue.



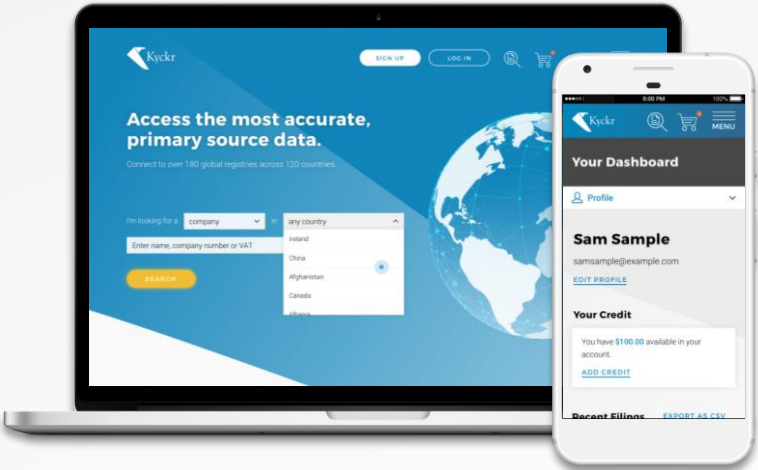
Decreasing reliance on BOI as contribution to total revenue
51% for FY17
18% for FY18



Monthly Growth - Online sales
Compound Monthly Growth Rate (CMGR) from Jul 16 ▲ 3.3%
CMGR FY 18 ▲ 7.4%



Monthly Growth - Post-billed multi-user online sales
CMGR from Jul 16 ▲ 4%
CMGR FY18 ▲ 4.7%



New Kyckr website to be launched in FY18 and expected to significantly increase online and post-bill revenue.

What's increasing the demand for our capabilities?



200+

Global Company Registries
GLEIF
SEC

120+

Countries

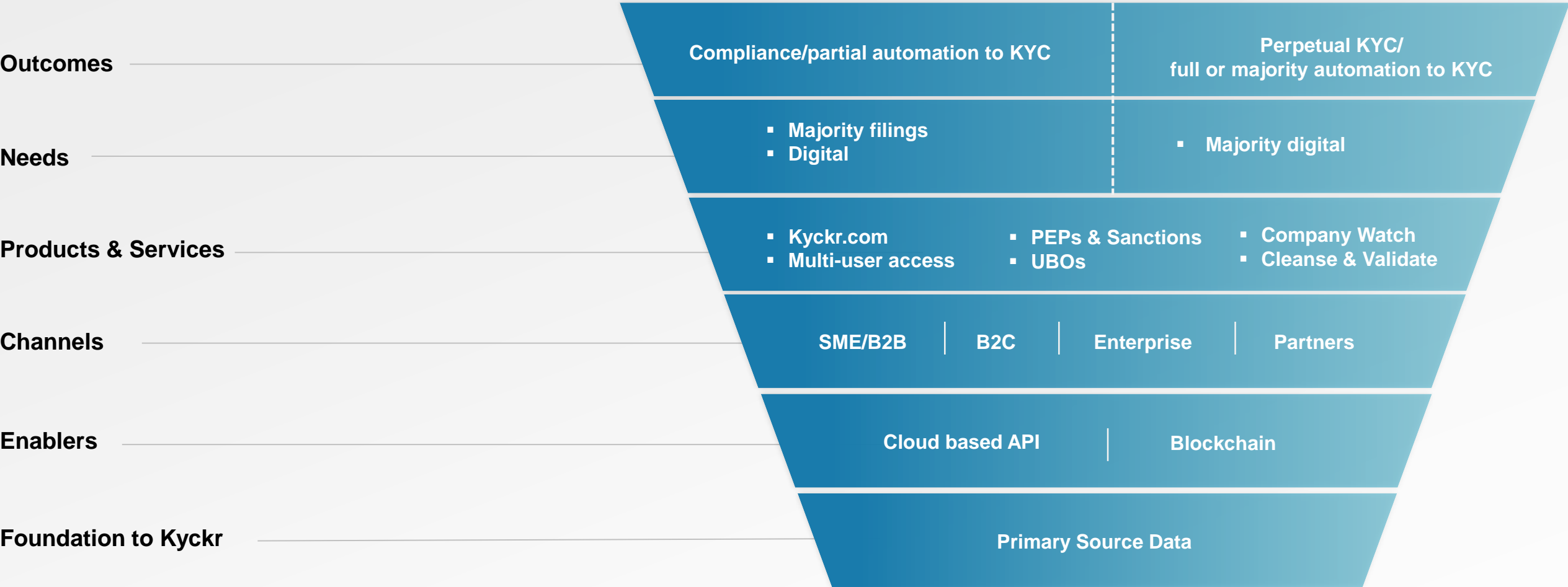
80 Million+

Legal Entities

- ✓ Primary source data
- ✓ Global Spread and continual expansion
- ✓ No database means no stored data
- ✓ Kyckr Company Watch

- In the 5 years post GFC, US banks alone have been fined over US\$120B in compliance related fines
- Standard Chartered (\$327 million) in 2012 and BNP Paribas (\$8.9 billion) in 2014
- In the UK and Canada, maximum prison terms of up to 5 years in addition to fines
- Increased regulatory scrutiny in Australia of financial institutions in the area of compliance
- In the US, money laundering – 5 to 20 years. Many other cases of imprisonment for money laundering in Spain, the UK & the US

Primary source, foundation of all capabilities



Business success, drivers & innovation

Regulation is driving increased interest in our success & innovation

Business Successes



Aggregated access to over 150 sources globally



Cornerstone enterprise Client



IPO ASX



- Decrease dependency on single enterprise client
- Sample new global blue chip clients



Australian Financial Service Client

Global Payments Provider

Bloomberg



2008

2015

2016

2017

2018

2019

Regulatory Imperatives



Need for objective, current and accurate assessment (automation)



Panama Papers



- 4AMLD & 5AMLD
- Focus on UBO



GDPR

Innovation



Development of API Enterprise Capabilities



Blockchain access to corporate identity



- Continued development of enterprise capabilities
- Investment in IT infrastructure to support demands from new enterprise clients
- Increased to 200+ sources

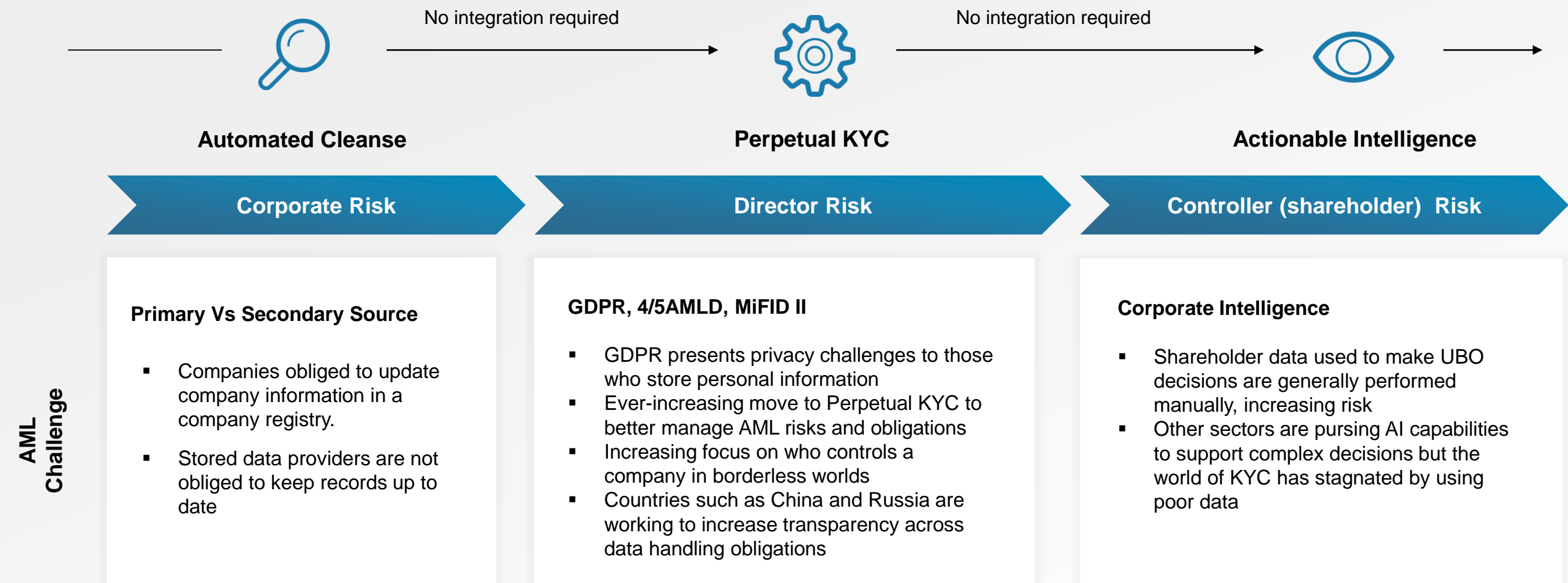


Event based KYC (Perpetual KYC)



- Demand to extend capabilities to:
 - Director risk
 - Shareholder risk (UBO)
- Vetting identity on a per transaction basis

Innovation from regulatory drivers



Critical enablers for our continued innovation

Know Your Customer (KYC) for:

- AML demand extending past company risk to director and shareholder risk
- Vetting transaction identity on traditional and crypto platforms



- Connected to 200+ sources globally
- Primary source, no storage, updates through Company Watch



- Security through encryption
- Distributed Ledger
- Scalability for vetting transactional identity



- Google indexing
- Self learning
- Self service
- Scalability
- Real-time node expansion



- Security and standards
- Accompanying services and data sets

Strategy for continued growth & success



Continued innovation to meet ever increasing regulatory challenges for our clients



Continued to develop new and existing sources



Employ technology to maintain economies of scale



Pursue enterprise clients directly, extracting the best revenue yield over time



Deliver KYC capabilities for all transaction platform including cryptocurrencies



Develop further access to data and intelligence in digital form



Ability to deliver all of our clients needs (company, director and shareholder risk), whilst continually advocating primary source



Continue to develop partnership opportunities