



## Q: What is KABN?

Founded by a group of former banking, payments, technology and loyalty executives, initially called “Crypto KABN” and rebranded, “KABN”, KABN is a financial service platform offering neo banking type services through its Visa approved, crypto-linked card and banking wallet program for a variety of cryptocurrencies and multi-currency fiat transactions; its robust loyalty and customer engagement platform; and its Blockchain and biometrically based patent pending, GDPR compliant, “always on” ID validation and verification process at its core.

KABN fulfills the growing need for compliance solutions for next generation financial technology start-ups, exchanges, security token issuers and other financial service providers. KABN leverages this network of pre-approved members to provide financial services to cryptocurrency enthusiasts and others that are looking for more intuitive ways to manage online and conventional fiat transactions.

KABN has created a B2B2C (Business to Business to Consumer) infrastructure and patent- pending technology platform allowing the KABN Ecosystem, comprised of the Company, its Clients and their Customers, to engage in simple and streamlined actions that formerly required complex, multi-session and time-consuming attestation and has fashioned those into turn-key, leveraged Smart Contract registries.

Built on this compliance layer, KABN offers a suite of financial services, including relationships with banking partners, to issue a KABN-branded Visa card linked to a multi-currency banking wallet for day-to-day use and a KABN loyalty platform which allows KABN members to benefit from purchases made at e-commerce websites and brick and mortar stores affiliated with the program. KABN’s neo financial service platform not only allows for more seamless compliance and participation in investment opportunities but KABN management contends that the suite of financial services breaks down walls between the crypto economy and main street payments.

## Q: What are KABN’s Integrated Suite of Products?

KABN’s suite of products consists of 3 core products:

**KABN ID** – a bank grade, patent-pending biometric ID validation and verification technology platform that, together with KYC / AML (Know Your Customer / Anti-Money Laundering), provides a “Marker” on the Blockchain that can be used to validate the identity of an individual. There are additional use cases for this technology;

**KABN Card** – KABN has been approved by Visa to issue a Crypto-linked card and banking wallet program. Each consumer customer who is screened and passes the KYC/AML on the KABN platform is eligible to receive the card and corresponding banking wallet. **KABN** is expected to launch the program in the UK and subsequently the EEA in the 2<sup>nd</sup> quarter of the year. **KABN** is expecting to expand to further geographic regions, as approved.

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**Branded the Pegasus Flyte Visa card, KABN's** program offers an "on/off ramp" conversion process for a variety of cryptocurrencies, wallets and Exchanges to fiat together with multi-currency fiat transactions. **Pegasus Flyte Visa** cardholders will be able to spend in-store, online, and access ATMs globally, wherever Visa is accepted.

KABN KASH - KABN's loyalty program is designed to engage members of the KABN whitelist and capture data in targeted offers and services. This program provides KABN customers with the opportunity to transact with their Pegasus Flyte Visa card at e-commerce websites and brick and mortar stores with an added value of an affiliate shopping mall experience.

These products form the KABN Ecosystem, which focuses on the Company offering services to its Clients and their Customers. KABN commonly refers to this group as the 3C's. The Company will continue to work to develop additional products and services, to its Ecosystem and will maximize value for all 3C's.

**Q: Initially, what problem in which specific market is KABN working to solve? Why is KABN well positioned to solve it?**

KABN aims to address the following challenges that KABN has identified in the market:

- Corporate Clients ("Clients") require international compliance solutions.
- Clients require KYC/AML screened, "good-to-go" consumer customers.
- Clients want to avoid liability for storing sensitive data.
- Millennials and Gen-X consumers increasingly want to spend crypto on everyday items (over \$100B in stranded cryptocurrencies).
- Millennials and Gen-X consumers want differentiated personalized offers and discounts.
- Retail investors want access to early stage opportunities.

**KABN's Solution:**

KABN solves the root causes of friction in the investment and exchange community by providing proof of data authenticity and provenance through its patent-pending Blockchain marker solution. KABN ID, the flagship product, provides a new and intuitive way to verify and validate identity and user ownership of data.

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This proprietary, patent-pending system authenticates a user and their identity in combination with other factors such as KYC, AML, Accreditation, Source of Wealth and other unique identifiers, without the need to transfer Source-of-Truth documentation, effectively separating PII from technology and remaining compliant with jurisdictional privacy requirements. The Company has already completed an audit from GDPR Auditing Ltd, a specialist consultancy focused on GDPR, to ensure compliance with these new regulations.

Unlike other ID systems, through the KABN system, a user is only required to identify and authenticate once to create binary markers (valid | invalid) hosted in Smart Contract registries on the Blockchain. Reciprocally, an ICO, Exchange, Commercial Service or similar requesting service only needs to “ping” the Smart Contract registries to validate the user’s marker in order to allow or disallow potential participation.

These proprietary patent-pending Blockchain registries virtually eliminate marketplace friction between participants and offers, providing a highly efficient and effective single point in the ICO and related communities for the validation, verification and authenticity of potential participants.

Importantly and uniquely, the KABN ID registry can now be used proactively as a permission- based, pre-qualified database of participants. The KABN program provides ICOs and Exchanges, as well as other commercial operators, the ability to reach large communities of targeted participants through the Company’s Network Whitelist service, providing incentives to the ICO, Exchanges and the participants to engage.

KABN has developed proprietary solutions for Clients and participants to promote higher levels of token liquidity through innovative financial services and other incentive and engagement programs.

## Q: What other markets can benefit from the KABN Integrated Suite of Products?

The KABN integrated product suite is well suited for the following verticals:

- Banking
- Healthcare
- Government Registration
- Education
- Age Verification
- Other market segmentation where verification of identity is a critical factor

## Q: What is the KABN value proposition to Clients?

KABN Clients utilizing the KABN platform remove the headache of building their own application and speed up the compliance process for participants already known to the KABN network. Clients

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outsourcing the compliance process to KABN ID save a great deal of time and overhead, while ensuring that it has quality, fully-cleared and "good-to-go" and consumers. Clients accessing the Network Whitelist are able to bolster their consumer-base or help jumpstart their initiative's traction in the early stages

## Q: What is the KABN value proposition to Customers?

Consumers only have to onboard once, which eliminates the friction of having to fill out forms, upload documents, wait on approval, etc. for every subsequent required screening process.. The KABN platform offers other value differentiators, including:

In addition to KABN ID, for Customers, KABN is launching a Crypto-linked Visa card and banking wallet program. Branded the Pegasus Flyte Visa Card the program will also be linked to the KABN Kash loyalty program. These programs will provide additional liquidity and value for KABN customers.

When a Customer joins KABN, they also have the opportunity to provide further "aggregated" information for the Company's Network Access Whitelist, which allows them, through their network controls, maintaining all privacy provisions under GDPR, to receive early access to token events and other offers and benefits.

## Team & Support Circle

### Q: What qualifies the KABN team to build this company/protocol?

KABN was founded by a group of former banking, payments, technology and loyalty executives. Our founding partner Pegasus Fintech, a Blockchain accelerator, provides significant expertise, support services and strategic guidance from their roster of industry-leading entrepreneurs who have built and led successful public and private AI, banking technology, online media and traditional marketing companies.

### Q: Please provide relevant links to key team members' background/experience

- Ben Kessler – CEO – [Linkedin Profile](#)
- Michael Konikoff – CRO – [Linkedin Profile](#)
- Jason Imola – Interim Chief Compliance Officer – [Linkedin Profile](#)

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## Q: Who are KABN's advisors?

KABN's current advisors are as follows:

- Matt McGuire -- Founder, The AML Shop. Recognized expert in financial crime risk management and anti-money laundering (AML). [Linkedin Profile](#)
- Dominic Vogel -- Chief Security Strategist, Cyber.sc. Cyber and business security expert. [Linkedin Profile](#)
- Kriya Patel -- Managing Director, Transact Payments Limited. Payments and fintech expert heading up e-money institution. [Linkedin Profile](#)
- Michael Vogel -- Founder, Netcoins. Bitcoin and Blockchain entrepreneur. [Linkedin Profile](#)
- Leslie Kelly Hall -- Renowned & leading subject matter expert on healthcare policy, patient advocacy and information technology. [Linkedin Profile](#)
- Bruce Silcoff -- CEO of Shyft, a blockchain-based data protection, identity verification, and compliance platform for institutions. <https://www.linkedin.com/in/brucesilcoff/>
- Michael Gord -- CEO of MLG Blockchain Consulting, Bitcoin & Blockchain Alliance of Canada Board Member <https://www.linkedin.com/in/mgord/>

## Q: What is the KABN business model?

KABN is a B2B2C model, working with token issuers, Exchanges and other financial partners ("Corporate Clients") to verify, validate and screen their prospective Consumer Customers ("Customers").

Presently, the estimated costs of KYC/AML screening ranges from \$0.65 to upwards of \$8.00 for bank-grade, active screening per individual. These solutions are not only expensive, but also time-consuming and repetitive. As with any successful community model, KABN's process allows for network scale that drives affordably and ubiquity.

Clients will have the opportunity to access the Company's qualified Network Whitelist in accordance with GDPR provisions and will be charged based on a usage level program.

Additionally, the Company will offer screened Customers, its Crypto-linked Visa card and banking wallet and participation in the KABN Kash program which is a loyalty and engagement program for KABN Customers.

For Clients, in addition to reducing friction with KYC / AML, making the process more efficient and cost effective, the Company is also creating access to increased liquidity through its Crypto-linked Visa card and wallet program.

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## Marketing

### Q: What is KABN's marketing strategy?

As a B2B2C start up, our marketing strategy has centered on building awareness and interest via traditional public relations, communications and social media outlets, sponsorship and/or attendance at key industry events and conferences and participation on select panels and other industry events. Additionally, we focus on lead generation follow up from the industry events and conferences, industry partners and existing relationships based on team and advisor network connections. Our advisor network drives significant market credibility and attests to the veracity of our market due diligence and vision product roadmap.

### Q: What is KABN's customer acquisition model?

We operate a B2B2C model. Our business partners are motivated to onboard their Customer network. We have a robust pipeline of Corporate Clients including Token Issuers, Exchanges and other Financial Services companies through our direct efforts (BD, conference sponsorship/attendance, etc.), our partnerships and our referrals.

### Q: What is KABN's competitive advantage?

Our competitive advantage starts with our ability to address the market need for scalable attestation and participation with token issuers, Exchanges, and other financial service clients. Designing a system that allows for biometrically-validated sovereign Customer accounts linked to the creation of a patent-pending Blockchain-based marker, scales Token issuance and Exchange participation in a compliant marketplace.

KABN ID allows for the authentication of users and their identity in combination with other factors such as KYC, AML, Accreditation, Source of Wealth and other unique identifiers, all without the need to transfer Source-of-Truth documentation, effectively separating PII from technology and remaining compliant with jurisdictional privacy requirements (e.g., GDPR compliant).

One of the prime differentiators for the KABN ID is the ability to perform KYC / AML one-time (with appropriate refreshes and updating), eliminating the need for customers and clients to perform repetitive and sometimes complex tasks over and over again. The integration of the Company's Network

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Whitelist registry allows clients, like token issuance, Exchanges, as well as other corporate clients, the ability to reach large communities of targeted participants, providing incentives to both the client and customers to engage.

KABN's other products, including The Pegasus Flyte Visa Card and KABN Kash build upon the customer's KABN ID profile and allows them to take advantage of other services and offerings from a single point of identity verification.

**Q: Does KABN have any established partnerships or signed agreements?**

The Company has established a number of key partnerships. Please see the partners page for current partners. In addition, please check the news page for KABN partnership announcement communications

## Technology

**Q: How does an STO, Exchange or other Corporate Client work with KABN?**

KABN has made it easy for a Client to integrate with the KABN ID solution, allowing their Customers a simple and elegant approach to ID validation and verification for KYC and AML.

For a Client, the process is as easy as directing their Customers to a customized website landing page. No API and no technology integration are required. KABN eliminates the need for costly and time-consuming technical integration.

The KABN solution provides an easy onboarding process for Customers to verify if they already have a KABN ID and if so, they are added directly to the Client's token offering registry. If the Customer does not have a KABN ID, then they are directed to sign up for one and perform KYC / AML once and then they are added to the Client's token offer registry. They are also cleared, based on the KABN ID system refreshes and updating, to participate in future opportunities. Any source of wealth or accreditation services can also be handled through the KABN ID platform.

**Q: Is KABN's integrated suite of products live?**

Yes, our KABN ID platform went live in December 2018 which also includes KABN's Network Access Whitelist.

The Crypto-linked Pegasus Flyte Visa Card and Banking Wallet is scheduled to launch first in the UK and the EEA in the 2<sup>nd</sup> quarter of 2019. Additional regions will be rolled out as approved.

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