IOBoT

A Bot for Investor Onboarding

Current Situation

The present Investor Onboarding processes in place impact all the stakeholders : (1) Investor Users, (2) Broker Firms and (3) Regulators:

- Languid - Resulting in poor user experience
- Inefficient - Expensive to maintain
- Obscure - Hard to audit and ensure compliance

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Investor User

Broker Firm

Regulator

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Expectations

- Reduces the cost of verification
- Ensures data is tamper proof which guarantees data integrity
- Improves transparency and ease of use for consumers
- Creates stickiness

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Solution

- An interactive solution that works on the SMS protocol.

- Anyone with a mobile phone can verify their identity, perform KYC/AML check, get accredited and calculate suitability for investments with minimal number of taps.

- All of these are tracked in a public blockchain for additional safety, transparency and ongoing process requirements for the stakeholders.

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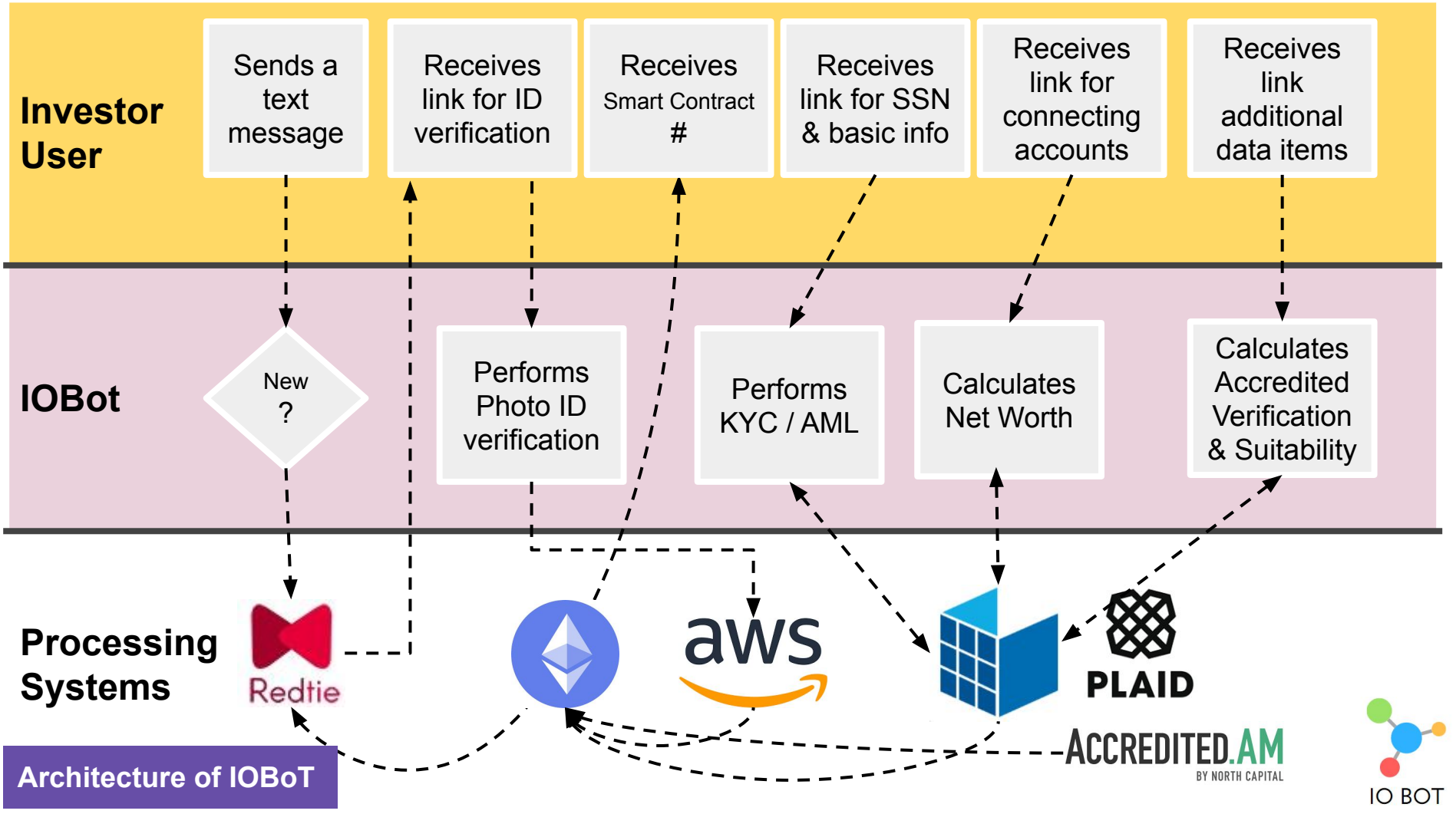
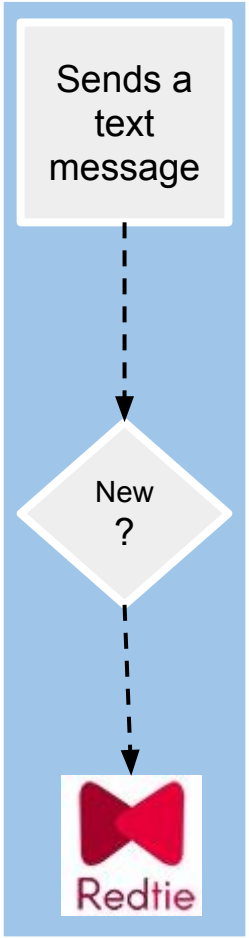
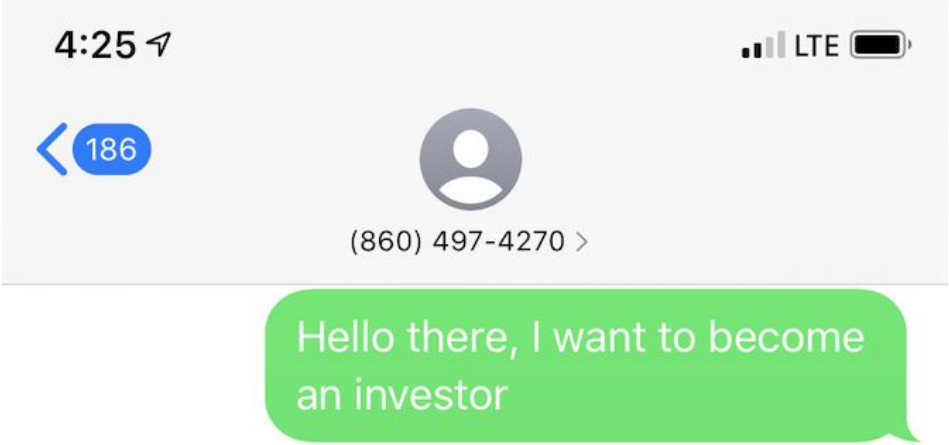


Architecture of IOBoT





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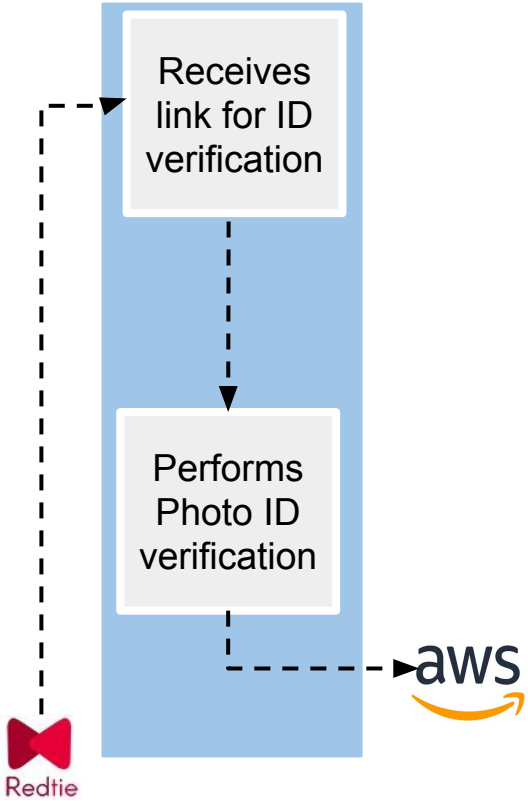
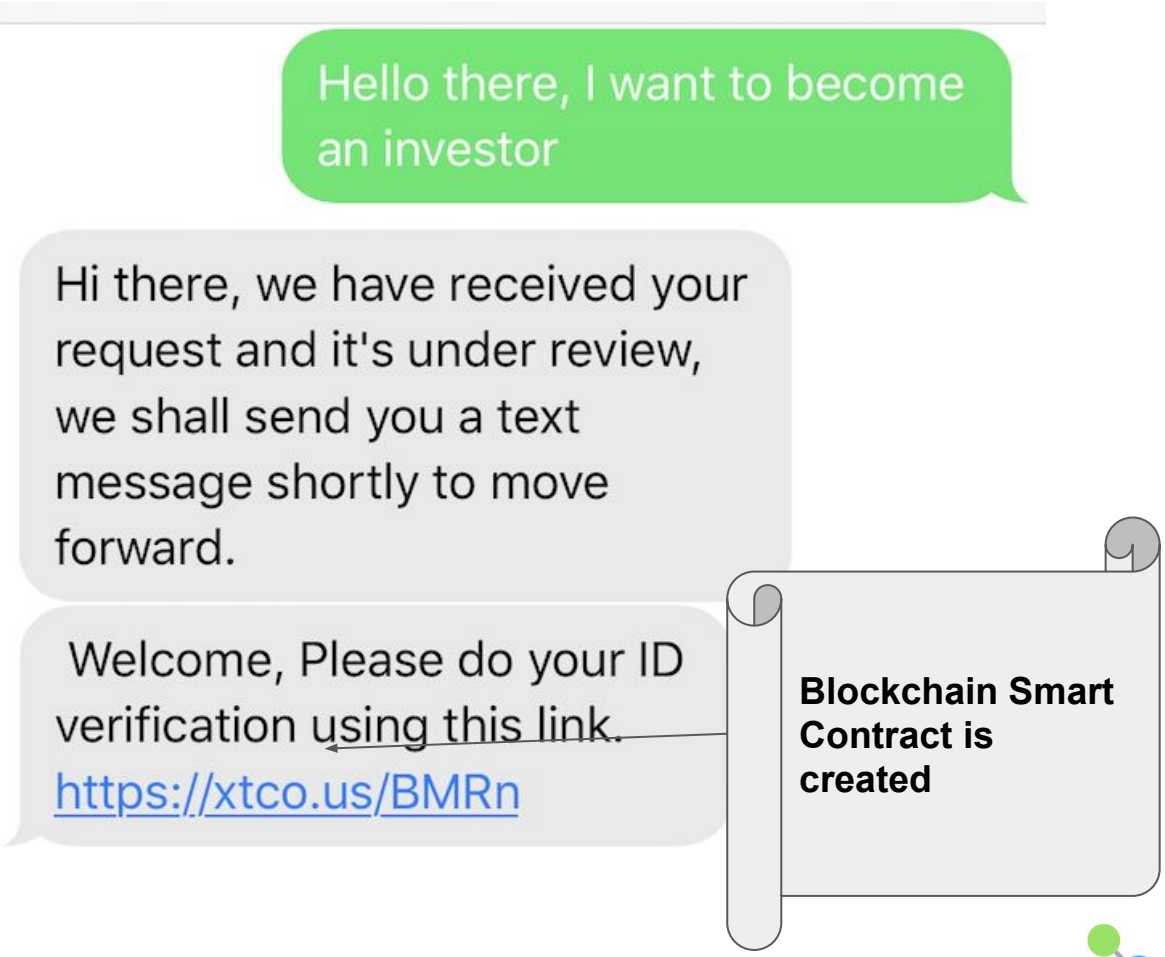
Step 1: User initiates communication with IOBoT





Step 2: User receives verification ID link which is written into Blockchain

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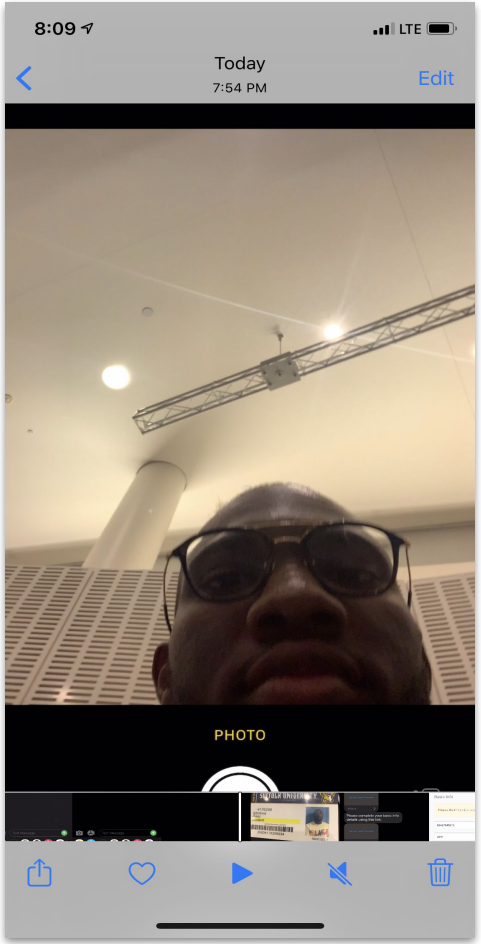

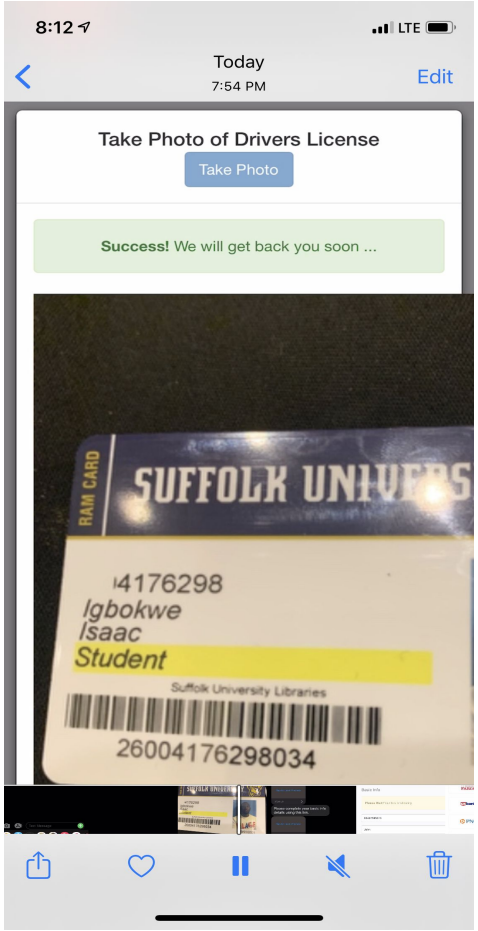

Step 2a : User Verification and Information Extraction from IDs

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Please complete your basic info details using this link.https://xtco.us/Tu36

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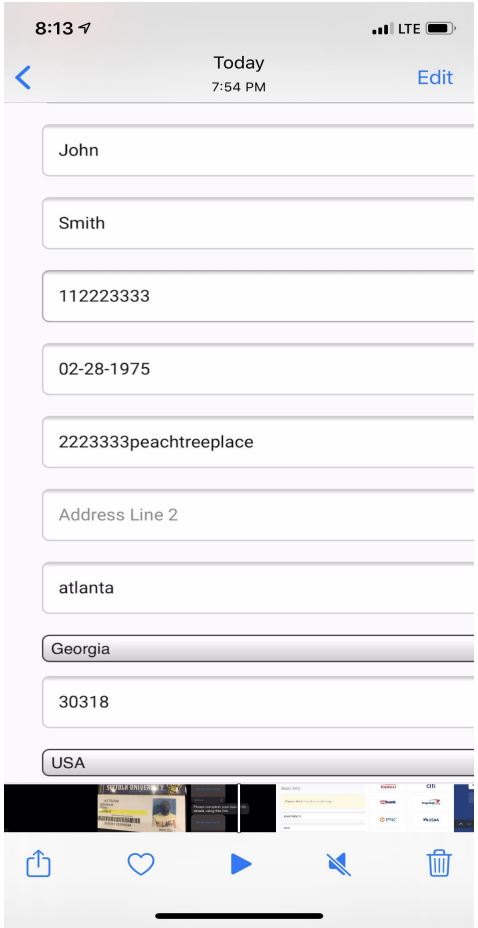
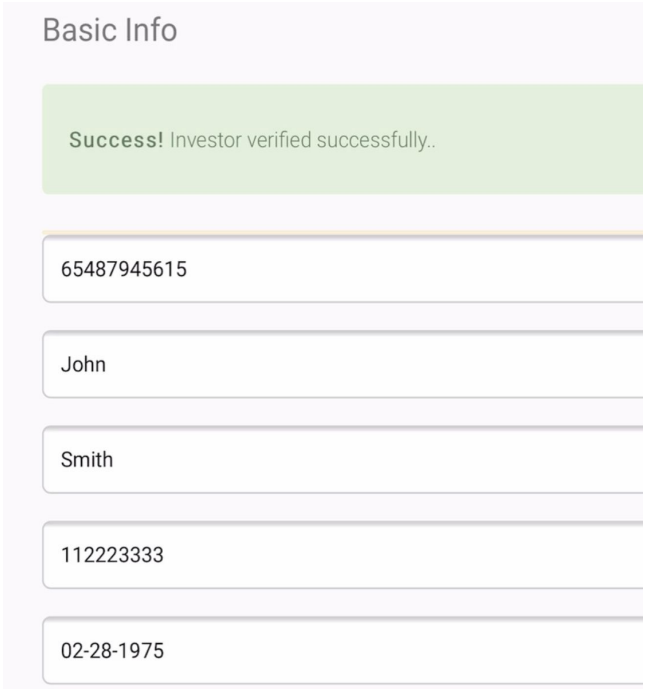
Receives link for SSN & basic info

Performs KYC / AML





Step 3 : User enters further info such as SSN

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Please complete your external account details using this link.https://xtco.us/MjNo

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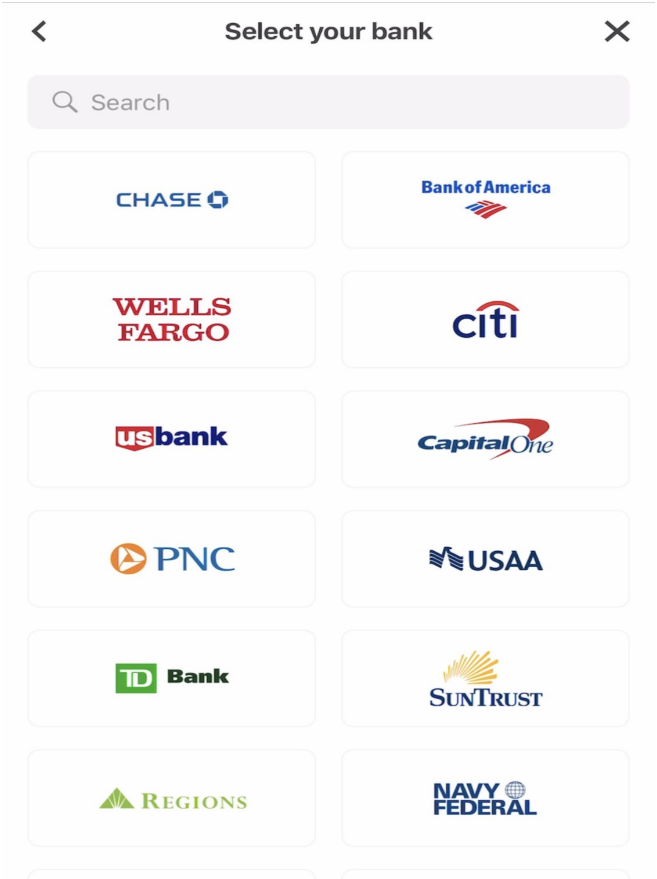
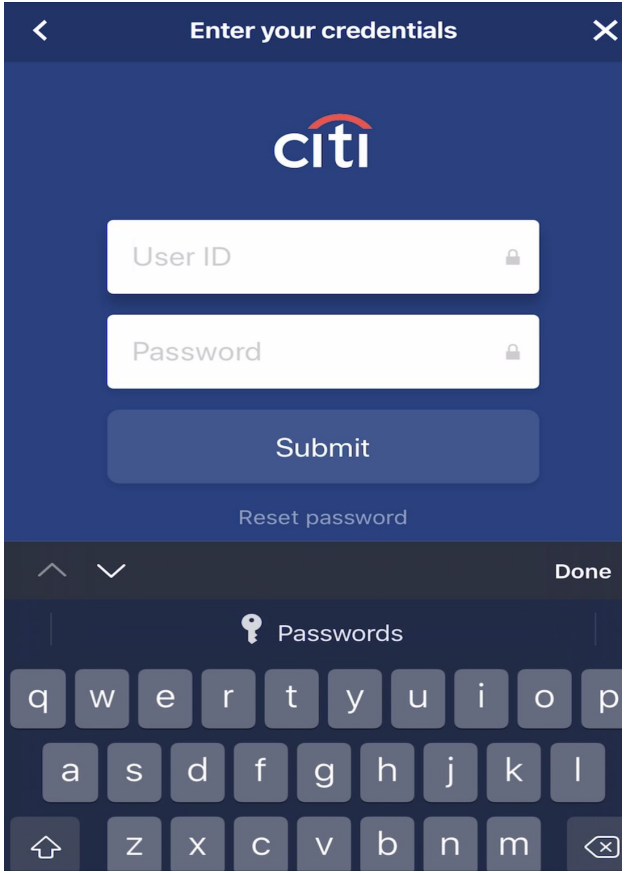

Select your bank
Search
CHASE
Bank of America
WELLS FARGO
citi
usbank
Capital One
PNC
USAA
TD Bank
SunTrust
Regions
Navy Federal


Enter your credentials
citi
User ID
Password
Submit
Reset password
Done
Passwords
q w e r t y u i o p
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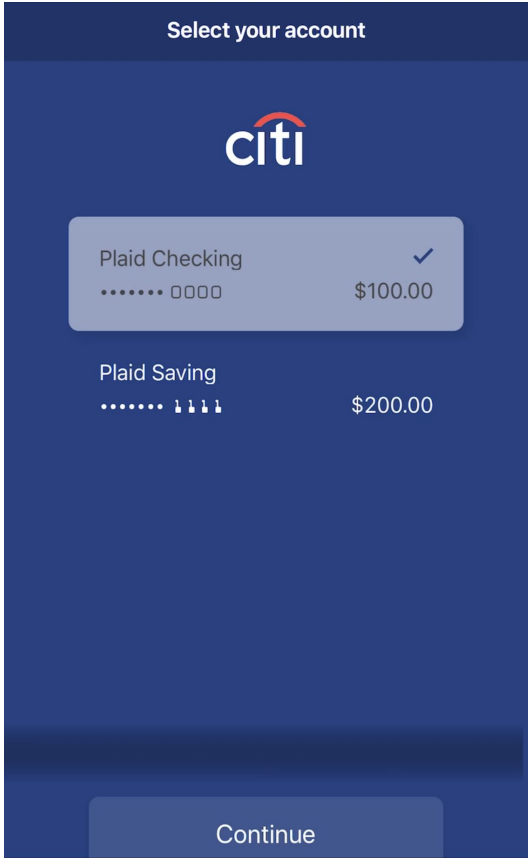
Select your account
citi
Plaid Checking
•••••• 0000
$100.00
Plaid Saving
•••••• 1111
$200.00
Continue

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Hi John, we are tracking your investor information in a blockchain ledger. Make a note : https://xtco.us/SlWz

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Contract 0xC4Dc76AFf59650B02b7731cA54A0d8e000b9Fed1

Sponsored: MythX Get MythX Pro and check smart contract security off your list. Start analyzing now

Contract Overview

Balance: 0 Ether

More Info

My Name Tag: Not Available

Contract Creator: 0x00c751b25a2fac3…at txn 0xe0fd5ad48d980e…

Transactions | Contract | Events

Latest 6 txns

Txn Hash	Block	Age	From		To	Value	[Txn Fee]
0xfc53b6593d8d25…	6743654	3 hrs 2 mins ago	0x00c751b25a2fac3…	IN	0xc4dc76aff59650b…	0 Ether	0.000053898
0x06cfe971b40a2ec…	6743592	3 hrs 15 mins ago	0x00c751b25a2fac3…	IN	0xc4dc76aff59650b…	0 Ether	0.00020349
0xece438bc120e10…	6743485	3 hrs 40 mins ago	0x00c751b25a2fac3…	IN	0xc4dc76aff59650b…	0 Ether	0.00050447

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Please complete your accreditation verfication details using this link.https://xtco.us/m4Z5

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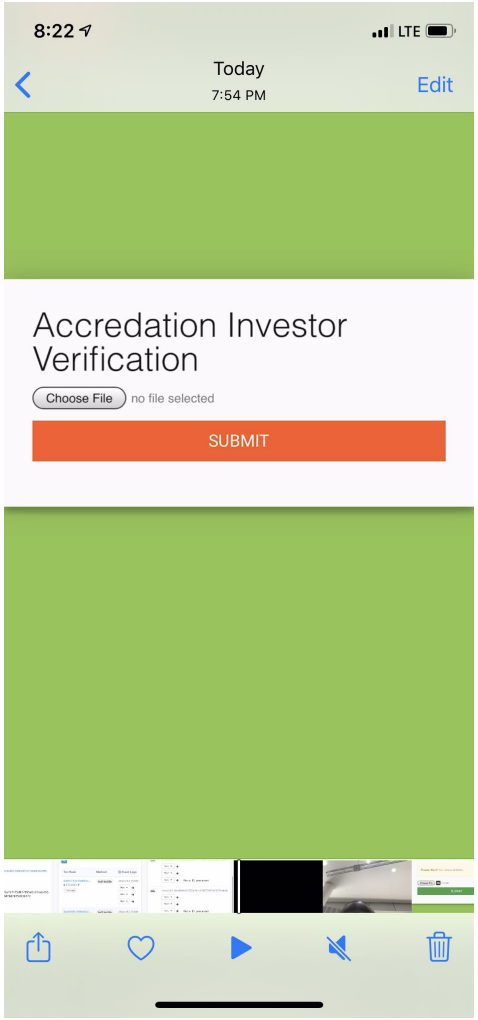
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LTE
Today
7:54 PM
Edit
Accredation Investor Verification
Choose File
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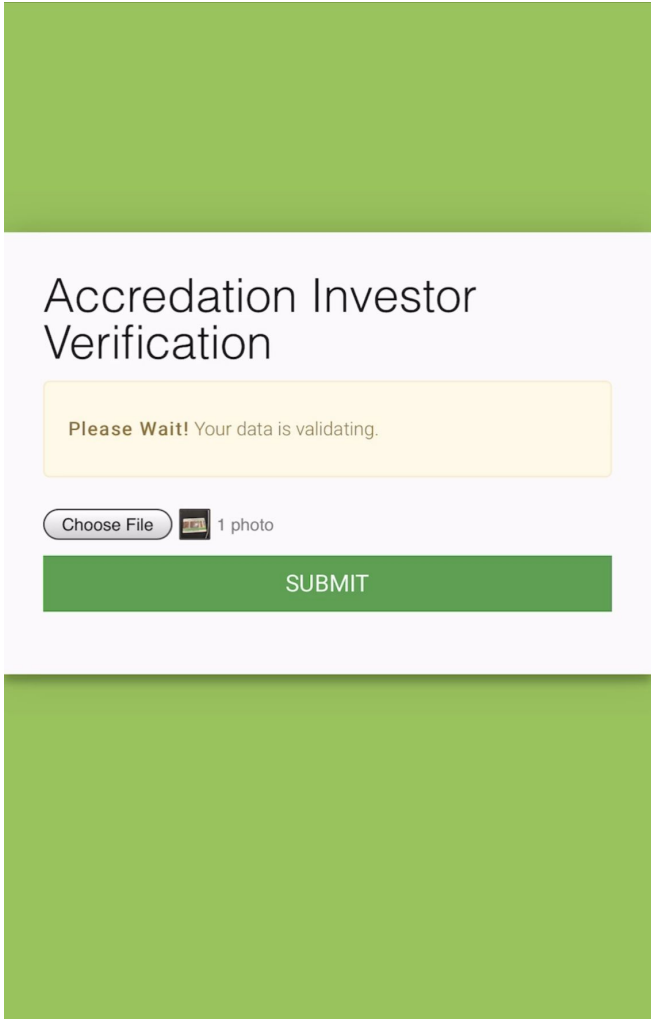
SUBMIT


Accredation Investor Verification
Please Wait! Your data is validating.
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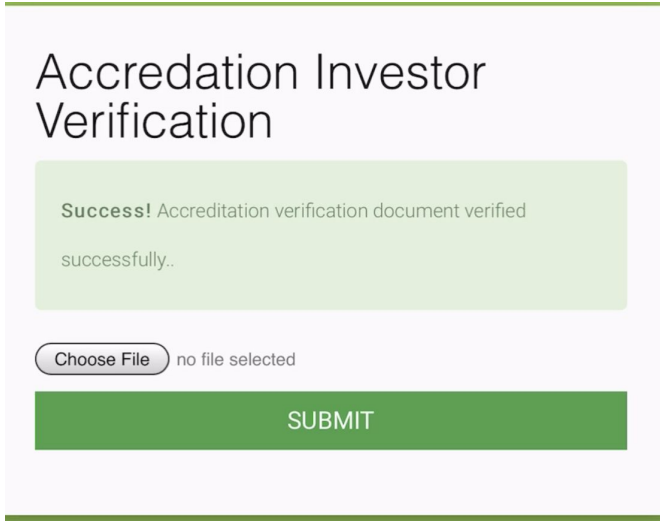
Accredation Investor Verification
Success! Accreditation verification document verified successfully..
Choose File
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Great. Thank you for applying with us.

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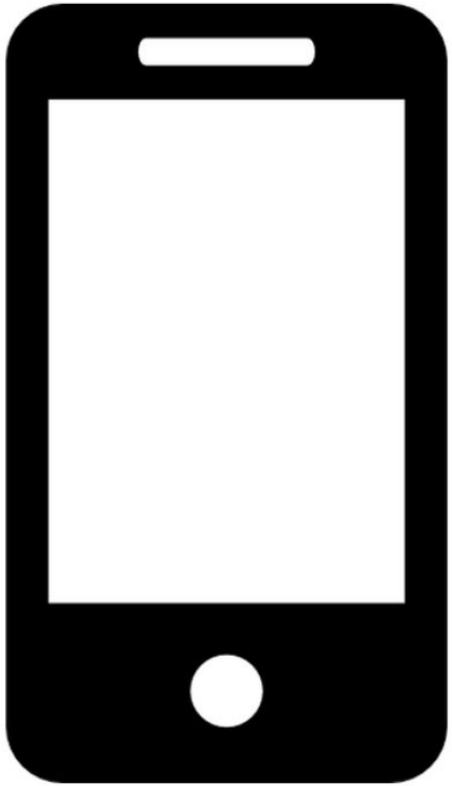
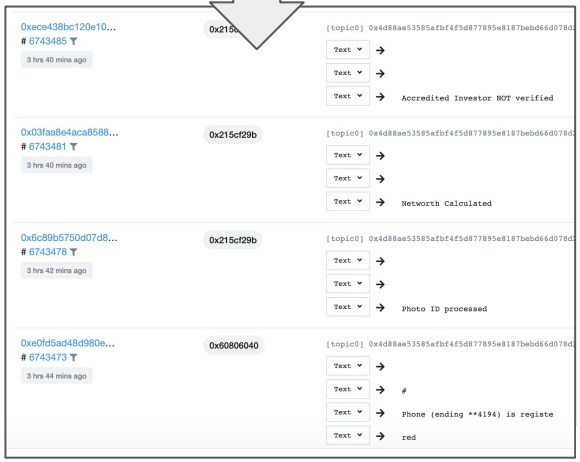
Solution Summary



ID Verification
KYC/AML
Accredited Investor Verification
Suitability



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Value Proposition

- Lowered cost for Broker firms
- Tamper proof ledger of activities in an immutable state for regulators
- Sticky and pleasant experience for the users

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Investor User

Broker Firm

Regulator

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IOBoT (beta) is online & is available for you to check out.

All you need to do is to say “**Hello/Hi**” to begin the process of onboarding.

IOBoT (beta) **(860) 497-4270**

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