



IDS is the leading automation software

Providing decisioning, integration and workflow to a significant number of New Zealand's lenders



Our Principles

Choice



Full control of credit decision strategy, application screen inputs, and over 50 pre-built API's to 3rd party data providers.

Expandability



Robust and proven decisioning platform, starting with a holistic base solution and adapting to specific needs.

Agnostic



Ability to connect to any data provider, including illion's major competitors. True multi-bureau capability and CCR enabled.

Flexible

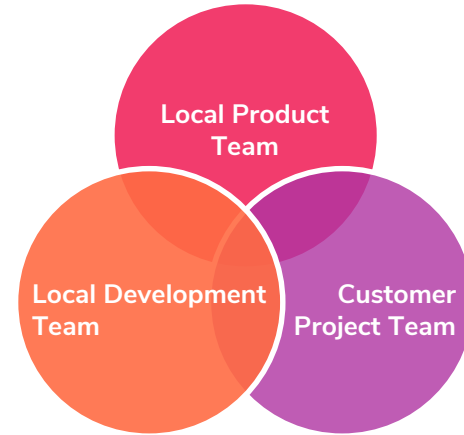
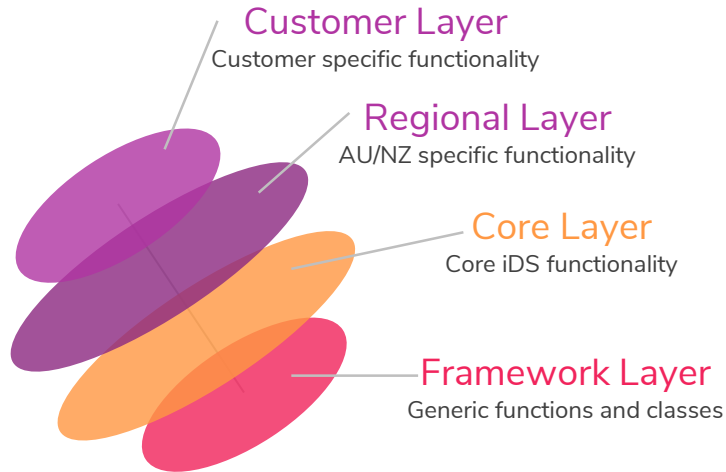


Built in strategy management, versioning, migration and rollback capability. Full audit ability of all changes.



Application Framework

Multi-Layer Functionality

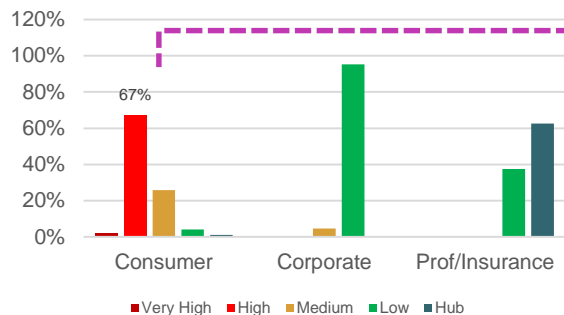


Local Development Team	Local Product Team	Customer Project Team
Dedicated local development team runs fortnightly Agile sprints to develop the strategic product roadmap and incorporate functionality enhancements stemming from customer projects	Dedicated local product team creates the strategic product roadmap based on most common customer requests and needs. Hosts an annual customer forum	Dedicated customer project teams run Waterfall and/or Agile processes. Develop Customer specific functionality and recommend core/ regional layer changes



Balancing the needs of diverse segments

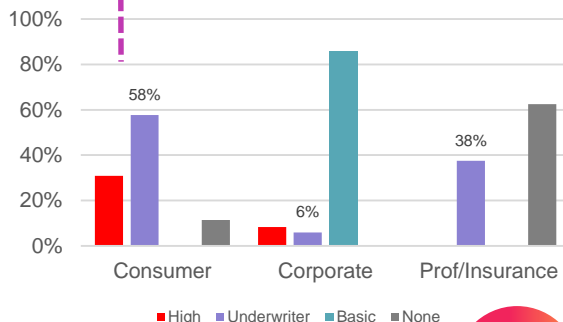
Decisioning



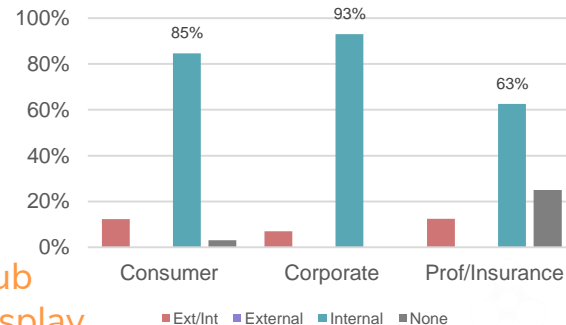
High Decisioning requirement
Underwriter and complex workflow
Internal review with some external capture



Workflow



Display



Hub
Display



Simple Decisioning
Basic Workflow
Primarily Internal



illion Decisioning & CR Portal Roadmap

- What If Analysis v2
- MOJ Fines
- Azure ADFS Integration

- Data Archiving
- Data Segmentation Solution
- illion Decisioning – Base Lending v2
- Base Commercial Solution (Acquisition) v2

Sep
2019

Mar
2020

Dec
2019

Jun
2020

- AML Solution (Simple KYC)
- Biometrics Integration
- Database performance initiative

- illion Decisioning v6
- CR Portal v6
- App capture screens UX refresh
- Annual Security Review
- greenID v3 integration

Serviceability Solution
Machine Learning / AI

Asynchronous Processing
Customer Baselining

Next Gen Reporting
Customer Service Tools

Beyond FY20

Q1 – Done and Dusted!

Azure ADFS Integration IDS 5.2.0 Patch x



- Single-Sign On
 - SAML 2.0 Connector
 - Multi-factor Auth Options
- 'What If?' Testing



- Graphical comparisons
- New user interface
- Import/export tools

Sep
2019

Mar
2020

Dec
2019

Jun
2020

Q2 - New integrations



- Biometrics Tool
- Facial Recognition
- Pre-population
- Driver Licences
- Passports



- AML Tool
- Global Data Sets
- Automated and manual assessment tools

Sep
2019

Mar
2020

Dec
2019

Jun
2020

Q3 - Updates to our base solutions

Lending Solution v2



- Consumer Banking and Finance solution
- Green ID v3
- OCR of bank statements
- Biometrics integration

Acquisition Solution v2



- Commercial and Trade solution
- Simple KYC integration
- Workflow options
- Email Comms

Sep
2019

Mar
2020

Dec
2019

Jun
2020

Q4-Security and Performance

Technical Roadmap Items



- Database performance
- Archiving solution
- Data segmentation

illion Decisioning v6



- Annual security review
- Framework updates
- App. Screens Refresh

Sep
2019

Mar
2020

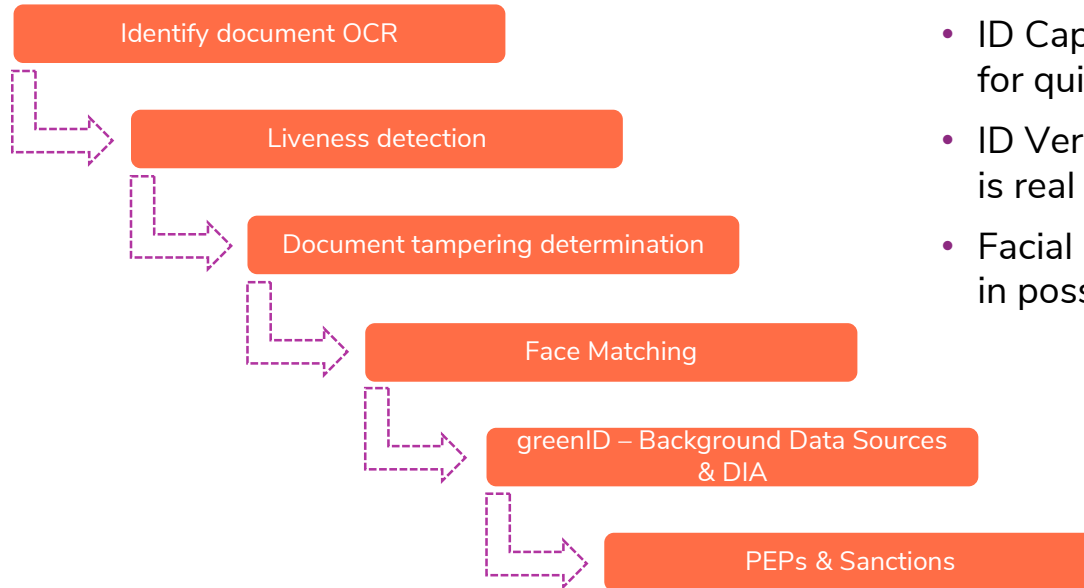
Dec
2019

Jun
2020

Biometrics



A fast & frictionless on-customer on-boarding experience

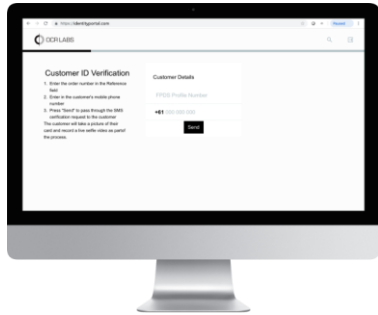


- ID Capture for frictionless form prefill for quick and efficient on-boarding
- ID Verification to determine if the ID is real and unaltered
- Facial recognition to ensure applicant in possession is the owner of the ID



Optimising Customer Engagement

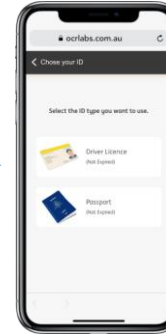
1. Customer enters mobile on Web Application Form



2. Link sent to applicant device



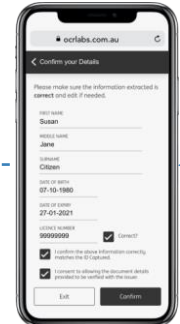
3. Select ID to scan



4. Scan ID document



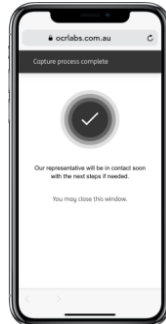
5. Customer reviews editable OCR Results



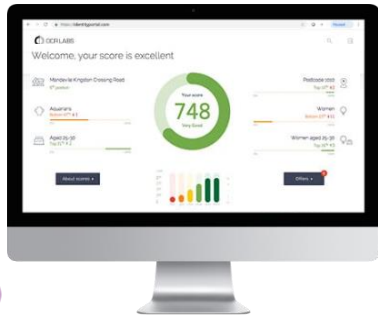
6. Capture selfie with liveness



7. Applicant process complete



8. Customer Service Portal



SimpleKYC



Complex Structures are difficult to understand

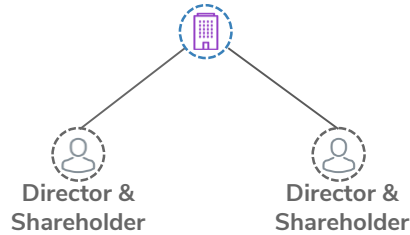
illion has the deepest database of commercial data in the market to assist in your investigations.

Sole Trader

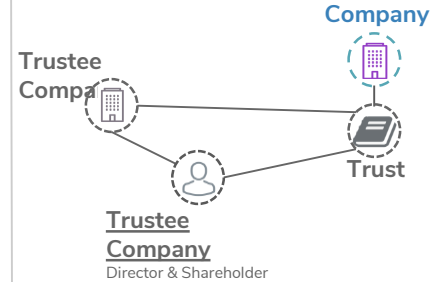
Sole Trader



Company

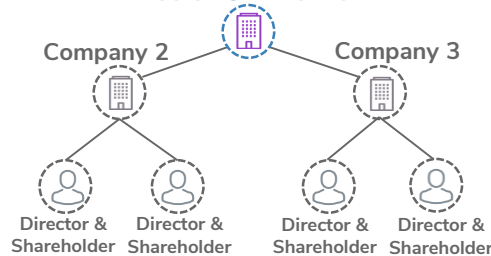


Company non-beneficially owned

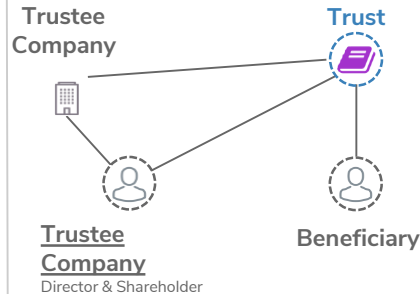


Company with multi-hierarchical ownership

Applying Company

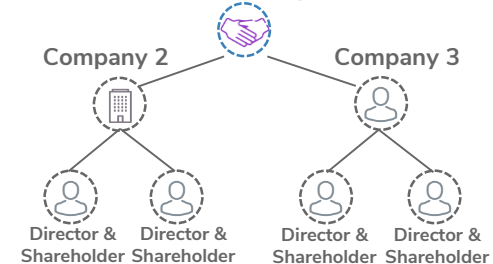


Trust



Partnership

Partnership



illion SimpleKYC

Easy identification of Beneficial Owners

SIMPLEKYC

Advanced Tools | Notes | Flagged

Beneficial Owners | Non-Beneficially Owned | Unidentified | Asso. Parties

Name	Ownership	Roles	Sig.	Country	ID	Address
VICTORIA CLARKE		D	U	AU	U	U
VICTORIA ANNE CLARKE		T	U	AU	U	U

*Role indicates criteria that qualified individual as a BO.

+ Add Beneficial Owner | ≥ 25% Ult. Share.

Key

- D Director
- S Shareholder

Vicki Elizabeth Samson 100%

Aaron Richard Greenwood

Casino Bar Limited

Vicki Elizabeth Samson

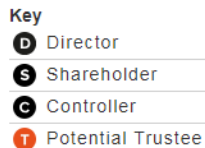
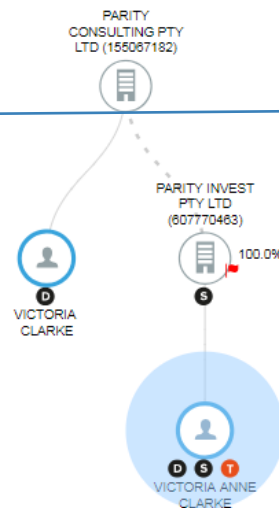
Aaron Richard Greenwood

Alan Samson Limited

Vicki Elizabeth Samson

Aaron Richard Greenwood

100%



- SimpleKYC provides users with a simple to understand visual tree of the ownership structure
- It quickly identifies Beneficial Ownership
- Entities where shares may be non-beneficial held are flagged to alert for further investigation and clarification



illion SimpleKYC

Non Beneficially Owned Entities

Beneficial Owners	Non-Beneficially Owned	Unidentified	Asso. Parties	
Name	Entity	Shareholding	Issue DC	Resolve
PARITY INVEST PTY LTD (607770463)		100.0%		

*Role indicates criteria that qualified individual as a BO.

Issue Disclosure Report

≥ 25% Ult. Share.

SIMPLEKYC®

Disclosure Certificate

ASIC data shows that **PARITY INVEST PTY LTD (607770463)** has **100.0%** shareholding in **PARITY CONSULTING PTY LTD (155067182)(ACN 155067182)**. However, these **100** shares are **not** beneficially held.

Please select one of the following options:

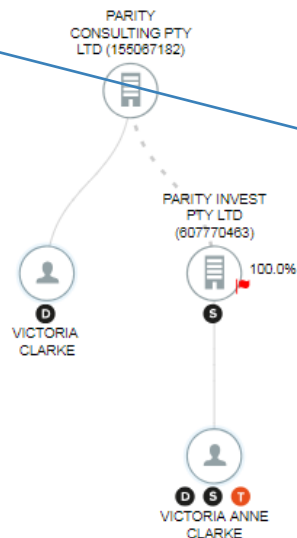
☐ shares are held on behalf of a trust. Please provide the full name of the trust.....

☐ shares are held on behalf of an Individual

☐ shares are held on behalf of a company. Please provide the full name of the company.....

Please provide the details for all named trust beneficiaries or individuals or individual shareholders of the company.

Full name of beneficiaries /individuals/individual shareholders	Full Residential Address (Please include the unit number, street number, name suburb, state and postcode)	Date of Birth




- If non beneficially held ownership is detected, SimpleKYC alerts the user and pinpoints where further investigation is required (e.g. if a trust is detected)
- A Disclosure Certificate can be generated electronically via the system to confirm the constitution of the non-beneficially held entity



illion SimpleKYC

Results Screen display



Application Status: Approved

Credit Product: Commercial

Application Id: DE1-8D73B79B8A51A51-184

Submitted By: Integrate Administrator

Risk Rating High

Primary Applicant: ILLION AUSTRALIA PTY LTD
006399677

Action Application

Select Action



Override: Withdraw Application

Override: Decline Application

Additional Ad-hoc Enquiries

Last Action By
Integrate Administrator
On: 17-09-2019 02:21 PM

Simple KYC

Applicant	Report ID			
ILLION AUSTRALIA PTY LTD (Principal)	7631-9472-5640-2953			View



Technical Roadmap



Tech Focus

Smart frameworks enabling new features

Flexibility

High performance systems to handle increasing demand

Performance

Protecting private and privileged data

Privacy

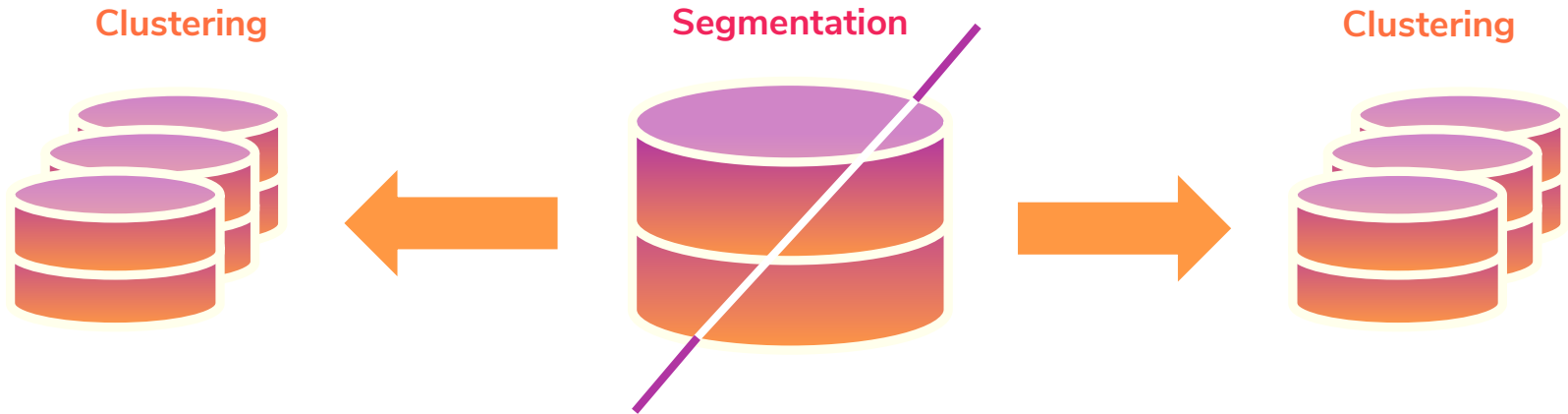
Securing processes from malicious attacks

Security

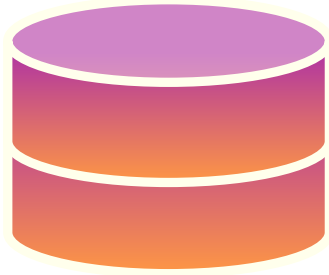


Database Size and Performance

As our data grows, so does the database, flexible is key in moving forward;

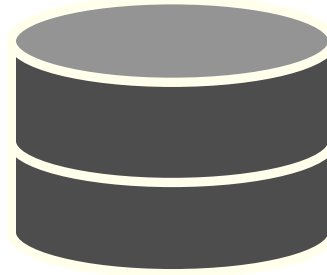


Data Archiving



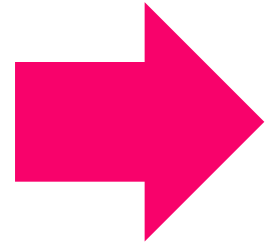
Live Data

Active data retained for decisioning, duplicate checks What If analysis and reporting



Aged Data

Archived Data maintained for audit purposes, reduce the privacy footprint of the live database



Returned Data

Data delivered to customers after it's no longer useful for decisioning, purged from our environment.



Ongoing Security and Stability work

- Regular test cycle
- Identify new threats
- Project delivery timeframe
- Identify customer impacts

