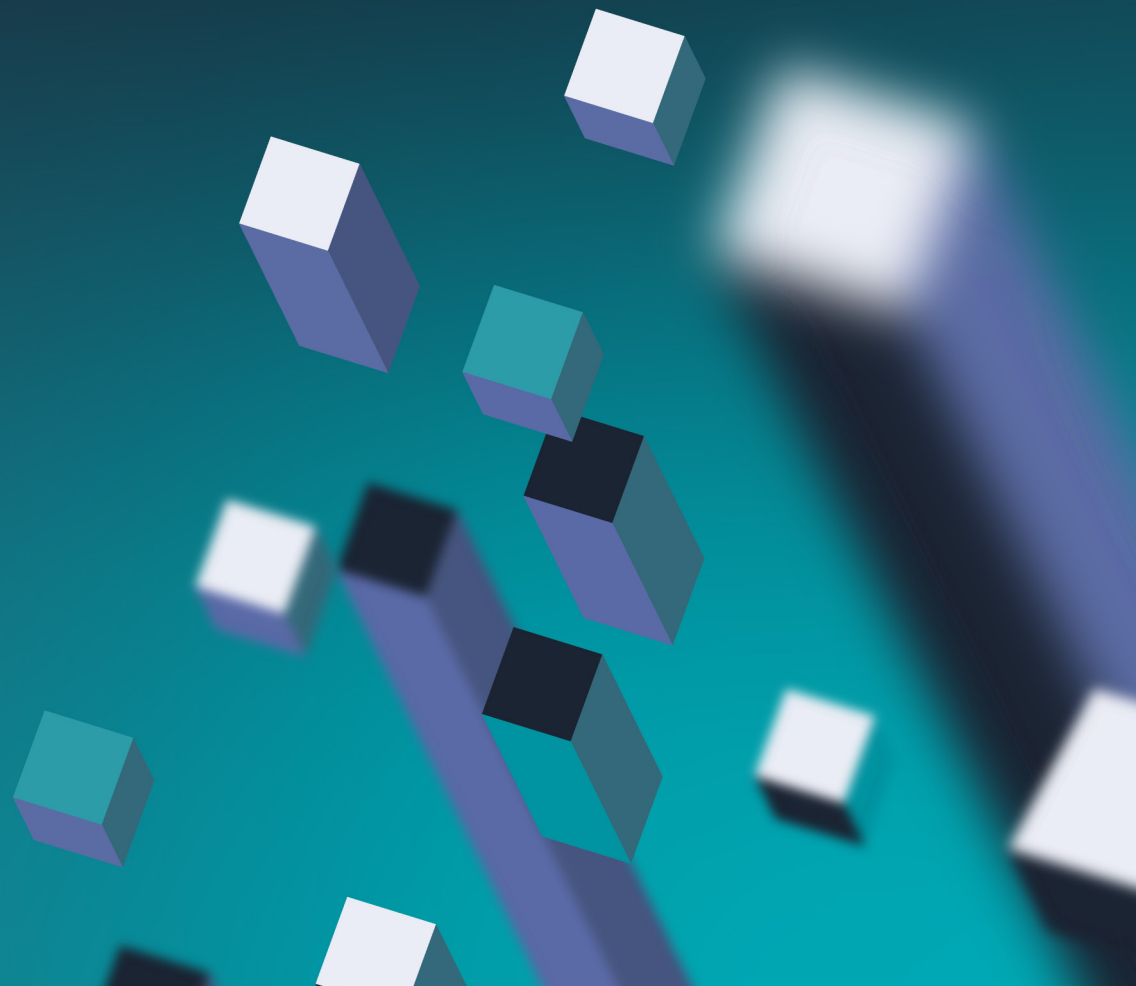


AN API ECOSYSTEM

FOR INVESTMENT FUND DISTRIBUTION



An API Ecosystem

FundsDLT delivers a set of APIs and a new generation of architectural software patterns, a Backend For Frontend (BFF) solution that enables investors to dialogue directly with the fund registrar of the asset manager.

APIs foster collaboration and interoperability of an entire ecosystem and enable the emergence of new business models.

FundsDLT provides a complete ecosystem of APIs and workflows that manage direct investor access to investment funds. It ranges from onboarding all the way to the investment process and includes all necessary regulatory and compliance controls.

All APIs are based on OPEN API and GraphQL standards.

API stands for Application Programming Interface. APIs enable different programs or services to communicate with each other without requiring the API to know all underlying details of the software or system it is talking to. They allow companies to easily share data with users and greatly simplify development and deployment of services.

3 Main API Blocks

Frontend API

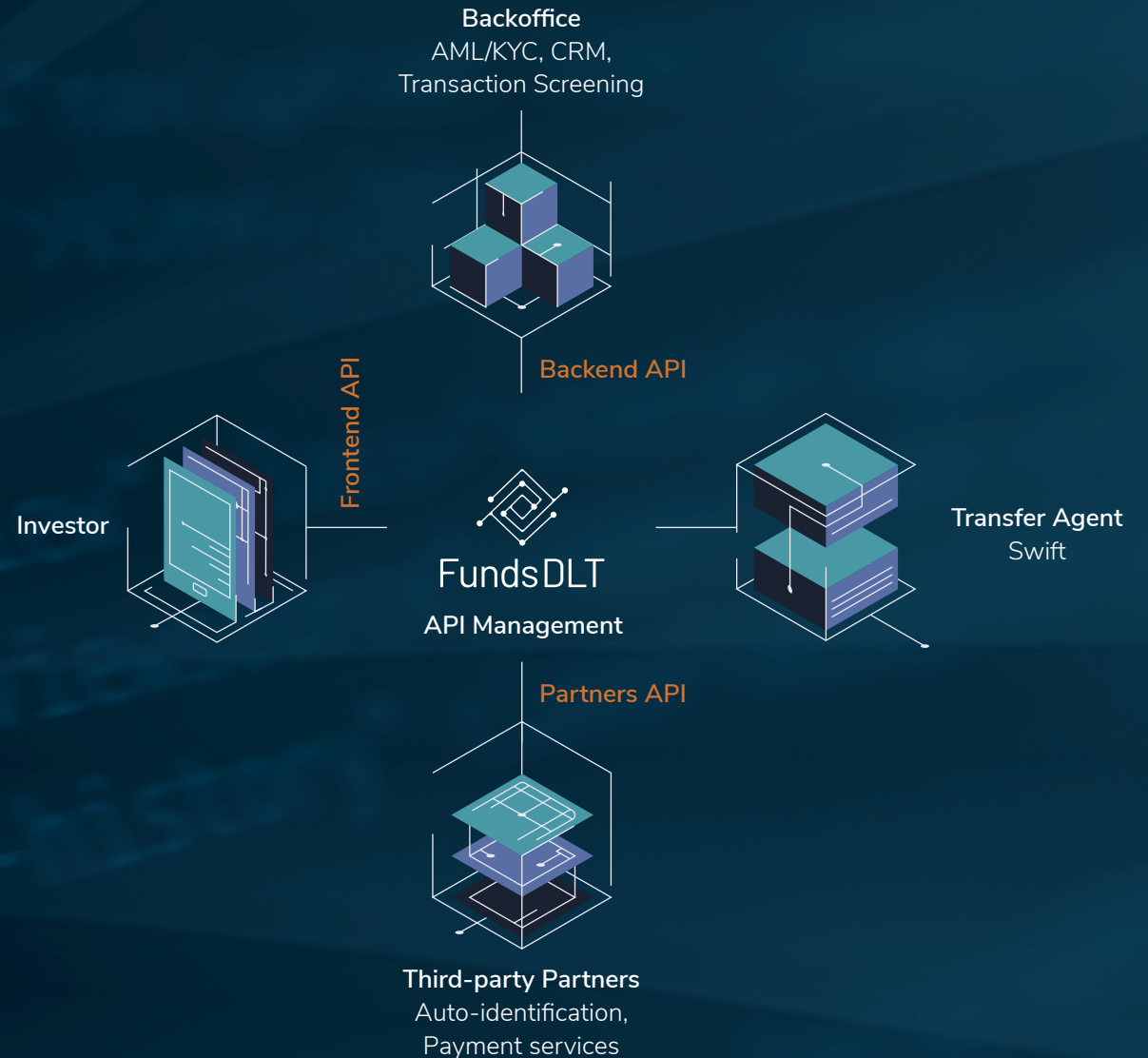
APP and website development

Backend API

AML/KYC, transaction screening, CRM, fund database

Partners API

PSPs, banks, Transfer Agents, KYC hubs, distributors



White-labelled user interfaces

FundsDLT can integrate with client front ends.

AML/KYC hub

We integrate with KYC hub, performing ongoing KYC due diligence on investors and with AutoID providers for video and photo onboarding.

Transaction screening with real-time data

Real time transaction screening and monitoring to identify any unusual patterns from investors' transactions.

CRM

All investor data, whether from onboarding or trading or simple consultation is available to enrich relationship management and business intelligence tools enabling managers to detect behavioural patterns and provide superior client experience.

Fund data

FundsDLT, through the user interfaces, communicates with a data hub in order to retrieve fund data and display them in the user interfaces.

Auto-Identification

Nowadays, retail client identity verification can be more frictionless, digital, and require only a few minutes to be performed. Many third-party service providers have compelling and compliant solutions that can be easily connected with FundsDLT.

Payment Services

Through third-party service providers, it is possible to access investor bank account upon execution of a transaction, in full PSD2 compliance. A FundsDLT API links to this cash environment.

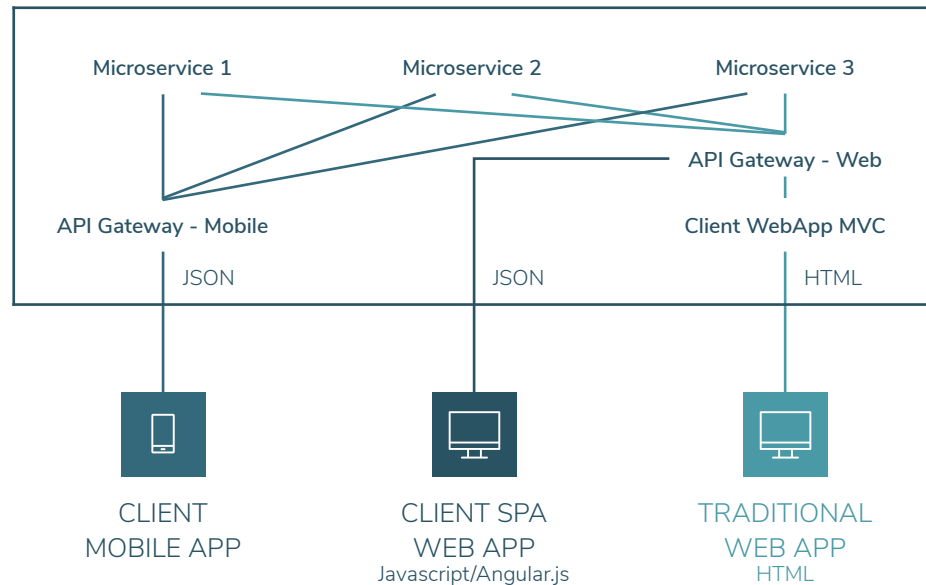
SWIFT

If the investment fund is not fully issued on the DLT, the official transfer agent remains the main registrar and a globalized position is kept there. In this case, FundsDLT can connect and communicate via SWIFT, without impacting existing operational activities.

The Technical Backend

Using multiple API Gateways/BFF

BACKEND



The backend happens on the FundsDLT cloud tenant. The back end is an important part of a website or mobile app that is responsible for data storage, security, and business logic. It is also responsible for ensuring the efficiency and responsiveness of apps.

FundsDLT uses the Backend For Frontend (BFF) architectural software pattern. This focuses on the «how» of carrying data between servers (either physical or cloud-based) and clients (front end mobile and web apps). The idea behind BFF is to decouple the front end apps from the back end architecture.

Backend For Frontend vastly improves response times and is particularly effective for companies having or seeking to grow large customer bases.

The FundsDLT back end enables all types of APP

- Native and cross-compiled
- Hybrid
- Web native

FundsDLT uses an API gateway. As an API provides access to a server and the resources it is connected to, an API gateway provides organised access to many underlying API resources, simplifying requests to the underlying resources to improve the user experience. The API gateway intercepts all incoming requests and sends them through the API management system. The API gateway acts as a reverse proxy to accept all calls, aggregate the various services required to fulfil them, and return the appropriate result.

All processes related to onboarding, saving accounts, account management, contracts, client data remediation, investing, payments and reporting are managed in the FundsDLT back-end system with integrated workflows, dashboards and alerts. The client can pilot client data remediation and manage investor services in real time.

Security

In FundsDLT, all API calls from the front end are transported over HTTPS (TLS1.2 minimum) and use OAuth2.0 and OpenID Connect protocols, which makes use of tokens for authentication and secure access to resources.

- All tokens used are JSON web tokens (JWTs).
- Your dedicated Azure Active Directory B2C (Azure B2C) is used as the authentication server
- for APIs. Azure AD B2C facilitates identity verification and proofing.
- The user is then passed to the back end to perform validation, trust scoring and approval.
- Finally, PIN codes through push, SMS and email are used to validate the investor's phone
- and email.
- Intelligent Advanced Threat protection with integrated SIEM.

DISCLAIMER

The purpose of this brochure is to provide an overview and as such the information contained herein is of a general nature, not intended to address specific circumstances or situations and may be subject to change without notice. FundsDLT endeavours to provide complete and accurate information but there can be no guarantee that such information is complete or accurate or that it will continue to be complete or accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation. The inclusion of information from third parties does not give or imply any recommendation, warranty, representation or undertaking by FundsDLT.

FundsDLT
Société Anonyme
RCS: B242970

7, avenue du Swing
L – 4367 Belvaux
Luxembourg

fundsdlit.net

