

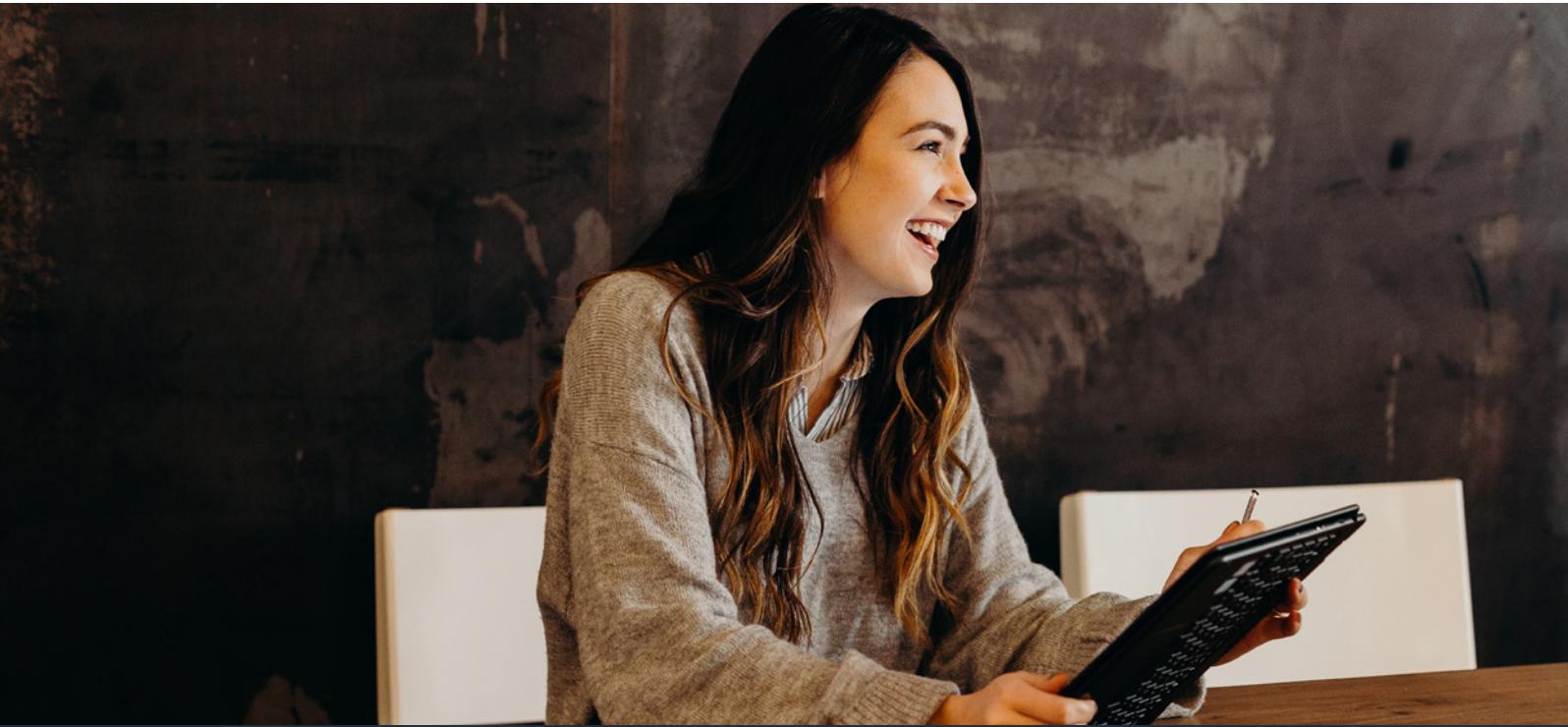
LOQR'S PROFILE



It's all about JaaS

JOURNEY-AS-A-SERVICE

About LOQR



Who are we?

Focused on the banking sector, LOQR is a key enabler that helps banks accelerate their digital transformation process. We provide a customer-centric platform that allows banks to offer faster, easier, and compliant services and experiences to their customers.

LOQR's expertise in AI, security, and compliance, combined with a solid banking business experience, are the foundations to deliver journeys through a Journey-as-a-Service platform to help banks accelerate their digital transformation and offer

Our Mission

Accelerate a seamless transition to a secure digital world as a key to inclusive growth.

Our Vision

Empower digital lives and engrave our position in the digital society.

Our Values

Fellowship; Ownership; Respect; Transparency; Trust; Proactivity.

Our Journey, Key Facts and Figures

Founded in 2015, LOQR has grown exponentially to reach the numbers we have today. In 2016, the company closed its first client, following a successful path along the years. Now, LOQR has over 80 employees, is present in more than 20 countries of Europe, Middle East, and Latin America with over 16 clients and more than 30 partnerships. The company has empowered the lives of almost 30 million potential users around the world and continues its strategy to grow and expand.

Over the last years, the company has also won several awards such as the SelectUSA Investment Summit Fintech Competition, the WSA Portugal, the F10 Acceleration Program, the Portugal Fintech Report, the TOP 100 Red Herring Europe winners, and other recognitions such as being among the 50 fastest-growing startups in Portugal.

90%

of our clients are established banks

16

clients

+30

partnerships

+20

countries where we are present

+30M

potential users

+80

employees

The Management Team



Ricardo Costa

CEO & Founder

Experienced (cyber) security international project leader within financial, payments, digital certification, and identity sectors. Senior Researcher. PhD in Computer Science (Artificial Intelligence).

Pedro Borges

COO

Experienced in the security arena. Holds a degree in Systems Engineering and Informatics, a dual Master in Information Systems and Business Information and Certified Information Security Manager (CISM) and ISO 27001 Lead Auditor certifications.



João Cerdeira

CTO

Over 18 years of experience in software development, namely as Delivery Manager at Blip (growing from 50 to 240 employees) and Head of Agile Coaches at Farfetch (with 800 employees over 3 continents).



Recognitions and Awards



Winner
Business & Commerce



Acceleration
Program

ROWS

Top 50
Portuguese Startups

Portugal
Fintech
Report
2021

Top 30

RED HERRING
WINNER
100 EUROPE

Top 100

Portugal
Fintech
Report
2020

Top 30

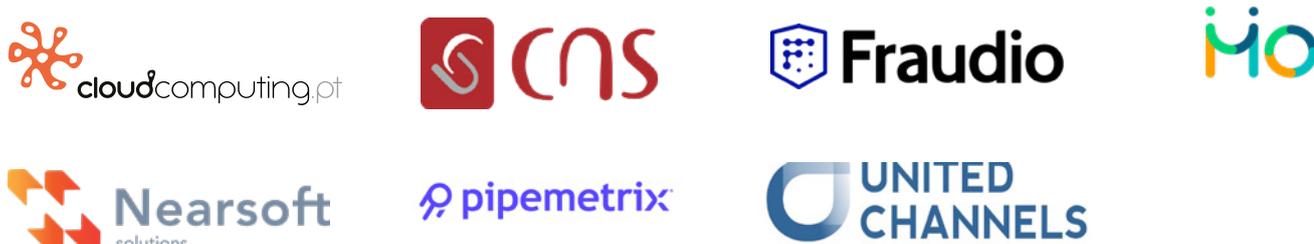
Some of our Clients



Our Investors



Some of our Partners



Why LOQR?

Our main differentiators

We deliver complete, fully compliant journeys that are ready to use through an end-to-end platform with the maximum efficiency to allow banks to manage their customer's digital identities, move from the traditional to a more digital approach, create more business, maintain existing clients, and reduce costs.

We cover the main pain points of banks because we understand the banking business; we have expertise in AI, security, and compliance to help our clients empower their customers' digital lives.

Our platform covers them all, from providing a single integration to delivering digital and ready-to-use journeys to improving their digital solutions and increasing their results by over 500%.



What will you gain:

- Business growth
- Cost reduction
- Quick time to market
- Customer loyalty
- Quick ROI

• Experts in banking

LOQR is focused on financial institutions, which allows us to understand their pains and needs, and our strong compliance team has an extensive knowledge on banking legislation, and thoroughly studies each country's regulations.

• Multiple options for identity verification

When it comes to verifying an end user's identity, LOQR provides three options, such as facematch, self-video or live interview with an operator, allowing to escalate depending on the level of risk assessed, while performing a liveness detection.

• Back-office

LOQR provides a web-based backoffice where the bank has the whole picture of each process, and where they can see, manage, and customize the journey and analyze in full detail all the data collected, including security elements.

• Quick time to market

Our platform only needs few points of integration and is completely API-enabled, resulting on an average implementation period of only 1-2 months (personalized journeys can take longer).

LOQR's Key Differentiators

• End-to-end solution

Our KYC/KYB, ID verification and E-signature features a whole journey for an end user, we provide an entire solution that covers the whole life cycle with one single API.

• Fair pricing model

We only charge per successful journey, which means we do not charge per initiated process, or if the user leaves the journey without completing it, resulting in a simple and fair billing model.

LOQR'S Platform

LOQR's Journey-as-a-Service platform is made of a powerful engine of KYC/KYB, Identity Verification & Electronic Signing platform to quickly capture banks' customer's data, validate and verify their identity in a quick and seamless approach.

It also has a plug and play approach with the best omnichannel and client-centric experience thanks to our end-to-end journeys. We also ensure that every digital journey process complies with the country's regulations.

LOQR Journey's

Online Account Opening

Build a secure, fast, and compliant customer-centric onboarding experience through a smooth omnichannel journey. Open a new online bank account within 10 minutes, through a smooth omnichannel journey.

Assure KYC requirements with AML screening, PEP, RCA screening, and identity document check.

Verify your customer's identity with a live interview and get the contract signed online with an advanced certificate signature.

Deliver a compliant-proof solution with the possibility to integrate additional third-party providers to verify eligibility, data export on the fly, open banking, and risk scoring.

The online bank account opening journey is running successfully since 2017 with thousands of accounts opened remotely.

Customer Data Update

Update your customer information is, not only, necessary, but mandatory. Keep your customer databases up to date to comply with the applicable regulation and avoid unnecessary fines.

Refresh your customer data and re-verify his identity by using biometric face recognition with liveness detection.



Deliver a compliant-proof solution with the possibility to integrate additional third-party providers in order to verify eligibility, data export on the fly, open banking, and risk scoring.

The Online Bank Customer Data Update journey is running successfully since 2019, allowing thousands of secure online data updates.

Online Access Recovery

Provide your customer with a seamless experience when they need to recover their credentials in less than 2 minutes. Eliminate this necessary burden from your call center/branch, allowing them to focus on more value-added tasks.

Re-verify his identity by using biometric face recognition with liveness detection eliminating account takeover.

Deliver a compliant-proof solution with the possibility to integrate additional third-party providers to verify eligibility or data export on the fly.

The Online Device Enrolment use case is running successfully since 2020, allowing thousands of online access recovers.

LOQR Use Cases

Through LOQR's Journey-as-a-Service platform banks unlock several pre-built journeys that can unlock a set of use cases:

Buy Now, Pay Later/ Online Loans for Goods and Services

A compliant-proof use case where customers can get loans for goods and services online. From the most traditional credit loan to the trendiest BNPL payment solutions.

Assure KYC requirements with AML screening, PEP, RCA screening, and identity document check according to the customer's risk. Verify your customer's identity by using biometric face recognition with liveness detection and get the contract signed online with an advanced certificate signature.

Deliver a compliant-proof solution with the possibility to integrate additional third-party providers in order to verify eligibility, data export on the fly, open banking, and risk scoring.

The online loans for goods and services use case is running successfully since 2019, allowing thousands of users to obtain loans quickly and safely.



Online Device Enrollment

Allow your customers the possibility to replace the current device or enroll additional ones online, binding them to the same customer account within 2 minutes.

Re-verify his identity by using biometric face recognition with liveness detection eliminating account takeover.

Deliver a compliant-proof solution with the possibility to integrate additional third-party providers to verify eligibility or data export on the fly.

The Online Device Enrolment use case is running successfully since 2020, allowing thousands of online device enrolments.



Online E-Wallet Account Opening

Offer your customers the alternative of opening an online wallet account (crypto or other) in less than 10 minutes, through a smooth omnichannel journey.

Assure KYC requirements with AML screening, PEP, RCA screening, and identity document check according to the customer's risk.

Verify your customer's identity by using biometric face recognition with liveness detection and get the contract signed online with an advanced certificate signature.

Deliver a compliant-proof service with the possibility to integrate additional third-party providers to verify eligibility, data export on the fly, open banking, and risk scoring.

Online Merchant Onboarding

With an innovative approach, we provide acquirers with the tools to onboard merchants online, within 30 minutes.

Assure KYC requirements with AML screening, PEP, RCA screening, and identity document check according to the customer's risk.

Verify your customer's identity by using biometric face recognition with liveness detection and get the contract signed online with an advanced certificate signature.

Deliver a compliant-proof solution with the possibility to integrate additional third-party providers to verify eligibility, data export on the fly, open banking, and risk scoring.

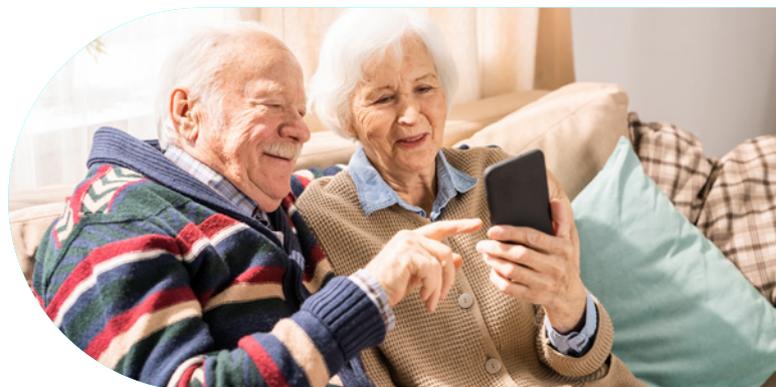
Online Proof of Life for Pensioners

Offer pensioners the alternative to verify and validate their identity online, through simple steps, within 5 minutes.

Based on our Customer Data Update journey, the Proof of Life for Pensioners use case allows you to assure the proof of life by using biometric face recognition with liveness detection.

Deliver a compliant-proof solution with the possibility to integrate additional third-party providers to verify eligibility or data export on the fly.

The Proof of Life for Pensioners use case is running successfully since 2020 and has allowed thousands of successful life proof checks online.



Security Features

Being ISO 27001 Certified, LOQR takes security as a very serious topic. Regarding data security, all the personal information handled by the platform is encrypted while in transit or at rest. The solution complies with the applicable data protection regulations in place.

For all our existing customers, LOQR has successfully passed through their demanding security requirements, and we are available to provide any clarifications on that realm.

Through LOQR's compliant and fully digital journeys, financial institutions can fill the gap of providing a better and more customized digital experience to their customers while increasing their business and reducing costs.





To know more,
contact us:

LOQR.COM

