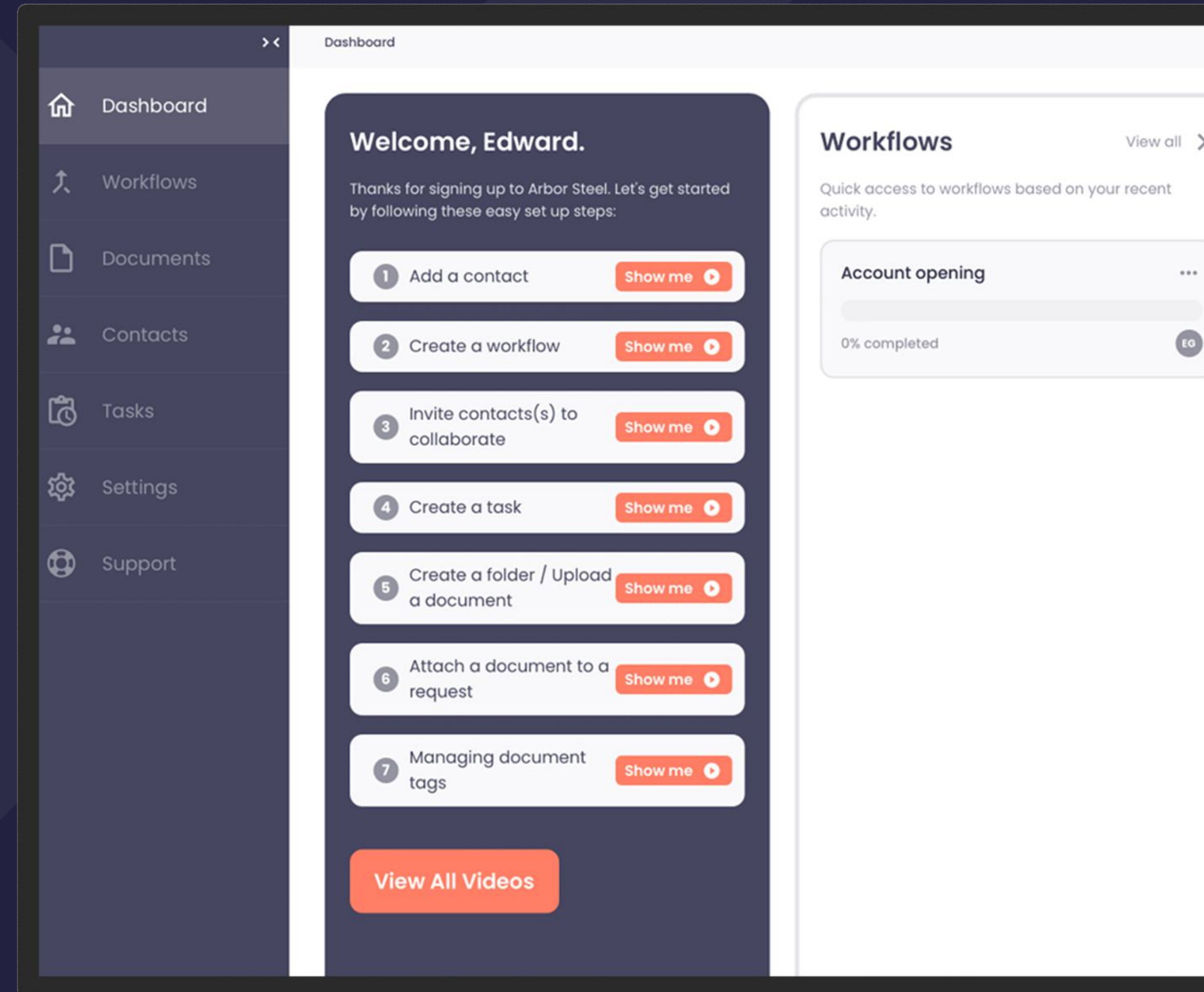


Deklum: the founder's tale

In our growing digital world documents need to be shared and validated. This is often done across email, which is insecure and clunky. Deklum is the safe, secure and easy way to be protected and to enhance work flows.

The huge problem we are solving

Cyber Security is a UK national priority but there are few options as the consumer level to mitigate that risk. Better passwords, better firewalls, improvements to embedded security levels in email all have a part to play but are inherently generic.



The **spark** of the idea

At a private wealth reception at Farrer & Co (The late Queen's solicitors) in late Autumn 2019 there was a conversation about the consistent aggravations with client documentation for account opening and the propensity for it to put clients off at the final stage. It was acknowledged that this made client growth increasingly difficult.

UK legislation and financial rules require improved KYC on clients and for this to be regularly checked. This applies for estate agents, mortgage brokers, accountants, wealth managers and IFAs amongst others.

Account opening is a critical risk for all advisers.



Edward Goodchild, Founder of Deklum

He has been active in the investment world for over 30 years. His blue-chip professional background includes UBS Wealth Management, Coutts & Co, Goldman Sachs and his own award-winning investment consulting practice.

Additionally, he is Trustee of the UK National Cyber Security Council, which is the UK government sponsored professional standards body.





CASE STUDY 1

Business KYC request

A marketing and creative group is quickly growing by acquisition. So far it has acquired 12 agencies in the last four years. Each acquisition requires the sharing and requesting of confidential information. KYC is required about agency owners; they need all their accounting and client records for their due diligence process and a complete financial picture in order to establish a transaction price.

**Currently email and attachments are used.
Deklum is made for them.**

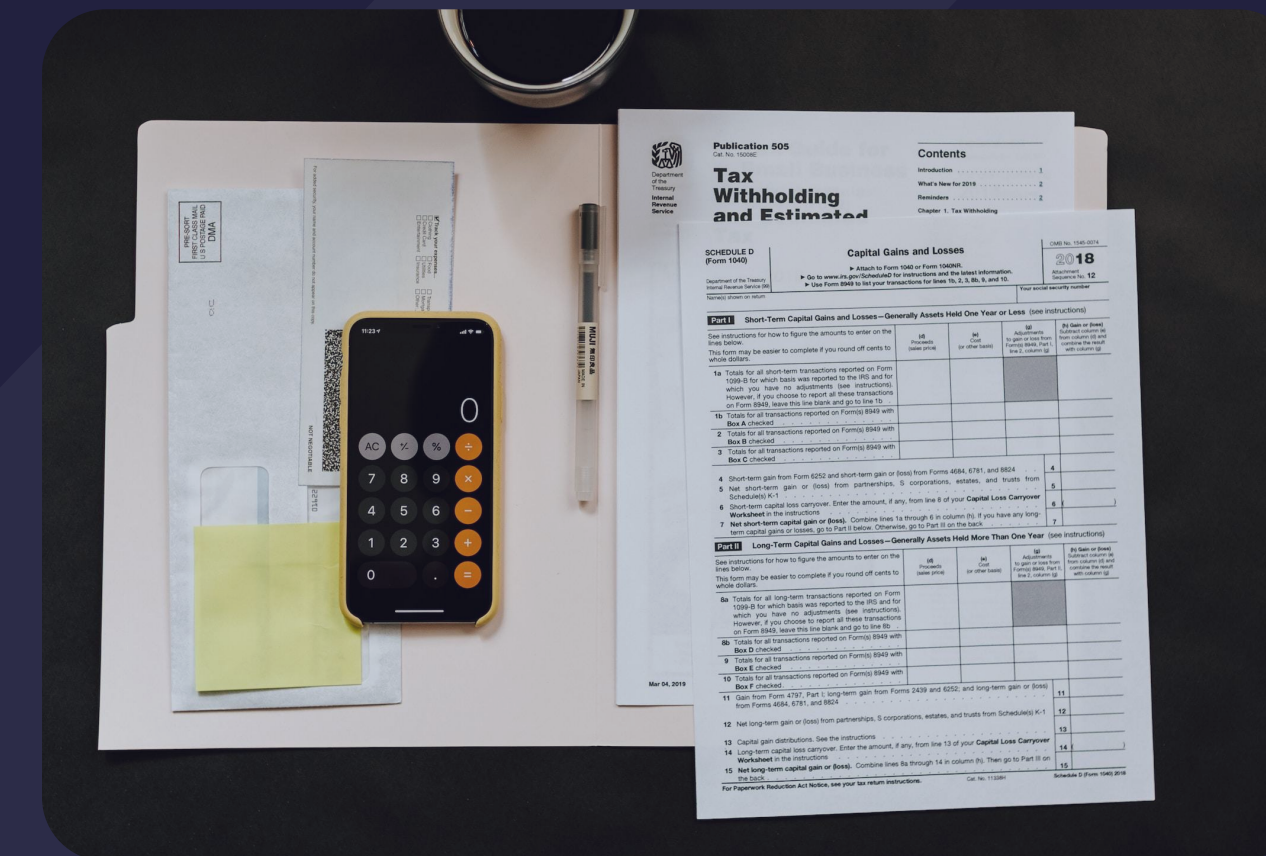


CASE STUDY 2

Business to business requirements

Our accountant is regularly after information and signatures from me for HMRC returns, such as quarterly VAT returns, copies of invoices and Companies House returns. I consider all of this information to be commercially sensitive and it holds a significant amount of personal and corporate data. This same scenario also runs for mortgage brokers and independent financial advisers.

**Currently email and attachments are used.
Deklum is made for me.**



CASE STUDY 3

Business and committee

A trustee board is looking to appoint new trustees so has employed an executive search firm to find suitable candidates. All of the candidate's information has then to be shared with the Appointments Committee. Currently this is done by password protected email documents with the password shared in a linked email.

**This is insecure and ripe for interception.
Deklum solves this.**