

interpath

User Guide: Muinmos Know Your Client (KYC) Assessment Platform

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Introduction

This user guide is intended for eligible HEC Tokenholders.

This guide outlines the steps involved in accessing and completing the Know Your Customer (KYC) assessment process on the KYC platform (the **Site**), as referred to in the agreed Terms and Conditions (the **Terms**). The BVI Court has ordered that prior to the payment of any distribution to eligible HEC Tokenholders that they complete to the Receivers' satisfaction the requisite KYC process.

As a Tokenholder, it is your responsibility, as per the legally binding Terms, to provide the relevant regulatory personal data to determine distribution eligibility as further detailed in Section 6.

Before initiating the KYC assessment, please carefully read through the whole user guide to understand the process and expectations.

The entire KYC assessment process on the Site should take less than 5 minutes if you have all of the required information and documents available to you ahead of initiating the Site.

Screenshots have been provided in their respective sections below in the guide to facilitate the Site's ease of use. It is expected that you complete the assessment in one go as the Site does not have the functionality to reinitiate the process once the Site has been launched.

Please also note the following:

- The Site does not allow users to go back to amend provided information and, as such, you will have to re-enter all data if you choose or need to go back to a prior stage;
- Ensure a stable internet connection;
- Ensure adequate lighting and access to functional webcam equipment for the liveness test to verify your ID document (see Section 3 for further details). The Site is designed to be used on both a laptop or a mobile device;
- Allocate sufficient uninterrupted time to complete the entire KYC assessment including reading through the Terms, and retrieval and preparation of personal documents prior;
- Ensure all relevant personal documents are on hand and/or easily accessible and readily available to photograph or upload in their appropriate digital formats to the Site and are fully legible;
 - The Services on the Site do not include certification of non-English documents, as such if applicable, provision of a certified/notarised true copy of the non-English document(s) with a certified English translation will be required in lieu that no satisfactory equivalent English documentation can be sufficiently provided (see Section 6 for further details);
 - If the address provided cannot be verified via the public data sources utilised by the Site, you will be required to verify your address alternatively through the provision of a certified/notarised true copy of a sufficient document (see Section 4 for further details); and
 - You cannot use the same document to verify your address as used for proof of identity.
 - Given AI is utilised, it is preferred that photos of the documents are uploaded rather than uploading from a cloud-based environment. This will negate the

need to verify certain documents.

If you have any questions regarding the KYC assessment process, please contact Hector@Interpath.com

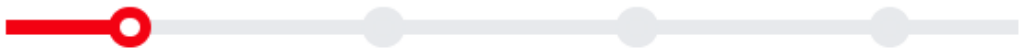
The KYC assessment can be accessed here:
[https://pass.muinmos.com/open-invites/
f8c849436c1dfe54982a2b277bcabcf7265902
55c826174aaabded625c467253](https://pass.muinmos.com/open-invites/f8c849436c1dfe54982a2b277bcabcf726590255c826174aaabded625c467253)

1 KYC/AML Assessment stage

Once the Terms have been acknowledged and agreed to on the Site, you will be taken to a simple questionnaire where it is required to complete basic KYC information in accordance with the BVI Anti-Money Laundering and Terrorist Financing Code of Practice, 2008, the BVI Anti-Money Laundering Regulations 2008, and the Proceeds of Criminal Conduct Act 1997 (the AML Regime):

Personal Data

1.1 Full name, Pseudonym, Gender and DOB



A progress bar at the top of the form consists of a horizontal line with four circular markers. The first marker is red and contains a white circle, indicating the current step. The other three markers are grey. Below the markers are the labels: 'KYC/AML Assessment', 'Proof of Identity', 'Liveliness', and 'Proof of Residency / Address'.

KYC/AML Assessment Proof of Identity Liveliness Proof of Residency / Address

First name

Middle name

Last name

Pseudonym

Gender

Male

Female

Date of birth

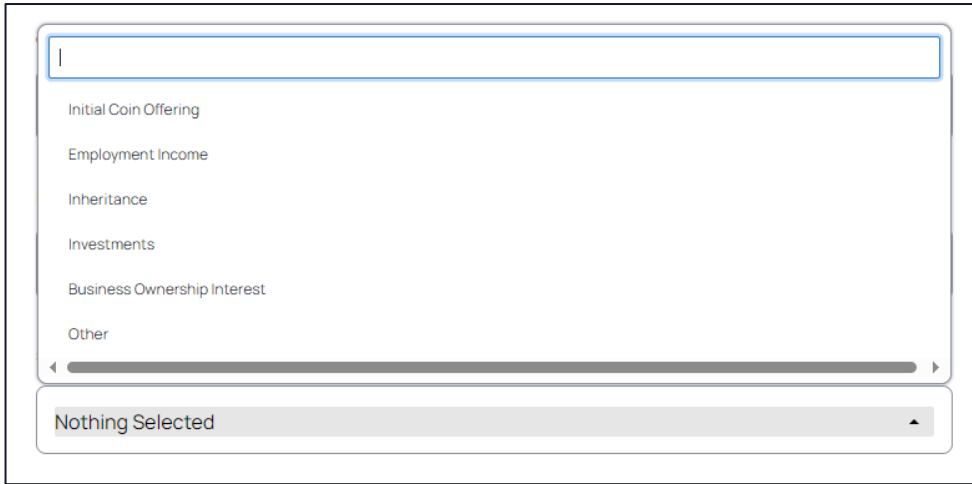
1.2 Residential Address

House number/name
<input type="text"/>
Street
<input type="text"/>
Town/City
<input type="text"/>
State / province / district
<input type="text"/>
Postcode
<input type="text"/>
Country of residence
<input type="text" value="Select"/>

1.3 Occupation, Telephone Number and Source of Wealth

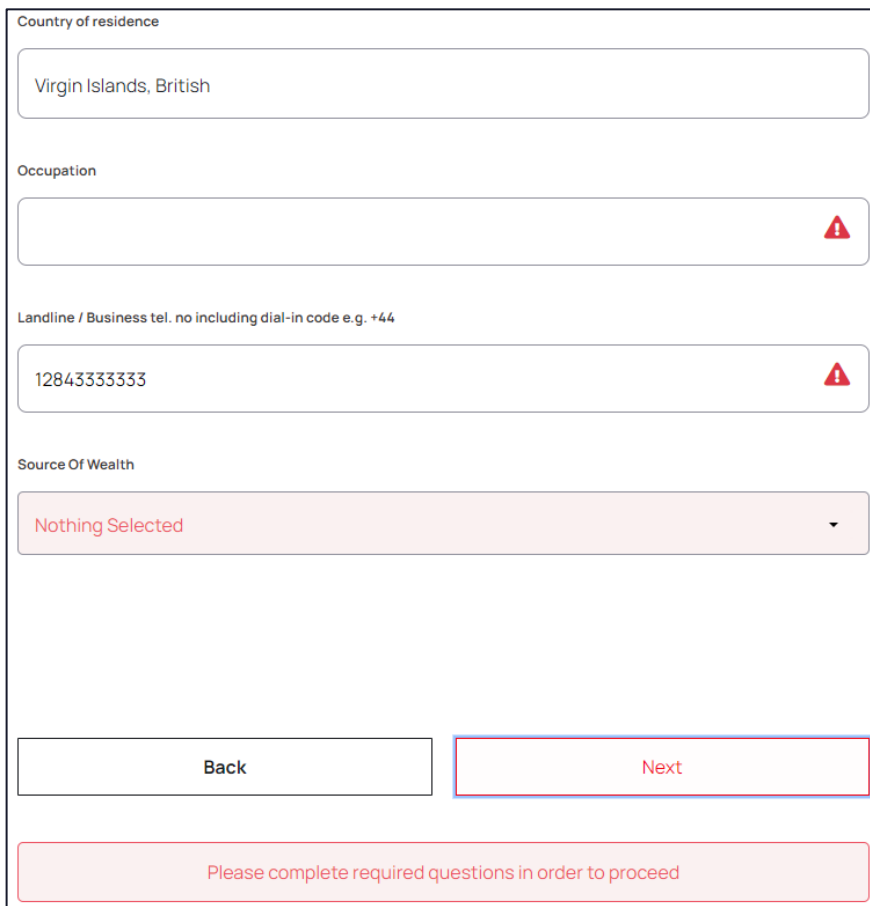
Occupation
<input type="text"/>
Landline / Business tel. no including dial-in code e.g. +44
<input type="text"/>
Source Of Wealth
<input type="text" value="Nothing Selected"/>

Please see the following options list for Source of Wealth (please choose all options that are applicable to your situation):



A screenshot of a web form's dropdown menu for 'Source of Wealth'. The dropdown is open, showing a list of options: 'Initial Coin Offering', 'Employment Income', 'Inheritance', 'Investments', 'Business Ownership Interest', and 'Other'. Below the list is a scrollbar. At the bottom of the dropdown, a grey bar displays 'Nothing Selected'.

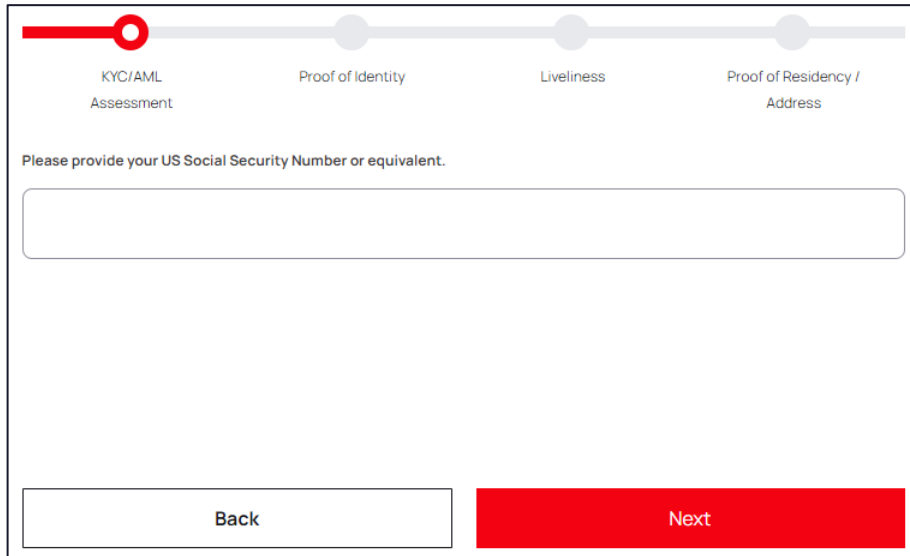
Please note that your telephone number provided must begin with its dial-in country/area code and that all fields are completed, as you will not be able to proceed. The Site will notify you with an error message and highlight the incomplete and invalid fields in red and/or with a red caution symbol, as shown below:



A screenshot of a form with several fields. The 'Country of residence' field contains 'Virgin Islands, British'. The 'Occupation' field is empty and has a red warning icon. The 'Landline / Business tel. no including dial-in code e.g. +44' field contains '1284333333' and has a red warning icon. The 'Source Of Wealth' dropdown is highlighted in red and shows 'Nothing Selected'. At the bottom, there are 'Back' and 'Next' buttons. The 'Next' button is highlighted in red. A red message box at the bottom states: 'Please complete required questions in order to proceed'.

1.4 Citizen ID number (dependent on Country of Residence)

Depending on your country of residence, you may have to provide your corresponding citizen identification number. As shown below, the Site will automatically detect whether this applies to you or not.



KYC/AML Assessment Proof of Identity Liveliness Proof of Residency / Address

Please provide your US Social Security Number or equivalent.

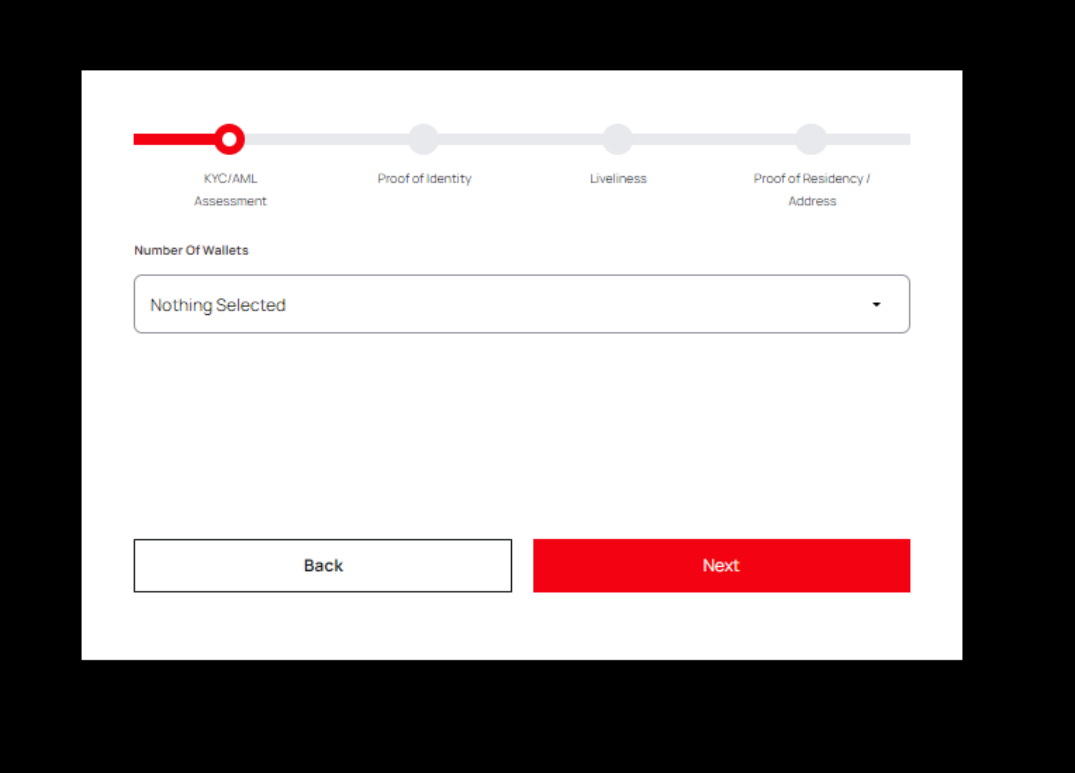
Back Next

1.5 Wallet verification

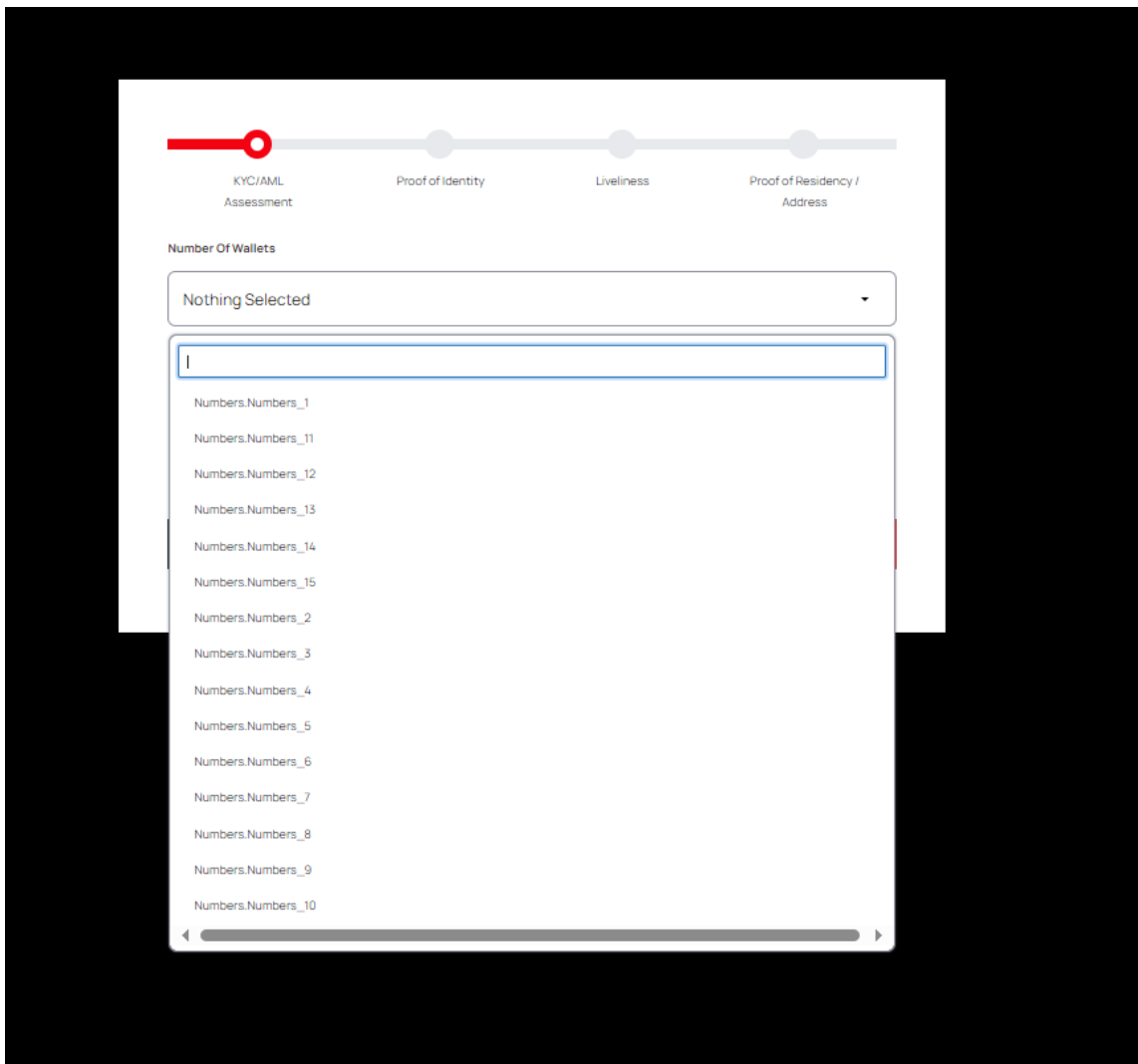
Next the Tokenholders need to prove that they own (and control) the wallet(s) which hold the HEC tokens as at the date of the Snapshot¹.

The distribution of the Treasury Assets will be made to these wallets. If you no longer are in control of the relevant wallet(s) please contact the Receivers on an urgent basis at Hector@interpath.com.

¹ Fantom (block 65774322 – July-14-2023 12:00:00 PM +UTC – <https://ftmscan.com/block/65774322>) and BSC (block 29954999 – July-14-2023 12:00:02 PM +UTC – <https://bscscan.com/block/29954999>).



In the Site Tokenholders can add up to 15 wallets.



For each wallet, as detailed below, the Tokenholder will be required to add:

- 1) The wallet address(es) which has been used for registration (and which holds HEC Tokens as at the date of the Snapshot);
- 2) Insert the Signature Hash which has been generated by signing the wallet(s); and
- 3) the Unique Message (see below for instructions on how to obtain your Unique Message).

KYC/AML Assessment Proof of Identity Liveness Proof of Residency / Address

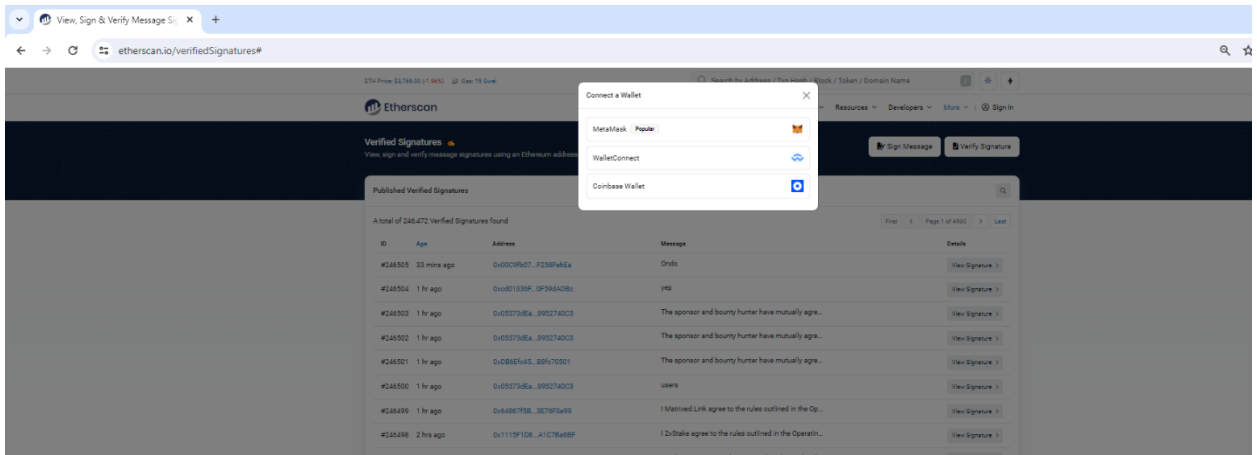
Wallet Address

Signature Hash

Additional Information

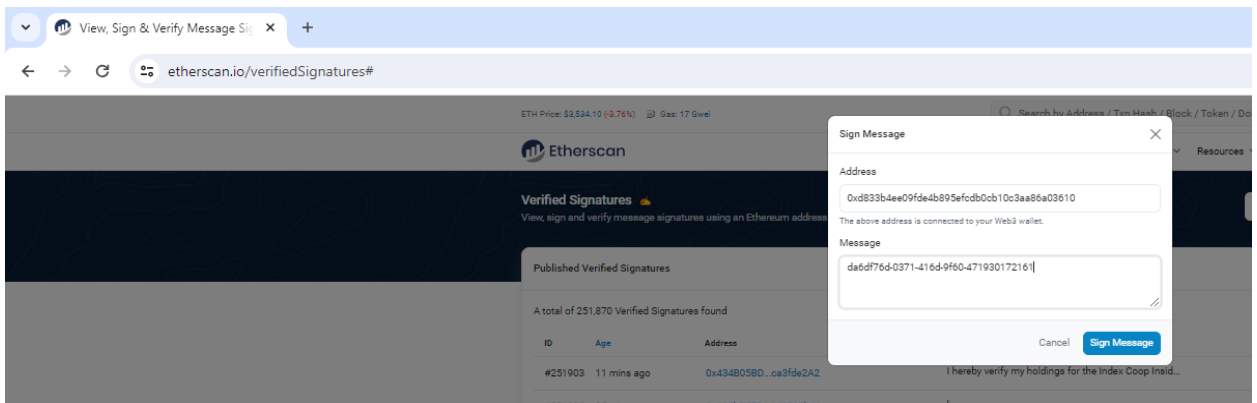
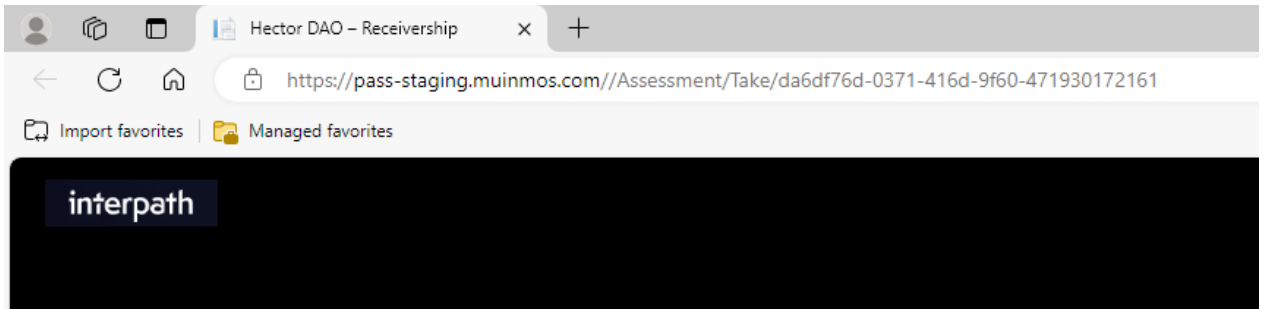
Back Next

1. Wallet Address – please insert your wallet address(es) which has been used for registration (and which holds HEC Tokens as at the date of the Snapshot);
2. Signature Hash
 - a. Tokenholders are asked to connect their wallet that has been used for registration to <https://etherscan.io/verifiedSignatures>
 - b. There, the Tokenholder connects to Etherscan using multiple wallet connection functions.

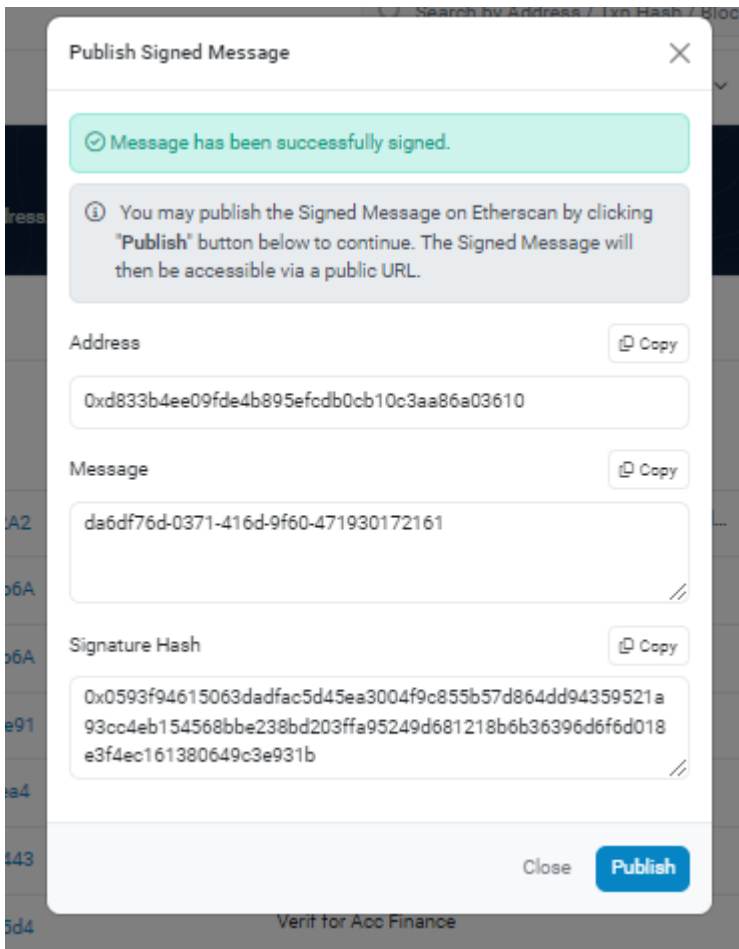
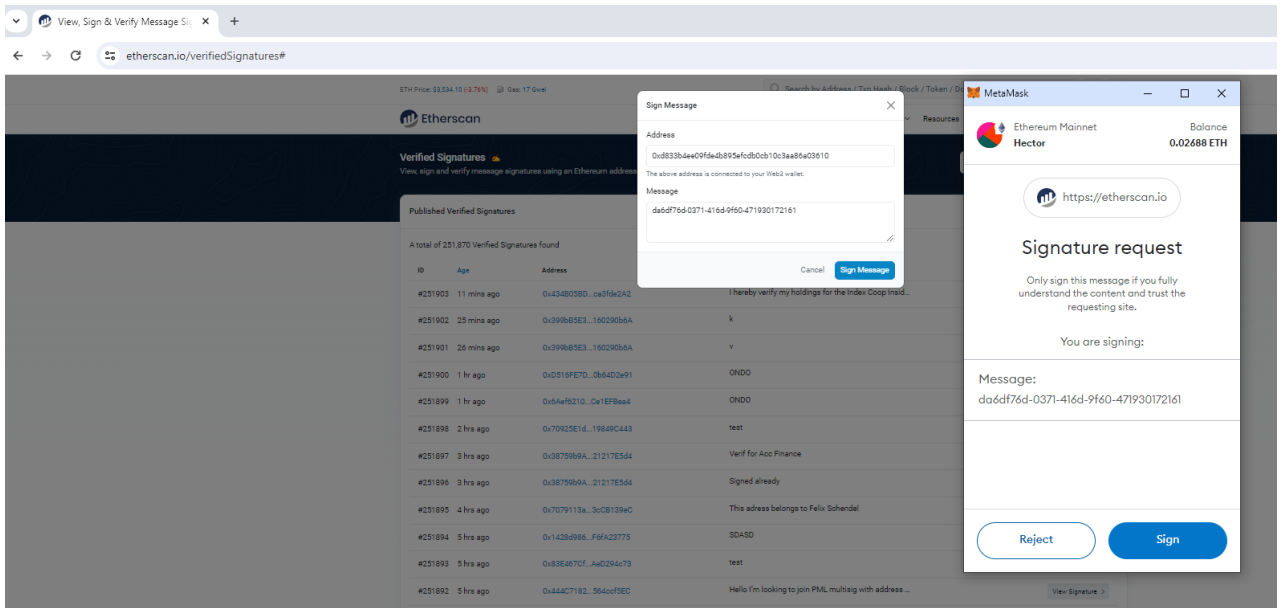


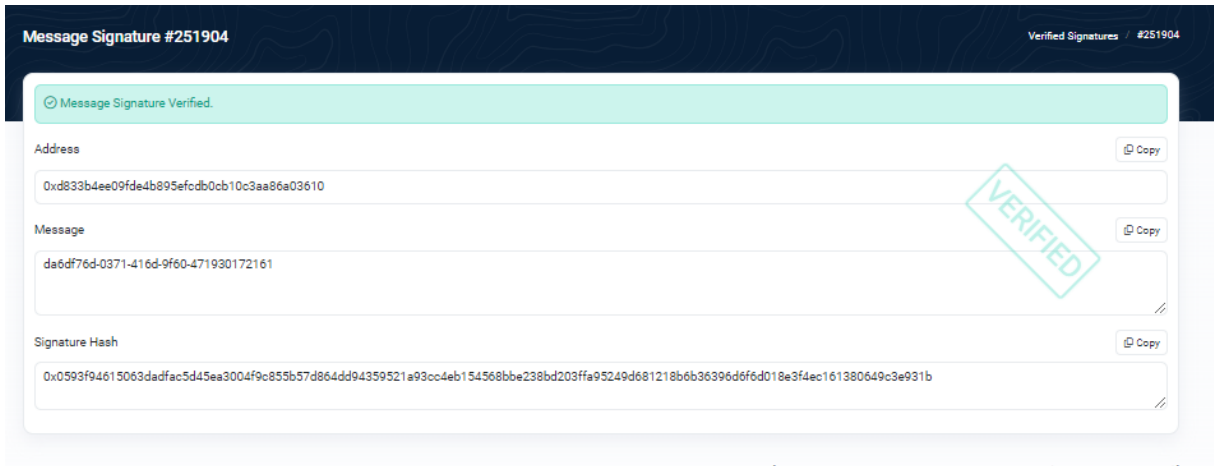
- c. Once connected, Tokenholders will see a box titled “Message”. Tokenholders are asked to insert a unique message to confirm that they own the wallet. The message to be inputted is the Tokenholder’s unique “transaction reference” as generated by the Site.

The transaction reference is easily obtained from the Tokenholder’s URL. For example, per the below screenshot, the transaction reference is *da6df76d-0371-416d-9f60-471930172161*. The transaction reference will act as the unique message for each Tokenholder wallet.



- d. Once the Tokenholder clicks on “Sign Message”, a prompt will arrive in their wallet asking them to “Sign the message”.





- e. This Signature Hash will then need to be uploaded to the Site box labelled "Signature Hash". This will then be checked to confirm the ownership of the wallet.
 - f. Additionally, the unique message will be cross checked by the Receivers to Muinmos' report that is produced for each of the Tokenholders. The below screenshot provides an example of where the information will be available to the Receivers.
3. Additional Information -there is a box that has been added for additional information. We understand that some Tokenholders may have issues with the security of their registered wallet, so this box is provided to allow free text, as necessary and appropriate.

2 Proof of Identity (POI) stage

You will be required to provide a valid Government-issued identification document. Please see the following list of suitable options and the digitally acceptable formats when uploading:

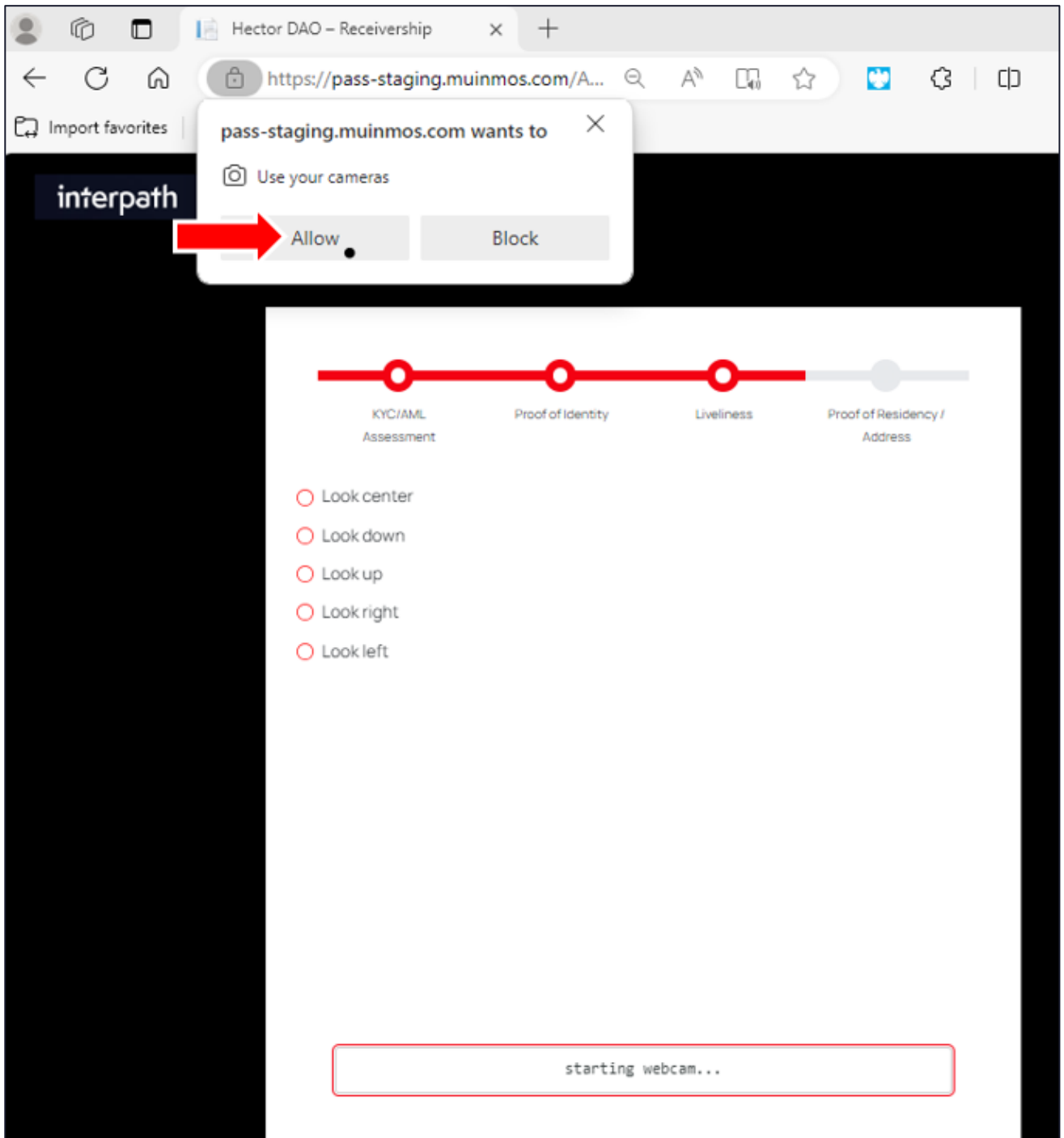
The screenshot shows a progress bar with four stages: KYC/AML Assessment, Proof of Identity, Liveliness, and Proof of Residence / Address. The Proof of Identity stage is currently active, indicated by a red circle and a red line. Below the progress bar, the text reads: "Provide a document to verify your identity. Based on your country of residence we require you to provide one of the following documents:". A dropdown menu is open, showing "Nothing Selected" and a list of document options: Passport, Driving License, National ID Card, Resident Permit (Front Side), and Resident Permit (Back Side).

The screenshot shows the same progress bar as the previous image, with the Proof of Identity stage active. Below the progress bar, the text reads: "For optimal results, make sure the image is clear, in focus, without glare or shadow, and contains all 4 corners of the document. Note, that files should be uploaded one at a time, in a supported format (.TIFF, .PNG, .BMP, .JPEG, .PDF), and up to 7.5MB." Below this text, the label "Upload document (Passport)" is followed by a large dashed box containing the text "Drag & drop files here ...". Below the dashed box is a "Select file..." input field with a red "Browse ..." button. At the bottom of the form, there are two buttons: "Back" and "Next".

3 Liveness test

Once your government identification document has been uploaded, you will be asked to complete a liveness test to verify your identity. This consists of a live self-portrait photo, which will then be cross checked in real-time against the identification document provided. Please allow the Site to access your webcam by clicking “Allow” on the pop-up, as shown below. The Site will clearly guide you through the multiple verification steps, shown below, to capture accurate face data to effectively cross reference.

You will need to position your face in the circle and look centre, down, up, right and left. Once you have completed each instruction, it will disappear.



4 Proof of Residency/Address stage

If the address you have provided under **section 1.2** cannot be verified utilising public data sources, the dApp will ask users to verify their address by providing additional documentation.

The data sources that the Site will utilise are as follow, [Company Coverage](#); [eKYC](#); [PEPs](#); [Sanctions and Adverse Media](#); [ID Verification Supported Documentation](#)

Please note that you cannot use the same document as used for proof of identity (POI). Please plan accordingly.

The document, as noted below, must be dated within the last three months.

If the proof of address is not adequate, once uploaded, a member of the Receivers team will contact you to provide supplemental information. This may delay the approval of your assessment.

Please see the following list of suitable options:



Provide a document to verify your address – this document should be addressed to your residential address and dated within the last 3 months.

Nothing Selected

- Driving License
- National ID Card
- Resident Permit (Front Side)
- Resident Permit (Back Side)
- Utility Bill (electricity, water or gas)
- Bank Statement
- Credit Card Statement
- Phone Bill
- Tax statement (issued by government/local authority)
- Rental/Tenancy Agreement
- Alternative document issued by regulated financial institution
- Alternative document issued by government/local authority

5 Next steps

Once the KYC assessment has been submitted on the Site, you will receive an automated message confirming the completion of your assessment.

Thank you for completing the assessment!

We will review your response and contact you shortly to continue the on-boarding process. In the meantime, if you have any questions or comments to the assessment please do not hesitate to contact us by phone or e-mail - the details of which were provided to you in the invitation e-mail.

6 Additional information: verification

If the Receivers identify that additional information is required based on the submitted data and documentation in accordance with AML Regime, they will reach out to you via email to request this information.

Please note that in circumstances where there are deficiencies in your KYC documentation this may impact the timing of the receipt of your distribution. The Receivers will work with you to clear these deficiencies, where possible. The amounts due to you will be provided for until such time that these deficiencies are resolved, if at the conclusion of the receivership you have not provided the KYC information, the amounts set aside for you will be redistributed to the general Tokenholder pool.

Important: Tokenholders should exercise utmost caution in Discord and Telegram channels. The Receivers will never ask Tokenholders for their personal information in an unsecured platforms or to connect their wallets in any way in these channels.

The KYC platform will be open for 3 months (14 September 2024).

If you have any questions, issues or doubts you should contact the Receivers directly and separately at James.Drury@interpath.com or Paul.Pretlove@interpath.com

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