

The background is dark with several abstract green brushstrokes. A prominent white arrow points from left to right across the middle of the image. The word "Conclude" is written in a large, light green, rounded font above the arrow.

Conclude

Consider IT done.

Executive Overview

- Conclude enables organisations to transition from paper-based and fragmented processes to secure, guided digital operations built on trust, identity, and accountability. Our approach focuses on removing operational friction across both in-person and remote interactions, while strengthening compliance, auditability, and overall experience for all stakeholders.
- Rather than forcing organisations to conform to rigid platforms or one-size-fits-all technology, Conclude works alongside clients to digitise existing processes in a way that feels familiar, controlled, and fit for regulated and complex environments. By combining digital workflows, electronic signatures, identity verification, and seamless system integration, organisations can modernise critical processes without disrupting established ways of working.
- This proposal outlines how Conclude provides a scalable Digital Trust & Workflow Framework that enables organisations across industries to move from manual, paper-heavy processes to a secure, transparent, and future-ready digital environment — adaptable to specific regulatory, operational, and industry requirements.



About Conclude

- Conclude is a South African-based digital transformation partner with more than two decades of experience supporting regulated industries across Africa. We specialise in trust-based digital solutions that sit at the intersection of people, process, and technology — enabling organisations to modernise securely and responsibly.
- Our work spans banking, financial services, government, and large enterprise environments where compliance, data integrity, and auditability are critical. Conclude delivers end-to-end solutions that include hardware, software, workflow design, integration, and long-term operational support.
- As the regional partner for leading digital-interaction and signature technologies, Conclude has supported millions of secure transactions across the continent. We operate as a prime delivery partner, orchestrating best-of-breed technologies into a single, accountable solution tailored to each client's operational and regulatory landscape.

Understanding the Organisational Challenge

Across industries, many organisations continue to rely on paper-based or semi-digital processes for onboarding, approvals, authorisations, and record-keeping. These legacy approaches create friction for customers, staff, and compliance teams alike — regardless of sector.

Common challenges include:

- Manual data capture and repetitive form completion
- Paper-based signatures and fragmented approval chains
- Limited visibility into process status and ownership
- Increased risk of errors, rework, and inconsistent controls
- Difficulty demonstrating compliance through clear, end-to-end audit trails

As regulatory requirements tighten and customer expectations continue to rise, organisations require solutions that digitise processes without introducing complexity or operational disruption.



Conclude's Digital Trust & Workflow Framework



- Conclude's Digital Trust & Workflow Framework is designed to digitise end-to-end journeys across organisations while preserving operational control, compliance, and data ownership. The framework brings together guided digital workflows, secure electronic signatures, identity verification, and automated approvals into a single, cohesive operational layer.
- At its core, this is a configurable workflow environment that mirrors an organisation's existing processes. Each journey — whether customer-facing, citizen-facing, partner-driven, or internal — guides users step-by-step, enforcing required fields, validations, approvals, and controls by default.
- Digital signature and identity components are embedded directly into these workflows, ensuring that every approval, authorisation, and acknowledgement is legally binding, timestamped, and fully auditable. The result is not simply a digital replacement for paper, but a controlled, transparent, and regulator-ready operating model that adapts across industries and use cases.

Strategic Outcomes Across Industries

By adopting Conclude's Digital Trust & Workflow Framework, organisations achieve measurable improvements that cut across industries, operating models, and regulatory environments.

- **Improved Experience:** Faster, simpler interactions for customers, citizens, employees, and partners, with fewer forms, clearer steps, and immediate confirmation of actions taken.
- **Operational Efficiency:** Reduced manual handling, duplication, and rework through guided digital processes and automated routing.
- **Risk & Compliance Confidence:** Consistent enforcement of controls, complete audit trails, and secure handling of identity, documents, and approvals.
- **End-to-End Visibility:** Real-time insight into the status, ownership, and progression of workflows across departments, teams, and locations.
- **Scalable Digital Foundation:** A reusable framework that can be extended to new processes, services, channels, and industries without re-engineering core systems.

These outcomes enable organisations to modernise critical processes while retaining control, accountability, and flexibility — regardless of sector or operating environment.



Core Capabilities: Digital Identity, KYC & Biometrics



- At the centre of Conclude's Digital Trust & Workflow Framework is a comprehensive identity and verification capability designed to support compliant, low-friction interactions across any industry. This capability ensures that every person, action, and decision within a workflow can be confidently linked to a verified identity.
- Conclude enables organisations to implement identity verification in a manner that is proportionate, configurable, and aligned with regulatory and risk requirements. Whether applied to customer onboarding, employee authorisation, contractor access, or partner validation, identity controls are embedded directly into digital workflows rather than treated as standalone checks.

Know Your Customer (KYC) & Identity Verification

Conclude supports end-to-end digital KYC processes that capture, validate, and retain identity information in a secure and auditable manner. Identity data is collected once and reused intelligently across workflows, reducing duplication while maintaining strict access controls.

Key capabilities include:

- Digital capture of personal or entity information through guided forms
- Secure upload and validation of identity documents
- Configurable rules to enforce mandatory fields and policy requirements
- Structured data output for downstream systems and reporting

KYC processes can be applied consistently across remote, hybrid, or in-person interactions, ensuring a uniform standard of verification regardless of channel.



Biometric Verification



To strengthen trust and reduce fraud, Conclude incorporates biometric verification methods directly into workflow journeys. These methods provide high assurance that the individual interacting with a process is genuine, present, and authorised.

Supported biometric capabilities may include:

- Facial recognition and liveness detection
- Biometric matching for repeat interactions
- Electronic signature capture with biometric characteristics

Biometric steps are optional and configurable, allowing organisations to apply the appropriate level of assurance based on context, risk, and regulatory requirements.

Workflow Orchestration & Process Automation

Conclude's workflow orchestration layer enables organisations to digitise complex processes without re-engineering their operating model. Workflows are designed to mirror real-world processes while introducing automation, validation, and visibility at every step.

Each workflow defines:

- The sequence of steps required to complete a process
- Who may perform each action
- What data must be captured or verified
- Which approvals or signatures are required
- How exceptions, escalations, or rejections are handled

This ensures that processes are executed consistently, transparently, and in accordance with internal policy.



Guided Digital Journeys



Users are guided step-by-step through each workflow, reducing errors and training overhead. Mandatory fields, contextual prompts, and automated checks ensure that information is complete and accurate before progressing.

Digital journeys can be launched:

- Remotely via secure links or QR codes
- In assisted environments using shared devices or workstations
- Across mobile, tablet, and desktop interfaces

This flexibility allows organisations to deliver a consistent experience across channels while retaining full process control.

Electronic Signatures & Authorisation

Conclude enables legally binding electronic signatures to be embedded directly into workflows, ensuring that approvals and authorisations are captured securely and in context.

Signature capture can be performed:

- On signature pads or tablets
- On mobile or desktop devices
- As part of multi-party approval chains

Each signature is securely bound to the transaction record, timestamped, and protected against tampering. This provides a defensible audit trail that supports both operational needs and regulatory scrutiny.



Compliance, Auditability & Data Governance



Compliance is built into Conclude's framework by design. Every action taken within a workflow — data entry, document upload, signature, approval, or decision — is automatically logged and traceable.

The framework supports:

- Full audit trails with timestamps and user attribution
- Role-based access controls and permissions
- Configurable data retention and purge policies
- Encryption of data in transit and at rest

Organisations retain full ownership of their data at all times. Conclude operates as a trusted processor, ensuring information is handled strictly in accordance with client instruction and applicable regulations.

Implementation & Change Enablement



Conclude follows a phased, collaborative implementation approach designed to ensure adoption, confidence, and measurable value.

Typical implementation phases include:

- Discovery and process mapping
- Workflow design and configuration
- Pilot deployment and validation
- Controlled rollout
- Ongoing optimisation and enhancement

Change enablement is supported through documentation, training, and close collaboration with client teams to ensure long-term self-sufficiency.

Support & Operational Assurance

Conclude provides ongoing operational support to ensure platform stability, responsiveness, and continuous improvement. Support models are designed to align with the criticality of client operations and may include:

- Dedicated account management
- Multi-channel support access
- Defined escalation paths
- Continuous monitoring and proactive maintenance

This ensures that digital trust processes remain available, secure, and aligned with evolving business and regulatory needs.



Time Management & Digital Timesheets



Conclude's Framework extends beyond identity and approvals to include flexible, auditable time management and timesheet solutions. These capabilities allow organisations to accurately capture, validate, and manage time-based activities across a wide range of operating environments.

We support multiple timesheet and time-logging models, configurable to suit operational, contractual, and compliance requirements. Supported time capture approaches include:

- Manual timesheets completed digitally via guided forms
- Clock-in / clock-out logging (start, end, breaks)
- Task- or project-based time capture
- Role-based or shift-based time tracking
- Mobile, tablet, or desktop entry
- Supervisor review and approval workflows

All time entries are:

- Digitally captured and validated
- Routed through configurable approval processes
- Timestamped and fully auditable
- Securely stored with role-based access controls

This enables organisations to manage workforce time, productivity, and accountability with the same level of control, transparency, and trust applied across all of Conclude's digital workflows.