

6. KYC Policy / Customer Due Diligence (CDD/EDD)

This section of the policy details the structured verification process that EXCHANGE TECHNOLOGIES, S.A. DE C.V. mandatorily carries out before enabling a client's transactional profile:

- **Identification for Natural Persons (Retail):** It requires the collection and unequivocal verification of the user's full legal name, their biometric photograph with active liveness detection, date of birth, current physical home address by means of a residential utility bill, telephone number, and the high-definition scan of the valid National Identity Document (DUI) or Passport.
- **Enhanced Due Diligence for Corporate or Institutional Clients (EDD):** For corporations, investment funds, wealth managers, or financial intermediaries, EXCHANGE TECHNOLOGIES, S.A. DE C.V. applies exhaustive control measures:
 - o It requires the submission of the certified copy of the deed of incorporation duly registered in the corresponding registry of the country of origin.
 - o It requests the clear identification of the managers and the board of directors by means of copies of their identity documents and curricula vitae attesting to their business suitability.
 - o It requires the transparent disclosure and verification of the identity of the complete structure of the **ultimate beneficial owners (UBO)** of the legal entity.
 - o It calls for financial statements audited by independent accountants and sworn declarations of the source of the investment funds.
- **Control of Third-Party Managers:** If the client acts as an asset manager, investment advisor, or Wealth Manager on behalf of third parties, EXCHANGE TECHNOLOGIES, S.A. DE C.V. verifies that they hold the corresponding licenses issued by the regulators of the jurisdictions in which they promote or operate their financial services.