Global Onboarding 4+

End-to-end customer verification solution with custom workflows and access to hundreds of global KYC data points, paired with premium fraud defence and compliance at every touchpoint.

The last API you'll ever need to manage verifications and risk.

4STOP

ON-DEMAND KYC & RISK

Complete customer onboarding verification & fraud defence.

Make it as easy and seamless as possible to verify, onboard and mitigate risk for every customer engagement. Through fully customizable multi-level KYC verification and our risk analysis from a single API, you'll instantly know and trust every customer.

Cost-Savings Pre-Screening

Quickly identify risks from the very first engagement with little friction, time and costs associated to your operational team or business.

- COST SAVINGS:
  Cascading Verification Logic

- 3-LEVEL BASIC:
  Device ID,Phone ID Check and Email Verification.

- 6-LEVEL ADVANCED:
  Adding Geo Check, BIN Check and Breached Email Check.

Seamless Onboarding

Onboarding and acceptance rates are maximized through an end-to-end KYC solution customised to meet risk and compliance needs.

- FULLY CUSTOMISED FLOWS

- 2+2 KYC VERIFICATION

- DOCUMENT ID VERIFICATION

- IDENTITY VERIFICATION

- COMPLIANCE SCREENING

- REAL-TIME AUTHENTICATIONS

Transactional Confidence

Easily mitigate account take overs, friendly fraud, chargebacks, false positives and more through our payment KYC and authentications.

- 3-LEVEL BASIC:
  Geo Check, Device ID and Email.

- 4-LEVEL STANDARD:
  Geo Check, Device ID, Email and BIN Check.

- 6-LEVEL ADVANCED:
  Geo Check, Device ID, Email, BIN Check and Bank Account Check.

GOOD CUSTOMERS TO GREAT.

Superior coverage, frictionless and automated KYC data with custom workflows to maximize conversions and engagements.

Our online eco-system is endlessly evolving. When you integrate our omni-channel for KYC verifications you obtain agility to effortlessly manage any change in your engagements, volumes, regulatory requirements, consumer preferences and more. Instilling complete future-proofed KYC and fraud defence in one single integration.

Identity Established

- Registration forms are filled with name and address - prefill or verified personal data
- Phone number is obtained
- ID document uploaded
- Biometrics captured

Identity Verification

PRESCREENING
- Email verify
- Phone ID check
- Device ID check

ADDITIONAL KYC
- Geo check
- BIN check
- Address check
- Breached email
- IDV Global
- Document ID verification

Dynamic Fraud Checks

- Compliance watchlists (e.g. AML, KYC, PEP)
- Shared fraud incidences
- Account links & associations
- Compliance monitoring
- Track behaviour patterns

Alerts & Analytics

- Harmonized KYC data views
- Fraud risk score and analysis
- Risk alerts and risk factor auto-detection
- Risk queues
- Approve and reject volumes
- Deep customer profiling
- Data-driven insights
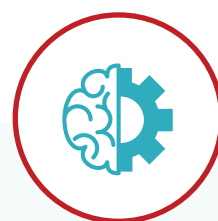
Decision Management

- Cascading verification logic
- In-Depth profile risk review per customer
- Risk analysis and 3-tiered scoring
- Custom rule configurations
- Automated dynamic decision-making frameworks
- Reporting and monitoring
- Data science

HOW IT WORKS...

Endless KYC and Premium Fraud Defence. Anytime. Worldwide.

ENABLE KYC — EASY STEP-BY-STEP PROCESS TO FULLY CUSTOMIZE KYC WORKFLOWS.

SELECT KYC TO ENABLE
- ON
- ON
- ON
- OFF
- ON
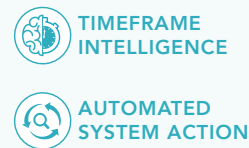- ON

SET KYC GLOBALLY AND PER REGION(S)

GET THE BEST HIT RATES WITH CASCADING LOGIC...
- IDV GLOBAL 4
  - IDV GLOBAL

SET KYC TO PER EACH CUSTOMER TOUCHPOINT
- ONBOARDING PRE-SCREEN
- ACCOUNT EDITS
- ONBOARDING REGISTRATION
- PAYMENT / TRANSACTION

SET BY DATE/TIME (Optional)
- TIMEFRAME INTELLIGENCE
- AUTOMATED SYSTEM ACTION

SIGN UP ONBOARDING

FIRST NAME	LAST NAME
EMAIL	
ADDRESS	

| CITY | STATE/PROV | COUNTRY | ZIP CODE |
| PHONE NUMBER | DATE OF BIRTH | ID TYPE | |

SIGN UP

PAYMENT TRANSACTIONS

EMAIL

☐ BILLING ADDRESS SAME AS SHIPPING ADDRESS
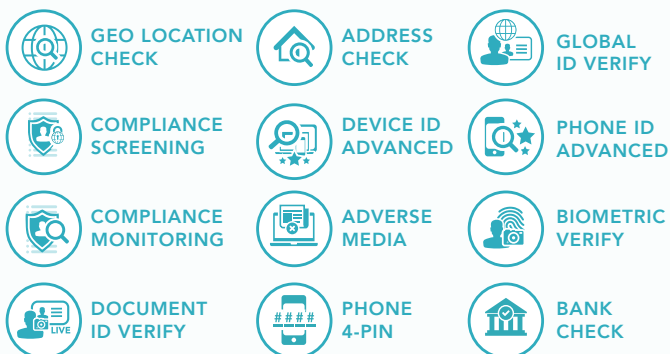
CREDIT CARD NUMBER

| EXPIRE DATE | CSV |

PAYMENT

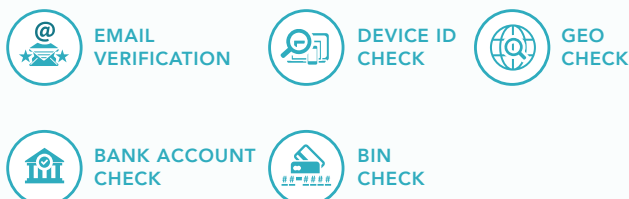## ONBOARDING KYC

PRE-SCREEN VERIFICATIONS
- EMAIL VERIFICATION
- PHONE ID CHECK
- DEVICE ID CHECK

＋ ENRICH THE KYC WITH...
- GEO LOCATION CHECK
- ADDRESS CHECK
- GLOBAL ID VERIFY
- COMPLIANCE SCREENING
- DEVICE ID ADVANCED
- PHONE ID ADVANCED
- COMPLIANCE MONITORING
- ADVERSE MEDIA
- BIOMETRIC VERIFY
- DOCUMENT ID VERIFY
- PHONE 4-PIN
- BANK CHECK

MORE DATA SERVICES AVAILABLE

TRANSACTIONAL KYC
- EMAIL VERIFICATION
- DEVICE ID CHECK
- GEO CHECK
- BANK ACCOUNT CHECK
- BIN CHECK

KYC MONITORING & REPORTS

CENTRALISED VIEW OF KYC PERFORMANCE
- KYC SMART REVIEW TOOLS
- KYC REPORTING
- PREMIUM FRAUD DEFENCE
- DETAILED PROFILES
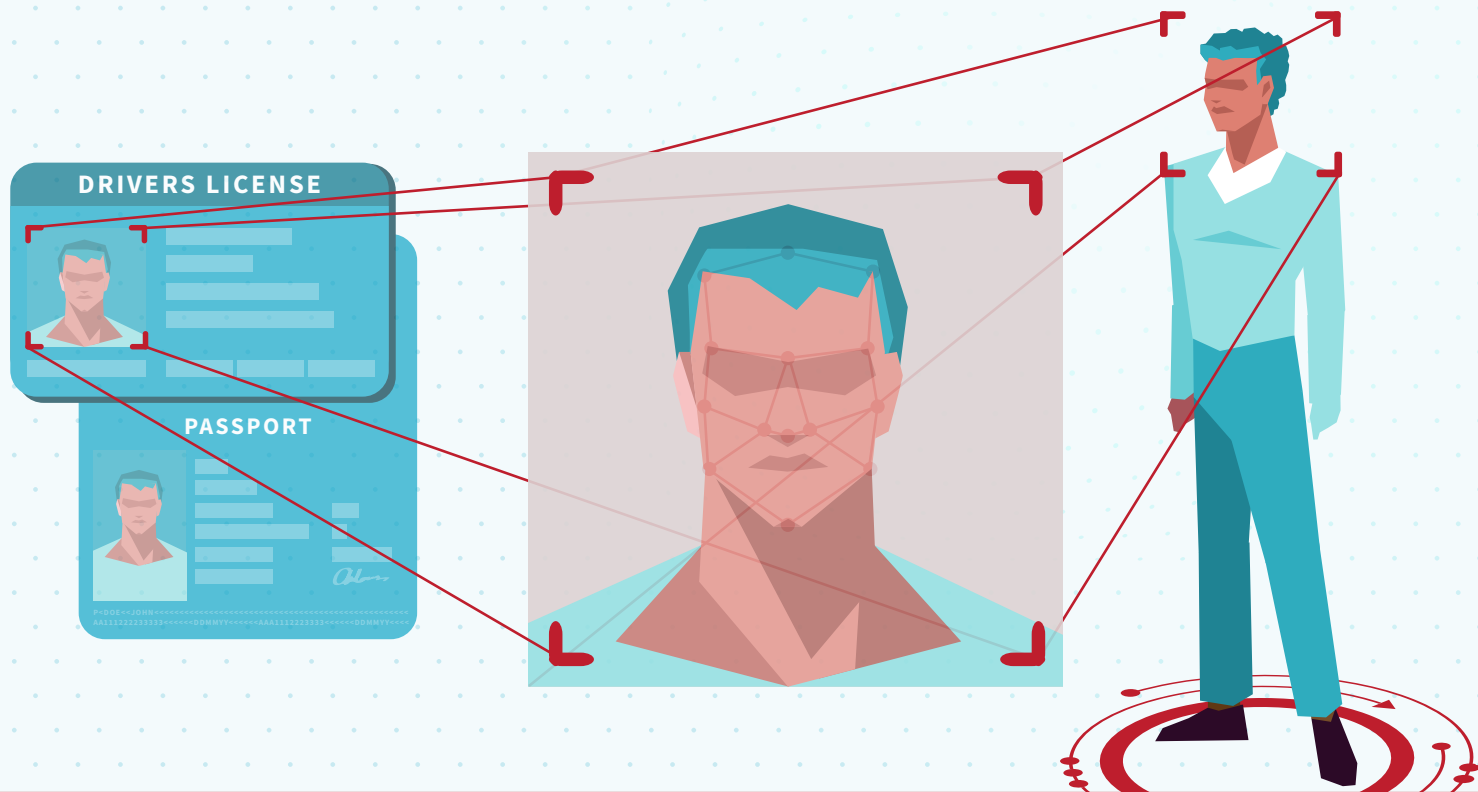
DOCUMENT VERIFICATION

Authenticate government-issued documents in all digital channels.

Quickly distinguish between legitimate and fraudulent or altered government-issued identification documents in a fully automated manner with advanced risk analysis.

Market-Leading Facial Recognition

Flag anomalies with real-time risk analysis across an array of public, government and the commercial databases.

Authenticate & Stop Fraud

ID photo or facial recognition with dynamic auto-detection to verify 20 times faster than any other industry solution.

Simple Document Management

Easy document upload and management within profiles. Paired with expiration date monitoring and alerts.

DOCUMENTS ACCEPTED: Drivers License, Identity Card, Passport, Residence Permit, Travel Document, Visa

KYC PRE-SCREENING. FIRST LAYER OF DEFENCE.
As low as €0.24 for each customer pre-screen onboard.

DEVICE ID (Global)
Java Based / Hardware Fingerprint / Granular Device Details

DEVICE ID ADVANCED (Global)
Java Based / Hardware Fingerprint / Granular Device Details / Reputational Data

EMAIL VERIFICATION (Global)
Email Address & Domain Intelligence / Age / Reputation & Validation

PHONE ID CHECK (Global)
Geo Location / Phone Type / Phone Carrier

COMPLETE KYC

GEO CHECK (Global)
Obtain ISP Details, IP reputation, proxy detection and IP distance.

BREACHED EMAIL CHECK (Global)
Indicates if the email account has been compromised in a data breach.

PHYSICAL ADDRESS CHECK (Global)
Confirm the median level postal address validation to point of entry.

COMPLIANCE WATCHLIST (Global)
Initial screening of real-time global sanctions database checks performed across; FATF, OFAC, AML/CTF, PEP, RCA and SIP.

COMPLIANCE WATCHLIST MONITORING (Global)
Global AML and sanctions list / RCA and PEP screening / frequent updates / adaptable matching risk-based approach / re-screening with continuous monitoring option / real-time action with assignable alerts.

ADVERSE MEDIA (Global)
Real-time structured data feed of companies and individuals subject to adverse media. Monitoring thousands of news sources, business and trade journals, and local, regional and national newspapers.

IDENTITY VERIFICATION (Global)
Selfie capture, biometric face match and liveliness check with document compare for SCA.

FACIAL BIOMETRIC RE-AUTHORISATION (Global)
Obtain selfie capture, biometric face match and liveliness check.

DOCUMENT ID VERIFY (Global)
Various options include Document ID OCR and manual verification with; scraped data, automated quality and formatting verification, upload facility, and file management. Additional Document Video with live agent chat verification process.

BIN CHECK (Global)
Bank name / bank country / card level / card type.

IDV Global
Match verification service; name / address / date of birth / phone / gender / *ID number / email.

IDV Global 4
Match verification service; name / address / date of birth / phone / gender / *ID number.

IDV (United Kingdom)
For UK customers; address to name verification.

IDV (USA)

Address to Name Verification / Date of Birth Match / Match Verification Service; Name / Address / Date of Birth / Phone / Gender.

IDV ADVANCED (USA)

Address to Name Verification / Date of Birth / SSN / KBA / Reputation.

BVS (Canada)

Soft Credit Check / Profile Data Match to Bureau Credit File - Name / Address / Phone / Date of Birth / SIN ID (optional).

IDV (Brazil)

CPF ID / Address to Name Verification / Date of Birth / / Phone / Relatives / Employment.

CPF CHECK (Brazil)

CPF ID Validation and Province

BANK ACCOUNT CHECK (USA)

ACH / Bank Information / Bank Account Status Check.

PHONE ID ADVANCED (USA / Canada)

Standard Global / Owner Name / Owner Address.

PHONE 4-PIN (Global)

Voice & SMS Two-Factor Authentication

KNOWLEDGE BASED ANSWERS (USA)

Multiple Choice Questions & Answers / Historical Profile

FUTURE-PROOF KYC REGARDLESS OF REGULATIONS.

Activate whichever KYC you require to manage on-going compliance changes and our KYC solution is customisable to support any onboarding and compliance workflows.

FEATURES YOU'LL LOVE...

EXPAND KYC

Say good-bye to multiple third-party integrations. Access an array of KYC from one API with minimal touch.
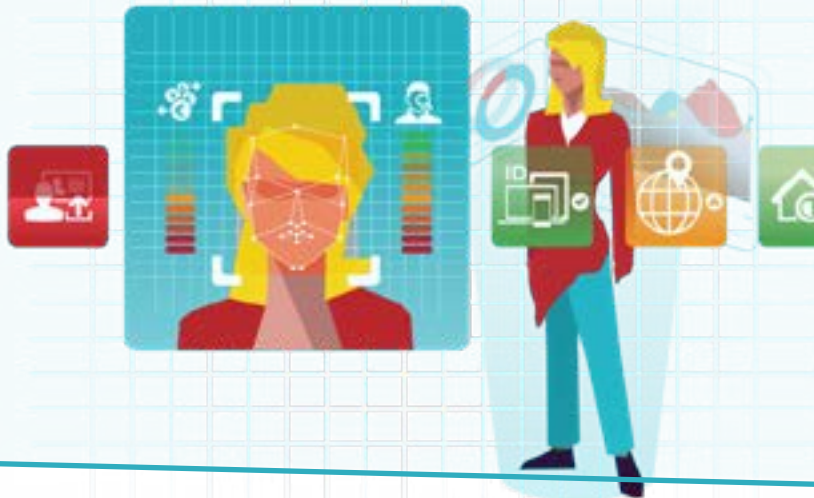
CUSTOM WORKFLOWS

One data hub to manage KYC with custom independent workflows for all touchpoints.

ENRICHED PROFILES

When you perform multi-level verifications you obtain richer, more complete customer profiles that allow you to spot fraud faster and approve good customers quickly.

3-TIER RISK SCORING

1 Data service recommended risk score

2 Your custom configured risk score

3 Platform harmonized risk score

High Quality of Data Output

Our KYC data hub contains premium global data sources for more than one data service to obtain exact hits, complete harmonization of data and the best enriched data output possible to mitigate risk confidently.

Advanced Reporting & Data Science

Receive reporting on volumes and results broken out per data services and touchpoint. Expanded by market, region, date, timeframe intelligence and more. Make quantifiable decisions through our data science reports.

Dynamic Cascading Verification Logic

Configure fully custom cascading logic to automatically perform data service verifications and configured risk rules for every touch-point of your customer journey - ensuring the best data experience is obtained.

Instantly Reduce Identity Theft

When you combine multi-level verifications with our dynamic risk mitigation technology you see when an ID has been manipulated or abnormal behaviour patterns occurring to flag for review and eliminate the threat.

You can't afford to lose good customers to poor onboarding. 70% of applicants will drop because:

31% Too long to complete.

24% Needed to visit a branch.

30% Asked for too much info.

16% Language was confusing.

MEET KYC / AML COMPLIANCE EASILY

Harness the power of multiple data services with their recommended risk scoring, your configured risk scoring and the platforms harmonised risk score to improve reaction times and operational performance.

FATF

OFAC

AML/CTF

PEP

RCA

SIP

EASY KYC SETUP...

Fully customise your KYC workflows and have complete control when and where to activate data points.

PROGRESS BAR
Clearly defines step-by-step KYC implementation process.

SET ON CUSTOMER TOUCHPOINTS
Flexibility to set KYC to be applied at registrations or transactional engagements.

SYNC CURRENT KYC INTEGRATIONS
Select the KYC type and enter the external source details. Making it easy to manage all current KYC from one platform.

ONE-CLICK ACTIVATION
Easily enable the KYC required with a clearly defined list.
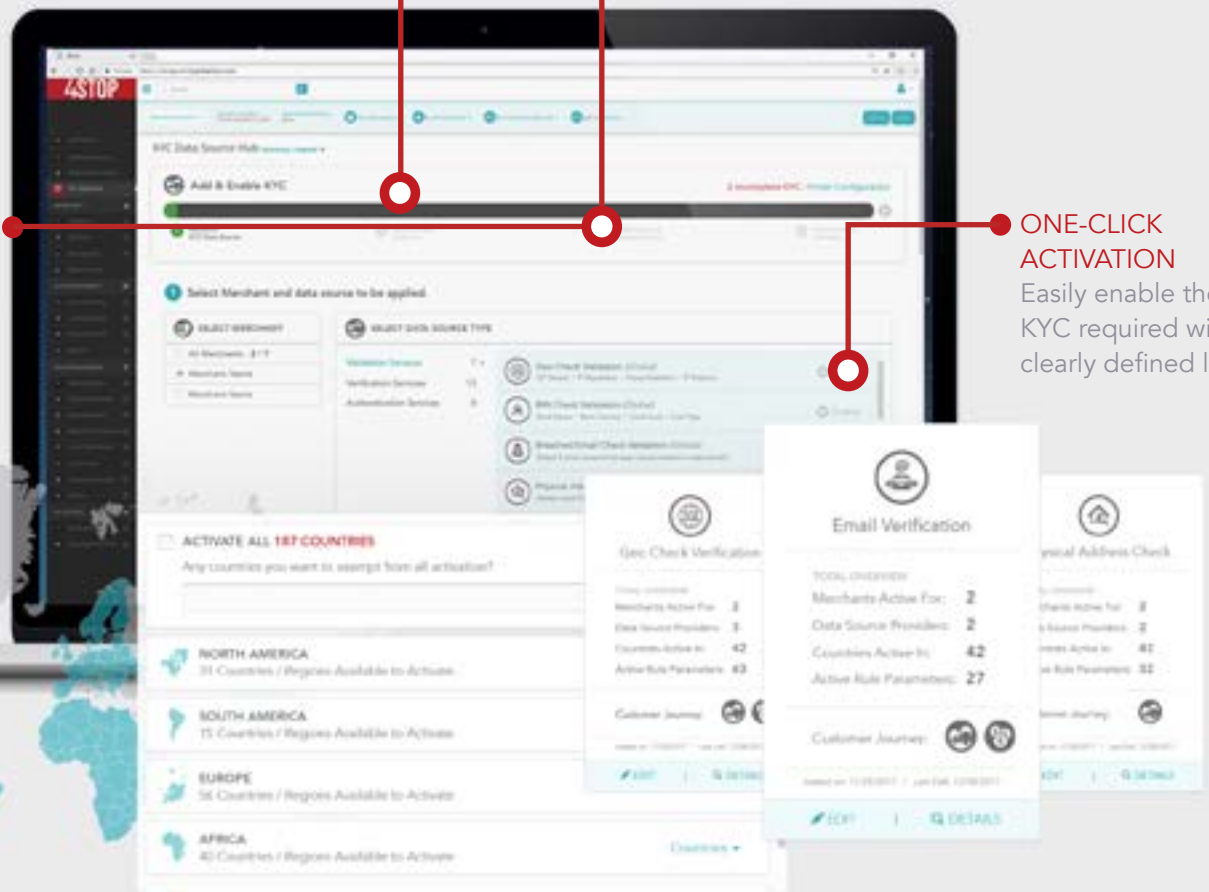
POWERED BY FULLY DYNAMIC AND AUTOMATED ANTI-FRAUD TECHNOLOGY.

- Import rule sets and legacy data
- Simple to use rule builder wizard
- 800+ pre-determined rule sets
- Quick reference to parameter list
- Immediate free-form rule scripting
- Auto configuration settings
- Real-time rule deployment
- 'What-If' rule logic

- Cascading verification logic
- One-click database management
- Keyword / tag management
- Customised user permissions
- Automated Association logic
- Customer behaviour patterns
- Automated KYC Monitoring
- Doc. ID Expiration Date Monitoring

- Manual / adhoc lookup
- 3-Tier risk scoring logic
- No black-box scoring
- Rules time-limited settings
- Real-time Analytics
- Customised dashboard
- Advanced customer profiles
- Data simulation reports

OBTAIN TRUE TRUST.

Improve Customer Conversion Rates	**Increase Effective Traffic Handling**	**Reduce Operating Costs & Resources**
Boost Operating Efficiency	**Obtain Enriched Fraud Defence**	**Future-Proof KYC Requirements**

WITH SIGNIFICANT OPPORTUNITY...

USERS

1 MILLION new internet users onboard online a day since January 2018. Since COVID they have **INCREASED BY 22%**.

PAYMENTS

Globally non-cash transactions, ewallets and ecommerce have **GROWN BY 2 - 5 TIMES** over a four year period.

CYBERCRIME

In 2016 business fell victim to fraud every **40 SECONDS**. It is estimated that by 2021 this rate will be every **11 SECONDS**.

We are dedicated to the success of your KYC, compliance, data and risk management. If you have further questions or want to discuss in detail our service solutions, please contact an account representative.

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