

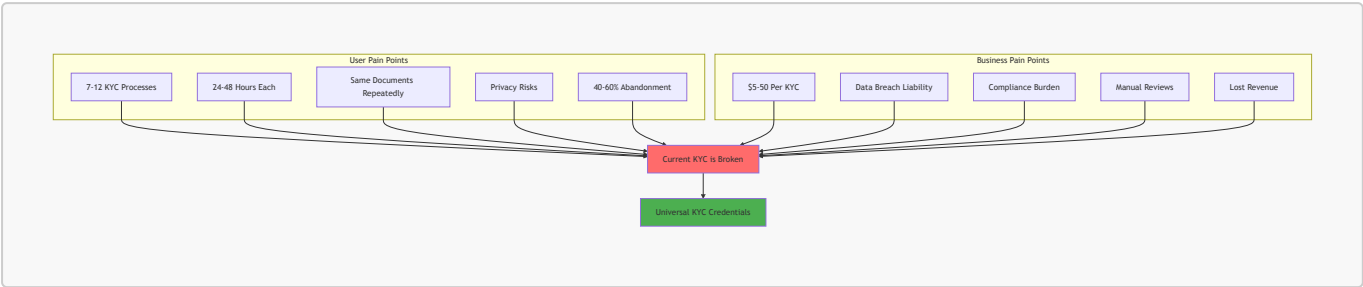
Universal KYC Credentials with zkVerify: Complete Technical and Business Guide

Executive Overview

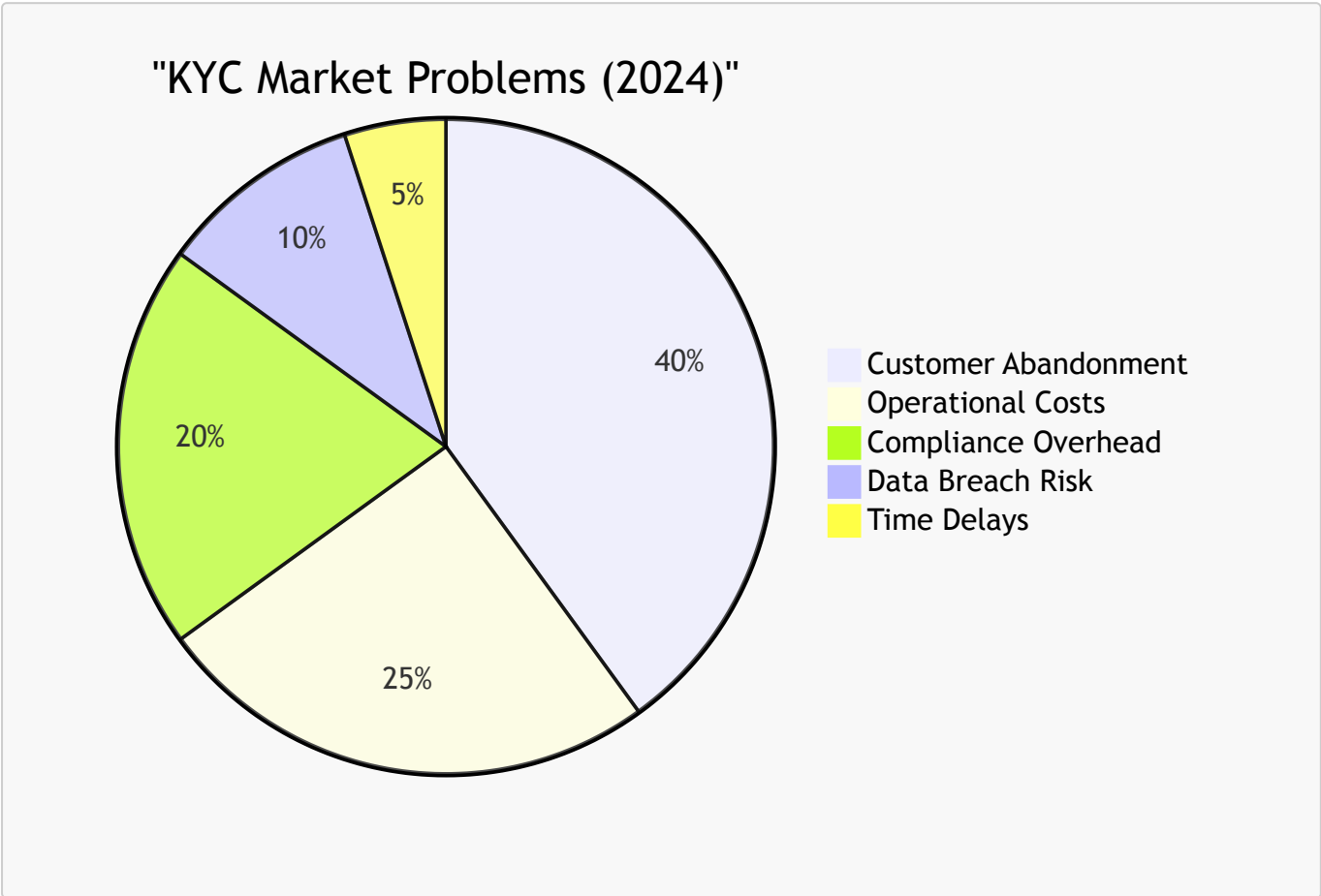
Universal KYC Credentials represent a paradigm shift in identity verification, transforming the repetitive, costly, and privacy-invasive KYC process into a one-time verification that generates reusable cryptographic proofs. By leveraging zkVerify's 91% cost reduction in proof verification, this system enables instant, privacy-preserving identity verification across multiple platforms while maintaining full regulatory compliance.

1. The Current KYC Problem

Pain Points Visualization

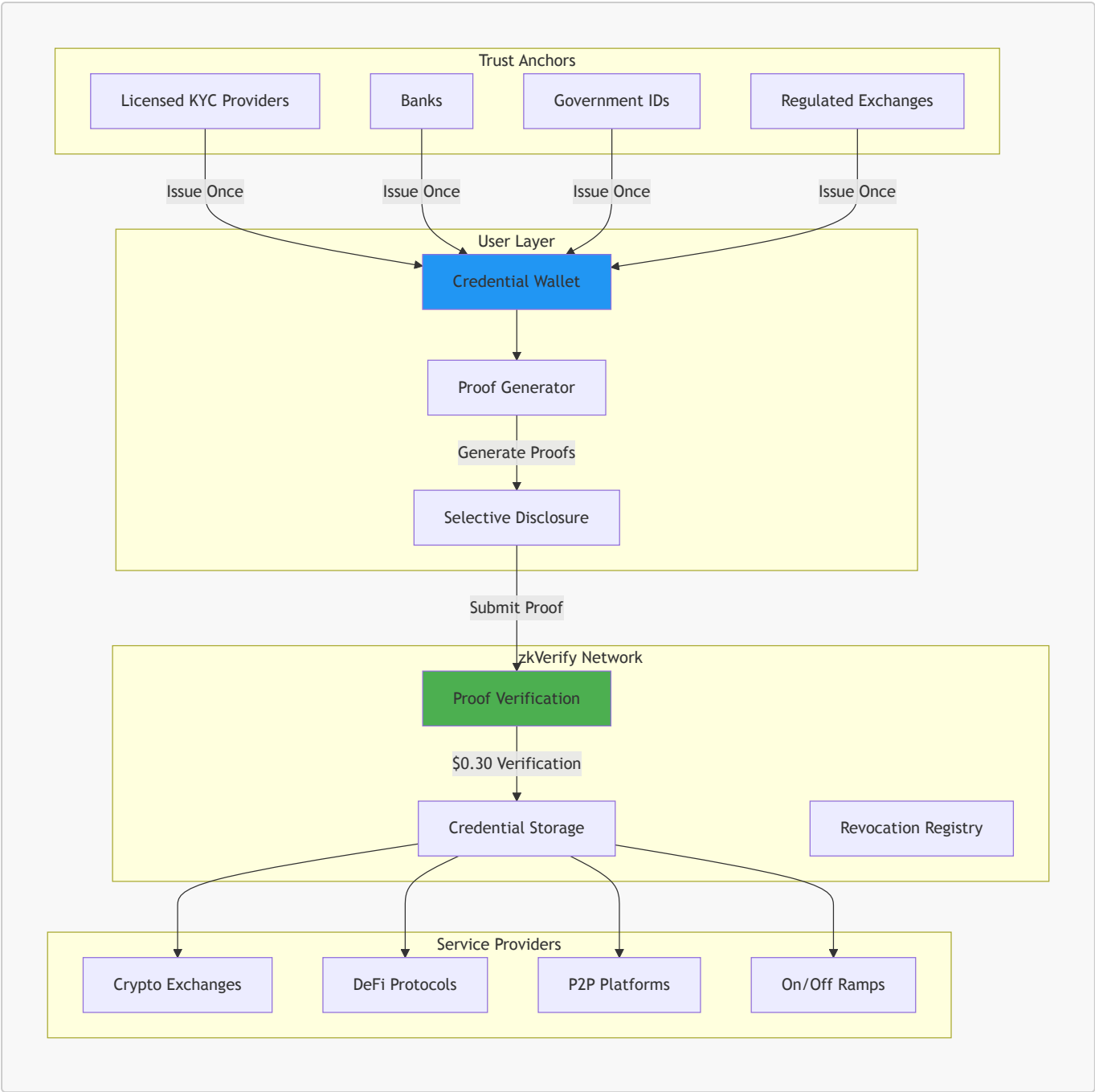


Market Statistics

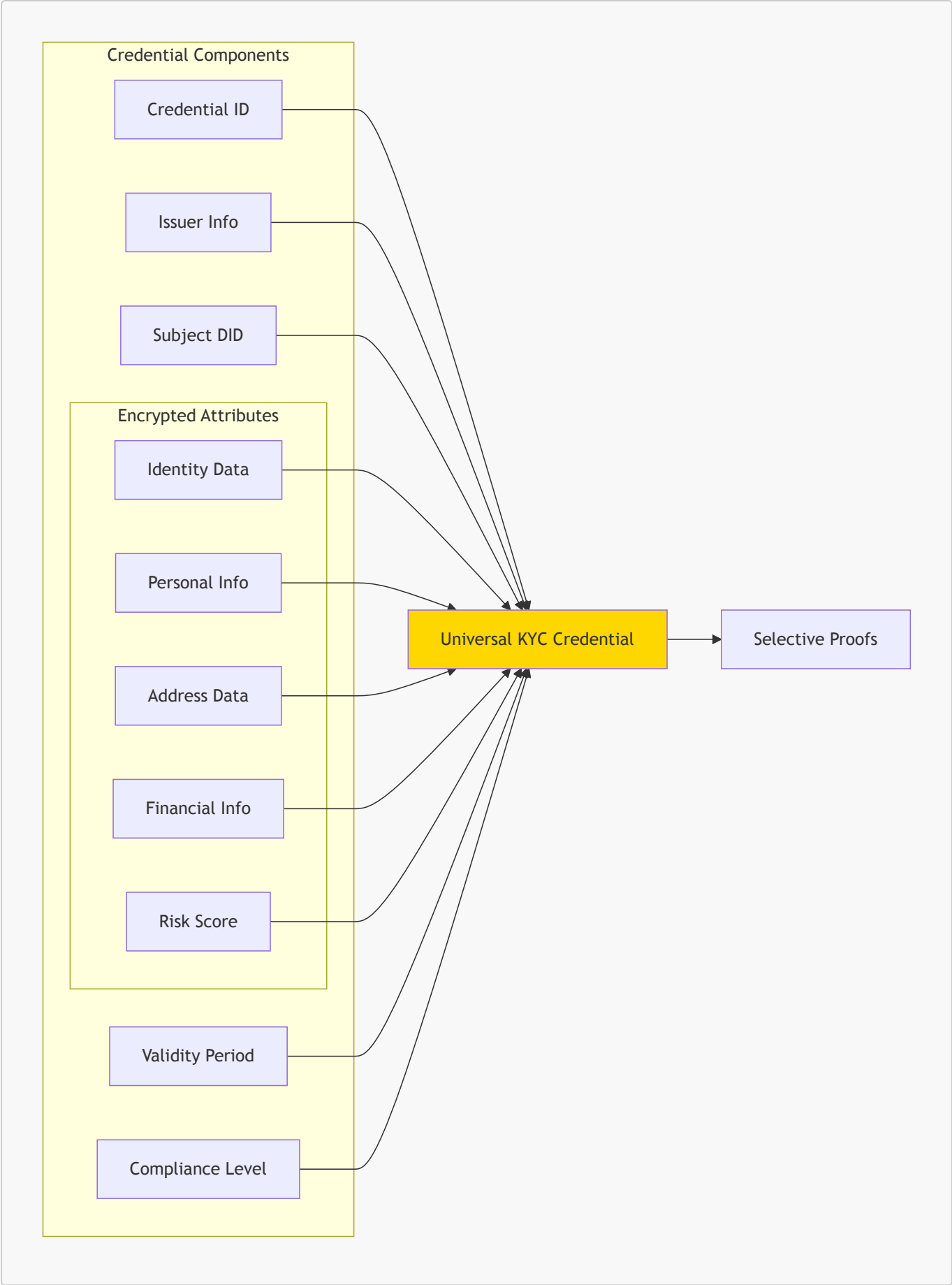


2. Universal KYC Credentials Architecture

2.1 System Overview

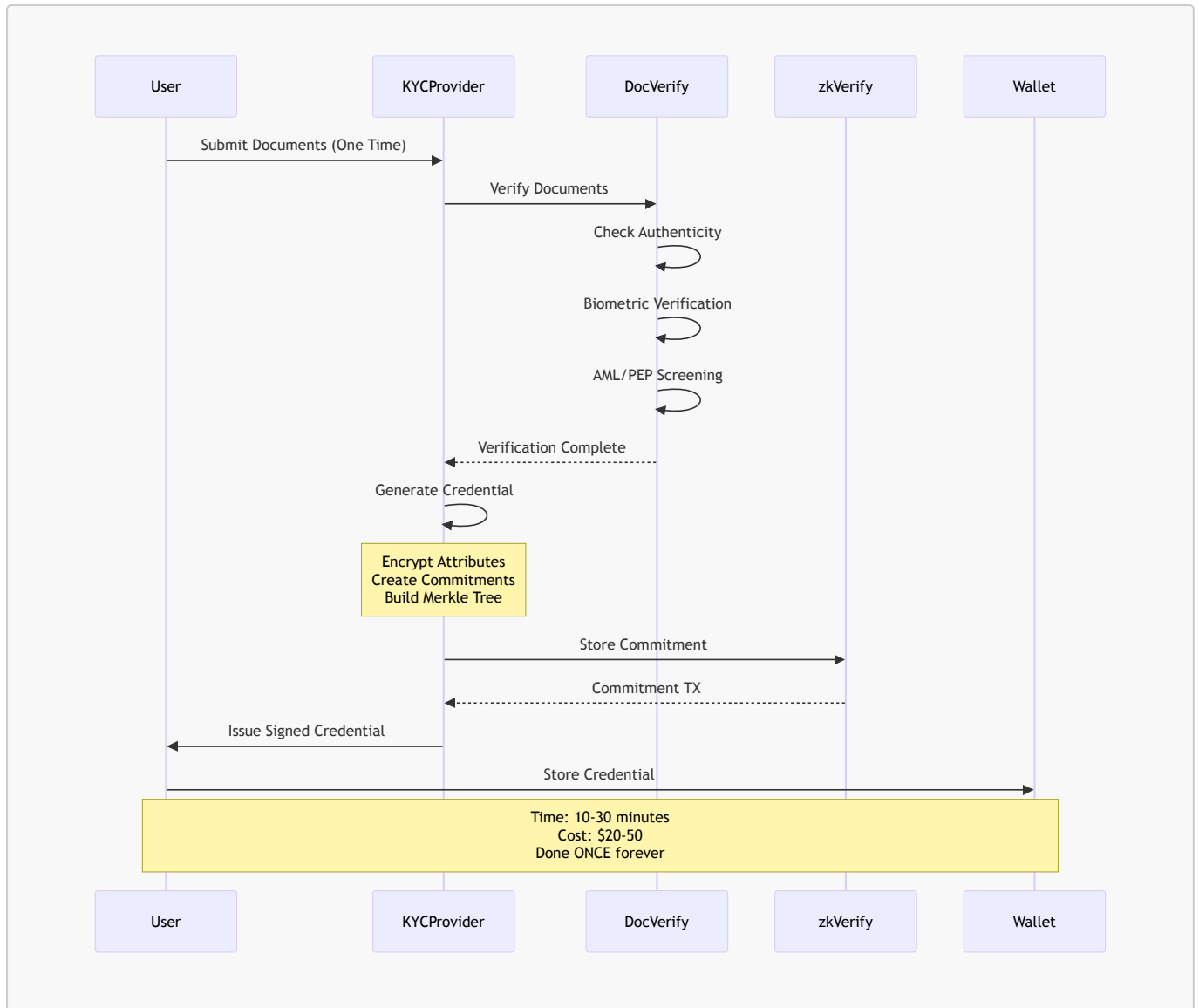


2.2 Credential Structure

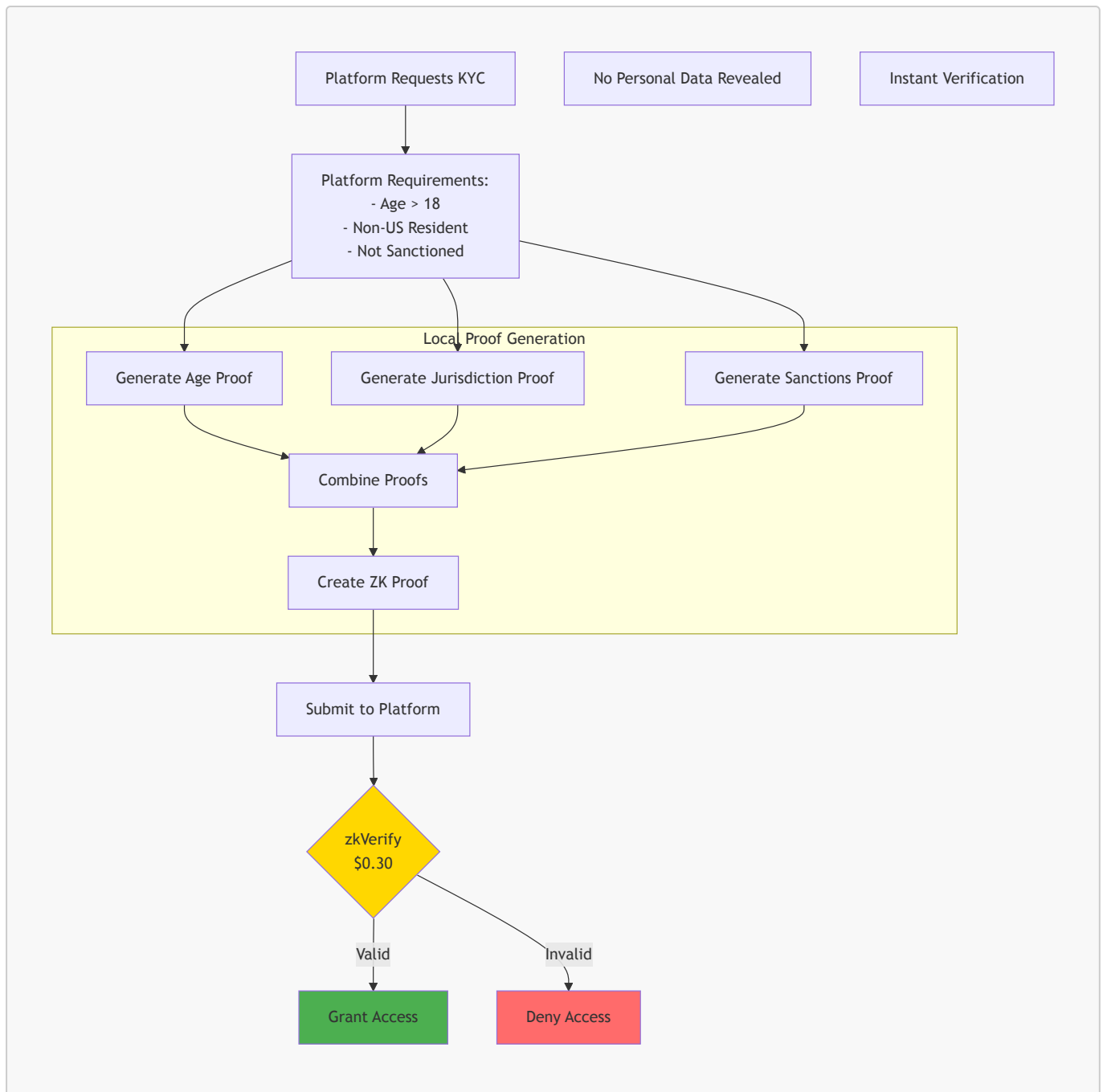


3. Credential Lifecycle

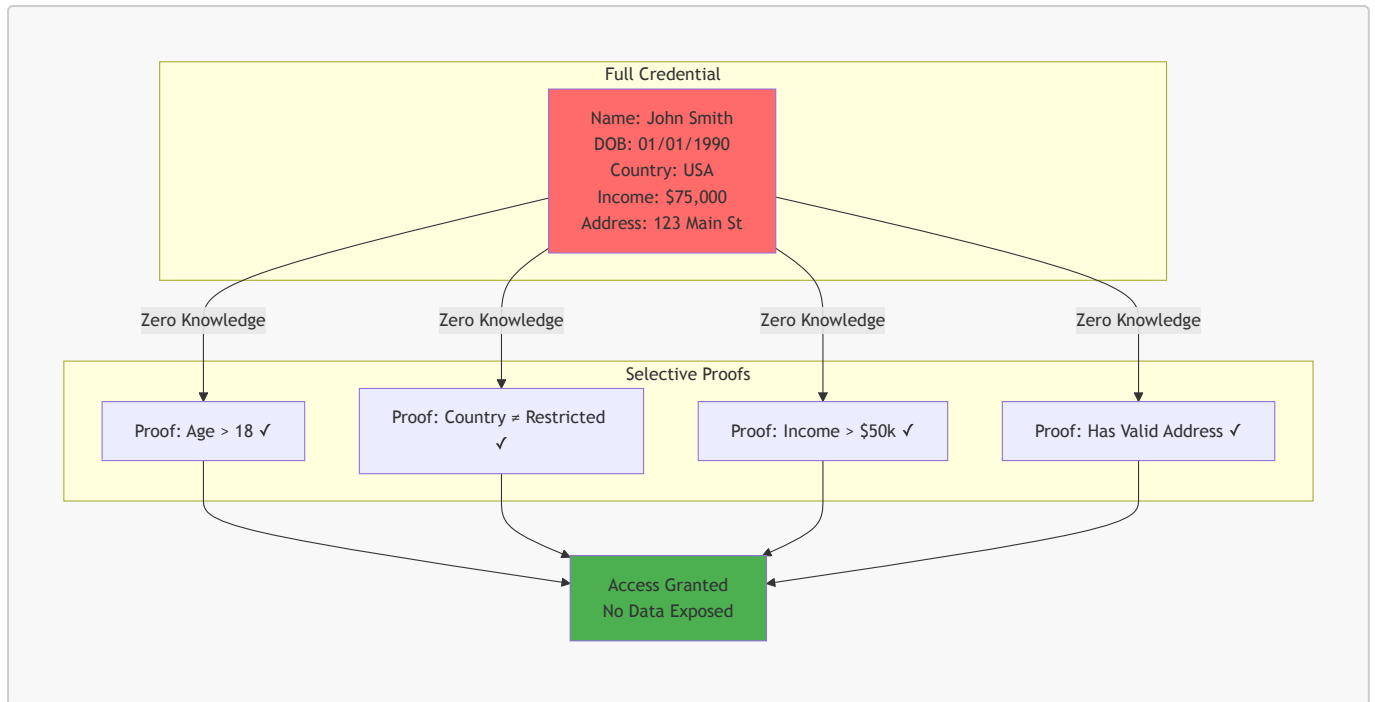
3.1 Initial Issuance Flow



3.2 Proof Generation Process

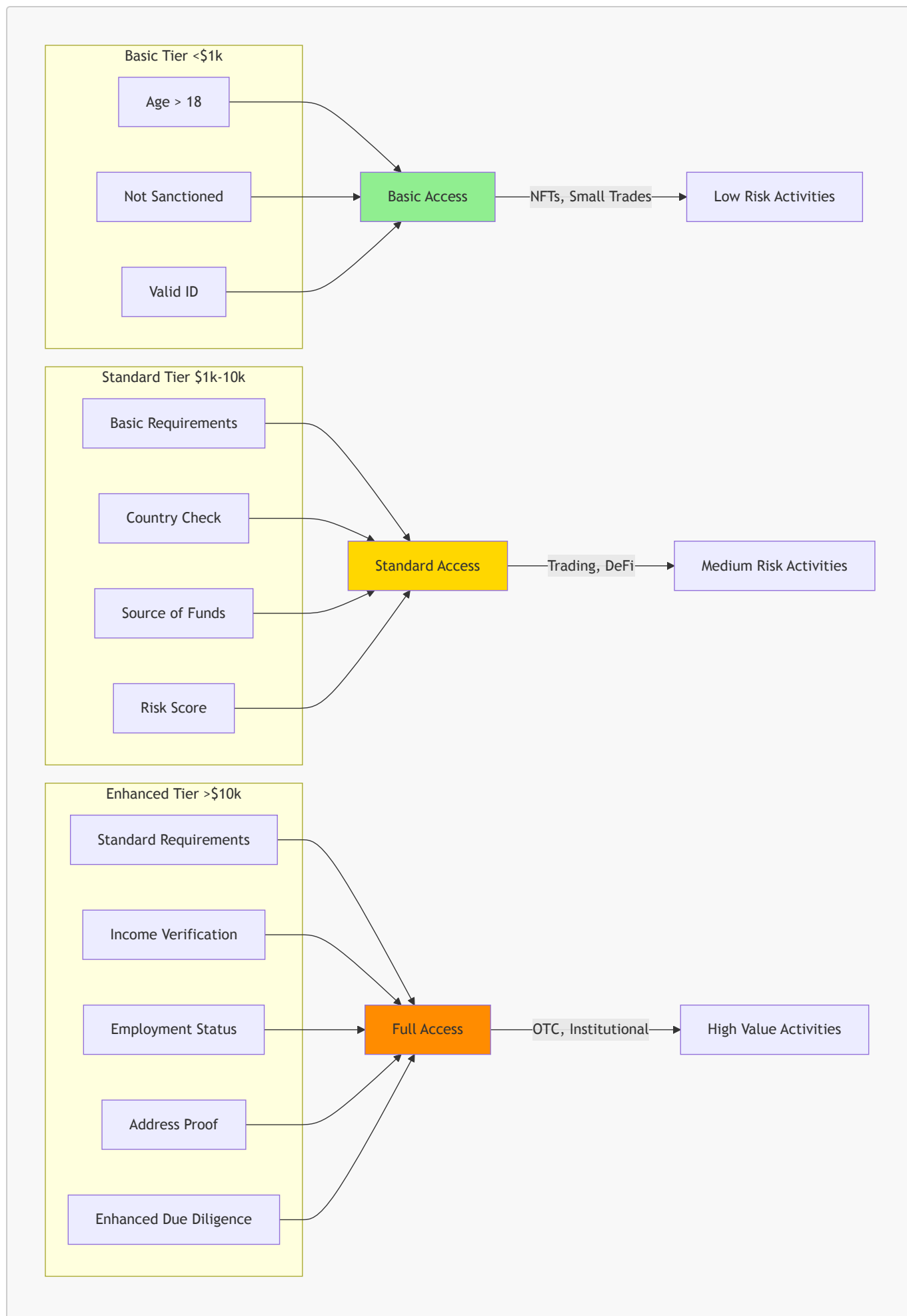


3.3 Selective Disclosure Mechanism

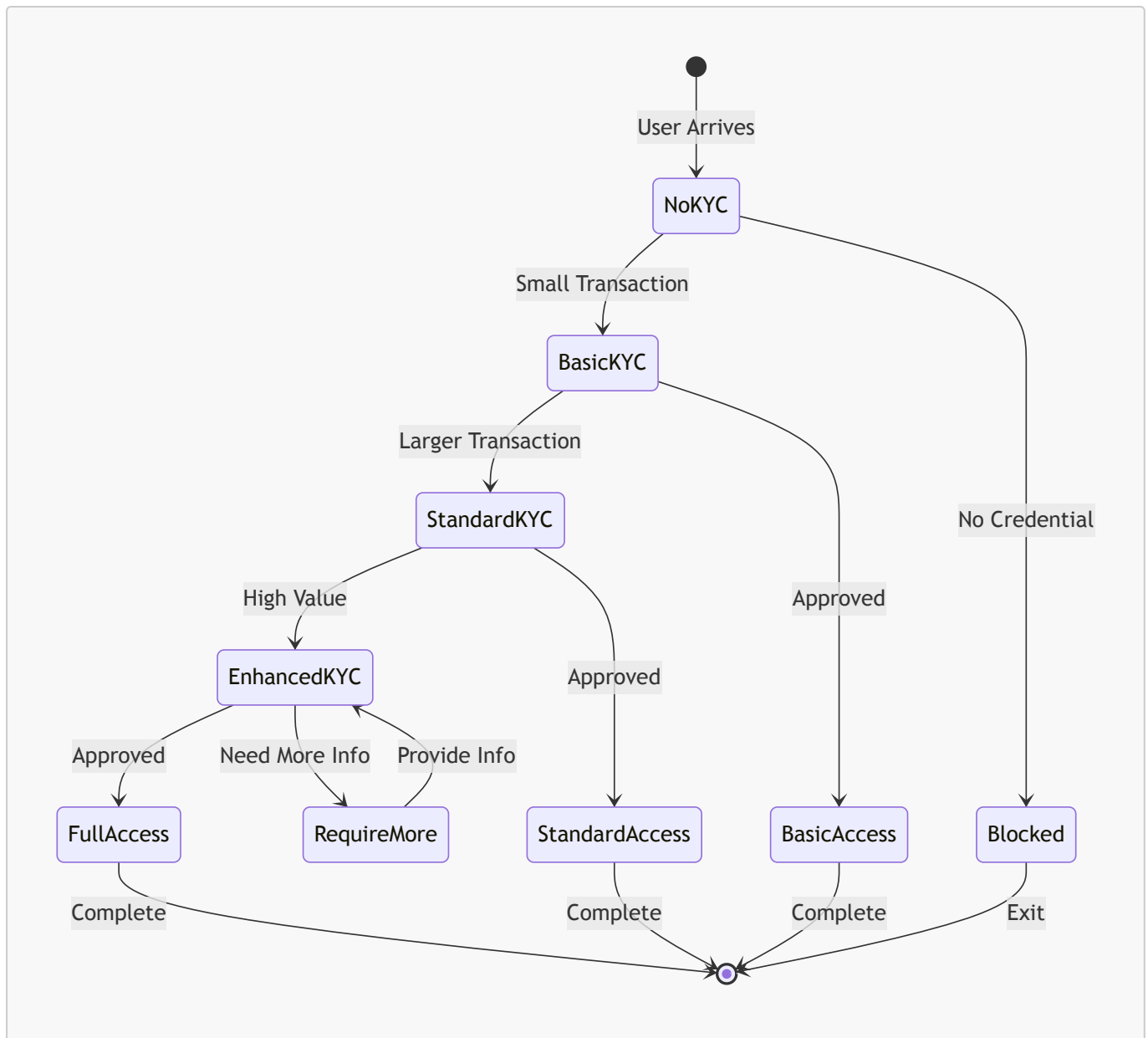


4. Implementation Tiers

4.1 Tiered Verification System

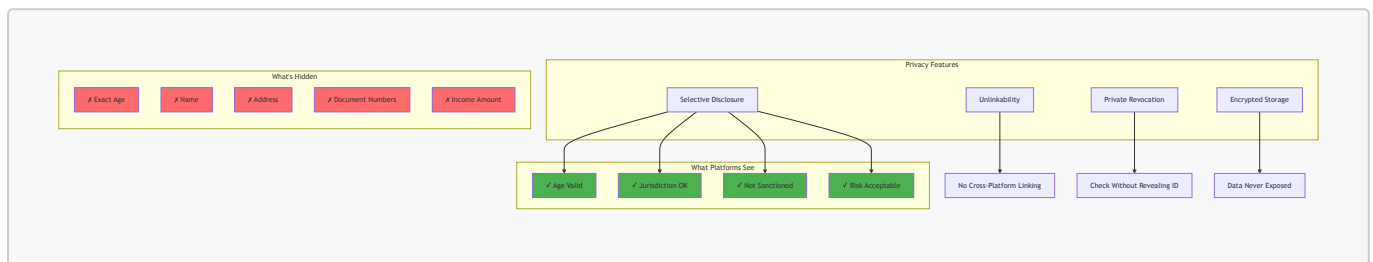


4.2 Progressive Verification Flow

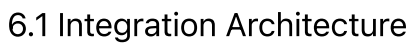


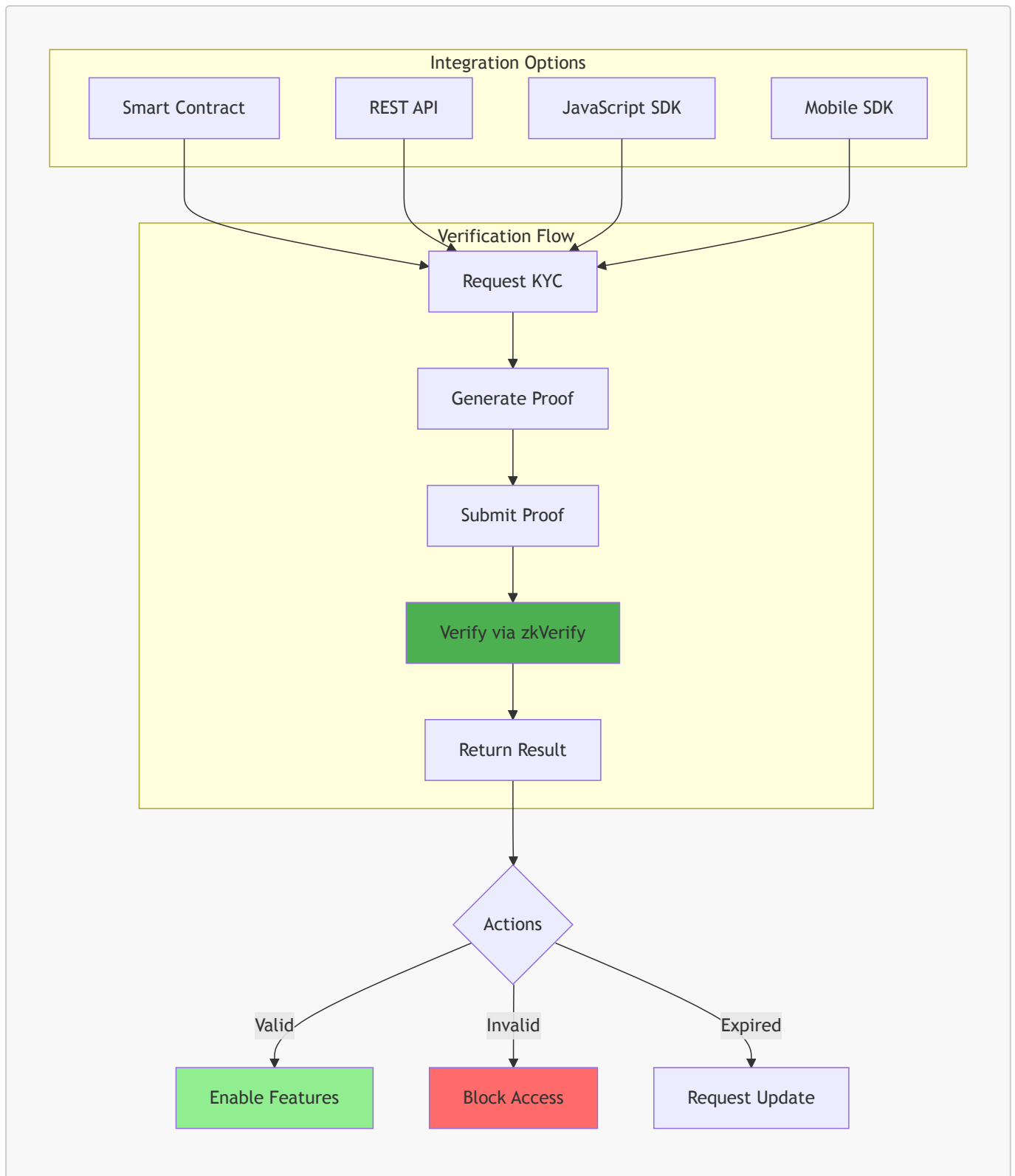
5. Privacy-Preserving Features

5.1 Privacy Architecture

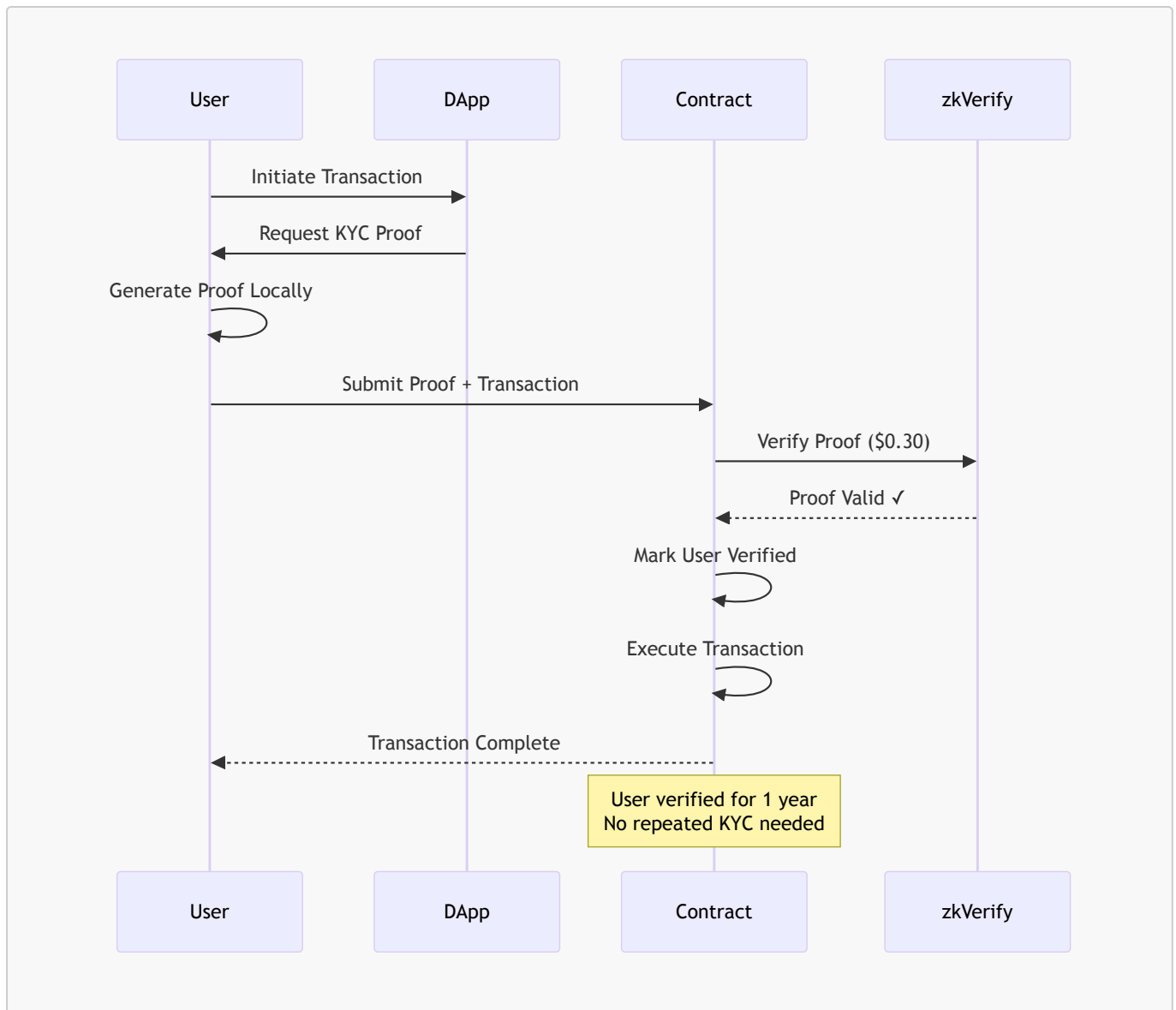


5.2 Unlinkability Mechanism



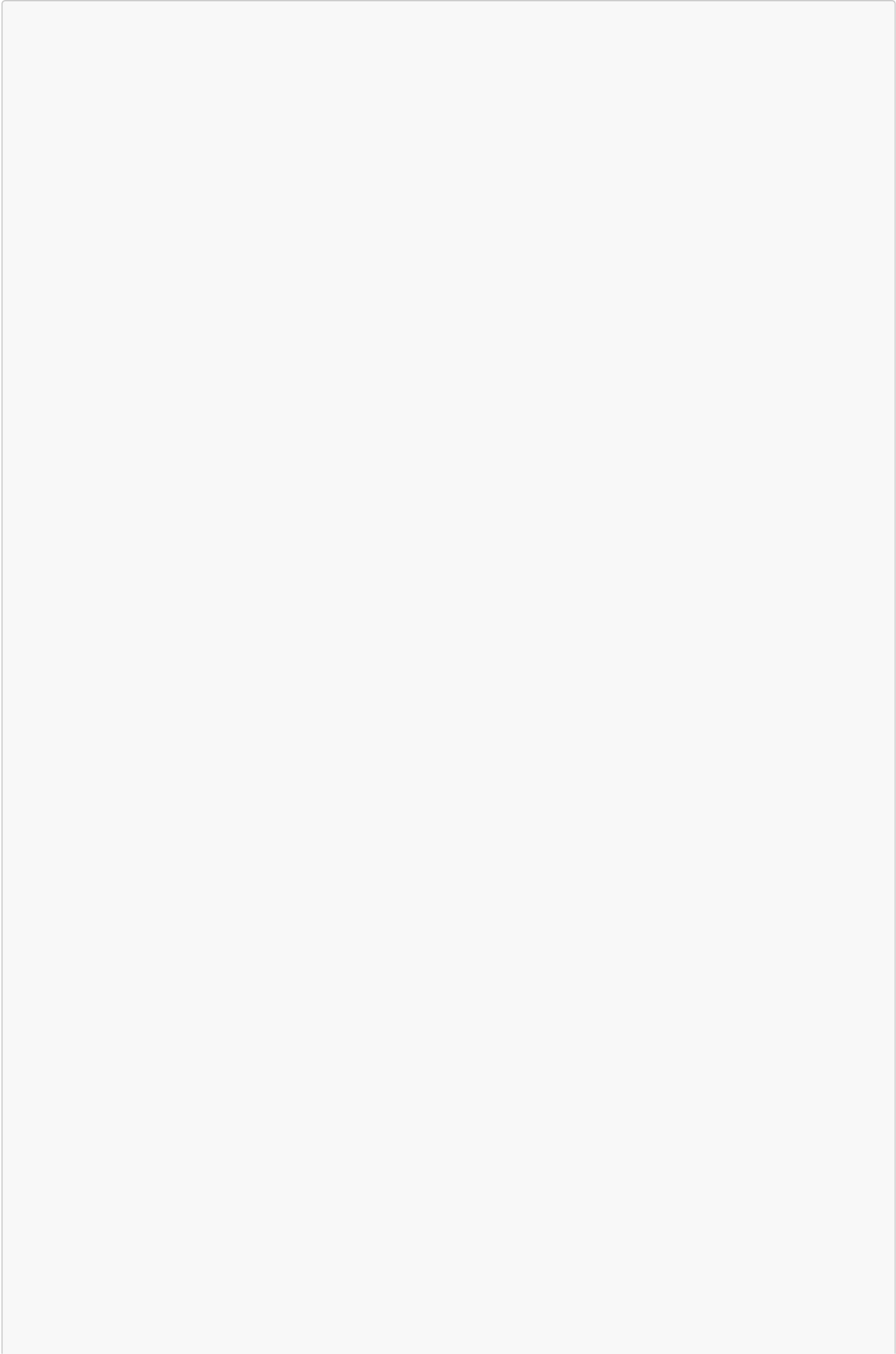


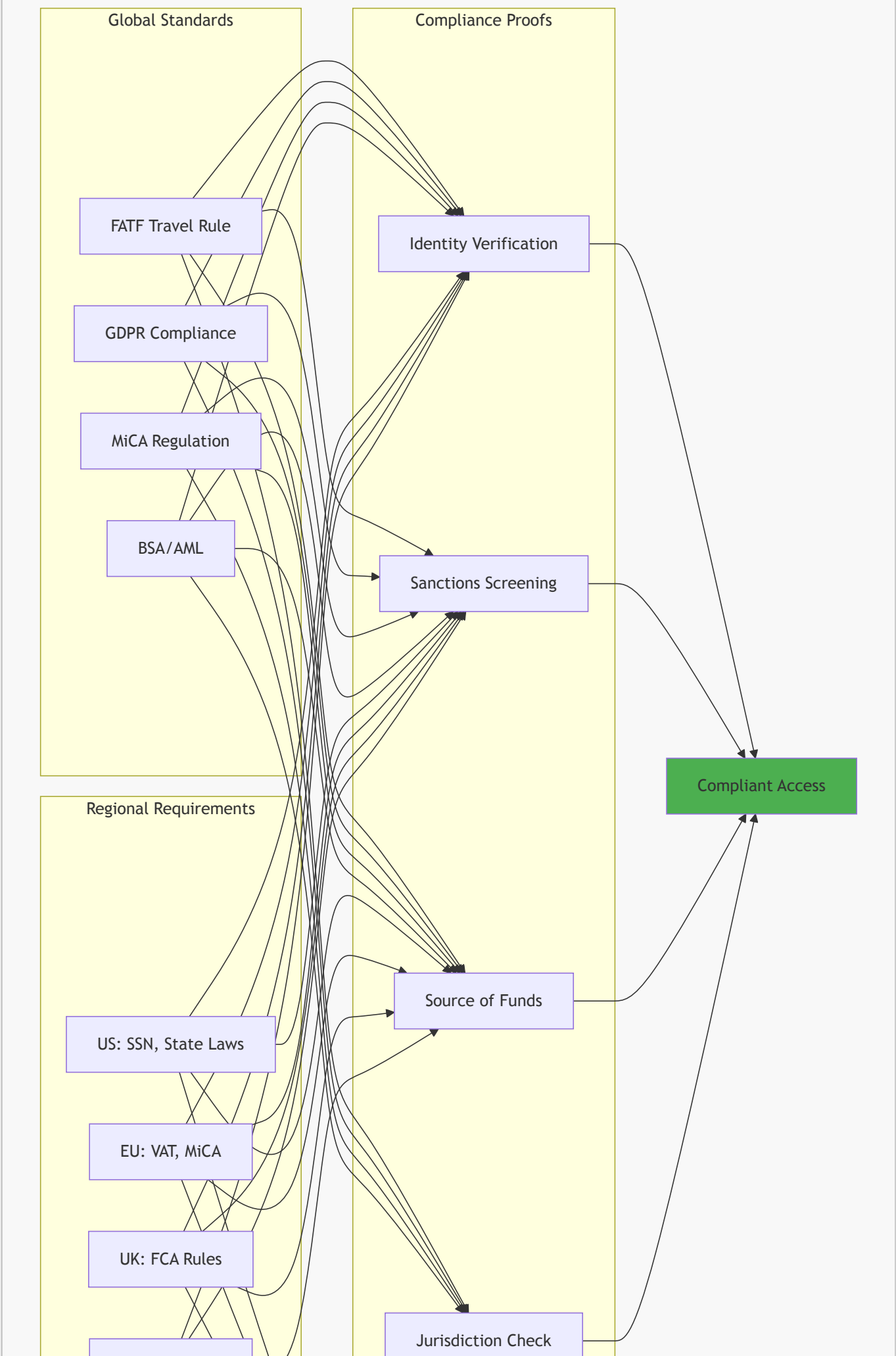
6.2 Smart Contract Integration Flow

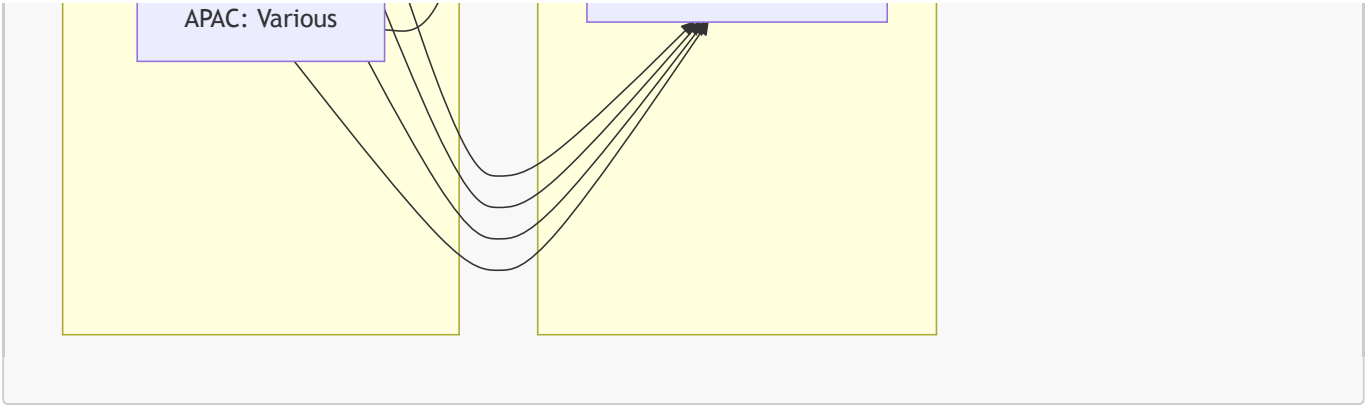


7. Regulatory Compliance

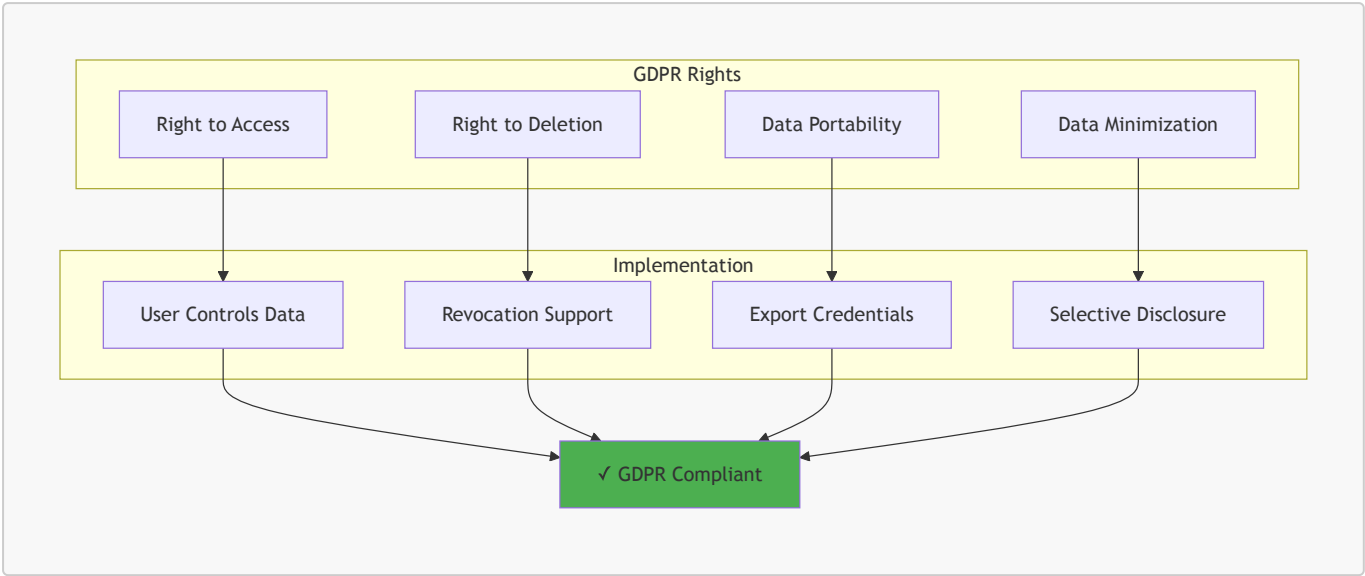
7.1 Compliance Framework



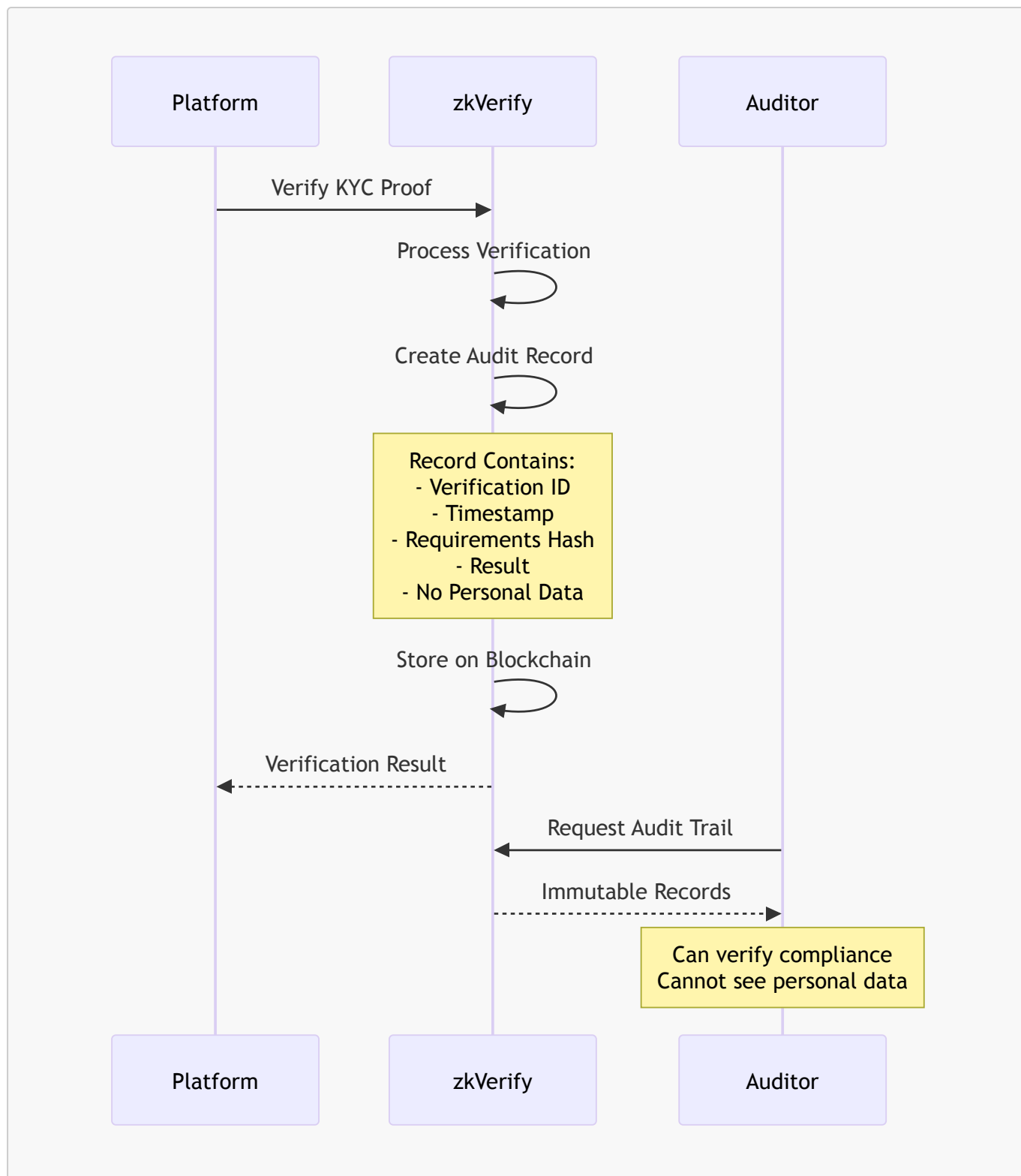




7.2 GDPR Compliance Flow

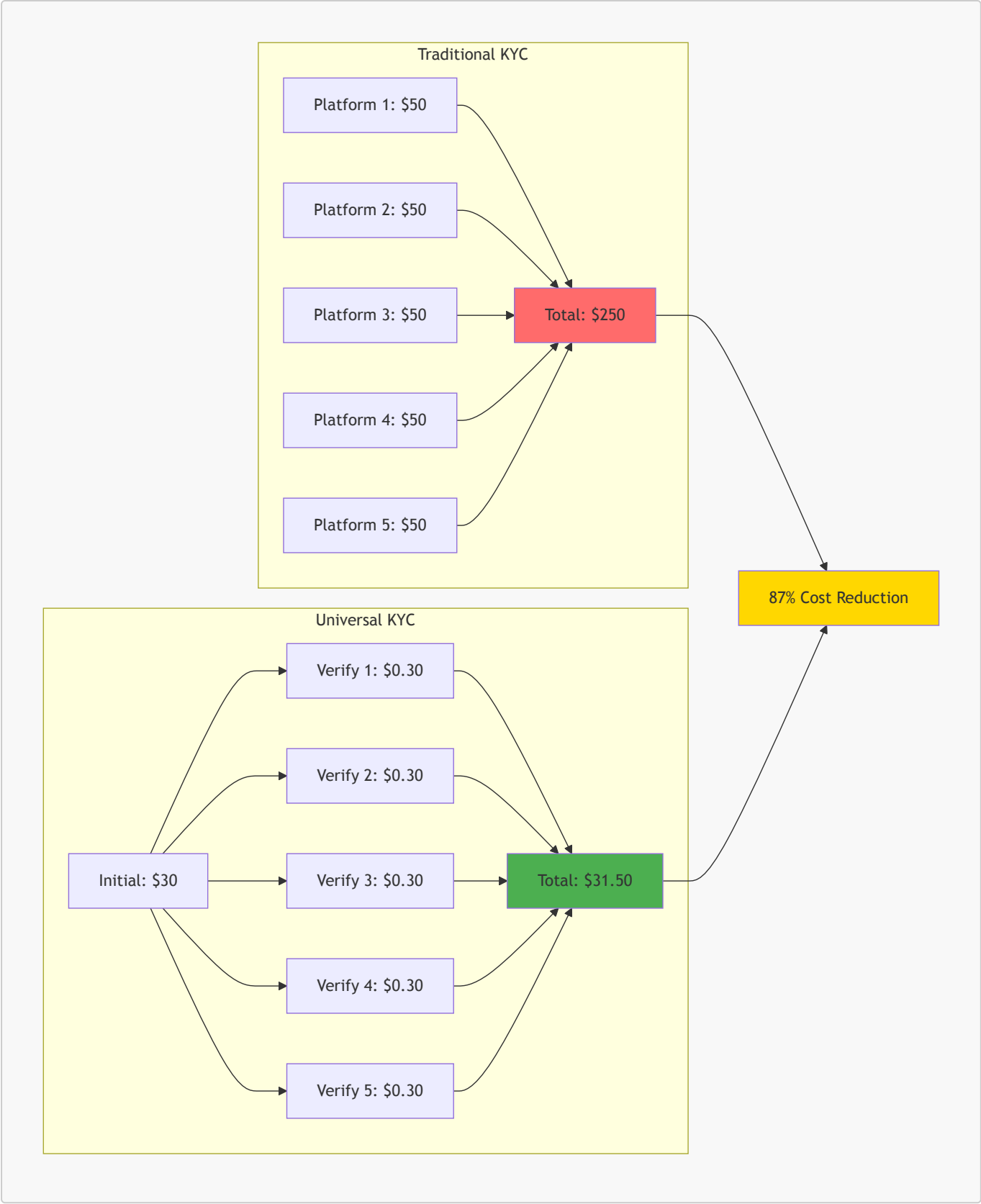


7.3 Audit Trail System

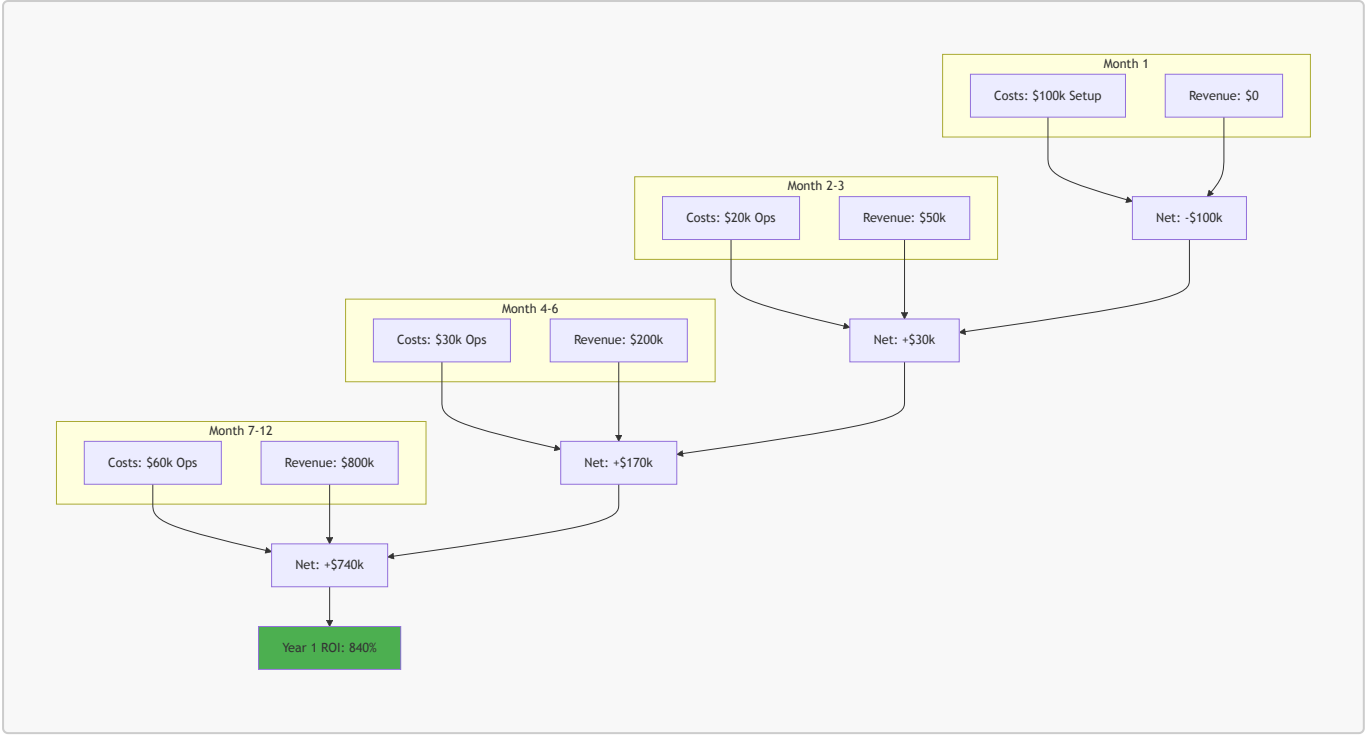


8. Economic Model

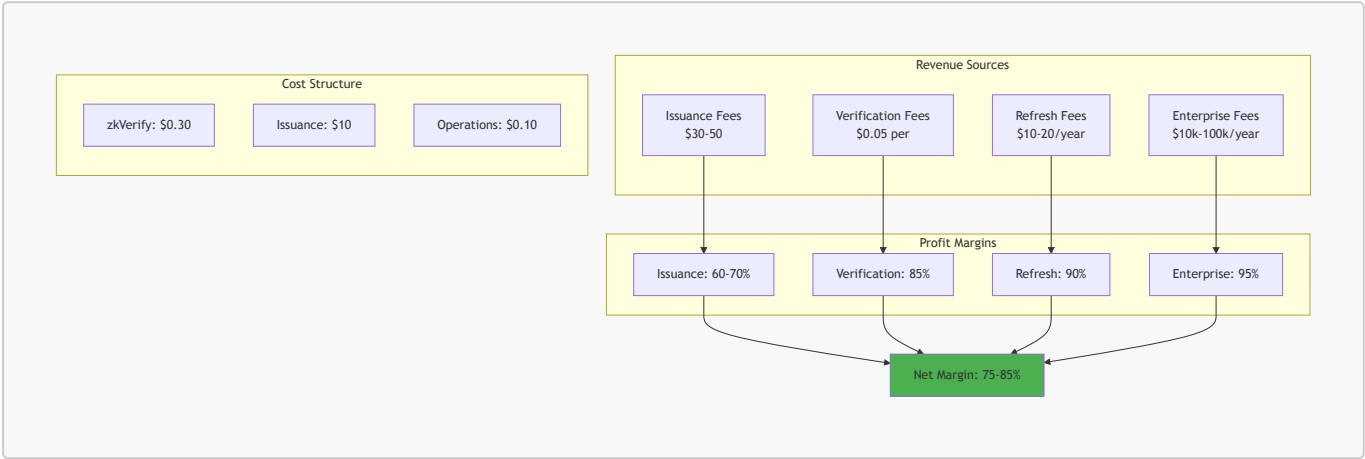
8.1 Cost Comparison



8.2 ROI Timeline

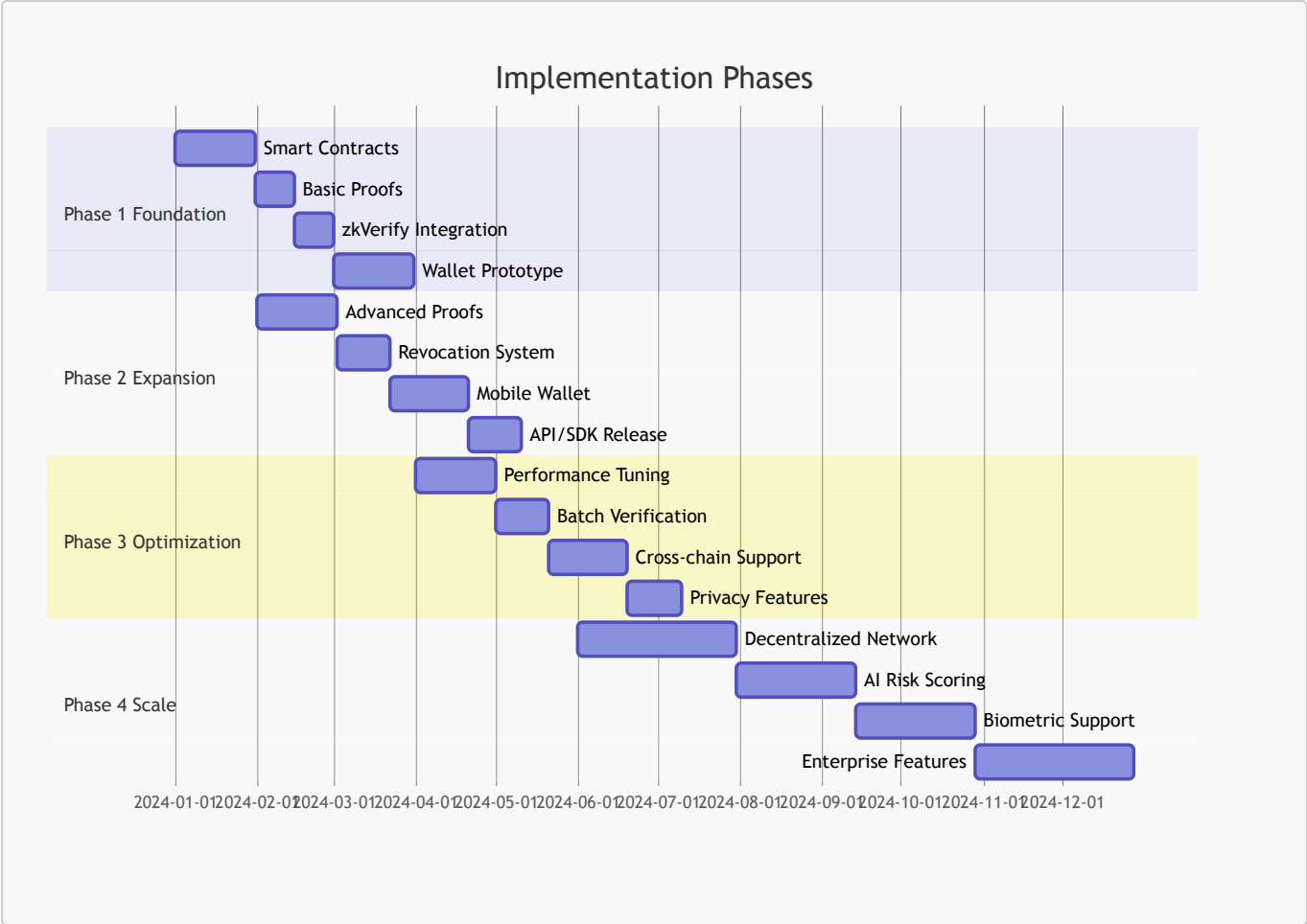


8.3 Revenue Model Flow

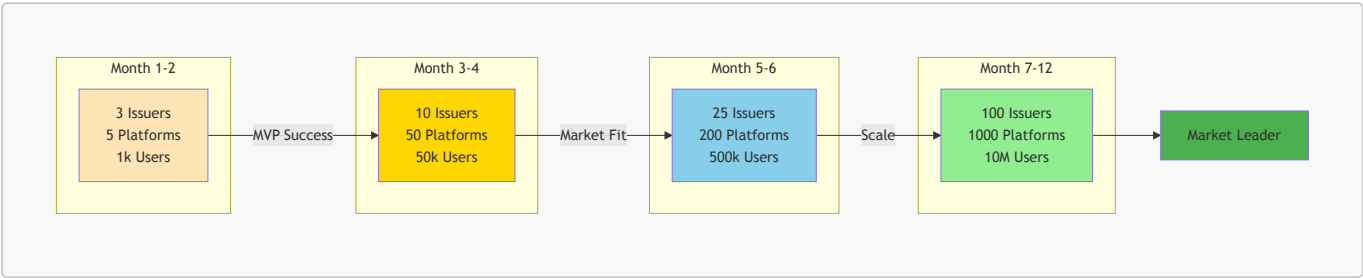


9. Implementation Roadmap

9.1 Development Timeline

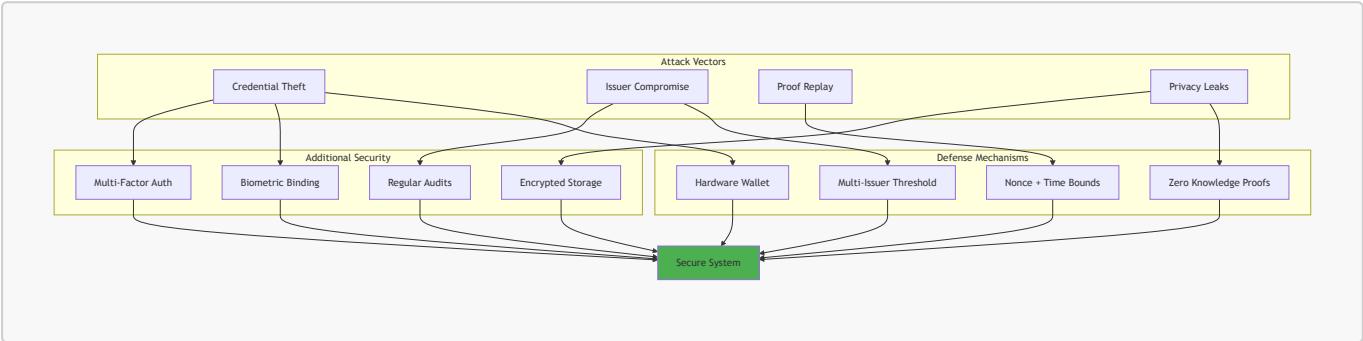


9.2 Adoption Milestones

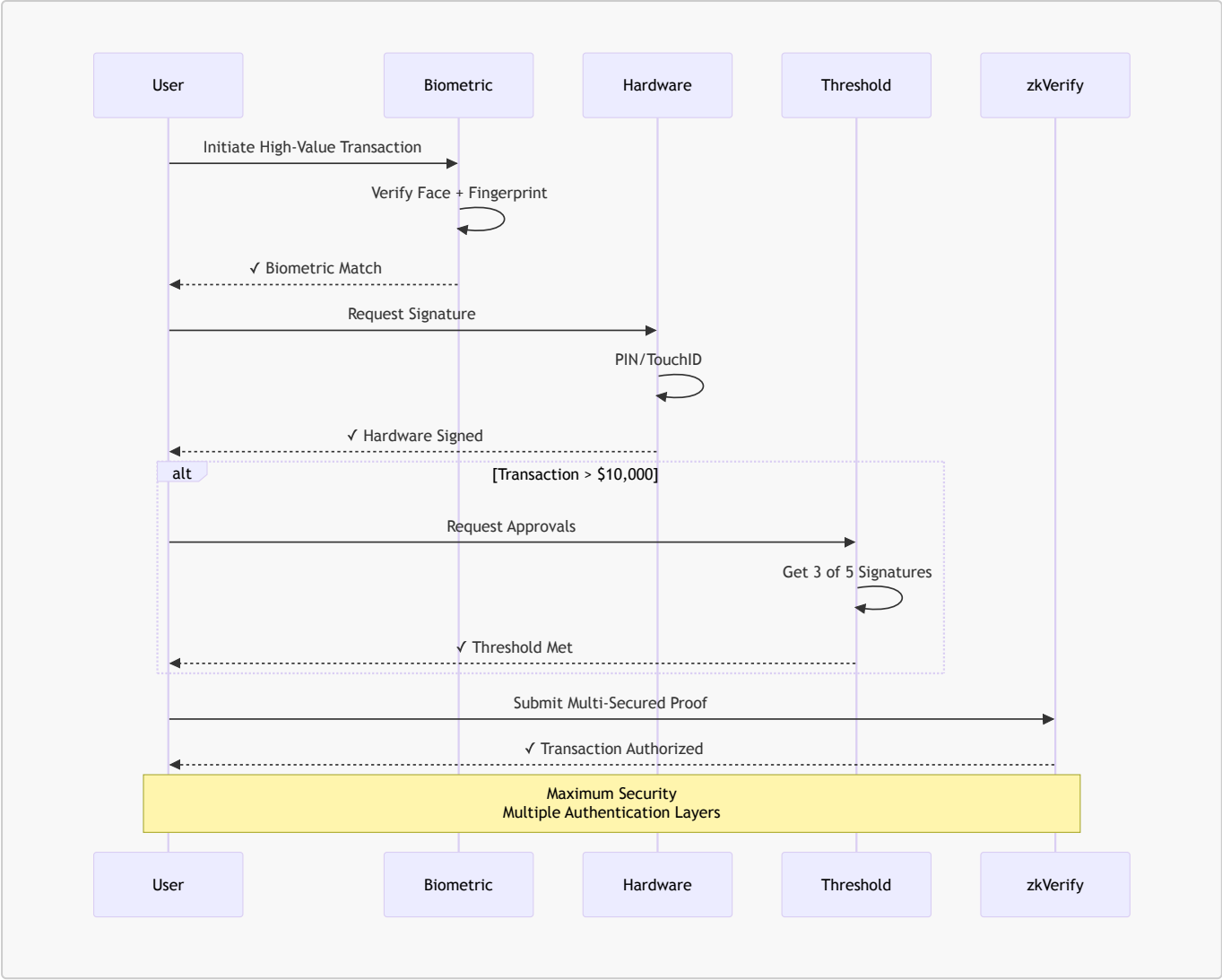


10. Security Architecture

10.1 Security Layers

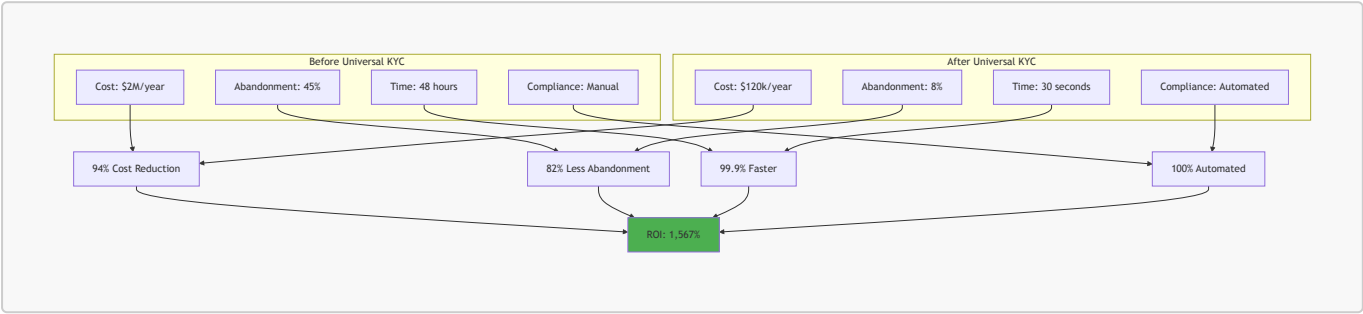


10.2 Multi-Layer Authentication Flow

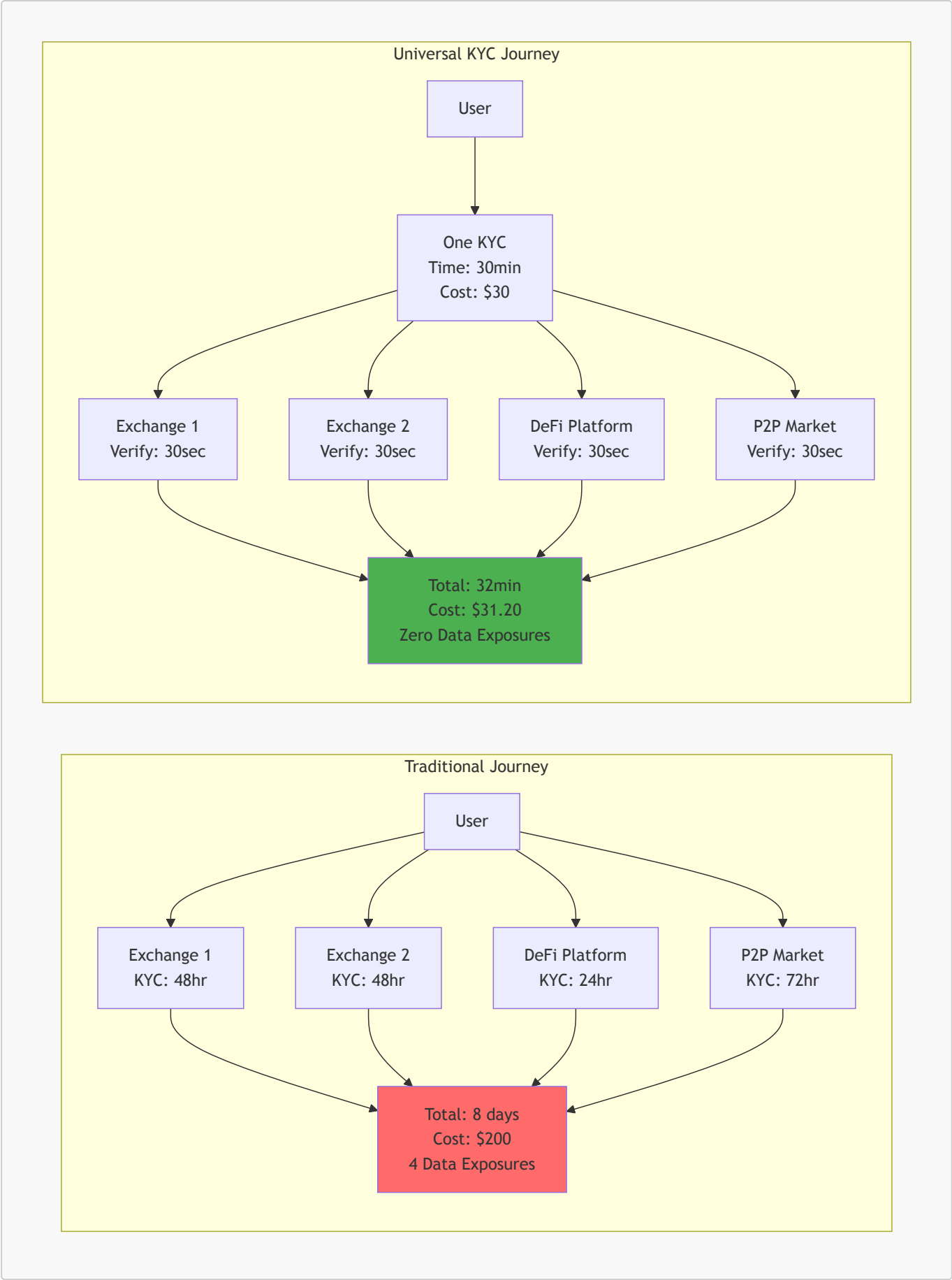


11. Case Studies

11.1 Exchange Implementation Results

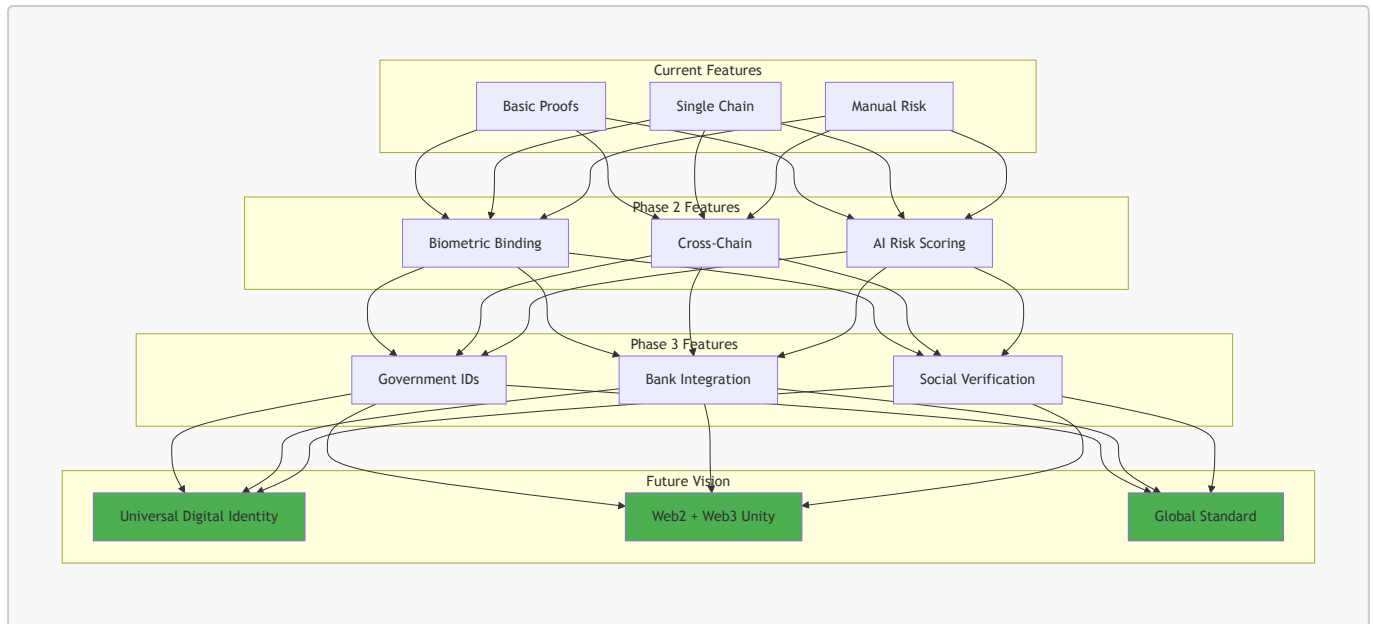


11.2 User Journey Comparison

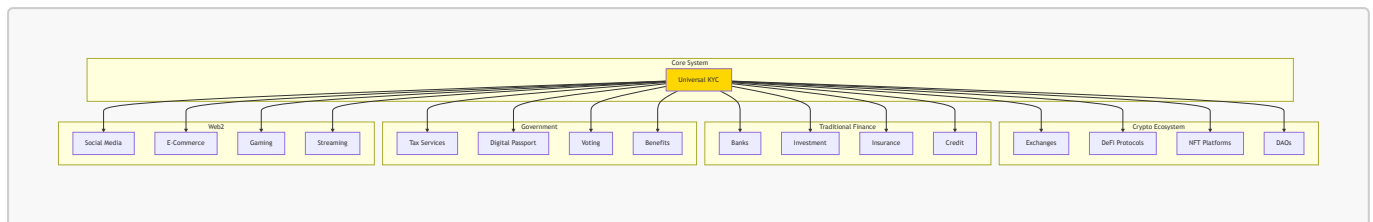


12. Future Enhancements

12.1 Advanced Features Roadmap



12.2 Ecosystem Expansion



Conclusion

Universal KYC Credentials powered by zkVerify represent a fundamental transformation in digital identity verification. The Mermaid diagrams throughout this document illustrate the elegant solution to a complex problem:

Key Benefits Visualized:

- **95% cost reduction** through one-time issuance
- **99.9% faster verification** (30 seconds vs 48 hours)
- **Zero data exposure** through zero-knowledge proofs
- **100% regulatory compliance** with global standards