

KYC

Lozik use Trulioo Electronic ID verification and Document Verification to validate Customer information so that they can have increased limits in the EdenMoney wallet.

Customer KYC

By default Customer KYC requires the following fields:

Full name (e.g. First name, Middle name, Last name)
Date of birth
Gender
Country
Full address

Country list

Customers resident in the following countries are able to use EdenMoney

Country	Additional ID information supported
Argentina	Documento Nacional de Identidad (DNI) number
Australia	
Belgium	
Brazil	CPF number required
Canada	SIN optional
Chile	Rol Único Nacional (RUN) number required
China	National ID number required - input in simplified Chinese required
Colombia	Cédula de Ciudadanía number required
Costa Rica	Cédula de Ciudadanía number required
Denmark	Det Centrale Personregister (Central Population Register - CPR)
Ecuador	Cédula de Identidad number required
Egypt	Biṭāqat taḥqīq shakhṣiyya number required
El Salvador	National identity number required
Estonia	
France	
Germany	
Hong Kong	Hong Kong Identity Card (HKID) required
India	PAN required
Ireland	
Italy	Codice Fiscale recommended
Japan	Kanji and Katakana characters required
Jordan	National ID Card number required
Kuwait	Civil ID number required
Lebanon	biṭāqat al-hawiya number required
Luxembourg	
Malaysia	NRIC number required
Mexico	CURPID strongly recommended
Netherlands	
New Zealand	
Norway	
Oman	Omani ID Card required
Peru	Documento Nacional de Identidad (DNI) number required
Philippines	Social Security number required
Portugal	
Romania	Cod Numeric Personal (CNP), or Personal Numeric Code required
Russia	Internal Passport - Cyrillic characters required
Saudi Arabia	National Identity number required
Singapore	NRIC number required
South Africa	South African National ID number required
South Korea	Drivers license number and serial number required Hangul characters required
Spain	Documento Nacional de Identidad (DNI) or Foreign Card Number (non Spanish citizens) optional

Sweden	Personnummer (PIN)
Switzerland	
Thailand	Thai National ID number required - Thai characters required
Turkey	Türkiye Cumhuriyeti Kimlik Kartı number optional
Switzerland	
Ukraine	Individual Tax Number required - Cyrillic characters required
UAE	Emirates Identity Authority Id Card number
United Kingdom	
United States	SSN Optional
Venezuela	Cédula de Identidad number required

Customer KYC Process

This is a 3 part process consisting of 3 separate steps in sequence:

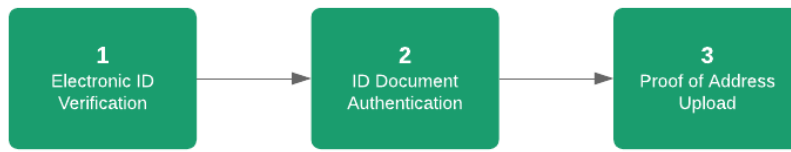
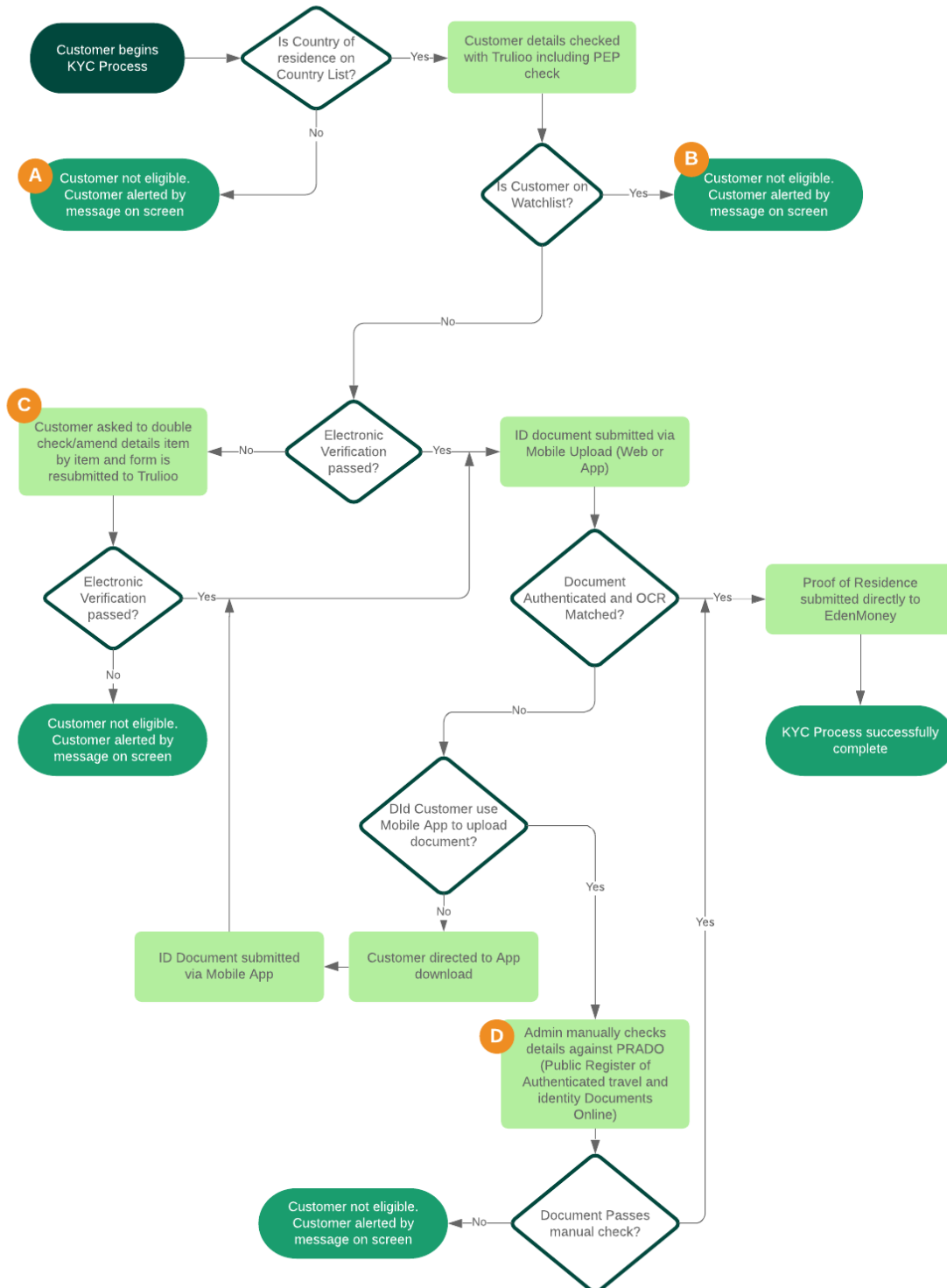


Figure 1 – KYC Process flow



KYC Use Cases

Please refer to Diagram 1 above

Key	Scenario and description
A	Country not eligible The Customer is notified on screen and via email that their Country of residence is not currently supported by EdenMoney
B	Customer is on Watchlist The Customer is notified on screen and via email that they will not currently be accepted by EdenMoney
C	Customer has failed Electronic ID Verification and NOT on Watchlist Customer is taken back to the entry form and asked, field by field to confirm details. Form is resubmitted to Trulioo. If fails again, KYC and registration process is terminated.
D	Document Upload failed verification If the document was uploaded through a mobile web browser, the customer is requested to download the EdenMoney Mobile App in order to upload documents. Once downloaded, the Customer can continue the KYC process. If the Customer already uploaded via the EdenMoney Mobile App then there will be the need for a Manual Check. See below.

Document Verification Manual Check

Each Document Verification entry will show Customer information entered in the EdenMoney system and corresponding OCR result from Trulioo Document Verification API. The system will give a PARTFAIL or FAIL result if there is a discrepancy between the EdenMoney details and Trulioo Response details

Sample Data Response table:

Field Name	EdenMoney	Trulioo Response	Check
First Name	Steven	Steve	PASS
Middle Name	Jonas	J	NOT CHECKED
Last Name	Michaels	Michaels	PASS
Day of birth	01	01	PASS
Month of birth	8	8	PASS
Year of birth	1976	1978	FAIL
RESULT: FAIL			

The check will **FAIL** if ANY of the following are true:

- Day of birth does not match
- Month of birth does not match
- Year of birth does not match

The check will **PARTFAIL** if all Date of birth fields are matched and ANY of the following are true:

- Firstname does not match
- Last name does not match

Instructions for Backend User

- 1) In EdenMoney Admin system, go to KYC Notifications > Document Verifications
- 2) All FAILED / PARTFAILED Document Verifications are listed chronologically
- 3) Find entry for particular Customer using account number filter
- 4) Once you have found your entry, click on "Details" to see full Data Response table
- 5) Click on "ID Doc Image" - a copy of the supplied ID document will open in a new window
- 6) As per your ID / AML Training, you must determine whether the ID document is valid / genuine – by using **PRADO - Public Register of Authentic travel and identity Documents Online** <https://www.consilium.europa.eu/prado/en/prado-start-page.html>
- 7) You must also determine whether a Document is that of the Customer based on all available data and using the knowledge gained from the ID / AML Training
- 8) On completion of the Manual Check, you will need to set the Document Verification Status of the Customer
 - a. Set Status as "DocVerified" to allow Customer to receive an email and if applicable App notification that they should continue to the upload of Address Verification Document.
 - b. Set Status as "DocFailed" to terminate the KYC process. The Customer will be notified by email and if applicable and App notification. The Customer will be unable to open an EdenMoney account.
 - c. Set Status as "DocVPending" if you are undecided and require a second informed opinion.