



EASY KYC CONFIGURATION AND JOURNEY DEPLOYMENT

COMPLIANCE SIMPLIFIED WITH OUR NO-CODE-LOW-CODE APPROACH



Every business approaches compliance differently. It may be the order of your customer onboarding journey, what rules you put in place, or one of a thousand other compliance issues, but no two companies configure their compliance in the same way. We empower your compliance department with all the options they could want to deliver compliance that not only helps you to prevent financial crime and meet regulatory obligations but helps your customers to glide through KYC.



Orchestration Settings

Choose which data sources, documents and identity sources customers need to provide for your KYC process. You can decide which are mandatory and which are optional at a click.

| SELFIE | | |
|-------------------|---------|-----------|
| Liveness | Enabled | Mandatory |
| Facial Biometrics | Enabled | Mandatory |
| ID DOC | | |
| Passport | Enabled | Mandatory |
| Driving Licence | Enabled | Mandatory |
| ID Card | Enabled | Mandatory |
| Visa / Residence | Enabled | Mandatory |
| ADDRESS DOC | | |
| Utility Bill | Enabled | Mandatory |
| Bank Statement | Enabled | Mandatory |

Pass Score

Default Score

Low Med High

54

| Confidence level | Threshold Setting | GPG45 equivalent |
|------------------|-------------------|------------------|
| Very Strong | 80 | LOA High |
| Strong | 60 | LOA Medium |
| Default | 50 | LOA Low |



Score Settings

Change your identity confidence threshold depending on what products are being offered and your risk-based approach.



Alert Settings

Decide which fraud flags matter to your business, from age minimums to fraud history, you can decide which fraud indicators are a concern. Instantly see when submitted evidence does not match with application data.

| | |
|--|-------------------------------------|
| Facial biometric score is less than <X> | <input type="checkbox"/> |
| Match to fraud history | <input checked="" type="checkbox"/> |
| Liveness not detected | <input type="checkbox"/> |
| Geolocation mismatch to address evidence | <input checked="" type="checkbox"/> |
| Date of birth mismatch | <input type="checkbox"/> |
| Age less than <X> | <input checked="" type="checkbox"/> |
| Address mismatch | <input checked="" type="checkbox"/> |
| Name mismatch | <input type="checkbox"/> |





Document Settings

Compliance needs can shift with global issues, so we provide flexibility to how your document rules are processed. If you need to accept expired ID documents but want to be alerted when that happens you can have that happen with one click. You can completely manage document recency and validity periods.



Journey Settings

The customer journey is the first time that a customer truly interacts with your business. We've created a journey that can be completely configured to your preferences and maximizes conversions with language choices, 'save for later' features and the ability to send nudges if the user takes a break.

| | |
|--|-------------------------------------|
| Set journey completion deadline | <input type="checkbox"/> |
| Set custom start message | <input checked="" type="checkbox"/> |
| Configure journey language | <input type="checkbox"/> |
| Set journey completion deadline | <input checked="" type="checkbox"/> |
| Enable "Save for later" | <input checked="" type="checkbox"/> |
| Configure user SMS and email outreach | <input type="checkbox"/> |
| Set journey redirect rules upon completion | <input checked="" type="checkbox"/> |
| Configure journey language | <input type="checkbox"/> |

| | |
|---|-------------------------------------|
| Manage alias rules | <input type="checkbox"/> |
| Set up result notification rules | <input checked="" type="checkbox"/> |
| Set up callback APIs | <input checked="" type="checkbox"/> |
| Select full evidence or results only packet | <input checked="" type="checkbox"/> |
| Manage alias rules | <input type="checkbox"/> |
| Build review queue workflow | <input type="checkbox"/> |
| Build reject & re-invite processes | <input checked="" type="checkbox"/> |
| Set up callback APIs | <input type="checkbox"/> |



Result Settings

It's not enough to only have the journey and settings configured as you want, we know that reviewing results is a huge part of your compliance activity. We've made it so that results can be available for review as soon as they come in and notified to your configurable user groups.



Language Settings

No matter the size of your business, your customer base will always have varying language requirements. Customers can choose which language to send the request in and the user can change this manually in the UI if they wish.

| ENVIRONMENT | LANGUAGE DEFAULT | SCOPE | SCORE THRESHOLD |
|-----------------------------|------------------|--|-----------------|
| Age verification Spain | | ID document x1 | 35 |
| Origination UK High-risk | | Equifax data > Facial biometrics > Passpor Address Proof > PEPs & Sanctions | 60 |
| Remediation Italy | | ID document x1 > PEPs & Sanctions | 40 |
| Origination Germany | | Schuda data > Liveness > Video > ID Card PEPs & Sanctions | 80 |

Compliance needs can shift as you enter new markets, release new products, and scale your company. Our KYC platform is agile enough to move with you no matter what you decide to do.