



Mitek

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



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.

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"/>



Alert Rules

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.



Document Rules

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

Set custom start message

Configure journey language

Set journey completion deadline

Enable "Save for later"

Configure user SMS and email outreach

Set journey redirect rules upon completion

Configure journey language

Manage alias rules

Set up result notification rules

Set up callback APIs

Select full evidence or results only packet

Manage alias rules

Build review queue workflow

Build reject & re-invite processes

Set up callback APIs



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 > Passport > 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.