

# Know Your Customer

5 key components in its main stages

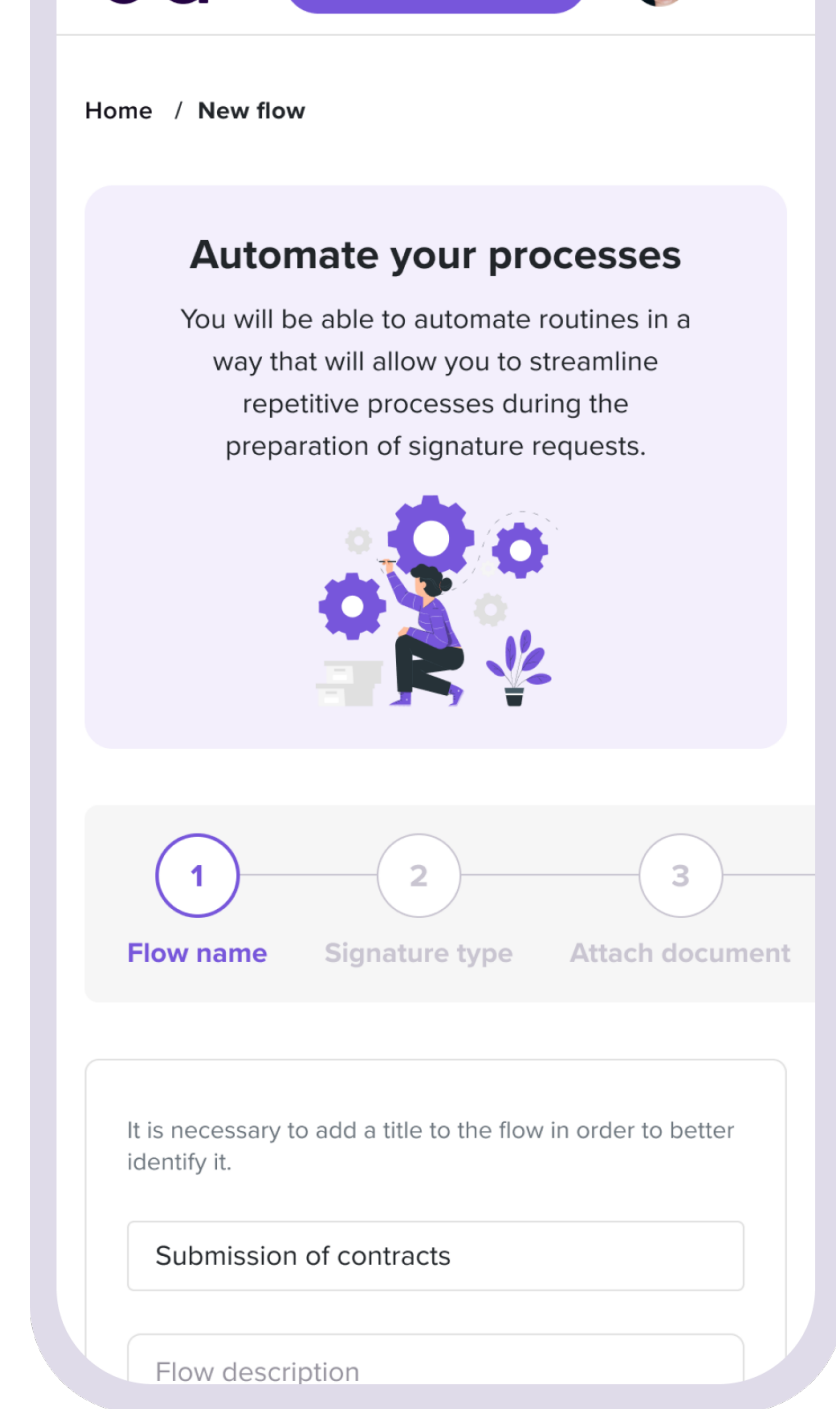
Behind the screen, **hundreds of operations** take place.

**What must not be missing for a KYC solution to be truly effective and secure?**

## 1 An optimized and intelligent workflow

Designing an **onboarding** and registration process that changes **according to the customer's activity** is imperative. **Alternative routes for KYC validation** should be offered in case the user does not find comfort in the initial ones, guaranteeing **assured conversion**.

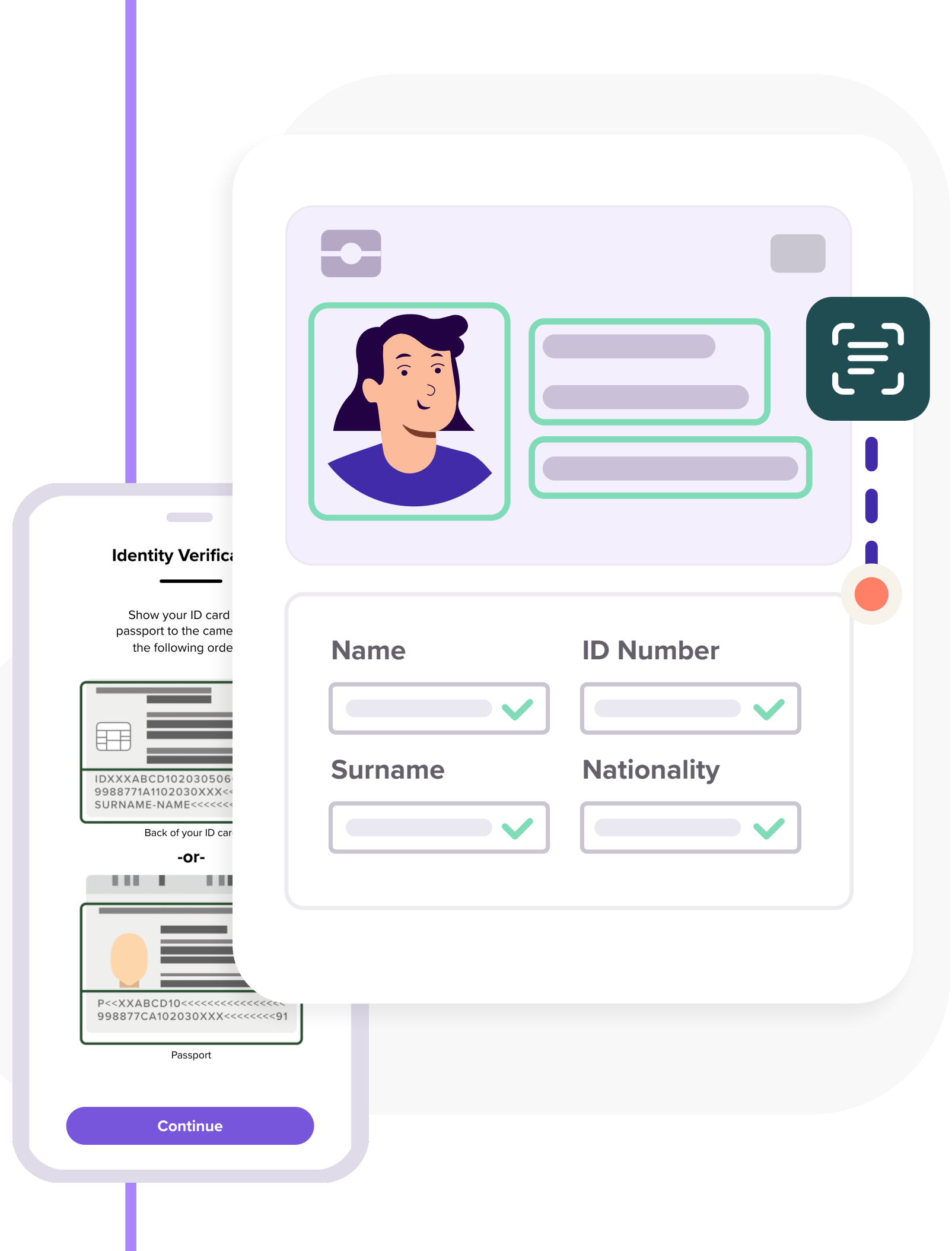
A **cross-channel experience** integrated with the brand's systems and that works in an agile way both at the physical point of sale and in digital media.



## 2 A frictionless documentation collection

The user should not find himself in a situation where his ID or documentation is not accepted. Using **intelligent recognition** and **pre-filling fields** to prevent the user from doing so ensures successful transactions.

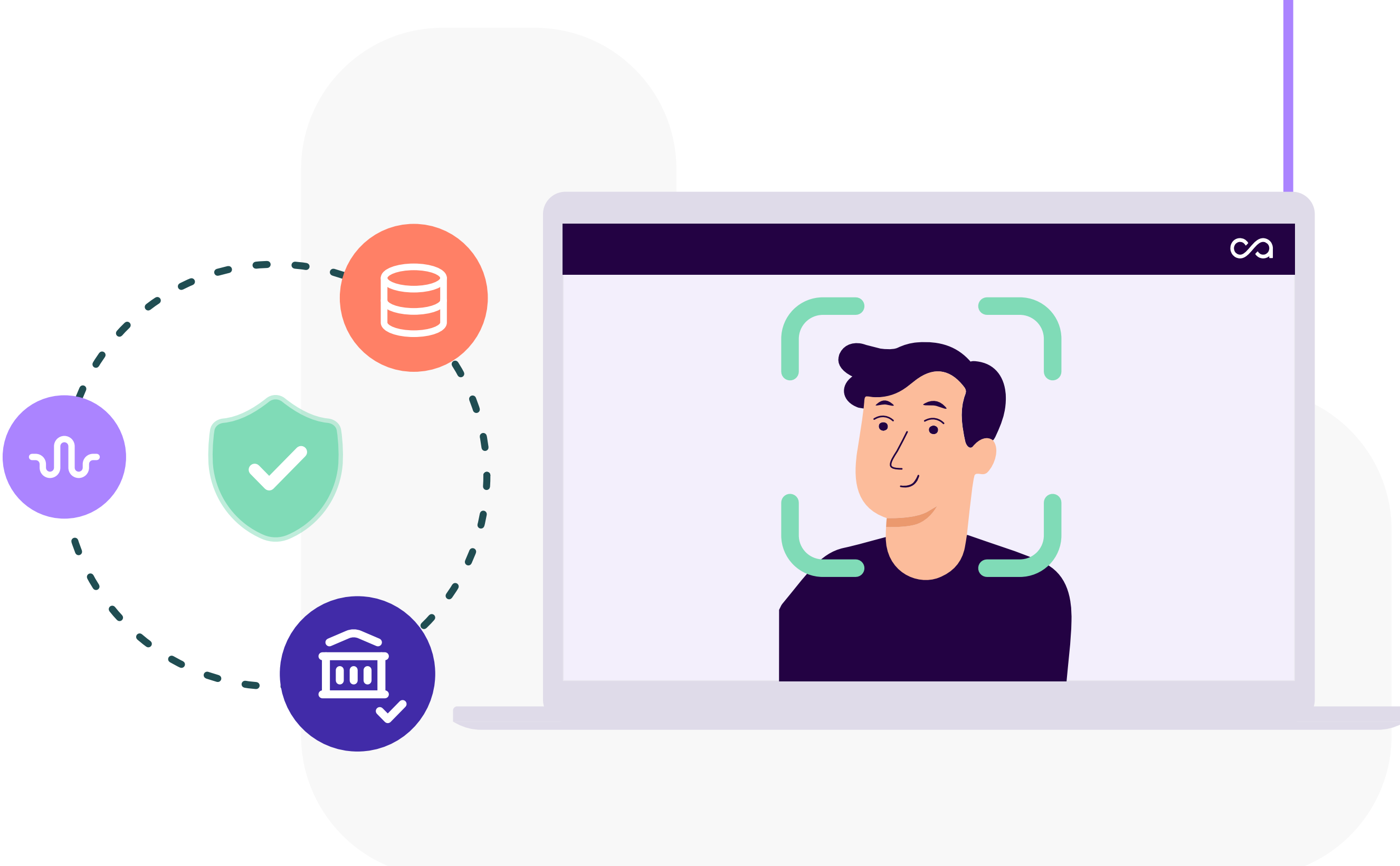
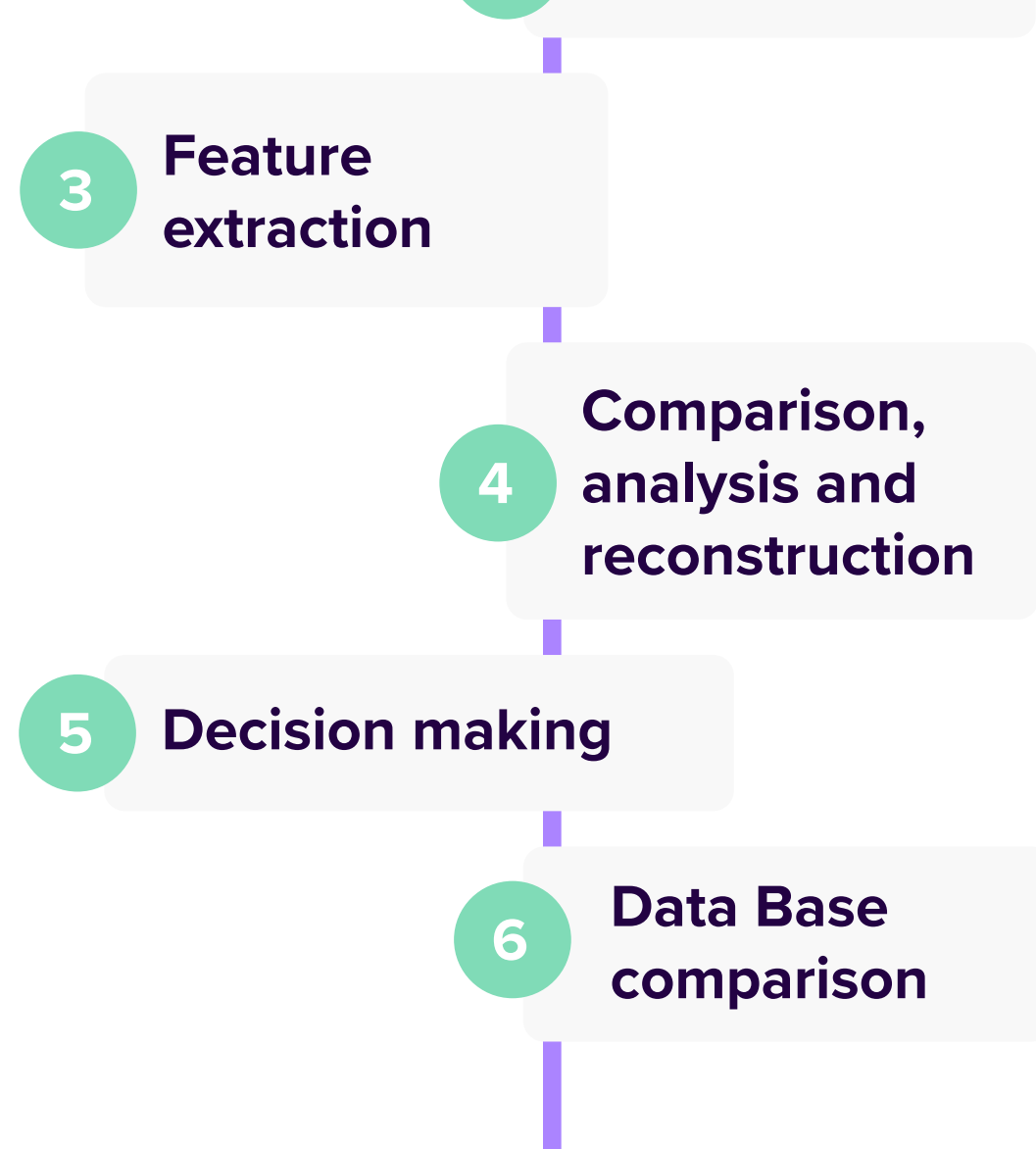
An **OCR technology** with flawless and error-free performance is mandatory, something not so widespread among first-generation KYC solutions. This also makes **KYB (Know Your Business)** processes possible.



## 3 Validations supported by regulation

Identity verification is at the core of Know Your Customer processes. Adapting it to the **legal requirements of the more than 150 countries that require it** and to international **AML standards** is imperative. These validations can be **tailored to the risk level** of the transaction.

The use of **PEP lists and other public and private databases** provides greater security, as well as the use of **biometric face and voice** patterns with the latest technology.

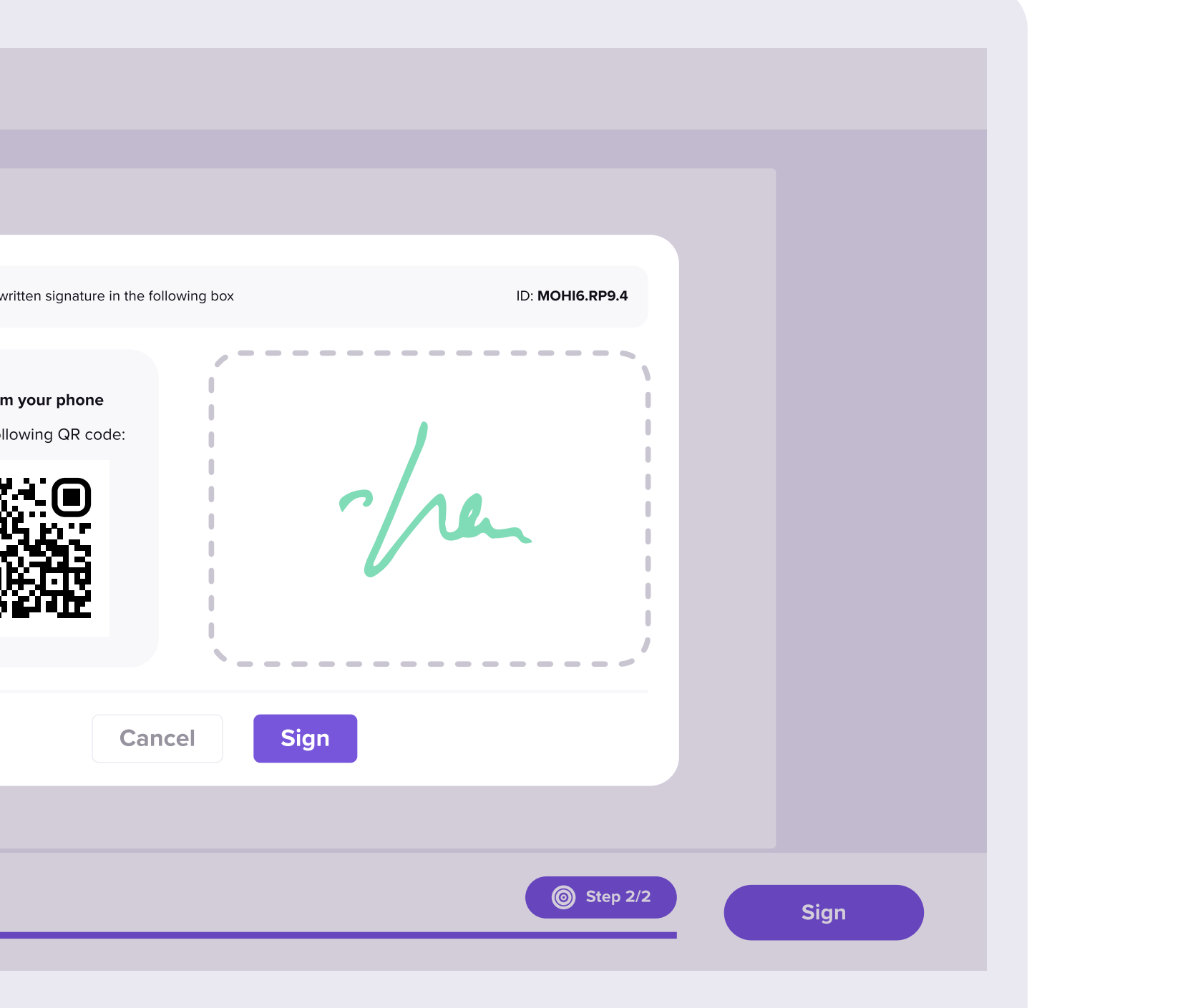


## 4 An integrated contracting process

Integrating **electronic signature** and KYC under the same workflow is necessary to be able to grant **instantaneous client registration**. In addition, **both processes** will be sealed, **under the same verification**, which provides greater validity.

Onboarding is the best time to obtain **additional contracting**, especially after the user platform first accessing. Unifying both components **with the same RegTech provider** will generate new **opportunities**.

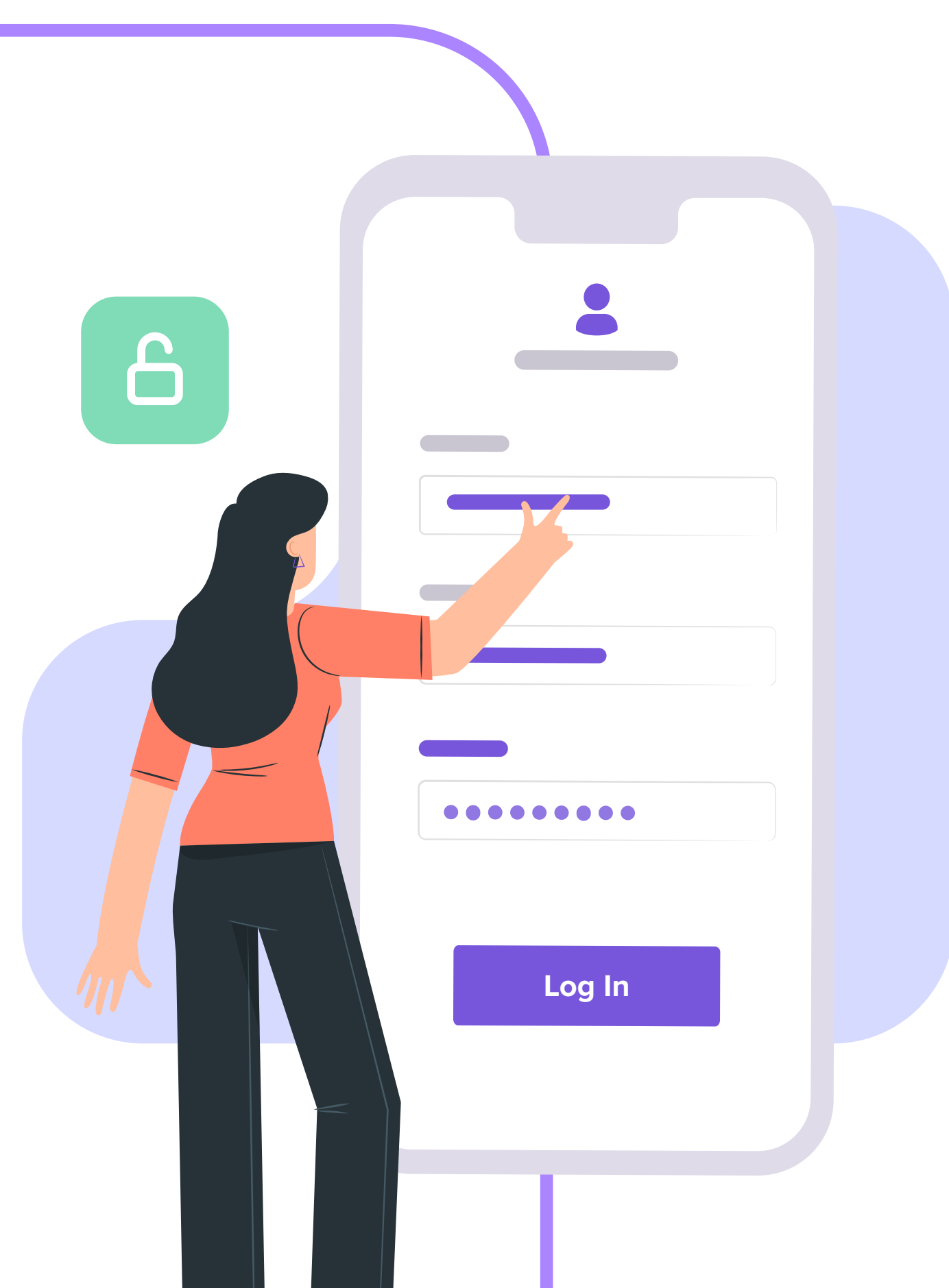
In addition, integrating the electronic signature allows for subsequent **electronic notifications (eFax) with guarantees**, which are necessary to **address dozens of use cases** in certain industries such as BFSI.



## 5 Credential generation

Using KYC for subsequent **strong authentication** models is a competitive advantage thanks to the **credential generation associated with the process**.

**PSD2** requires integrating **MFA** strategies for **further management in customer platforms**, which can be solved with greater assurance if they are based on this first comprehensive KYC identification.



### Key features of a powerful KYC solution

- ✔ Digital Certificate Custody
- ✔ Own cloud dashboard or full API integration
- ✔ SDK, support and simultaneous APP and API
- ✔ Creation of organizational structures
- ✔ Calendar and advanced filters
- ✔ Aggregation of behaviors in flow
- ✔ Platform language configuration per signer and user
- ✔ Smart alerts and notifications
- ✔ 2FA/MFA multi-factor authentication
- ✔ Blockchain E2E
- ✔ Automated submission to repositories
- ✔ Granting view permissions
- ✔ Requesting payments before signing
- ✔ Linking APPs and devices network

Compliance, security and legal at the core  
**KYC | AML | eIDAS | GDPR | SCA | PSD2**

Ask our experts for a demonstration →