

DigitalKYC

Digital Customer KYC Management

DigitalKYC is a trusted Digital Customer/Counterparty Management solution for individuals and legal entities that allows the collection of information, identity verification, KYC (“KnowYourCustomer”) due diligence and electronic signature via mobile devices or web interfaces in a fully customized and automated end-to-end process.



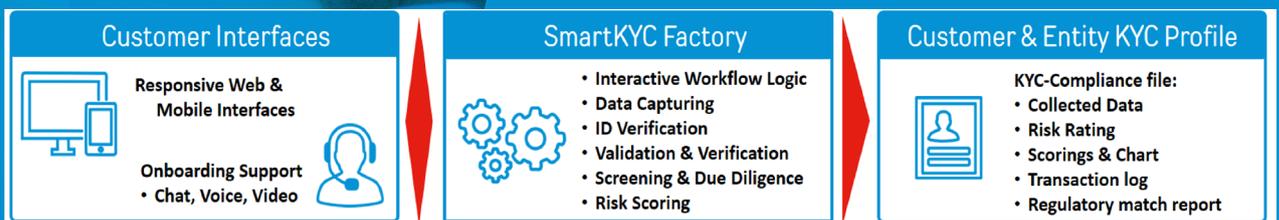
New trends in customer KYC Management

An increasing number of clients carry out their transactions online. Whether checking balances, making transfers or e-shopping, digital transactions are completely integrated into the day-to-day life. These processes are increasingly user-centric, as the customer experience is ever more important to retain and gain clients.

The sector is therefore led by companies that understand that digitalization is much more than moving paper processes online. Here digital KYC is a key part of this new experience.

Among these processes, onboarding — which includes solutions related to opening an account, identity verification and assisted form completion — is one of the most sensitive areas. Institutions must find the right balance between user experience and security.

When opening an account, the experience is even more important as it is the client’s first contact and this initial impression represent the foundation of the future relationship with the institution.



Opening an account in minutes

DigitalKYC is a unique fully automated suite of solutions that manages the KYC for individuals, legal entities and beneficial owners. It encompasses the collection of KYC data, verification of a customer’s identity, anti-money laundering (AML) check, performance of due diligence and obtaining a legally binding electronic signature. The service can be accessed via any device. Integrated in a mobile app or on a website, DigitalKYC is a fully automated end-to-end service, available 24/7 for a fraction of the cost of manual KYC.

DigitalKYC replaces manual and paper based processes with cutting-edge technologies satisfying the highest security standards. Banks and other businesses can now onboard new customers in minutes.

DigitalKYC provides banks, insurances, fund industry, service providers and other businesses with an advanced solution that satisfies customers’ expectations regarding a seamless and modern user experience, that is compliant with current and upcoming regulations – such as AML, MiFID, PSD, GDPR and more.

DigitalKYC Benefits

Automate and optimise KYC processes
Help you solve your compliance pain points.

- Fast time to revenue with simple multi-jurisdictional, multi-product onboarding
- Improve operational efficiency and reduce marginal KYC cost
- Acquire customer in minutes
- Fully automated procedure, no human interaction required
- Omni-device approach with responsive user interfaces
- Holistic solution comprising a variety of front tools including video recognition, ID verification and phone validation plus & scoring
- Unique identity service providing real-time mobile network information
- Improved data quality and integrity with standardised data documents & records

Multiples delivery options



Integrate Access
Factory Modules: Integration of adapted Service Modules into already existing solutions



Custom - Self manage
Pre-build functionality reduces setup time and adapts to customer demands
Service Modules & Integration Support



Delegate - Managed Service
Managed Software as a Service (SaaS) that includes a tailor-made, operational platform with responsibility delegation agreements and thereby is the first line customer support.

Modules



ID Document capture & verification
ID form, MRZ (Machine Readable Zone), holograms, micro checks, parse document information



Recognition tests
Trusted Identity based on biometric features :
Biometric Recognition Facial, Liveness, Voice, prints...



Screening
Sanctions, PEP/MEP, Media, Web. Timely & complete background information on a person



Corporate Data Collection
Automated collection of Digital Data-Sets & Documents based on which information is



Adress - Email verification
Consistency checks and matching to authenticate addresses



Client - Counterpart Risk Scoring
with KYC Alerts & Task Management. Modular & risk weighted scoring for a Risk-Based Approach



Communications recording
Unified & Compliant Video & Voice, Text recording



Know Your Transaction
Detect Fraud, Anti-Money Laundering, Terrorist Finance and other suspicious actions in order to produce SARs/STRs



Mobile ID
Mobile Risk & Phone ID Scoring based on number, device, SIM & other factors



Mobile Verification
Use SMS/Voice - 2FA/Multi-Factor Authentication as ID-Verification



Phone Number reputation scoring & Deep Data
Confirm ownership & type: fix line, prepaid vs contract, device, location, carrier & address details



Digital-ID Authentication: eID
Trusted access based on eID, itsme eSign-up, etc.



Digital Signature: eID / eSignature
Different levels of eSignatures to enable secure & easy signing



Live-Interaction
Immediate client communication via Chat, Audio, Video, Co-browsing, ChatBot

About Telindus

Telindus is a brand of Proximus Luxembourg SA. Founded in 1979, Telindus Luxembourg accompanies all organizations in their digital transformation, by providing holistic ICT & Telecommunication solutions, as well as tailored support services. Its areas of expertise include Telecommunication Services, ICT Infrastructure, Multi-Cloud, Digital Finance Solutions, Cybersecurity, Business Applications, Managed Services and Training.

To know more

Please do not hesitate to visit our website www.telindus.lu or contact our Fintech Solutions team: digitalkyc@telindus.lu