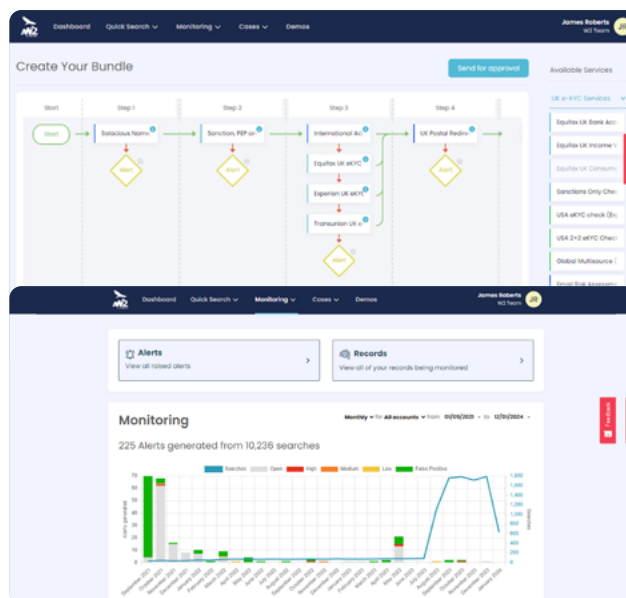# nCino
## Identity Solutions

nCino Identity Solutions provides a Platform as a Service (PaaS) to help organisations simplify the compliance process and meet regulatory requirements.

The nCino Identity Solutions platform contains all the tools needed to support end to end compliance within your customer journey including, but not limited to, custom workflow creation, ongoing monitoring, audit and remediation.

All through a single, intuitive point of access. nCino Identity Solutions has access to robust global data providers to ensure that clients get real-time access to reliable, up to date information that includes Know Your Customer (KYC), Anti-Money Laundering (AML) and Fraud Prevention due diligence. Services include ID and age verification, PEPs & Sanctions screening, document verification, facial comparison, adverse media and many more.

nCino Identity Solutions is supplier agnostic so you can choose which service providers you want access to, and in whatever sequence makes the most economic sense.



**Access award winning global verification and validation services via one simple integration:**

- eKYC (over 160 countries)
- PEP, sanction and adverse media
- Document verification with facial comparison
- Manual document verification
- Know Your Business (KYB)
- Address Lookup
- Customer acquisition screening and ongoing monitoring

- Email risk assessment
- Salacious name checks
- Age verification
- Director lookups & disqualified directors
- Case management
- Affordability
- Mortality checks

# AML Data Services

nCino Identity Solutions' platform and services unify the best available global sanctions, Politically Exposed Persons (PEP), global watchlist and adverse media data into a single consumable package.

All of the below data sets can not only be used for initial onboarding and ongoing monitoring purposes but also at point of payment transactions.



## Level 1: Senior Political Figures List

Heads of state and high ranking government figures around the world.

## Level 2: PEP Select List

All of the above plus:

- Regional, current and former PEPs.

- Family members with PEPs.

- Close associates with PEPs.

- FATF (Financial Action Task Force) defined PEP categories.

## Level 3: Watchlist

All of the above plus:

- A much broader spectrum of civil servants, political party officials, senior members of the police force, City Mayors, National NGO officials, political pressure and labour group officials.

- Global law enforcement wanted lists.

- Regulatory enforcement actions.

- Global adverse media.

- Global sanctions lists.

### Global Sanctions Include:

- O.F.A.C (Office of Foreign Assets Control)

- US Treasury Department

- French Asset Freeze List

- HMT (His Majesty's Treasury Department- UK)

- European Union

- Government of Netherlands National Sanctionlist Terrorism

- United Nations

- Office of the Superintendent of Financial Institutions

- Option to include all other global sanctions lists

# Document Verification With Facial Comparison (DVFC)

Authenticate customers across the globe with nCino Identity Solutions' Document Verification with Facial Comparison (DVFC) solution and experience a frictionless, faster onboarding journey.

By implementing the DVFC services into your customer onboarding journey you can keep customers engaged in a smooth end to end process and verify their identity in real-time, whilst offering a superior customer experience.

## Key benefits

Automatic, real time engine and responses.

DV & FC elements can be independently used for maximum flexibility.

Can verify over 6000 global documents.

Ability to add bespoke templates to the global document library.

Supported by mobile SDK's & API end points for web journeys.

Deter fraudsters by linking verified documents to users.

## Complementary Services

Manual Document Verification

Global eKYC

Fraud Prevention

# Anti-Money Laundering (AML)

Meet every point of the compliance journey with nCino Identity Solutions' range of AML solutions. Our platform and services unify best-in-class global data into a single consumable package to help your business apply a true risk-based approach.

Our suite of AML data services enables you to screen against robust datasets from the onboarding stage through to ongoing monitoring, ensuring an effective compliance workflow.

## Key benefits

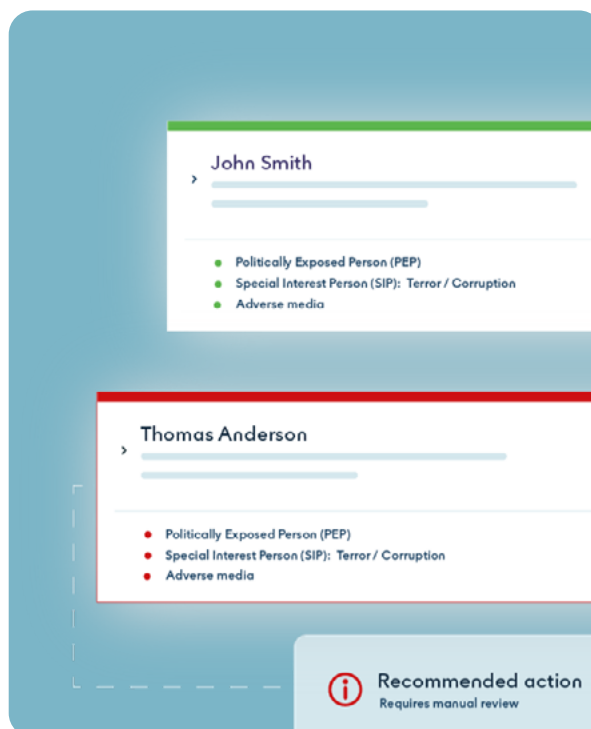Access to multiple best of breed global AML data suppliers.

Tailored alert matching to meet your individual compliance standards.

Granular data breakdown to enable a truly flexible risk-based approach.

Filter alerts based on auto-remediation criteria. Ex-PEPs, country, entity matching and more.

Fully integrated into onboarding, screening & case managements tools for a single customer view.

Complete alert management functionality and audit history to fulful compliance requirments.



## Complementary Services

Global eKYC

Document Verification

Fraud Prevention

# Email Risk Assessment

Prevent fraud fuelled by email intelligence with nCino Identity Solutions' email risk assessment solution. By combining advanced analysis, machine learning and artificial intelligence, our proven fraud prevention solutions helps deliver an effective overview of customer risk.

By incorporating email risk solution into your customer workflow, you can leverage powerful intelligence and decisioning data to further strengthen your compliance process, whilst maintaining a frictionless customer experience.

## Key benefits

Identify potential high-risk customers using predictive risk-based intelligence.

Red flag' alerts for when an email address has been associated with fraud.

Reduces fraud losses, increases revenue and automation in customer onboarding.

A simple 'risk score' summarises the comprehensive data associated with the email, age of email, and IP address.



## Complementary Services

AML Services    Document Verification    Fraud Prevention    Global eKYC

# Fraud Prevention

Combat fraud by utilising nCino Identity Solutions' suite of fraud prevention data services and ensure an added layer of protection. The true cost of fraud is not known as it is identified after the fraud has occurred or is never discovered.

Proactively detect fraud to safeguard intellectual property, save money, and avoid reputational damage. Combine services through custom workflows to defend your business against fraudsters.

## Key benefits

Improve resilience of your CRM by protecting it from 'keyboard bashing' or false entries.

Minimise losses from fraudulent activities using email risk and mortality.

Increase confidence in lead generation using salacious names and address lookup.

Avoid reputational damage by identifying deceased or age inappropriate individuals.



## Complementary Services

AML Services     Document Verification     Global eKYC

# Know Your Business

Comply with current and future Anti-Money Laundering (AML) directives with nCino Identity Solutions' KYB solution. Identify businesses you work with based on financial risk factors or for business intelligence purposes.

Performing due diligence on clients before they are onboarded will save reputational damage and resources by ensuring you only work with legitimate businesses.

## Key benefits

Recommended credit and contract limits to assist contract discussions.

Full company financials presented in an easily digestible report.

Payment performance history information to investigate previous partnerships.

Registered address and contact details.

Access UK and global credit score of potential clients.

Current and previous directors alongside PEPs & Sanctions.



## Complementary Services

AML Services  Document Verification  Fraud Prevention  Global eKYC

# Know Your Customer (eKYC)

Enable frictionless customer onboarding with nCino Identity Solutions' fully configurable global eKYC service. Designed to meet your current and future compliance needs whilst streamlining your customer journey.

Global eKYC allows you to easily expand into new countries and regions whilst offering a robust solution to verify the identity of individuals across the globe.

## Key benefits

Global coverage - over 160 country/ regional data sets available.

Access to multiple global suppliers with thousands of local data sources.

Failover and waterfall options ensuring maximum match rates, with minimum downtime.

Accurate matching to meet global regulatory standards.

Immutable audit trail, reporting and alert remediation.

Available via API integration/ web portal access for real-time results.

## Complementary Services

AML Services     Document Verification     Fraud Prevention

# Manual Document Verification

Verify global identity and proof of address documents by utilising nCino Identity Solutions' MDV solution. Enabling you to accurately confirm the identity of your customers whilst preventing identity fraud.

By implementing the MDV service into your customer onboarding journey, you can keep customers engaged in a smooth end-to-end process and verify their identity with speed, whilst maintaining an efficient compliance workflow.

## Key benefits

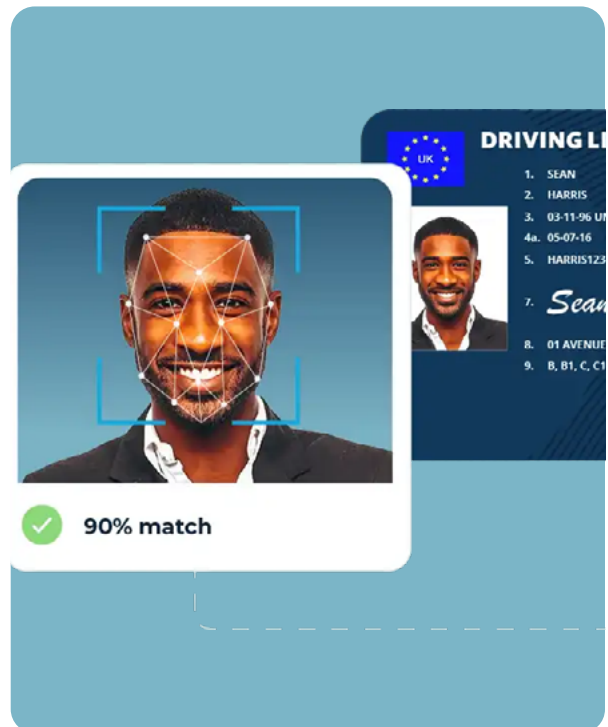Robust manual authentication by highly trained fraud specialists.

Cloud based solution enables API or portal uploads.

Take control of the documents you accept with our custom rule sets.

Global solution covering documents in more than 200 languages.

Multi-tiered validation: name, DOB, validity of document, MRZ band and more.

Maximise pass rates by verifying identities that fail automatic checks.



## Complementary Services

AML Services      DVFC      Document Verification      Global eKYC

# SalesForce Widget

Manage your customers' compliance lifecycle directly within SalesForce CRM. Designed to provide you with a single view of your customer, not just whilst onboarding but throughout every stage of the customer lifecycle.

The easily configured application integrates the nCino Identity Solutions cloud-based platform with SalesForce for seamless data exchange, real-time risk analytics and decisioning metrics using industry leading data source.

## Key benefits

Plug and play - no development required.

Services feed directly into your existing salesforce application.

Simplify back-office processes and compliance.

Customisable data mapping to enhance your business processes.

Maintain data integrity and accuracy.

Enables full customer management in a single environment.



## Complementary Services

UK Know Your Customer (KYC)

UK Know Your Business (KYB)

# Case Management

Create a single customer view and build a full history of your customers, enabling simple management of customers throughout their lifecycle.

Case management transforms the method of data consumption, empowering clients to link onboarding and monitoring in a fully automated real-time journey.
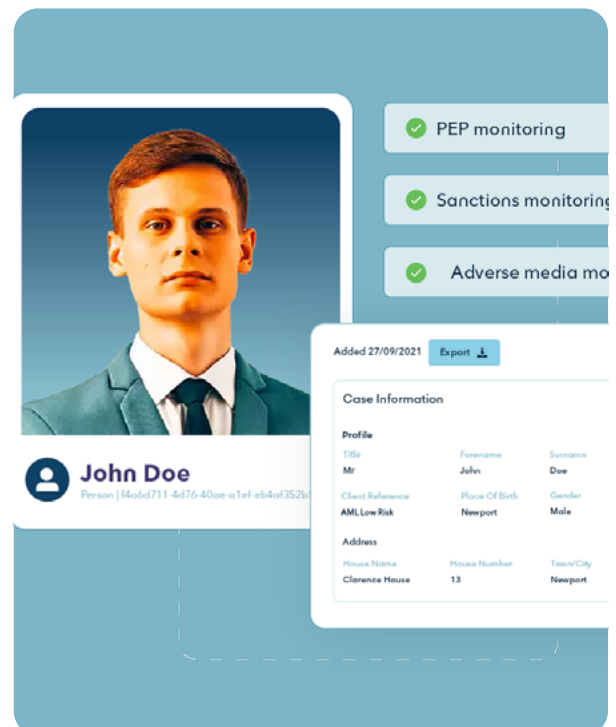
## Key benefits

Eliminates the need to resubmit customer details from onboarding to ongoing monitoring.

Provides access to a compliance CRM to manage all customers through W2's portal.

Creates a full audit history which can be easily exported for further analysis.

Generate a collection of cases under specific groups to enhance customer segmentation.



## Complementary Services

AML Services     Fraud Prevention     Global eKYC

# White-Label

Access a custom branded identity verification platform with nCino Identity Solutions' white-label product. Avoid the headache of building your own platform and dealing with multiple suppliers, let nCino Identity Solutions do the leg work for you.

Conduct identity verification checks from 20+ suppliers through one platform, ensuring compliance with stringent regulation and efficient customer onboarding.

## Key benefits

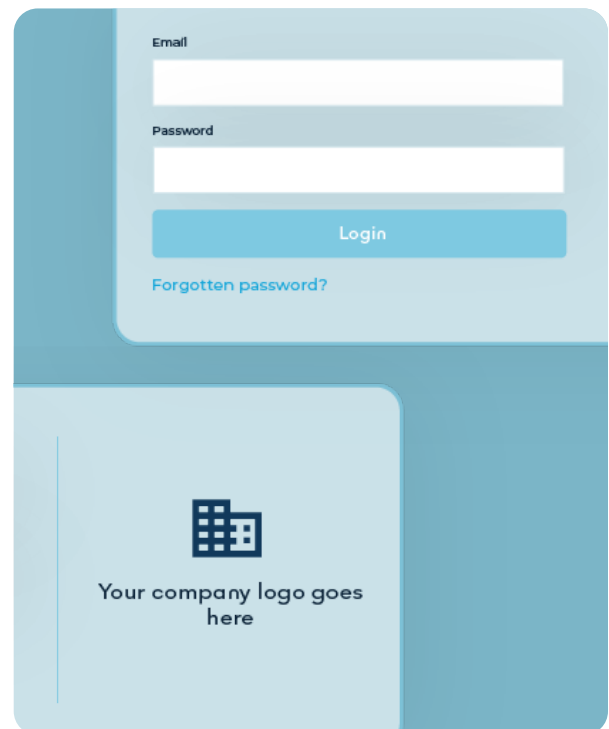| | |
|---|---|
| Expand your product proposition. | Open additional revenue opportunities. |
| Receive full employee training & onboarding. | Ensure your customer compliance. |
| Customise your thresholds of customer support. | Create parent / child accounts for enhanced tracking. |

Email

Password

Login

Forgotten password?

Your company logo goes here

## Complementary Services

Know Your Customer (KYC)    Anti-Money Laundering (AML)    Fraud Prevention

ncino. Identity Solutions

# Financial Risk Checks

Combine data assets from multiple sources at individual, demographic and geographic level on a where available basis with nCino Identity Solutions' affordability solution.

Built to provide as clear a picture as possible without intruding into the customer journey, this solution allows you to gain insight into multiple affordability indicators to protect your players, comply with regulation, and avoid potential fines and reputational damage.

## Key benefits

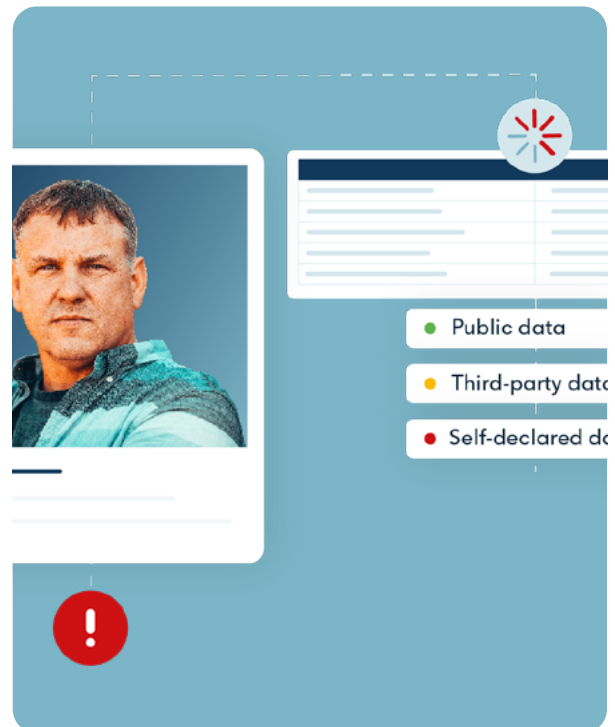API integration for real-time decisioning.

Ongoing monitoring for changes in player circumstances.

Verify declared income without need for documentation.

Understand previous loan application purpose and amount.

50+ data indicators from public, third-party, and self declared sources.

Analyse player population with batch database review.

- Public data
- Third-party data
- Self-declared data

## Complementary Services

Document Verification    Global eKYC    AML Services

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