OneID® Integrated KYC Check Tool

Overview

The Integrated KYC (Know Your Customer) Check Tool enables secure, automated identity verification and risk screening for individuals through a direct connection with the OneID® API. This tool is designed to support regulatory compliance, improve onboarding efficiency, and reduce fraud by validating identity information and flagging high-risk profiles.

Key Functional Features

- **Input Requirements:** To initiate a KYC check, the following individual details are required:

  - First Name
  - Surname
  - Date of Birth (DoB)
  - Residential Address (including postcode)

These inputs form the basis of the identity query submitted to the OneID® service and must be accurate for successful validation.

- **KYC Detail Retrieval:** Once the required data is submitted, the system makes a real-time call to the OneID® API, which returns comprehensive KYC (Know Your Customer) details. The details include:

  - Identity verification results
  - A fraud risk screening indicating the likelihood of identity fraud
  - Results of PEPs (Politically Exposed Persons) and sanctions list screenings, highlighting any potential reputational or compliance risks

- **Side-by-Side Data Comparison:** The tool presents a side-by-side comparison between:

  - The information provided by the individual, that has been uploaded to the relevant Turnkey application
  - The data retrieved from the KYC details

This visual layout helps users quickly identify inconsistencies or mismatches in personal details such as name spellings, address history, or date of birth. It supports faster, more informed decisions during onboarding or due diligence processes.

- **Support for Multiple Checks:** The system allows for multiple KYC checks to be performed on a single individual, where necessary. This is particularly useful in scenarios involving:

  - Re-verification during periodic reviews
  - Conflicting data from prior checks
  - Multiple data sources or identity documents

Each KYC result is stored for auditing and traceability, maintaining a full history of checks conducted.

Summary

- Supports compliance with KYC/AML regulations
- Reduces identity fraud and impersonation risk
- Enhances user trust through accurate identity validation
- Facilitates efficient onboarding and case investigation
- Provides a clear audit trail with data comparison and verification outcomes

Availability

The availability of the relevant Turnkey application is governed by the Service Level Agreement between Turnkey and the customer for that application.

The availability of third-party systems accessed via the relevant Turnkey application (e.g. OneID®) is managed by the respective third-party providers and not Turnkey.

Turnkey's third-party provider aims for high availability; however, all parties acknowledge the potential for interruptions to API services due to maintenance or other unforeseen issues.

Turnkey shall endeavour (via 'shoutout' within the relevant Turnkey application) to provide advance notification of OneID® service downtime alerts they receive from the third-party provider.

Should users experience issues accessing the OneID® service, they should be reported to Turnkey who will escalate the matter to the system provider.

Limitations and Exclusions

- The KYC Check Tool is a verification aid only. Results are generated by OneID® from its own and third-party data sources and Turnkey does not verify, and gives no warranty as to, the accuracy, completeness or currency of any result returned.
- Results depend on the accuracy and completeness of the details entered. Inaccurate or incomplete details may produce incorrect, partial or no results.
- Data coverage is determined by OneID® and its data sources. Checks on individuals with limited records (for example, recent arrivals or overseas residents) may return limited or no results.
- A verified or clear result does not guarantee an individual's identity, or that they are not involved in fraud, a politically exposed person or subject to sanctions. An adverse or mismatched result does not in itself confirm that an individual presents a risk.
- Results reflect the position at the time of the check only. The tool does not provide ongoing monitoring; any further check must be initiated by the user.

- The side-by-side comparison highlights differences only. Users are responsible for reviewing and interpreting all results.
- The customer is responsible for ensuring it has a lawful basis, and any necessary consents or authorisations, before a KYC check is initiated on any individual.
- The tool does not replace the customer's own due diligence and does not provide legal or regulatory advice. The customer remains solely responsible for its anti-money laundering, KYC and sanctions compliance obligations and for any decision taken in reliance on a result.
- Turnkey is not responsible for any error, omission or delay in data returned by OneID®.

OneID® Service Provider Details

Name	OneID Limited, Work.life, Core, 30 Brown Street, M2 1DH
Data Privacy Role	Independent data controller using the data for its own purposes
Data Categories	Personal Identity Data
Privacy Notice	https://oneid.uk/oneid-privacy-notice

The Turnkey customer remains responsible for providing its own privacy information to the relevant individuals (whose data will be shared with the Service Provider).

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Turnkey may amend this description in its absolute discretion from time to time.