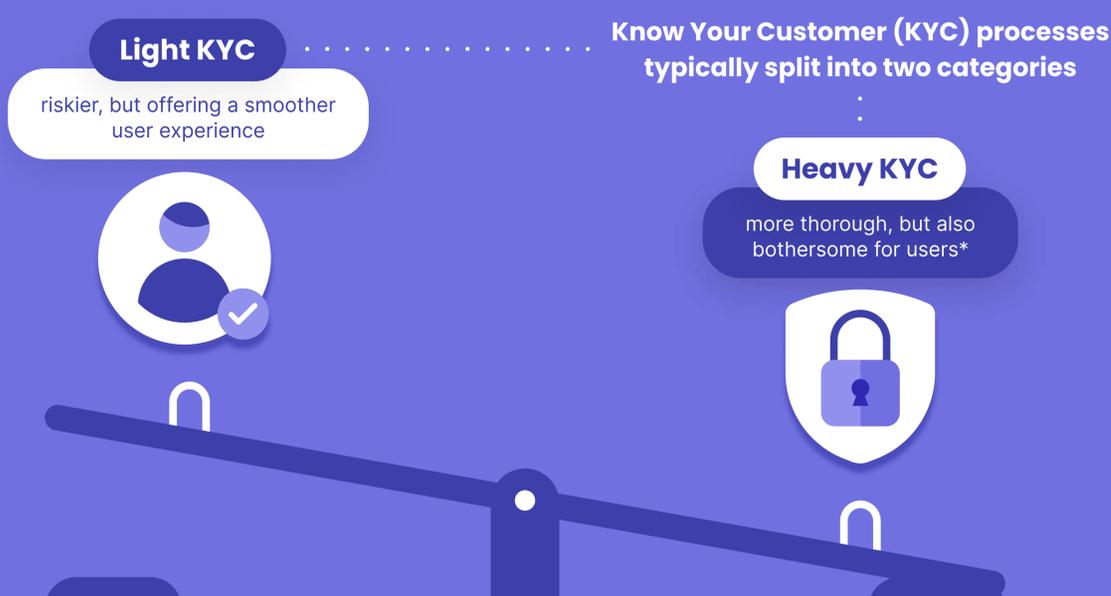


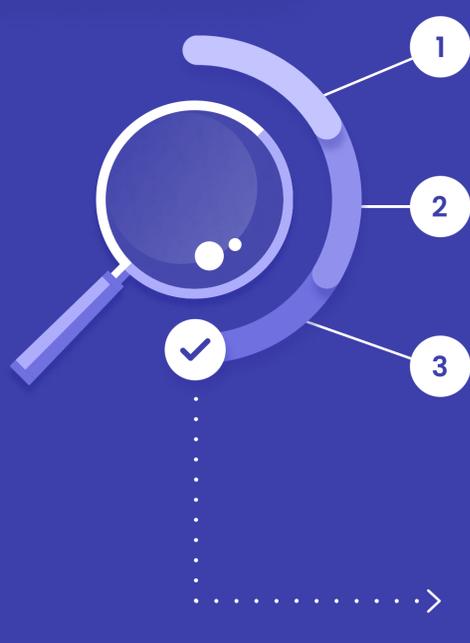
# KYC + User Verification Infographic

The main purpose of compliance regulations is to verify the identity of the customer and ensure they are not performing illegal activities.



\* However you can verify a customer before enforcing any heavier KYC checks

## Verification Before KYC



### Email/Phone Lookup

Verifies that the information matches the given identity, or they are using throwaways.

### Device, IP Check

Check if the user device or IP address is legitimate. Example: doesn't belong to a risk proxy.

### Velocity Rules

Internal checks, comparing details to other known entities in the system.

## Depending on Risk Score Outcome

**Low Risk**  
Proceed with mandatory KYC

**High Risk**  
Block until user contact



Purchase is made



Passed verification?

- 1 Email/Phone Lookup
- 2 Device, IP Check
- 3 Velocity Rules

✓ Trust User  
✗ Require 3DS2



In the EU, PSD2 has meant more SCA (Strong Customer Authentication) requirements which can cause damage the checkout but with the right tools you can minimize friction.



Your KYC processes should focus on enabling users to input the absolute minimum to comply and by using unique data from unique points helps complete the customer picture yourself.



### Device Fingerprinting

Which lets you find a lot of valuable information about suspicious users based on how the combination of software and hardware they use to connect to your site.



### Data enrichment

You can take a single email address or phone number and glean a lot of insights into the quality of our user. For instance, an email address found on a data breach is actually a high indicator that it is valid and genuine.



### Social media lookup

A great tool to confirm your users have a true online presence. SEON found that 76% of defaulting clients who had borrowed a loan didn't have any social media accounts linked to their email address.