

**KYC used to  
be complex,  
costly & slow.  
Now it's as  
easy as EUID**



# A smart & secure solution to customer ID verification, in a simple app



Service providers have a short window to sell their product and convert potential customers

Complex and time consuming KYC can be a barrier to conversions

EU ID is a smooth and secure alternative to traditional identity and document verification

## Verify identities

## Validate supporting documents

## Perform background checks using a variety of databases\*

DOW JONES | LEXISNEXIS



\*Ensures compliance with all applicable KYC regulatory requirements

# Use cases...

FINANCIAL INSTITUTIONS  
PROFESSIONAL SERVICES FIRMS  
ONLINE GAMING COMPANIES  
SOCIETIES & ASSOCIATIONS  
GOVERNMENT BODIES  
EDUCATIONAL INSTITUTIONS



## High net worth Individuals

Mr X is the son of the ex-president of Indonesia, who wants to open a virtual bank account



EU ID is used to verify his identity and check his background against the Dow Jones data base



Mr X is highlighted as a potential PEP risk; a flag is raised and compliance department or virtual bank carry out further checks



## Community youth & sports groups

Group has a number of coaches spread across the country



By law they need to verify the identity of the coaches as they work with minors



EUID can make this process quicker while storing all the relevant information for the society in one place



## Financial advisors

Would usually need to meet new clients face to face



EUID can shorten their on-boarding phase by making this process virtual

# Customer journey

- 01 Download our app from Google Play or the App store
- 02 Customer enters mobile number followed by basic personal information
- 03 Customers number is verified and stored in Firebase\*
- 04 Customer enters personal document information
- 05 Customer takes a photo of the document front-side, back-side, a selfie and a video selfie
- 06 Customer takes a photo of valid proof of address\*\*

\*List of customers is available in a surveillance dashboard

\*\*For corporates EUID will be part of the verification process for directors & UBOs

# Key features & benefits



## Make it your own

The app is completely customisable: white label, or take the APIs you want and add new additions



## Cost effective

Reduction in customer service and management time, resulting in less money spent



## Surveillance dashboard

Full list of customers is available in a convenient surveillance dash board



## KYC ready

Ensures compliance with all applicable KYC regulatory requirements



## Safe & Secure

App coded to the latest best practice standards for iOS (Java) & Android (C# and Java)



## User tracking

Admins can track all users centrally, and easily generate reports on on-boarding trends



## Easy to manage

Customers details and supporting documentation are stored together, facilitating easy compliance reporting and customer reach out



## GDPR compliance

See term 13 of the General Terms

# Who?

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**EU Pay is an FCA regulated payments institution based in the city of London.**

We offer 3 main services:

**01** Virtual banking for individuals and corporates

**02** 'EUID', for KYC video verification and transaction monitoring

**03** We white label our app platform, allowing your business to sell badged mobile apps directly to clients. You maintain total control of your brand, from the app dashboard to the developer account for your business

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**Web:**

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**Email:**

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**Find:**

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Mayfair, London W1S 2EJ

**Follow**

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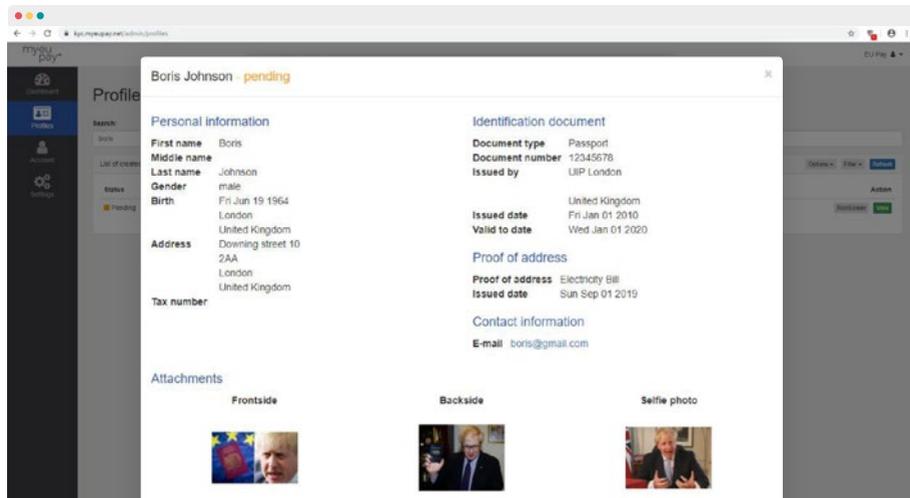
# Search your customers

# Search

The screenshot shows the 'Profiles' page in the myeu pay admin interface. A search bar at the top contains the text 'boris'. Below the search bar, a table lists the search results. The table has columns for Status, Name, Type, Country, Registered, Progress, and Action. One profile is listed: Boris Johnson, with a status of Pending, Type of Personal, Country of United Kingdom, and a registration date of Mon Sep 23 2019 13:23:05. The progress bar is full of green dots. There are 'RiskScreen' and 'View' buttons in the Action column.

Status	Name	Type	Country	Registered	Progress	Action
Pending	Boris Johnson	Personal	United Kingdom	Mon Sep 23 2019 13:23:05	.....	RiskScreen View

# Review your customer's details/ preview photos & videos



**Boris Johnson - pending**

**Personal information**

First name	Boris
Middle name	
Last name	Johnson
Gender	male
Birth	Fri Jun 19 1964 London United Kingdom Downing street 10 2AA London United Kingdom
Address	
Tax number	

**Identification document**

Document type	Passport
Document number	12345678
Issued by	LIP London
Issued date	United Kingdom Fri Jan 01 2010
Valid to date	Wed Jan 01 2020

**Proof of address**

Proof of address	Electricity Bill
Issued date	Sun Sep 01 2019

**Contact information**

E-mail	boris@gmail.com
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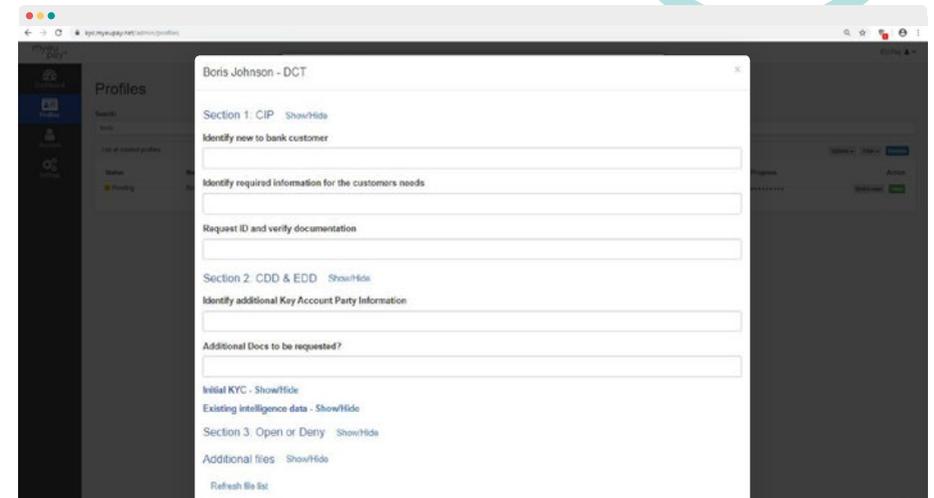
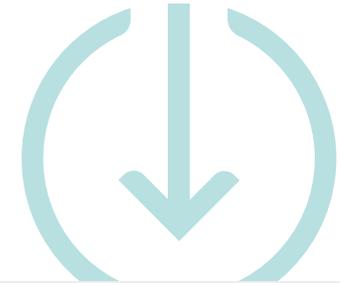
**Attachments**

Frontside	Backside	Selfie photo
Proof of Address 1	Proof of Address 2	Selfie video

DCT Refresh Edit Delete Status **Approve** **Reject**

For demo purposes only

# Capture customer's details



**Boris Johnson - DCT**

Section 1: CIP Show/Hide

Identify new to bank customer

Identify required information for the customers needs

Request ID and verify documentation

Section 2: CDD & EDD Show/Hide

Identify additional Key Account Party Information

Additional Docs to be requested?

Initial KYC - Show/Hide

Existing intelligence data - Show/Hide

Section 3: Open or Darry Show/Hide

Additional files Show/Hide

Refresh file list

File upload:

Choose File No file chosen

File description:

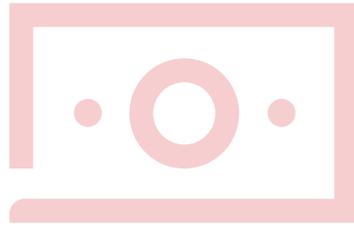
**Upload**

Profile Type Show/Hide

**Cancel** **Save**

For demo purposes only

# Check customers against Dow Jones Database



**Boris Johnson**

Displaying Dow Jones database search results for Boris Johnson

Entity	Name	Records	Match	Action
358506	BORIS JOHNSON	REP	100%	More

**Details**

Displaying details of ALEXANDER BORIS DE PFEFFEL JOHNSON (358506)

- Also Known As: BORIS JOHNSON
- Low Quality AKA: BOJO BOJO
- System Generated Alias: ALEXANDER BORIS JOHNSON
- System Generated Alias: ALEX BORIS DE PFEFFEL JOHNSON
- System Generated Alias: ALEX BORIS JOHNSON
- Birth place: New York, United States
- Citizenship: United Kingdom
- Jurisdiction: United Kingdom
- Resident of: United Kingdom
- Date of Birth: 19 Jun 1964

**Images**

- [1]
- [2]
- [3]
- [4]

**Origin data**

Role			
Title	Occupation	Since	Until
Prime Minister of the United Kingdom	Heads & Deputies State/National Government	24 Jul 2019	
Leader, Conservative Party	Political Party Officials	23 Jul 2019	
Mayor of London	City Mayors	05 May 2008	05 May 2016

**Relationship**

Entity	Relationship	Name
682574	Brother	JOSEPH EDMUND JOHNSON

For demo purposes only

# Check customer's relationships and Associated Entities

**Relationships**

394246	Son	CHARLOTTE MARIA OFFLOW JOHNSON WAHL
394245	Son	STANLEY PATRICK JOHNSON
956136	Son-in-law	DIP SINGH
11906255	Son-in-law	JOSEPHINE MCAFFE
11905906	Son-in-law	MATTHEW JOHN SYMONDS
394248	Son-in-law	SELWYN CHARLES CORNELIUS-WHEELER
682506	Step-Son	JENNIFER KIDD
4381830	Uncle	ROSE JOHNSON
4381831	Uncle	WILLIAM JOHNSON
813875	Unmarried Partner	ANNA FAZACKERLEY
11905677	Unmarried Partner	CARRIE SYMONDS
1395738	Unmarried Partner	HELEN MACINTYRE
726306	Unmarried Partner	PETRONELLA WYATT

**Notes**

Last Review Date Details:  
Watchlist Last Reviewed Date: 14-Aug-2019

Record Status:  
Watchlist Status: Active

Associated Entities Details:  
ASSOCIATED ENTITIES INFORMATION:  
MCALEER AND RUSHE  
Guardian News and Media  
MYLTON GROUP LTD  
REALITY EXPANSION EVENTS LTD  
Unbridge Gazette  
Horticulture Week  
CIT Magazine  
Journalism, Company, UK  
Capital Clean  
Barclays PLC  
Transport for London  
Bikebiz  
CONSULTCH LTD  
LONDON CLIMATE CHANGE AGENCY LTD  
SOUTH BANK EMPLOYERS GROUP  
Sean Bryson  
Egov Monitor  
HOLFF OLING LTD

Close

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# KYC?



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