



Identity Risk Compliance Made Simple



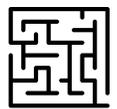
Financial institutions are under pressure to comply with many complex regulatory requirements world-wide such as Customer Identification Program (CIP), the US Patriot Act, FATF guidelines, and others. However, an effective KYC/AML compliance solution can help you increase your acceptance rate, avoid fines, and improve overall customer experience.



**INCREASE
AUTO
ACCEPTANCE**



**AUTOMATE
COMPLIANCE
MONITORING**

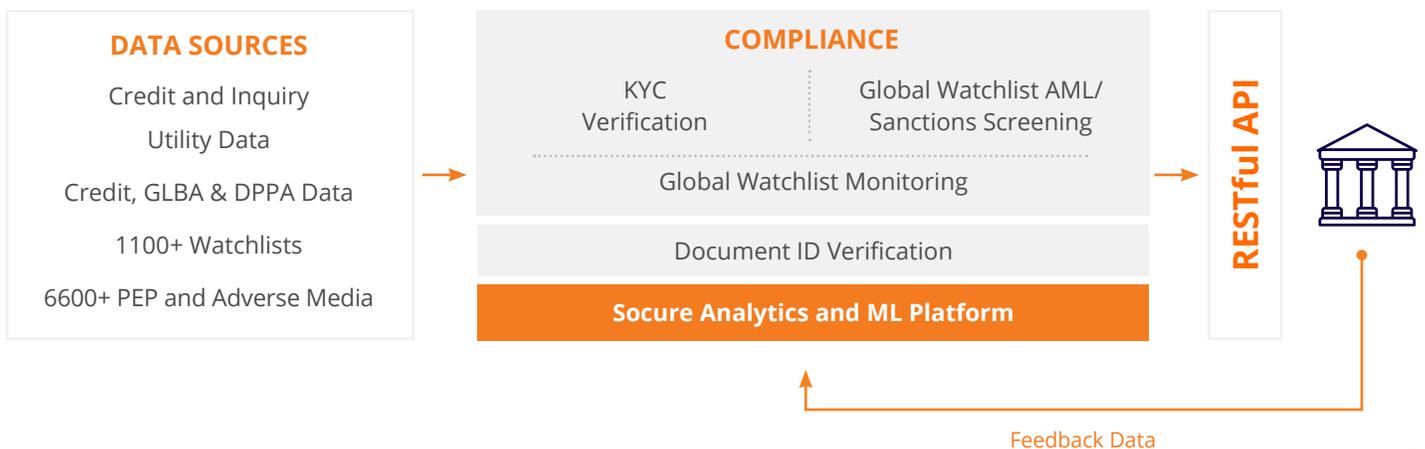


**REDUCE
CUSTOMER
FRICTION**

Verify Customers with Confidence

Socure has a full suite of solutions to help you meet hundreds of financial crime compliance requirements. With over 300 million verified identity profiles, our KYC/AML solution leverages Socure's powerful Analytics and Machine Learning platform to verify identities and increase auto acceptances and minimize false positives. Our solution uses a single API call to analyze customer PII and return validations along with reason codes that enable you to quickly approve or reject transactions. For customers who require manual review, use Socure's Document ID Verification service for additional evaluation. By constantly validating our machine learning models with feedback data across our customer base, Socure is able to deliver industry leading acceptance, at the lowest fraud level, to keep you compliant.

The Socure Compliance Suite



Top Digital Bank **increased auto-acceptance rates by 21%** over legacy provider, while completely eliminating the need for KBA, delivering over **\$5M in new annual revenue.**

Top FinTech **increased auto-acceptance rates by 28%** over legacy credit bureau provider, while reducing manual review rates by the same amount.

KYC

Socure's KYC Solution allows banks and financial institutions across the US to onboard customers without friction while meeting regulatory requirements. Risk scores using the ID+ Analytics and Machine Learning Platform are developed using data aggregated from credit, inquiry, telco and utility providers, and other demographics. Results from head-to-head competitive tests show Socure KYC has the highest coverage in the US market with over 90% auto approval rates.

Because each institution may have specific requirements on how they would like to implement their KYC program, Socure provides the ability to adjust matching criteria based on your risk tolerance. Detailed reason codes are returned with every assessment, so you have clear insights to the scoring decisions.

Global Watchlist and Monitoring

Use Global Watchlist and Monitoring to comply with financial crime regulations from thousands of watchlists, PEP lists and adverse media. Powered by the ID+ Analytics and Machine Learning Platform, matching is accomplished at multiple levels so you can take the best course of action based on your risk tolerance. Monitor your customers 24/7 for watchlist change of status to remain in compliance.

Features:

- Over 1100 watchlists globally and 6000 PEP lists
- Adjust match criteria to your risk tolerance
- Detailed match reason codes returned with results
- Three levels of service to choose from depending on risk of account
- Continuously monitor and receive alerts when customer status changes

Standard	Plus	Premium
35+ Core lists incl. OFAC SDN, FinCen 311, EU Consolidated and HM Treasury Sanctions, EPLS & more.	1100+ Sanctions and Enforcement lists. 4 levels of PEP as defined by FATF.	1100+ Sanctions and Enforcement lists, 4 levels of PEP as defined by FATF, and Adverse Media.

Socure ID Document Verification

ID Document Verification provides an additional layer of security during manual review. Consumers scan or upload a Drivers License, Passport, or other form of government-issued ID along with the PII normally collected during the identity verification process. ID+ analyzes the submitted images and the PII, and returns a risk recommendation. The service supports 3,500 different documents from more than 180 countries.

Compared to other verification approaches, such as knowledge-based authentication (KBA) or two-factor authentication methods, ID Document Verification is as easy as taking a selfie, which reduces customer friction for your applicants while assuring you higher accuracy and lower risk in processing those applications.

Contact sales@socure.com to learn more about how Socure can transform your business.