

01

KYC/AML Kit

Smooth onboarding and compliance have finally come together

Kuraga Investment AS

WHAT IS KYC/AML KIT FOR?



ONBOARDING AND VERIFICATION

The system allows you to register new users, establishing their identity, as well as the owners of the companies.



CHECKING FOR SANCTIONS LISTS

The system allows you to register new users, establishing their identity, as well as the owners of the companies.



FORM FILLING

The system allows customers to fill out forms online, supplement and correct them, and submit their personal documents if they change.



CHECK AND REQUEST

Our software offers a convenient way to check each completed questionnaire field. It is also possible to put a question to the client about a particular field to clarify the information.



REQUEST FOR DOCUMENTS

You will be able to request any document from the client, or set an expiration date for a document already submitted.



AUTOMATIC SCORING

The system allows you to assign points - based on the calculation of which can be set risk-oriented method of decision-making on the client.

The system allows you to close the full cycle from the onboarding client company or individual - to monitoring and updating data. Today it is the only product on the market with such capabilities.

Document recognition level by country

CHECK AND REQUEST

In addition to a huge number of countries around the world, we can offer you the suppliers with the highest approval ratings when it comes to verifying individuals' documents.

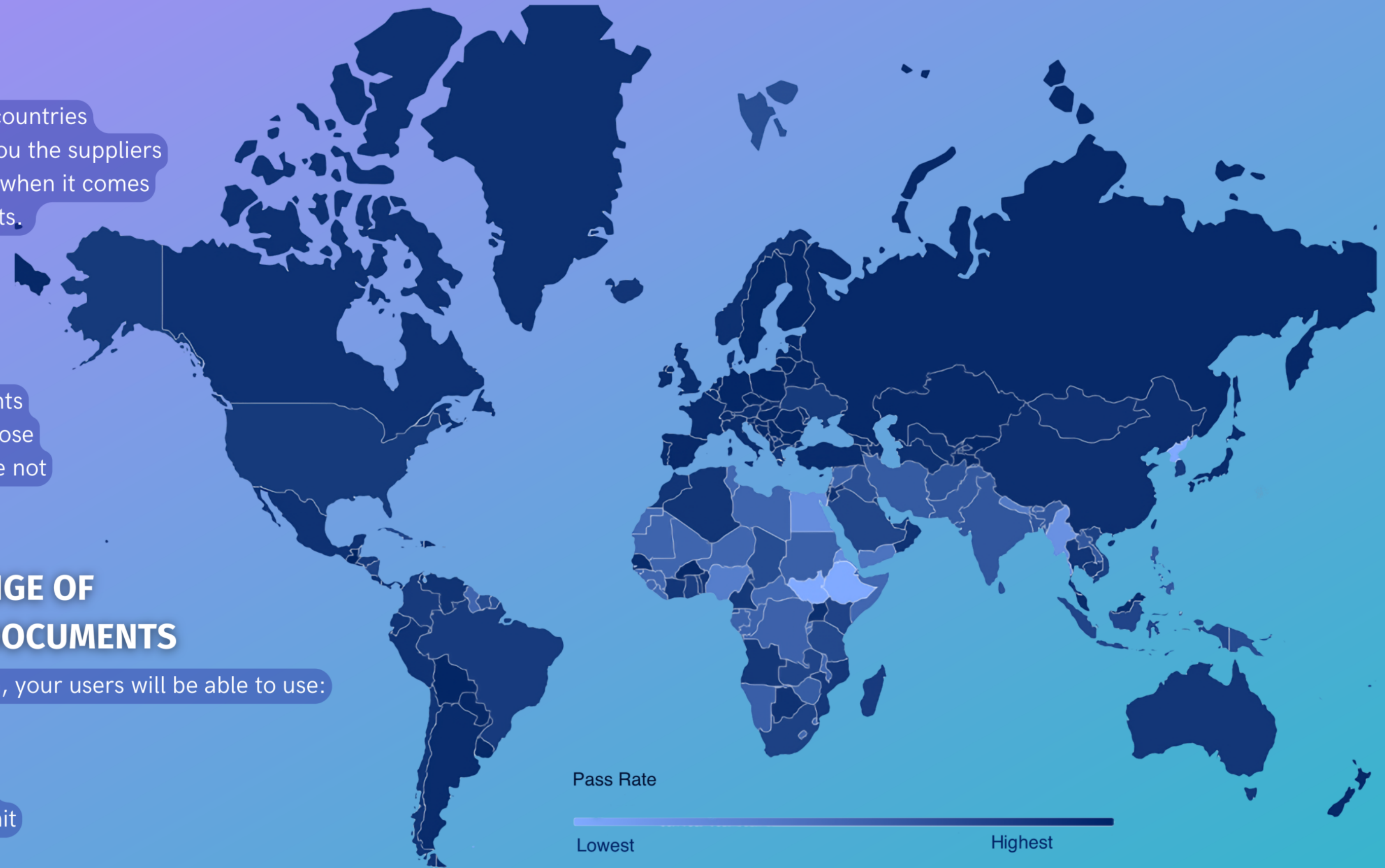
CUSTOMIZATION FLEXIBILITY

You can set how thoroughly your documents should be checked - so that even users whose camera quality or shooting conditions were not ideal could use your service.

A WIDE RANGE OF SUITABLE DOCUMENTS

For authorization, your users will be able to use:

- Passport
- ID card
- Driving license
- Residence permit



KYC/AML Kit

KEY FEATURES AND BENEFITS OF OUR SYSTEM

VERIFICATION OF INDIVIDUALS

IN-DEPTH KYC ON REQUEST

RECOGNITION OF DOCUMENTS
FROM OVER 145 COUNTRIES

COMPANY VERIFICATION

ONBOARDING OF INDIVIDUALS

COLLECTION AND VERIFICATION
OF CLIENT DOCUMENTS

SCORING THE CLIENT ON THE BASIS OF
QUESTIONNAIRES

IMPLEMENTATION OF CUSTOM
QUESTIONNAIRES FOR YOUR
COMPANY

VERIFICATION OF UBO
COMPANIES

UPDATING OF CUSTOMER
DATA

CLIENT CABINET

NEGATIVE INFORMATION ON THE
INTERNET

CUSTOMER VIDEO VERIFICATION

COMPANY ONBOARDING

SINGLE INTERFACE OF
COMMUNICATION WITH THE
CUSTOMER

KEY ELEMENTS KYC/AML KIT

Meet the strictest regulations out there and welcome more clients to your business within minutes. Video onboarding made how it's meant to be.

INTERVIEW PLATFORM

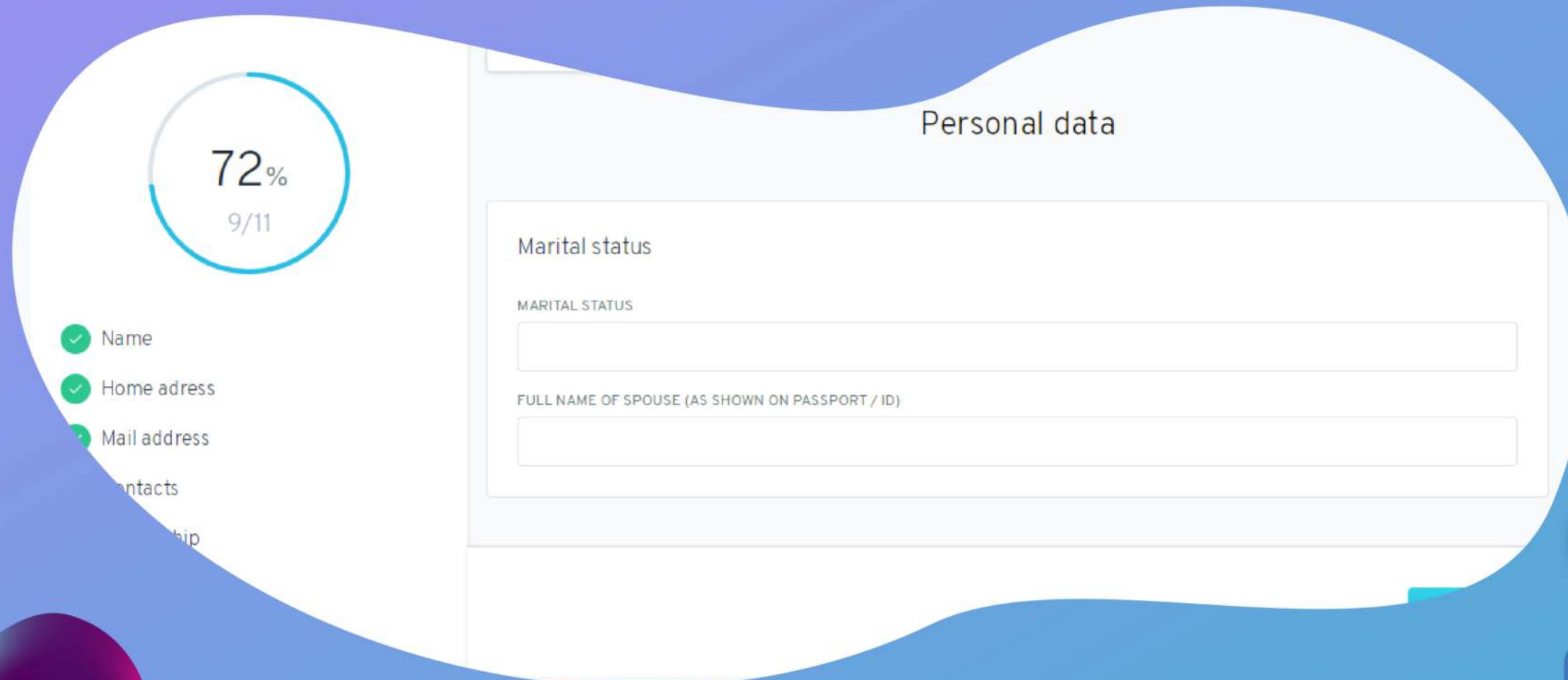
Compliant, customizable, and user-friendly video interviewing compatible with almost any device. Let us take care of video interviewing for you.

DOCUMENT CHECK

Perform automated document verification during the interview. Our system can capture the applicant's documents and automatically check their authenticity, all in real-time.

PRE-MADE PROCESSES

To ensure full compliance, all data is kept for 5+ years, and you can review video recordings of both the operator and the user after the interview.



72%
9/11

- ✓ Name
- ✓ Home address
- ✓ Mail address
- contacts
- ship

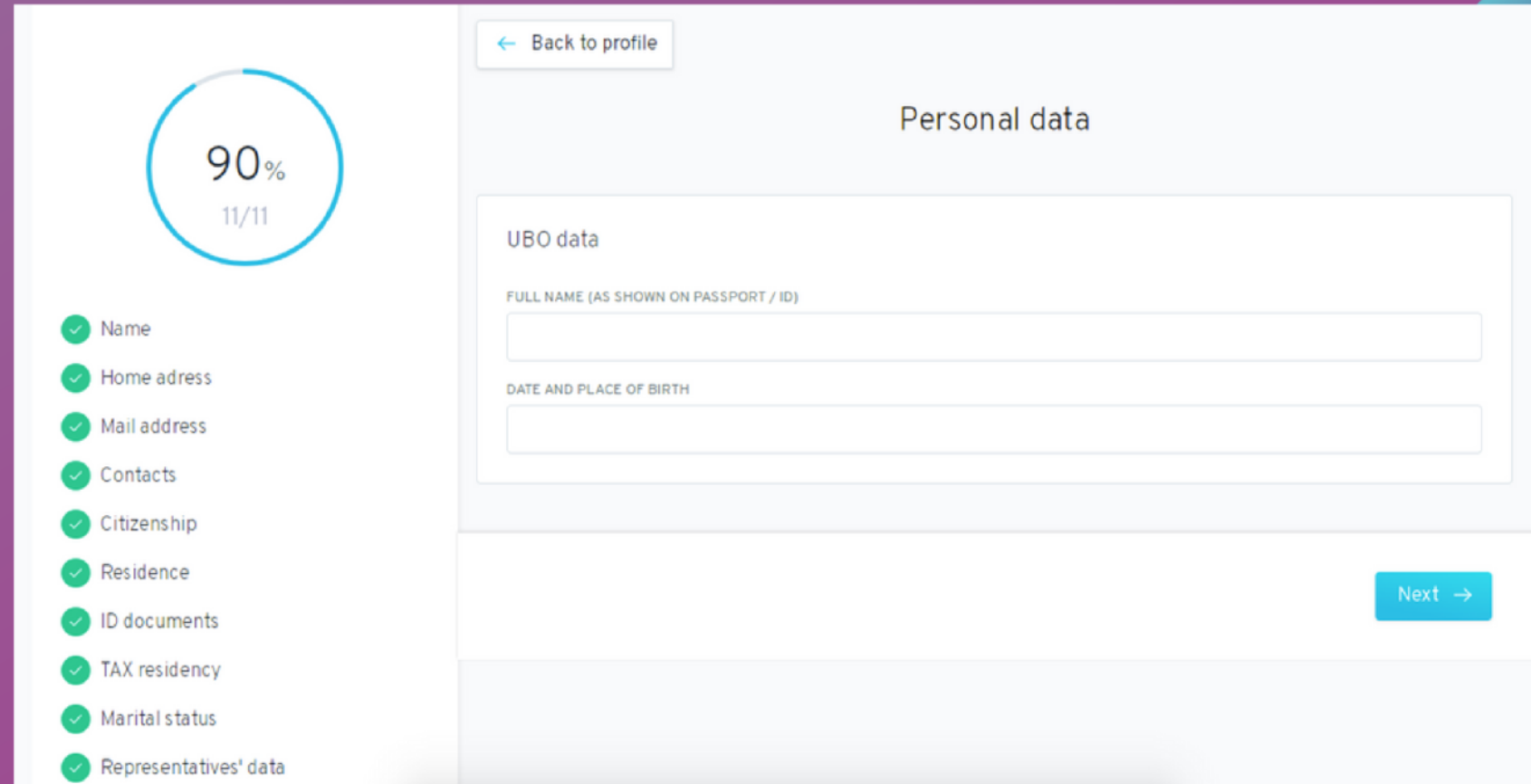
Personal data

Marital status

MARITAL STATUS

FULL NAME OF SPOUSE (AS SHOWN ON PASSPORT / ID)

Verification of individuals deepdive



← Back to profile

Personal data

90%
11/11

- ✓ Name
- ✓ Home address
- ✓ Mail address
- ✓ Contacts
- ✓ Citizenship
- ✓ Residence
- ✓ ID documents
- ✓ TAX residency
- ✓ Marital status
- ✓ Representatives' data

UBO data

FULL NAME (AS SHOWN ON PASSPORT / ID)

DATE AND PLACE OF BIRTH

Next →

REGARDLESS OF THE DEVICE

The user can start onboarding on the phone and continue on the computer.

CONVERSION-BOOSTING BIOMETRICS

Biometric checks speed up the verification process, eliminating drop-offs along the way

CLOSED LOOP ONBOARDING

Since the user has a personal account where he can return, it will be convenient for him to continue the interrupted registration.

FAST, PEOPLE-FRIENDLY ONBOARDING

It takes just one simple task to transform applicants into paying customers

Verification of individuals



Verify users anywhere in the world with ease.

STAY COMPLIANT

Avoid expensive fines and meet KYC/AML requirements no matter your jurisdiction

WELCOME MORE USERS

Turn KYC into an asset rather than an obstacle. Onboard legit users seamlessly.

STEER CLEAR OF FRAUD

Give your business multilayered protection that prevents all types of document fraud.

KNOW WHO YOUR CUSTOMERS ARE

Safeguard your business with a verification flow that syncs with your regulator's requirements. Verify documents, get proof of address, and perform ongoing user screening against global watchlists, PEP, sanction, adverse media lists to ensure full compliance.

HIGH PASS RATES

Get high pass rates anywhere in the world, with the power to process over 6500 kinds of documents issued in 220+ countries and territories. This includes the rarest IDs out there.

KYC - and customer onboarding

VERIFICATION

The first step in interacting with a customer is his verification. We do it with the best and most reliable solutions on the market.

ADDRESS VERIFICATION

No less important these days is to establish what the true address of a person's stay is. Our system allows us to automatically recognize many address confirmations.

FORM FILLING

In most countries of the world, before providing a certain range of services to a client, it is necessary to find out his real disposable income, its source and the level of knowledge in a particular industry.

Our system allows us to collect such data.



KYB deepdive

Onboarding legal entities

90%
11/11

- ✓ Name
- ✓ Home address
- ✓ Mail address
- ✓ Contacts
- ✓ Citizenship
- ✓ Residence
- ✓ ID documents
- ✓ TAX residency
- ✓ Marital status
- ✓ Representatives' data

← Back to profile

Personal data

UBO data

FULL NAME (AS SHOWN ON PASSPORT / ID)

DATE AND PLACE OF BIRTH

Next →

PROPER KYC VERIFICATION OF UBOS

Company data is using from both local and global registries, with more than 400 mln. company profiles available

COMPANY STRUCTURE DETERMINATION

Detailed analysis of the corporate structure of the company.

SCORING

Scoring companies on the basis of submitted information and completed questionnaires.

CLOSED LOOP ONBOARDING

Since the user has a personal account where he can return, it will be convenient for him to continue the interrupted registration.

AML SCREENING

Screen entities for global sanctions, watchlist presence, PEPs and adverse media upon registration and on an ongoing basis

Verification of companies

Verify users anywhere in the world with ease.

PARTICIPANT VERIFICATION

Each person in the company about whom you have to collect information will have the opportunity to submit data and confirm their identity in a personal account.

DATA COLLECTION AND ATUALIZATION

The system allows you to collect a lot of data and keep them up to date with reminders for the manager and customers in automatic mode. The manager is informed if the user has not taken action to update the information.

DETERMINATION OF TRUE UBOS

The system allows you to compare the data submitted by the client with data from corporate registries in the world.

AUTOMATIC SCORING

Possible both at the stage of registration on the basis of the criteria that you define - and on the basis of historical data and completed questionnaires, and on the basis of historical changes, if any.

AUTOMATIC ONBOARDING

The client can automatically open an account if the conditions of scoring have been met.

COMPLEX CORPORATE STRUCTURES

Corporate structures can be very complex and can take a long time to understand. In addition, they can change on a regular basis. It is almost impossible to keep track of them without the proper tools.

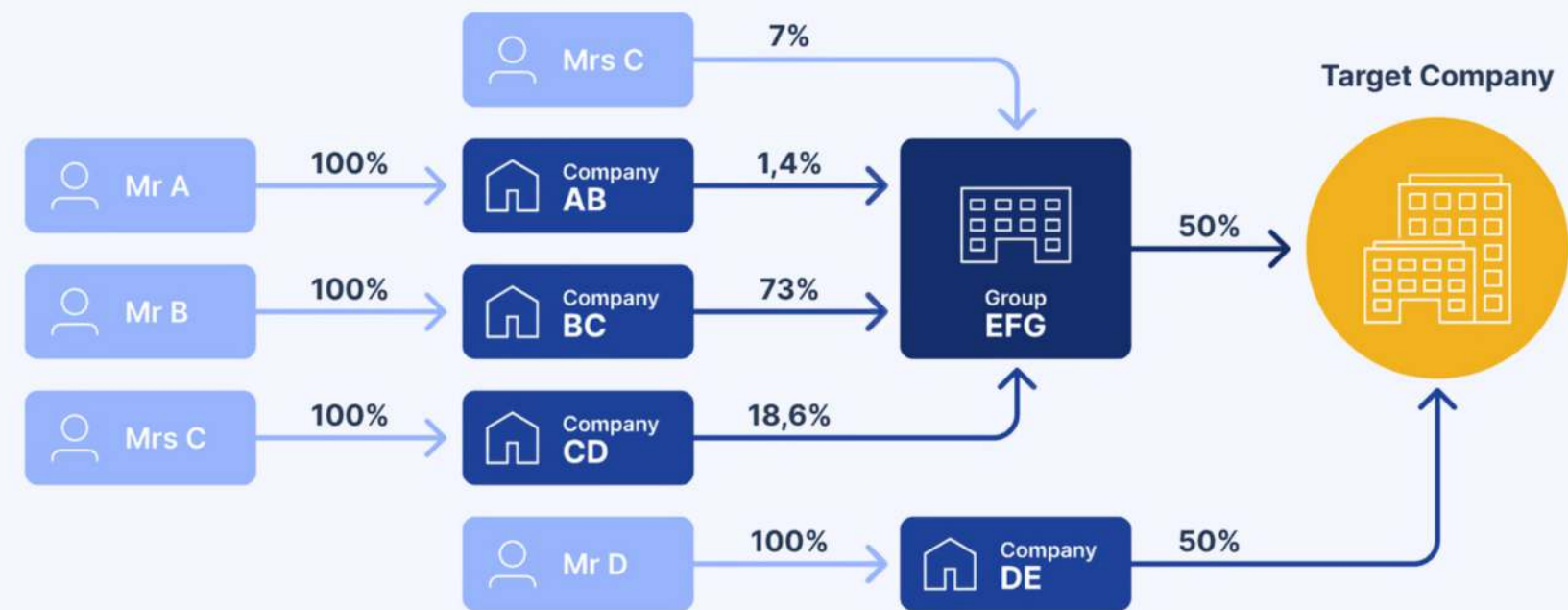
COMPLEX CORPORATE STRUCTURES

Corporate structures can be very complex and can take a long time to understand. In addition, they can change on a regular basis. It is almost impossible to keep track of them without the proper tools.

REAL UBO AND PERSONS WITH SIGNIFICANT INFLUENCE

Knowing this data allows you to avoid violating sanctions and not expose your company to risks and penalties.

Complex Ownership Structure



DETERMINING THE REAL UBO

OVER 6500 KINDS OF DOCUMENTS ISSUED IN 220+ COUNTRIES

Businesses have the problem of high costs and compliance and AML risks due to sanctions and dirty money. Get a turnkey solution for your chosen risk profile on your individual and corporate clients.

Track changes and current situation across 1000+ global watchlists, 7000+ PEP lists, 100+ sanctions lists, and client dynamics, integrate the information with the client account accounting and action system, track changes and controlling documentation, maximize the availability of information directly from sources.

It is also possible to save the entire data history, with the possibility of scoring against the historical data and correlation of questionnaires.

Lists:

1. United Nations list
2. United States list
3. European Union list
4. United Kingdom list
5. Canada list
6. Switzerland list
7. Australia list
8. Japan list
9. New Zealand list (Russia)
10. Ukraine list
11. Interpol
12. Offshore Leaks (2013)
13. Panama Papers (2016)
14. Bahamas Leaks (2016)
15. Paradise Papers (2017)
16. Pandora Papers (2021)

Integration

VERIFICATION OF INDIVIDUALS

Integration of any customer verification service provider that meets your requirements.

ONBOARDING AND LEGAL ENTITY MANAGEMENT

Our system allows you to integrate solutions from global market giants such as Refinitiv and Dow Jones.

INTEGRATE INTO YOUR SYSTEM

If you already have an existing system - we're ready to help you integrate our product into it - or enable you to use data from it.

INTEGRATION WITH CRM SYSTEMS

If your company already uses a CRM system - we can get the data from our product directly into it.

LEI CODE VERIFICATION



LEI CODE

The Legal Entity Identification Code (LEI) is a 20-character alphanumeric code that is based on the ISO 17442 standard developed by the International Organization for Standardization (ISO). It is linked to basic reference information which makes it possible to clearly and uniquely identify the legal entities involved in the financial transactions.



TRANSPARENCY

Each LEI code contains information on the ownership structure of legal entities and thus makes it possible to answer the questions "who is who" and "who owns whom". In other words, the database of publicly available data on LEI codes can be seen as an international reference book, significantly increasing transparency in the global financial market.



LEI CODE STATUS CONTROL

With our system you will be able to track the status of the code assigned to a legal entity. This will increase the overall level of compliance in your company.

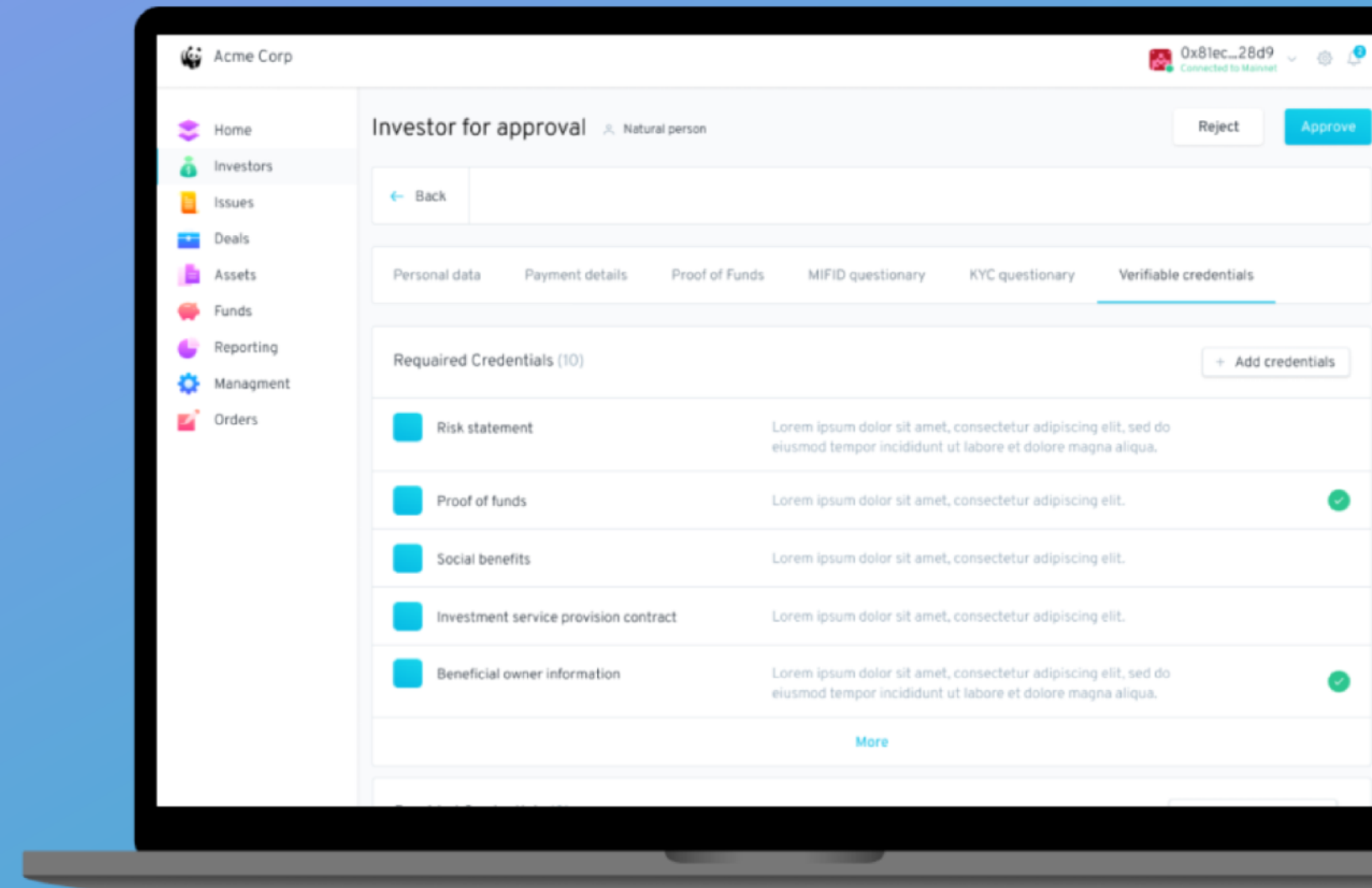
Self-sovereign identity

BENEFITS OF SSI

- More trust in operations with clients.
- Simple and fast verification process.
- Less risks when working with personal data.
- Easy and cheap integrations.

CONVENIENCE FOR CUSTOMERS

- Fast onboarding and verification
- Risk-based approach
- The system of proxy authorization
- Various ways to perform KYC procedures
- Dynamic revocation list - verify the eligibility of the representative any time.



Contacts



<https://kuraga.ee/>



info@kuraga.ee



Client line: +372 609 3445



Harju maakond, Tallinn, Kesklinna linnaosa,
Pronksi tn 5-5, 10124