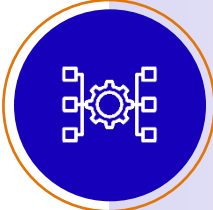



## Onboarding-as-a-Service Product Sheet

Onboarding-as-a-Service is an end-to-end, SaaS-based app that helps FinTechs comply with the anti-money laundering (AML) laws by automating the customer account opening process. Plus, DigiPli's US-based, AML experts will assist in analyzing, remediating and escalating customers that raise risks or issues.


### Automated Functionality

- 
- Full customer lifecycle management (onboarding, maintenance, offboarding)
  - Online/mobile identity verification of customers through multiple channels (digital footprint, government identification cards, etc.)
  - Screening of customers and their related parties against negative news, sanctions lists, PEP lists and other watch lists
  - Validation of beneficial owner relationships
  - Automated calculation, assignment and updating of risk ratings
  - Web-based, customizable workflows for task assignments and escalations
  - Dynamic dashboards and automated report generation and delivery
  - Ongoing monitoring of existing customer relationships
  - Meets PATRIOT ACT, BSA, FinCEN and other regulatory requirements for the onboarding of individual and legal entity customers

### Staff Augmentation

- 
- Help perform Know-Your-Customer, Customer Identification Program, Customer Due Diligence and Enhanced Due Diligence processes
  - Assist in remediating or resolving false positives and lower-risk issues
  - Undertake periodic KYC reviews based on set schedules, evolving customer characteristics or other changes in the risk profile

### Technical Specs

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- Fully hosted on Microsoft Azure, which means no system installation needed
  - Integration between DigiPli's cloud platform and a FinTech's systems and databases via RESTful APIs
  - Robust, role-based permissioning for a FinTech's staff to access web-based dashboards, workflows and reporting tools via a secure VPN
  - All customer data is stored in isolated, encrypted SQL databases
  - High availability, with primary servers in US East and failover in US West
  - All customer data encrypted in transit and at rest using Transparent Data Encryption (TDE)