

The playbook for compliant growth in Spain & beyond

Offer your clients a compliant onboarding & lifecycle during all stages of your growth. Use just one API, leverage AI & automate your KYC onboarding, AML screening, account authentication, ID document renewals, re-KYC, & more.

THE CHALLENGE

The state of compliance in Spain

Spain is subject to the European regulatory requirements. Ticking all of the compliance boxes during onboarding, & later during the compliance lifecycle, create friction & significantly affect compliance costs & efficiency.



THE SOLUTION

Fourthline's solutions are compliant in Spain & enable you to:

-  Reach a **faster time to market** all over Europe with easily integrated drop-in solutions
-  Increase **efficiency** & leave time for impactful work with automation that works for you
-  Prevent **drop-off** with smooth solutions & processes
-  Minimize **false positives** with accurate AML screening
-  Simplify **fraud prevention** by leveraging our updated knowledge

Trusted by market leaders

N26

vivid

scalable
CAPITAL

Solaris

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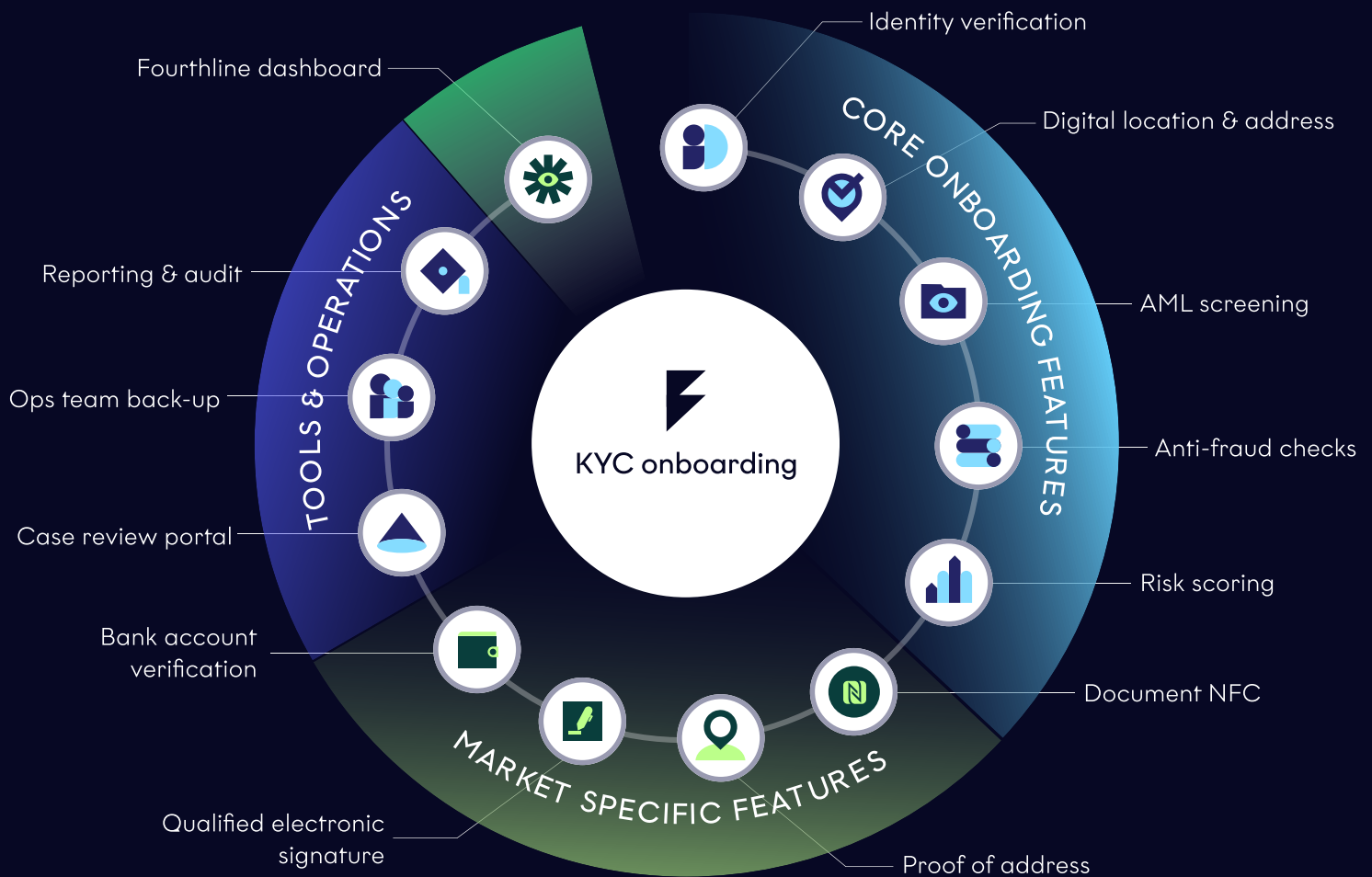
TRADE
REPUBLIC

Western
Union



This is how you can drive
compliant growth in Spain,
Europe & beyond with
Fourthline's solutions.

Solutions for your KYC onboarding



Identity verification

Capture selfies & AI verify documents with automation & 210 advanced checks including liveness check, video geolocation & consistency check.

Anti-fraud checks

Check if your prospect is trying to defraud your system & whether they have committed fraud before.

Ops team back-up

Our in-house experts perform in-depth investigations for edge cases & minimization of false positives.

Digital location & address

Check the client's address, geolocation & device to evaluate & mitigate risk.

Risk scoring

Know your risk. We use 250+ data points to determine the potential impact of onboarding an individual.

CDD report

Rely on our compliant Customer Due Diligence report & audit trail for your client file.

AML screening

Mitigate risks & ensure compliance with AML regulations by efficiently screening your clients with the help of AI & automation.

Case review portal

Get access to your own environment with a custom URL where only you can access client data.

Fourthline dashboard

Get a single overview of verifications, metrics & clients to stay in control at all times.

Fourthline's smooth KYC onboarding

- Seamless, compliant & fully secure client experience
- Compliant throughout Europe for scalable growth
- Top of the line AML, KYC & AFC experts at your service
- Built & managed solely from the European Union
- Proprietary technology with superior algorithms
- Complementary to our compliance lifecycle solutions

The alternative

- Cumbersome onboarding with high client drop-off
- Complex integration with a few local solutions
- Added costs & complexities of training in-house teams
- Built & managed outside the European Union
- Software aggregators with multiple weak links
- Short term partner who solves only one problem



Fourthline came out on top based on conversion rates, fraud detection accuracy, & UX.

Alexander Emeshev | Co-founder | Vivid Money



Solutions for your compliance lifecycle

Choose your solutions to identify, verify, screen, or re-engage with your clients throughout their lifecycle & rest assured your interactions are built on trust. Meet regulatory requirements today, & in the future.



Single or daily AML screening

Proof your clients against updated global lists - politically exposed persons, sanctions, CIFAS & adverse media. Rely on our advanced false positive logic & AFC expert-led investigations to confirm potential hits.



Client authentication

Verify clients identity by comparing a new selfie with their previously collected KYC data. Create your custom risk configuration, prevent account takeover fraud & money muling.



Re-KYC

Perform periodic re-verification of your client base as your risk management strategy evolves. Choose between a full re-KYC or a light re-KYC & rest assured that the relationship with your clients is built on trust.



ID document renewals

Implement a smooth document capture flow to replace the expired ID documents of your clients with new & valid documents. Stay compliant & prevent fraud, even past onboarding.



Fourthline compliance platform

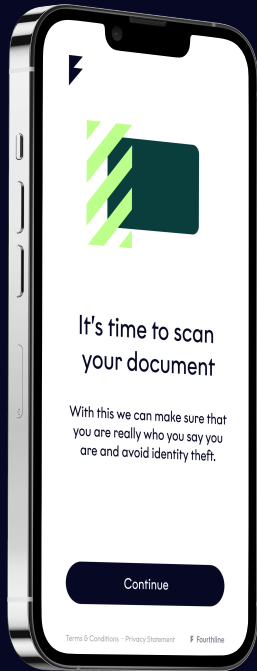
Use one integrated plug-&-play solution to enable a management of the whole compliance lifecycle that is optimized for efficient security. You're in the driver's seat, fully empowered to build long-term client loyalty.



Compliant with KYC, AML & GDPR requirements in Spain, Europe & beyond.

The Fourthline solutions are compliant, & enable your business to adhere to the regulatory requirements in Spain, Europe, & beyond. Partnering with us is the fastest way to be compliant & grow sustainably.



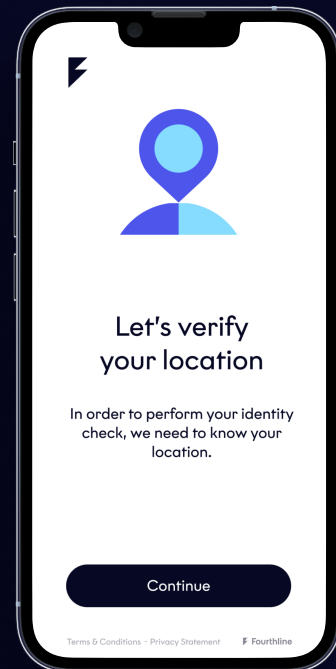


Where technology meets experts

We can help with your business processes fully or partially. Our specialists work hand in hand with technology & institutions globally to be at the frontline of fraud prevention & protection of the financial system.

Count on us & stay ahead of the curve

Our anti-financial crime experts are continuously trained & monitor evolving risk indicators to identify new patterns, converting insight into forward-thinking prevention.





Fourthline accelerated our international growth by verifying identities for partners across Europe.

Delia König | Chief Product Officer | Solaris



 **Fourthline**

Want to learn more?

Contact one of our experts.

Get in touch via info@fourthline.com