

The playbook for compliant growth in France & beyond

Offer your clients a compliant onboarding & lifecycle during all stages of your growth. Use just one API and leverage AI to provide smooth KYC onboardings with proof of address, qualified electronic signatures, AML screenings, account authentications, ID document renewals, Re-KYC, & more.

THE CHALLENGE

The state of compliance in France

France is one of the most strictly regulated markets in Europe. Navigating this landscape significantly affects compliance costs & efficiency. Moreover, the solutions usually offered to fulfill the country's compliance requirements, such as proof of address & document signatures during onboarding create strong friction with clients.



THE SOLUTION

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



Increase **efficiency** & leave time for impactful work with automation that works for you



Reach a **faster time to market** with easily integrated drop-in solutions



Prevent **drop-off** with smooth solutions & processes



Minimize **false positives** with accurate fraud detection



Simplify **fraud prevention** by leveraging our updated knowledge

Trusted by market leaders

N26

Qonto

scalable
CAPITAL

Solaris

flatex = DEGIRO

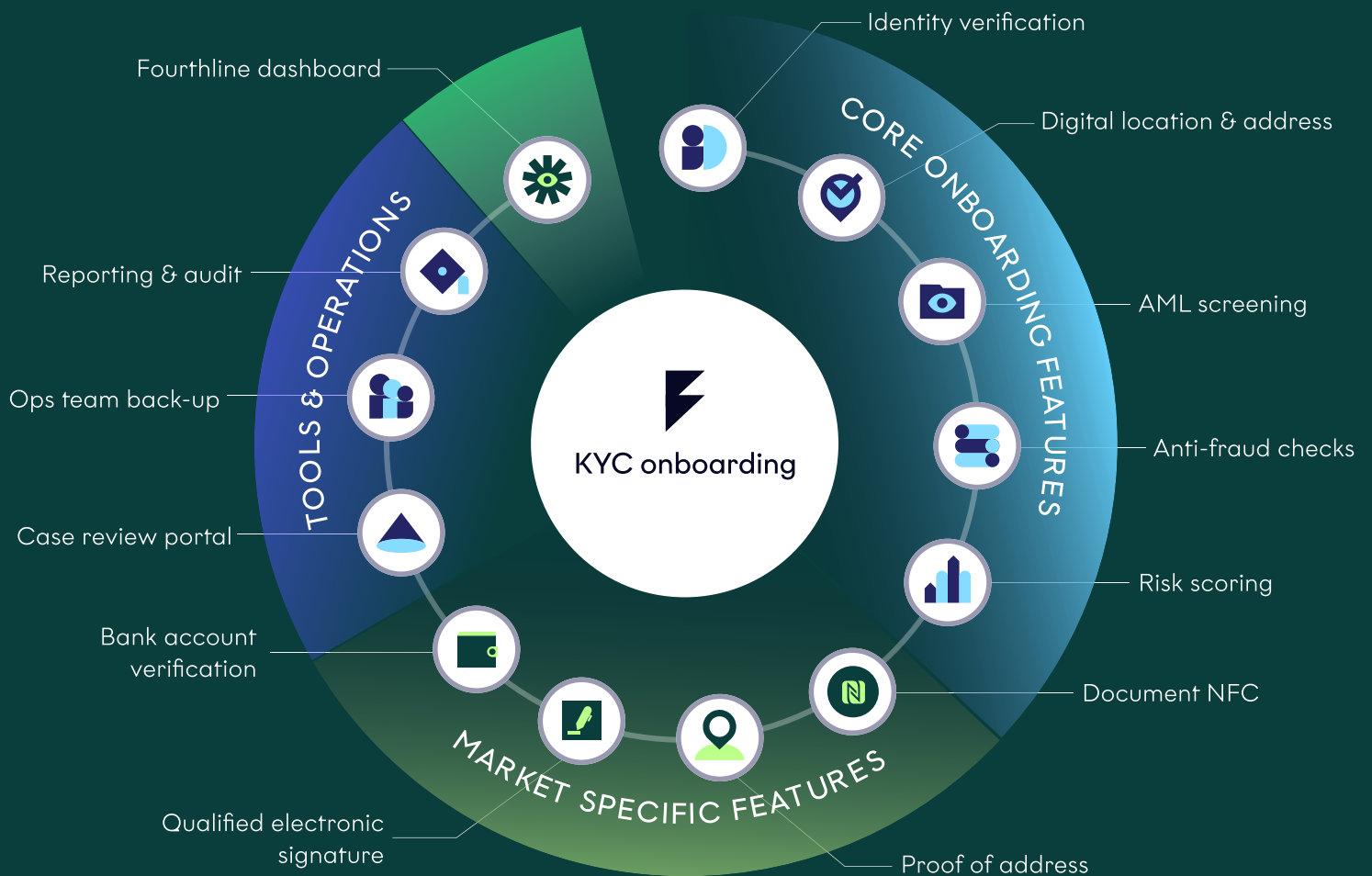
TRADE
REPUBLIC

Western
Union



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

Solutions for your KYC onboarding



Identity verification

Capture selfies & documents verified with the help of AI, automation & 210 advanced checks.

Digital location & address

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

AML screening

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

Proof of address

Verify that your prospective clients reside at the provided address during onboarding.

Qualified electronic signature

Enable QES on your KYC onboarding flow for a digital equivalent of a handwritten signature.

Risk scoring

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

Ops team back-up

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

CDD report

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

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, and in the future.



Single or daily AML screening

Proof your clients against updated global lists - politically exposed persons, sanctions & 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

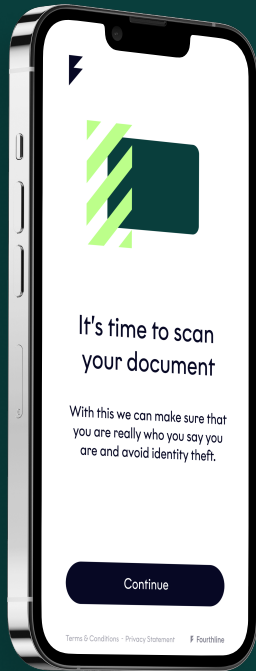
Use one integrated plug-and-play solution to enable a management of the whole compliance lifecycle that is optimized for efficient security. You're in the driver's seat, fully empowered to build long-term client loyalty.



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

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



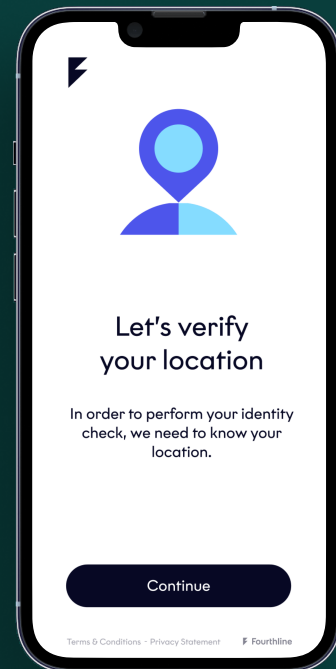


Where technology meets experts

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