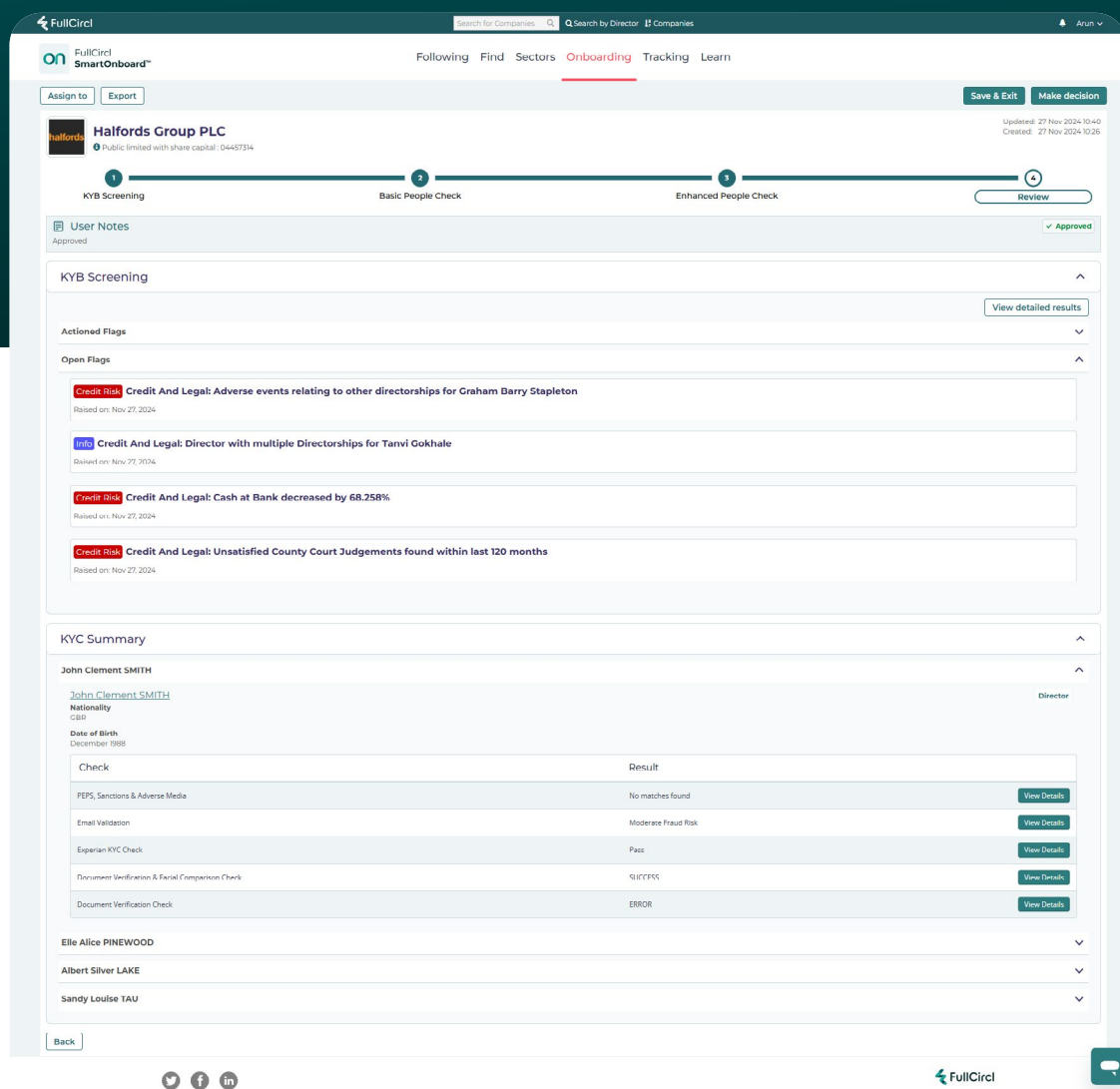


FullCirc Platform

# Seamless onboarding and robust compliance on one platform



The screenshot displays the FullCirc SmartOnboard interface for a KYB screening of Halfords Group PLC. The interface includes a progress bar with four steps: KYB Screening, Basic People Check, Enhanced People Check, and Review. The KYB Screening section is currently active, showing a list of actioned flags and open flags. The open flags section contains four items, each with a status (Credit Risk or Info), a description, and a date. Below this is a KYC Summary section for John Clement SMITH, showing his nationality, date of birth, and a table of checks and results. The table includes checks for PEPs, Sanctions & Adverse Media, Email Validation, Experian KYC Check, Document Verification & Facial Comparison Check, and Document Verification Check, with results ranging from 'No matches found' to 'ERROR'.

**Halfords Group PLC**  
Public limited with share capital: 04487314  
Updated: 27 Nov 2024 10:40  
Created: 27 Nov 2024 10:26

**KYC Screening**

**Actioned Flags**

**Open Flags**

- Credit Risk** Credit And Legal: Adverse events relating to other directorships for Graham Barry Stapleton  
Raised on: Nov 27, 2024
- Info** Credit And Legal: Director with multiple Directorships for Tanvi Gokhale  
Raised on: Nov 27, 2024
- Credit Risk** Credit And Legal: Cash at Bank decreased by 68.258%  
Raised on: Nov 27, 2024
- Credit Risk** Credit And Legal: Unsatisfied County Court Judgements found within last 120 months  
Raised on: Nov 27, 2024

**KYC Summary**

**John Clement SMITH**

John Clement SMITH  
Nationality  
GBR  
Date of Birth  
December 1988  
Director

Check	Result
PEPs, Sanctions & Adverse Media	No matches found <a href="#">View Details</a>
Email Validation	Moderate Fraud Risk <a href="#">View Details</a>
Experian KYC Check	Pass <a href="#">View Details</a>
Document Verification & Facial Comparison Check	OK/FPS <a href="#">View Details</a>
Document Verification Check	ERROR <a href="#">View Details</a>

**Elle Alice PINWOOD**  
**Albert Silver LAKE**  
**Sandy Louise TAU**

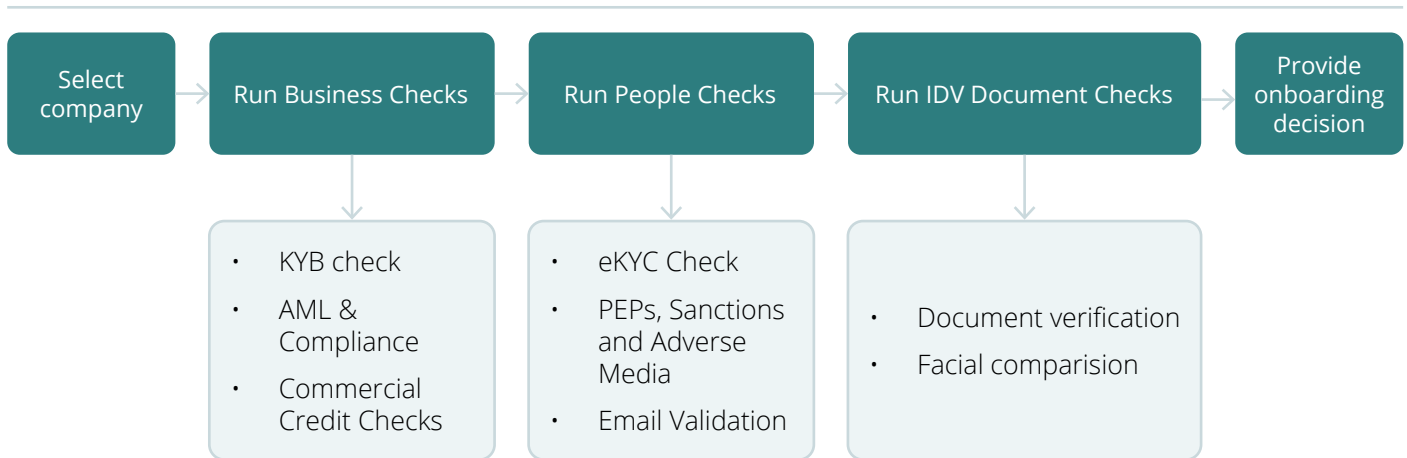
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FullCirc  
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Financial institutions face significant challenges when onboarding commercial customers due to strict KYC and KYB regulations, extensive documentation requirements, and the need to assess creditworthiness while meeting evolving customer expectations. FullCirc's SmartOnboard addresses these challenges by providing a single platform to perform all necessary checks and manage cases in one place, reducing manual efforts, helping with regulatory obligations, and meeting customer demands.

## How it works

### FullCirc SmartOnboard



## Key Features & Services

- **Know Your Business (KYB):** Verify the legitimacy and integrity of business entities to ensure compliance with regulatory standards.
- **Electronic Know Your Customer (eKYC):** Efficiently verify customer identities through digital processes, enhancing security and user experience.
- **PEPs, Sanctions & Adverse Media Checks:** Conduct rigorous checks against Politically Exposed Persons (PEPs), sanctions lists, and adverse media to significantly reduce risk and ensure compliance.
- **Email Validation:** Confirm the authenticity of customer email addresses to prevent fraud and improve communication.
- **Identity Verification (ID&V):** Authenticate customer identities using advanced verification techniques to ensure legitimacy.
- **Case Management:** Efficiently handle all onboarding cases in one platform, ensuring streamlined workflows and swift resolution of compliance tasks.

# Why Choose FullCircl?

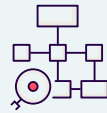
Onboarding can be a positive experience that sets the tone for the customer relationship and reduces the time to revenue.

**FullCircl's SmartOnboard Platform provides a comprehensive solution designed to streamline your onboarding process, reduce costs, and enhance the customer experience. Here's how:**



## Unified platform

Our platform integrates both Know Your Business (KYB) and Know Your Customer (KYC) services into a single, cohesive system. This unification simplifies your operations and reduces the complexity of managing multiple services.



## Customisable onboarding Journey

Every business is unique. Our platform allows you to customise the onboarding journey to meet the specific needs of your customer, providing a personalised experience that enhances satisfaction, speed, and retention.



## Centralised record-keeping

All results and documentation are stored in one central location, making it easy to manage and retrieve information as needed. This centralisation helps ensure consistency and accuracy in your records.



## Reduced manual efforts and costs

Automation reduces the need for manual intervention, decreasing operational costs and minimising the risk of human error. Focus your resources on high-value activities instead of repetitive tasks.



## Increased speed and efficiency

Our streamlined processes accelerate the onboarding journey, allowing you to onboard more customers in less time without compromising thoroughness or compliance.



## Enhanced Satisfaction

A smooth, efficient onboarding process reduces the likelihood of customers abandoning the process. Provide a positive first impression that fosters long-term relationships.