



WEBINAR

KYC and IDV

a **new approach** to support
you in a **new world**



Gus Tomlinson
GBG

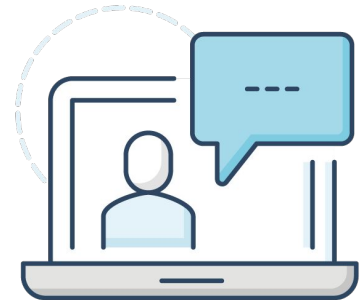
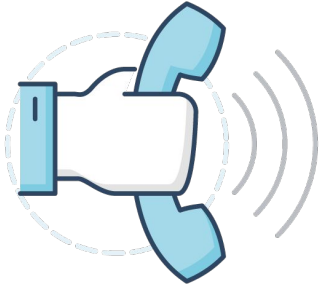


Ed Lloyd
Encompass



Jonathan Holman
Santander

Housekeeping



Agenda

Introduction

Why Digital IDV is core to all Digital Onboarding

Responding with regtech

Implementing Digital Transformation Fireside Chat

Jonathan Holman - Santander, Gus Tomlinson - GBG, Ed Lloyd - Encompass

Audience Q&A

Introduction



Regulated firms are required to facilitate access to critical support customers need now.



Challenges for firms - advanced fraudsters v customer expectations



FATF have endorsed use of regtech to help overcome these challenges



Gus Tomlinson

Head of Data Strategy | GBG Group

Working as head of strategy for GBG - a global leader in identity data intelligence, specialising in location, identity and fraud.

Why Digital IDV is core to all Digital Onboarding



Customer Expectations



Complex Regulatory Landscape



Sophistication of Fraud

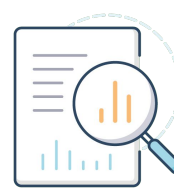
Why Digital IDV is core to all Digital Onboarding



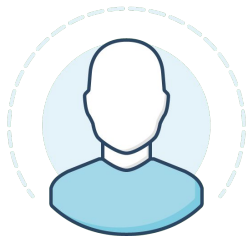
Data



**Document
Validation**



**Document
Tampering**



**Facial
Recognition**



Liveness



**Deter
Fraud**



**Foster
Truth**



Ed Lloyd

EVP Global Head of Sales & Customer Success | Encompass

Having served on the Exec teams for numerous regtech firms Ed now helps to deliver automated KYC to banks and other regulated firms globally with Encompass.

Challenges with traditional KYC processes



Complexity of discovering UBOs

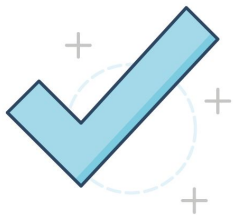


Dangers of not fully understanding UBOs



Time taken to identify UBOs can impact customer experience

Responding with regtech



improve the quality of your **KYC**

get the full picture of your customer for safer, more informed decisions



reduce the cost of your **KYC**

eradicate valuable hours wasted on repetitive, manual tasks

gain full control of **KYC**

full automation ensures your policies and procedures are consistently enforced across your organisation



improve customer experience

reduce onboarding times from up to three hours to just three minutes





Jonathan Holman

Head of Digital Transformation | Santander

With previous experience at RBS and Barclays, Jonathan is now heading up Santander's Digital Transformation in Corporate & Commercial Banking.



Why did Santander embark on their **KYC digital transformation?**



What are the **outcomes** for Santander adopting this approach?



Why is **getting IDV right** important in the current environment, and what role does **biometrics** and **document identification** play?

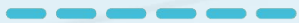


Does the current climate **increase the need** for firms to uptake **digital KYC** and **IDV technologies**?

any questions?



thank you!



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