



# Sancus

**The tailored customer onboarding  
solution for complete KYC/KYB & AML  
by norbloc**

# Today's onboarding challenges

Onboarding nowadays is becoming more and more complex, time consuming and costly. Increased regulation of KYC has made it harder for banks to balance due diligence with a good customer experience.

The go-to for traditional banks has been to simply invest in hiring more personnel to handle KYC & compliance.

Nevertheless, when financial entities are using various disparate tools to cover all the steps in KYC, the process of onboarding does not improve, it remains fragmented.

This approach leads to siloed data, duplication of efforts, inconsistencies and inaccuracies.

From initiation until completion, data entry and validation, especially for corporates, can take weeks due to inefficient processes.

For corporations, time is money, and lagging behind leads to dissatisfaction, higher drop-off rates during onboarding and clients lost - all of which can be avoided.

**In the age of digitization, with challenger banks disrupting traditional finance, it is on banks to do more; to leverage and innovate their trust-based services.**

# Transforming the burden of KYC into your competitive edge

Compliant onboarding is vital for banks and financial institutions to ensure that they are meeting regulatory requirements.

Efficient onboarding is vital to create a respectful customer journey, for client retention and for banks and financial institutions to compete with FinTechs and disruptors.

Studies have shown that it is 5 times easier for a client to onboard a FinTech than the average traditional bank.

This is substantiated by the figures indicating that the average time taken to onboard a FinTech is drastically lower than a traditional bank.

The difference in result stems from the fact that FinTech firms are customer-centric and make a conscious decision to create user journeys that add to the customer experience and overall satisfaction by leveraging innovative solutions to counter archaic issues.





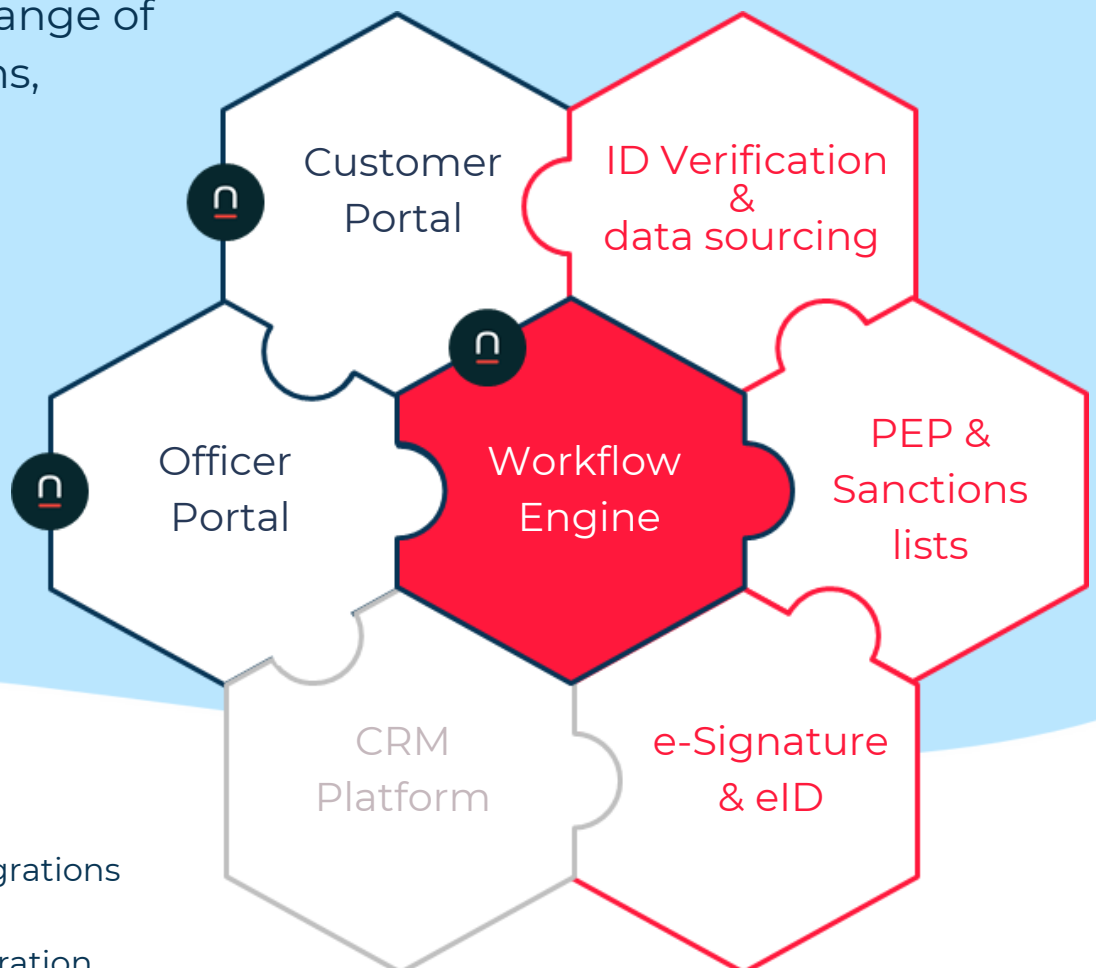
# Sancus – The platform for optimization

The Sancus platform offers ease of use to tailor customer onboarding workflows without the need to write code.

By orchestrating top-tier service providers, Sancus ensures that Identity verification and AML checks occur in the background via norbloc's range of integrations, while the customer onboards.

Sancus optimizes how you onboard your customers, both retail and corporate, and facilitates automation for data renewals and remediation.

The solution is scalable and grows as your needs grow, allowing you to add new integrated services along the way.



- Sancus
- 3rd party integrations / Partner
- optional integration, or use of norbloc module

**Sancus is redefining customer onboarding, starting from data collection and verification, to management and review.**

## The Customer Portal

White-labeled solution for customization based on your logos, colors, and designs that can be plugged into your web portal or mobile application.

Rules engine for dynamic workflows triggered in each step of the journey based on the client's input.

Auto-populated data fields using OCR technology to detect text in 50+ languages and from various file types.

Configurable onboarding journeys to collect the information that is relevant to your business.

**Improve your customer experience.**



# The Officer Portal

Customer applications are dynamically routed to different users and groups based on the configured decision rules.

The dashboard offers an overview of the entire customer onboarding process for all customer segments and a granular view per customer file.

Officers are able to review the results of automated checks, and request additional KYC data from customers.

Officers can initiate the relationship by inviting customers to start the onboarding journey.

Reports and workflow activity help identify bottlenecks in the onboarding journey and help Officers manage applications, notify applicants and take bulk actions.

**Cover all your compliance needs while saving time and money.**





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