# DigiPli

Onboarding-as-a-Service Product Sheet

Onboarding-as-a-Service is an end-to-end, SaaS-based app that helps financial institutions comply with the anti-money laundering (AML) laws by automating the customer account opening process. Plus, if a customer can't be auto-processed due to potential issues or risks, DigiPli's US-based staff will assist with remediation

Automated Functionality
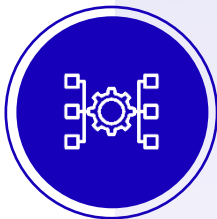
- Full customer lifecycle management (onboarding, maintenance, offboarding)
- Online/mobile identity verification of customers through multiple channels (digital footprint, government identification cards, etc.)
- Screening of customers and their related parties against negative news, sanctions lists, PEP lists and other watch lists
- Automated calculation, assignment and updating of risk ratings
- Web-based, customizable workflows for task assignments and escalations
- Dynamic dashboards and automated report generation and delivery
- Validation of beneficial owner relationships
- Ongoing monitoring of existing customer relationships
- Meets PATRIOT ACT, BSA, FinCEN and other regulatory requirements for the onboarding of individual and legal entity customers

Staff Augmentation

- Help perform Know-Your-Customer, Customer Identification Program, Customer Due Diligence and Enhanced Due Diligence processes
- Assist in remediating or resolving false positives and lower-risk issues
- Undertake periodic KYC reviews based on set schedules, evolving customer characteristics or other changes in the risk profile

Technical Specs

- Fully hosted on Microsoft Azure, which means no system installation needed
- Integration between DigiPli's cloud platform and a financial institution's systems and databases via RESTful APIs
- Robust, role-based permissioning for a firm's staff to access web-based dashboards, workflows and reporting tools via a secure VPN
- Each firm's customer data is stored in isolated, encrypted SQL databases
- High availability, with primary servers in US East and failover in US West
- All customer data encrypted in transit and at rest using Transparent Data Encryption (TDE)