Solution

Digital Gateways will help you bring your business into the digital world.

What distinguishes us?

One tool for the entire onboarding process

Simple integration within the partner's system

A tailor-made product for every company

Our services

Digital Gateways provides a set of innovative solutions that cover the entire onboarding process, from identity verification, financial verification and AML to digital signatures.

Document verification

Customer biometric verification

User assurance check (KYU)

Business credit check (KYB)

Analysis of external databases

Electronic signature

How does this work in practice?

A complete tool for establishing customer relationships

Full onboarding process

New customer applying for the service

Digital Gateways

Onboarding completed

Application (mobile app, WEB, Flutter app) + choice of reward for completing the process

Precheck KYC – Digital fingerprint check, Ekata check *(Optional KYU)*

Identity Verification (KYC)

Financial history verification (when crediting something and income information is needed)

Check in external databases *(Optional personal data validation,, AML, etc)*

E-signatures and durable media on blockchain

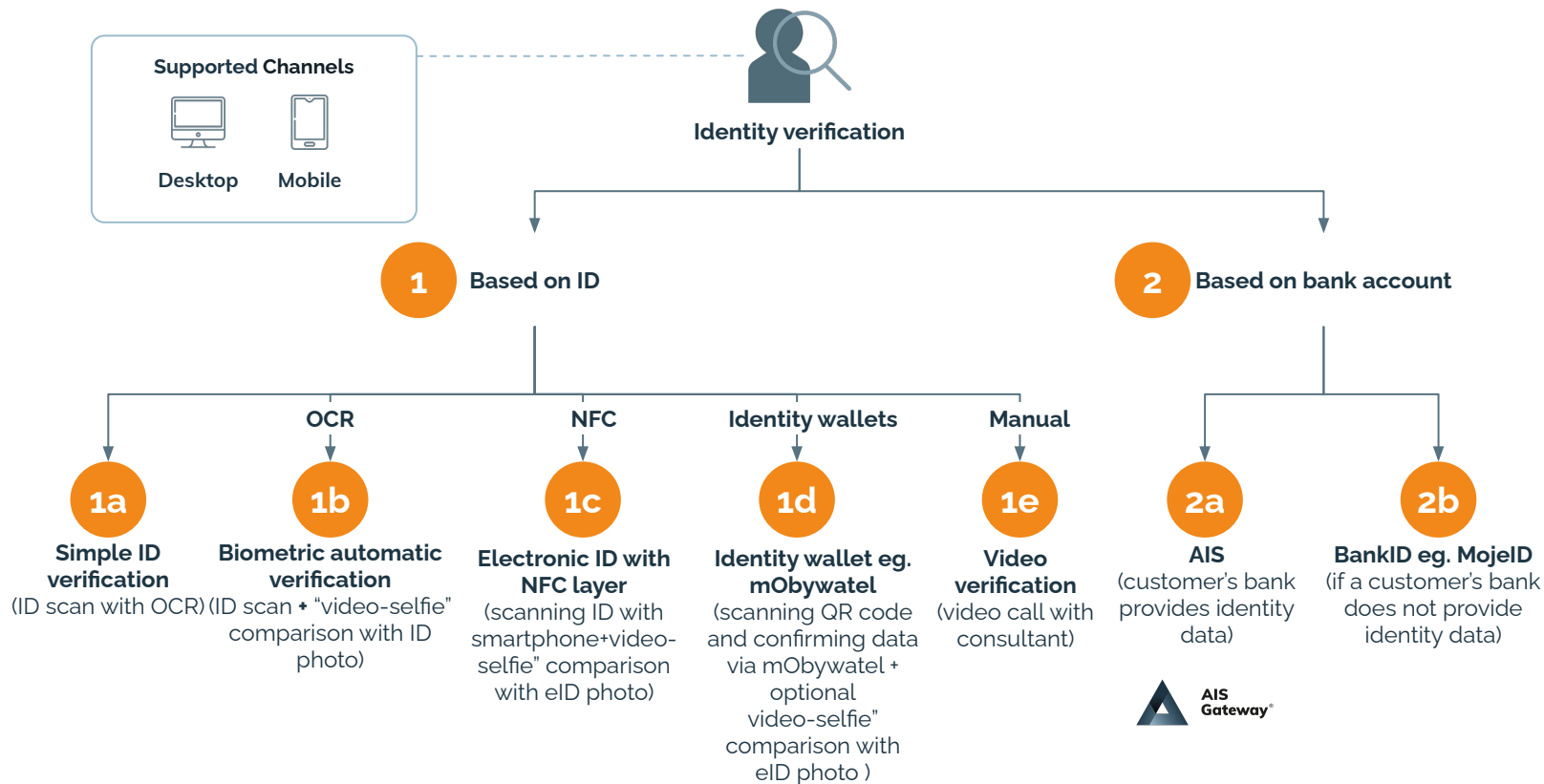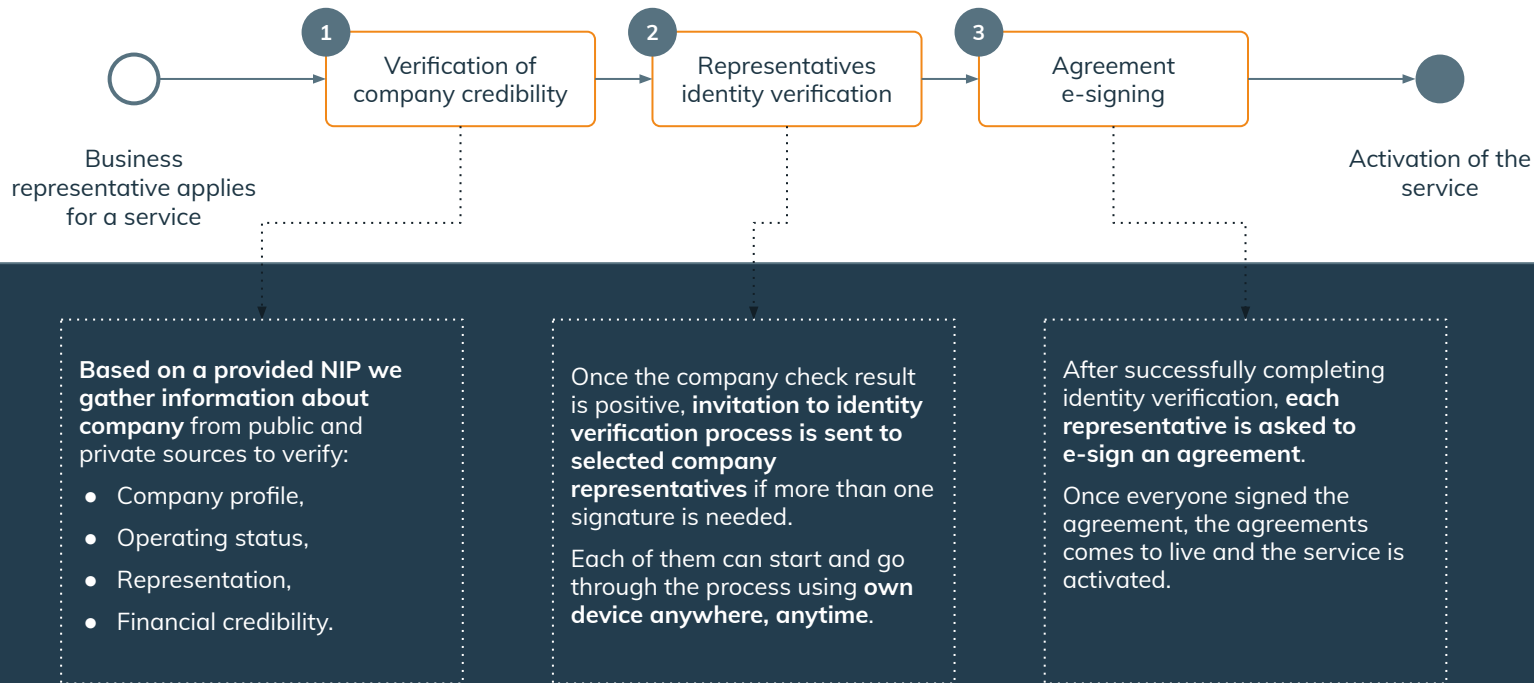**Reward for passing the onboarding process**

AIS Gateway

Audit log on blockchain for whole process (signature, verifications)

We offer many different identity verification methods to match every need of the process and users

Supported Channels

Desktop   Mobile

Identity verification

1 Based on ID

2 Based on bank account

OCR

NFC

Identity wallets

Manual

1a
Simple ID verification
(ID scan with OCR)

1b
Biometric automatic verification
(ID scan + "video-selfie" comparison with ID photo)

1c
Electronic ID with NFC layer
(scanning ID with smartphone+video-selfie" comparison with eID photo)

1d
Identity wallet eg. mObywatel
(scanning QR code and confirming data via mObywatel + optional video-selfie" comparison with eID photo)

1e
Video verification
(video call with consultant)

2a
AIS
(customer's bank provides identity data)

AIS Gateway®

2b
BankID eg. MojeID
(if a customer's bank does not provide identity data)

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Business verification process – KYB

1 Verification of company credibility

2 Representatives identity verification

3 Agreement e-signing

Business representative applies for a service

Activation of the service

Based on a provided NIP we gather information about company from public and private sources to verify:

- Company profile,
- Operating status,
- Representation,
- Financial credibility.

Once the company check result is positive, **invitation to identity verification process is sent to selected company representatives** if more than one signature is needed.

Each of them can start and go through the process using **own device anywhere, anytime**.

After successfully completing identity verification, **each representative is asked to e-sign an agreement**.

Once everyone signed the agreement, the agreements comes to live and the service is activated.

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External databases

For a complete overview of the reliability of an individual or business customer, we check external databases – those available to the public and those requiring an independent contract with a supplier.

Public and Government Registers

KRS, CEIDG, REGON, Bankruptcy of companies and individuals register, VAT list, "White List", EU dotation list, KNF warnings, UOKIK, GIOŚ, CBRB, eSkładka ZUS, ID database (RDO)

AML/Anti-Fraud

Lists of sanctioned persons, list of politically exposed persons Pep ,CRBR, Mastercard Match, Visa VMAS, Database of restricted identity documents

Debt Exchanges

Checking if there is no outstanding debt belonging to the checked customer

Commercial Databases

Credit Information Bureau (BIK), ZBP Banking Register, **Economic Information Bureaus** (BIG KRD, BIG InfoMonitor, ERIF BIG, KBIG, KIDT)

Client's Internal Database

Contract info and value, payment history, etc.

Business Intelligence Agencies

Bisnode, Coface, InfoVeriti, Euler Hermes
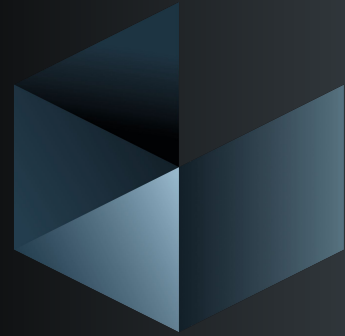
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