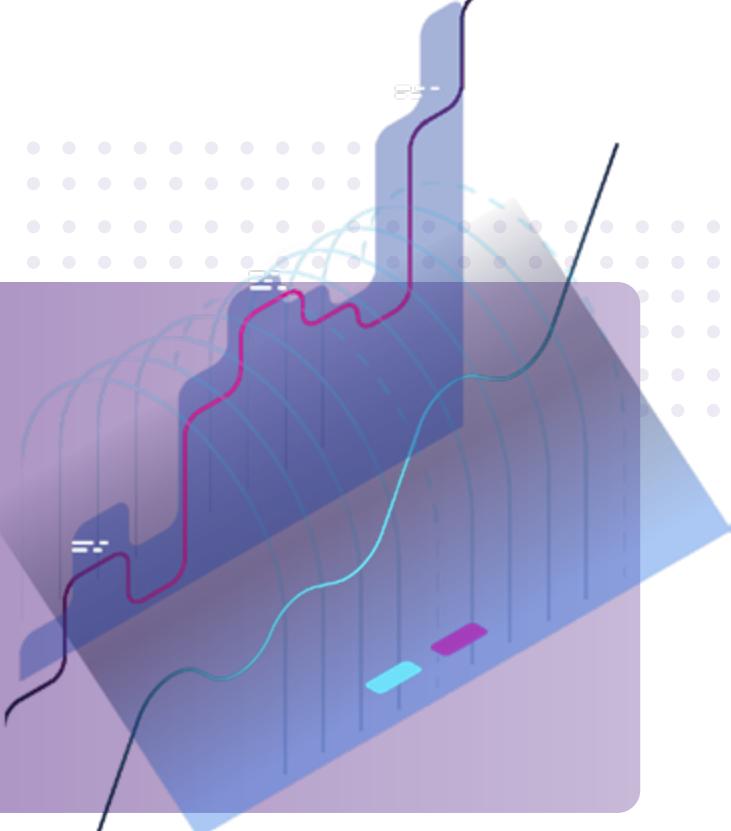


Automated KYC refresh and remediation

Powered by the EC360 platform, EC Review does the hard work for you by sourcing and collating KYC public data and documents in real-time to review client data in bulk, and at scale. Required data attributes or complete client profiles are returned seamlessly into your internal systems, for STP or analyst review where deeper investigation is required.



How it works

- 1 Send client records to Encompass securely as a batch file.
- 2 EC Review automates the KYC refresh process and sourcing and collating required information in real-time.
- 3 Validated client data is returned as structured flat files or directly into downstream CLM/KYC platforms, allowing you to identify changes to key data points for further investigation.

Key benefits

- Reduce risk exposure
- Improve STP and prioritize case workflow
- Accurate and trusted KYC client data
- Robust compliance and risk mitigation
- Resources focused on risk assessment

Over 175 data products across 200+ jurisdictions

Access to extensive global data coverage to ensure reliable and accurate information. Source critical KYC public data attributes and documents in real-time to remediate and refresh your client book. These include corporate and UBO registries, regulators and stock exchanges, plus screening, ID&V, and company business data from leading vendors.

A purple shield-shaped graphic containing a black shield icon with a white checkmark. To the right of the icon, the text "ISO 27001 and SOC 2 Type II compliant" is written in white.

ISO 27001
and
SOC 2 Type II
compliant

Types of remediation/refresh

Use case	Outcome
Data remediation	Complete customer data (per target entity)
Client Due Diligence	Identify 25% beneficial ownership with detailed structure mapping
Enhanced Due Diligence	Identify 10% beneficial ownership with detailed structure mapping
Documentation and record keeping	Re-certify clients based on missing documentation
Regulatory reporting and audit	Independent validation of client population
Screening and sanctions	Validate UBOs to reduce false positives

Key features

Automation rules

EC Review is configured to check against data from your approved public data sources, in line with your jurisdictional needs, and unique requirements.

Intelligent document processing (IDP)

Generative artificial intelligence (GenAI) is deployed to extract data from complex documents.

Data normalization and standardization

EC Review normalizes data into standardized fields for smooth data ingestion into internal/third party systems.

Hierarchy rules and entity resolution

Data source preferences are customized to your needs. Disparate data is joined and matched together, maintaining full data lineage for a consolidated view of an entity.

Ownership is uncovered by combining data from multiple data sources and then calculated using non-beneficially held and beneficially held shareholding percentages.

Output

Data is returned to your CLM via API or as a .csv or .pdf file with full data provenance and audit trail for straight through processing (STP) or analyst review. Data attributes and original source documents can also be provided as part of a comprehensive digital profile, complete with corporate structure and UBO hierarchy chart, full data provenance and audit trail.

**20k client records
refreshed automatically
for a commercial bank
in 2 days with zero
extra FTEs.**

Partnering with Encompass

Our global team of KYC, banking industry and technology experts, ensures you maintain compliant client records efficiently through our secure, automated platform for batching, verification, rapid review and resolution. We ensure high data quality and compliance by running the process for you and highlighting exceptions that need investigation. Outreach and your internal team's workload are reduced, all with a full audit trail and compliance assurance.

About Encompass

Encompass enables fast, accurate identity validation and verification of corporate clients, and a gold standard approach to KYC. Our award-winning corporate digital identity (CDI) platform and innovative solutions incorporate real-time data and documents from authoritative global public data sources and private client information to create and maintain digital risk profiles. By delivering structured KYC data and CDI profiles directly into core banking applications, Encompass powers successful AI initiatives, ensuring insights are accurate and actionable.