

# TAKING THE PAIN OUT OF ONBOARDING WITH KYC PORTAL

**Kristoff Zammit Ciantar**, Founder & CEO, **KYC Portal**, talks to *WealthBriefing* Group Editor **Tom Burroughes**.

**K**YC Portal is an award winning, real-time, risk driven client lifecycle management platform with full ownership of policy automation - increasing operational efficiencies and redefining business relationship outreach. It focuses on streamlining and automating the back-office of any due diligence / AML / KYC process.

## What do you think gave you the competitive edge this year?

Our unique USPs known as the Customer Outreach Tool (COT) and our dynamic Configuration Engine.

COT is an embedded module that is part and parcel of the product which allows external subjects to be able to on-board themselves. The importance of this module being integrated with KYC Portal is critical as the data that the system presents to the end-user is dynamically maintained by the organisation itself. Based on the data that the customer is filling in the first step (forms), the system is in real-time calculating the risk being perceived. Which risk is dynamically changing the requirements in the next steps, which enables the subject to upload their own documents and answer any questionnaires, based on the defined enhanced due diligence process set in KYCP.

KYC Portal's dynamic Configuration Engine allows the compliance team to streamline and define within the system all that has to do with the ongoing side of KYC and due diligence alerting your teams when something needs to be addressed. It allows you to define your review process at subject level based on risk, define the document requirements also based on the enhanced due diligence process, integrate with third-party screening services for constant daily alerts on changed risk levels of subjects and calculates risk in real-time on all data being fed.

## What steps are you taking to stay ahead of competition and in this region?

We have a dedicated client relationship management team ensuring that our client's expectations are reached and a technical team that keeps researching and delivering innovative technology. KYC Portal grew so much that it now caters for 90% of our company's entire business. We are fully focused on keeping this level of growth both within our team as well as the R&D, leading to enhancing our product to ensure that KYC Portal remains the market leader.

## Please describe the challenges you needed to surmount to reach your standard.

Our biggest challenge has definitely been the sourcing of new resources to join our team. However, our team is now growing. We are always on the lookout for talent.

## How did your firm react to the pandemic and what lasting changes do you expect from this period?

We focused our efforts on streamlining further KYC Portal's remote on-boarding client experience since everyone had to shift to more automation and remote processes. We feel that remote on-boarding and ID verification processes will become the norm and in-person meetings will be a thing of the past.

## Whom do you look to for inspiration and ideas?

We turn to our clients and their feedback for inspiration and new feature ideas. To date, KYC Portal has a worldwide footprint with a solid and trustworthy reputation. We currently sell to over 17 countries spanning from the USA to Dubai, Mauritius, Russia, South Africa, UK and all over Europe.



**Kristoff Zammit Ciantar**  
Founder & CEO, KYC Portal

## What do you hope will be the result of receiving this accolade?

Receiving this accolade is a prestigious honour for us and will give us the recognition we deserve of all our hard work and dedication towards making KYC Portal one of the top Client Lifecycle Management solutions in the industry. ■

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