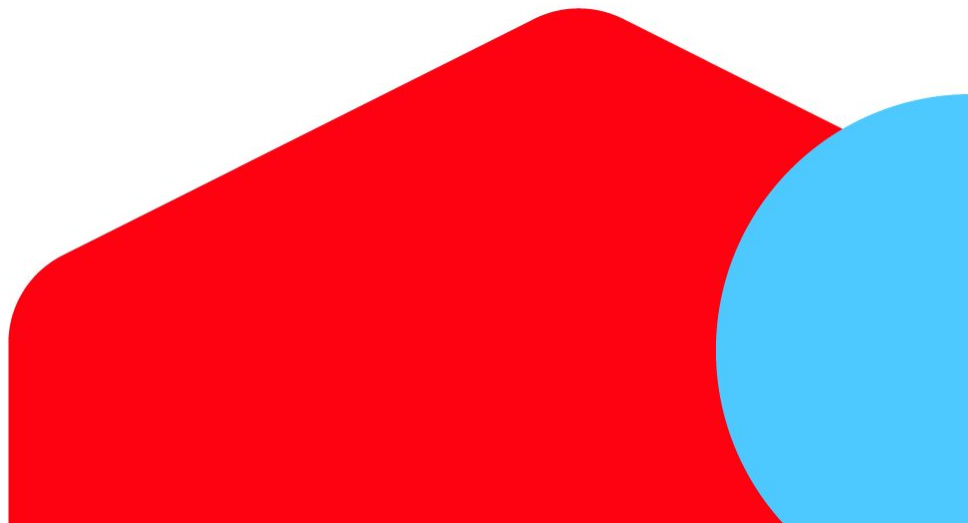


# KYC In Action

**Manpreet Kaur**  
**Merpay KYC Team / Software Engineer**



# | Agenda

**01** About KYC

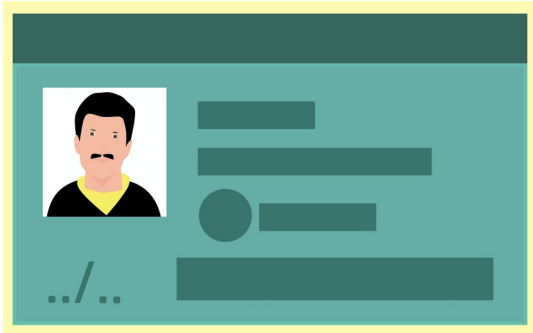
**02** KYC Types

**03** KYC in action (at Merpay)

# About KYC

# KYC - A Guideline

Identity verification



Risk Identification



Prevention from Money  
Laundering/ Frauds



## Why KYC?

- Regulatory Compliance
  - To verify customer identity based [on the Act on Prevention of Transfer of Criminal Proceeds \(犯罪による収益の移転防止に関する法律\)](#)
- Risk management and Fraud prevention
- Enhanced security
  - Thereby improved customer experience
- To prevent business from damages:
  - Financial Loss.
  - Company's reputation.

## Why KYC? (continued..)



Maintain Mutual business trust

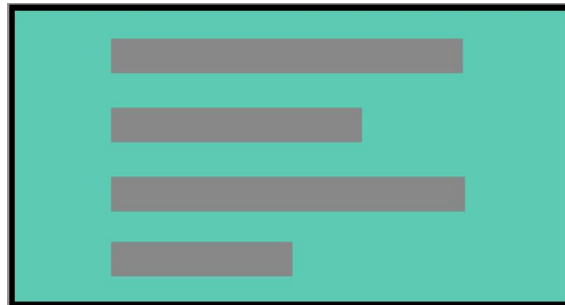
# KYC Types

## Ways to do KYC

Legally compliant  
to open FTA

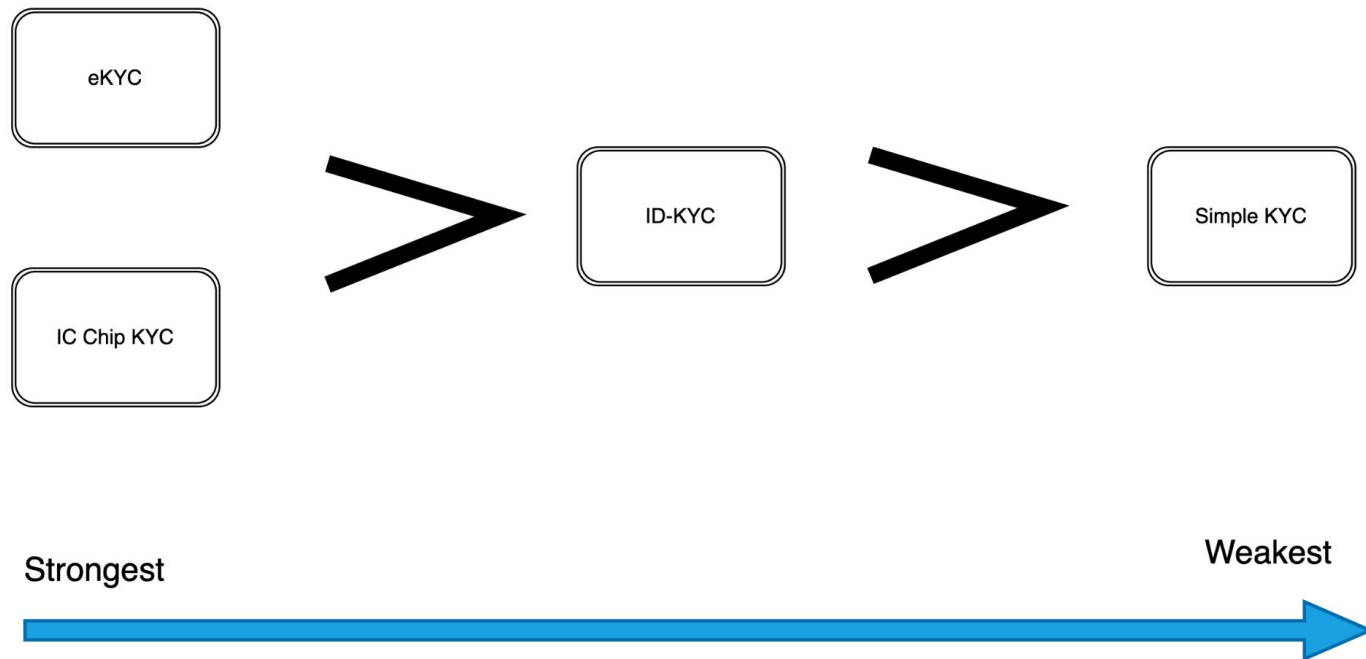


Legally non-compliant, not  
sufficient for opening FTA





## KYC Types at Merpay



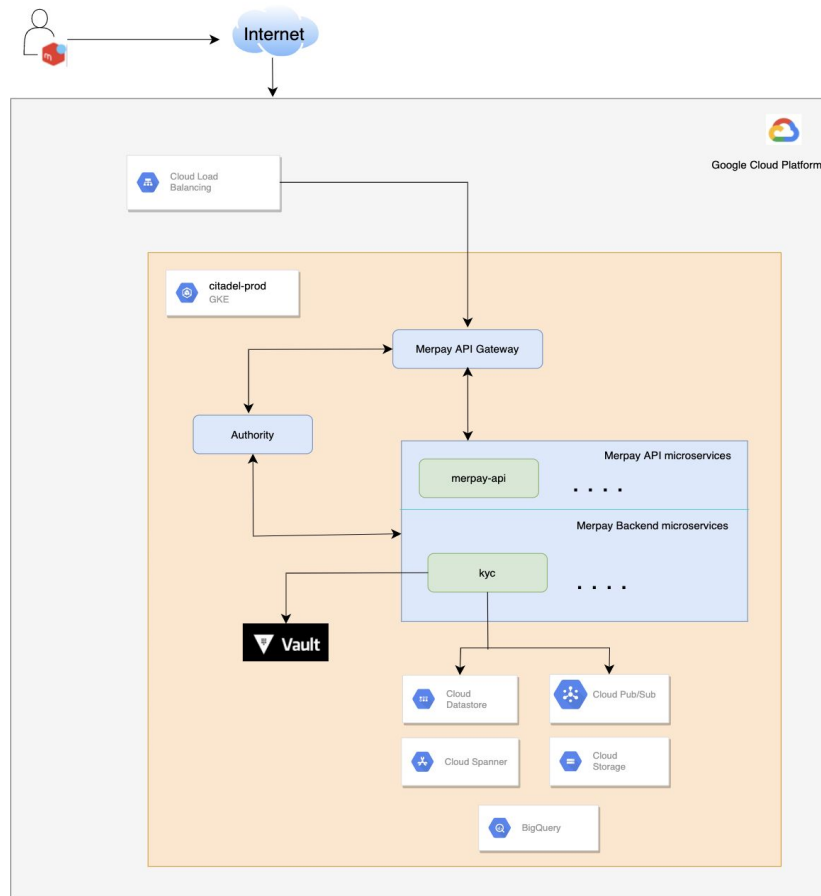
Strongest

Weakest

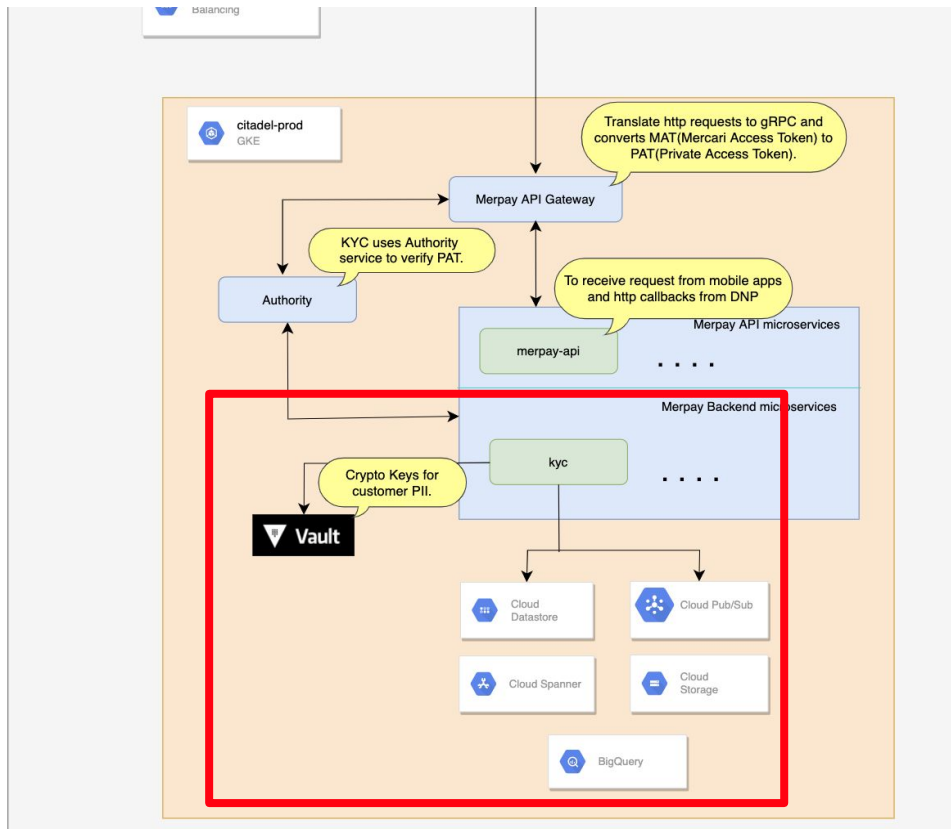
Personal Information Reliability and Law Compliant Metric

# KYC in Action At Merpay

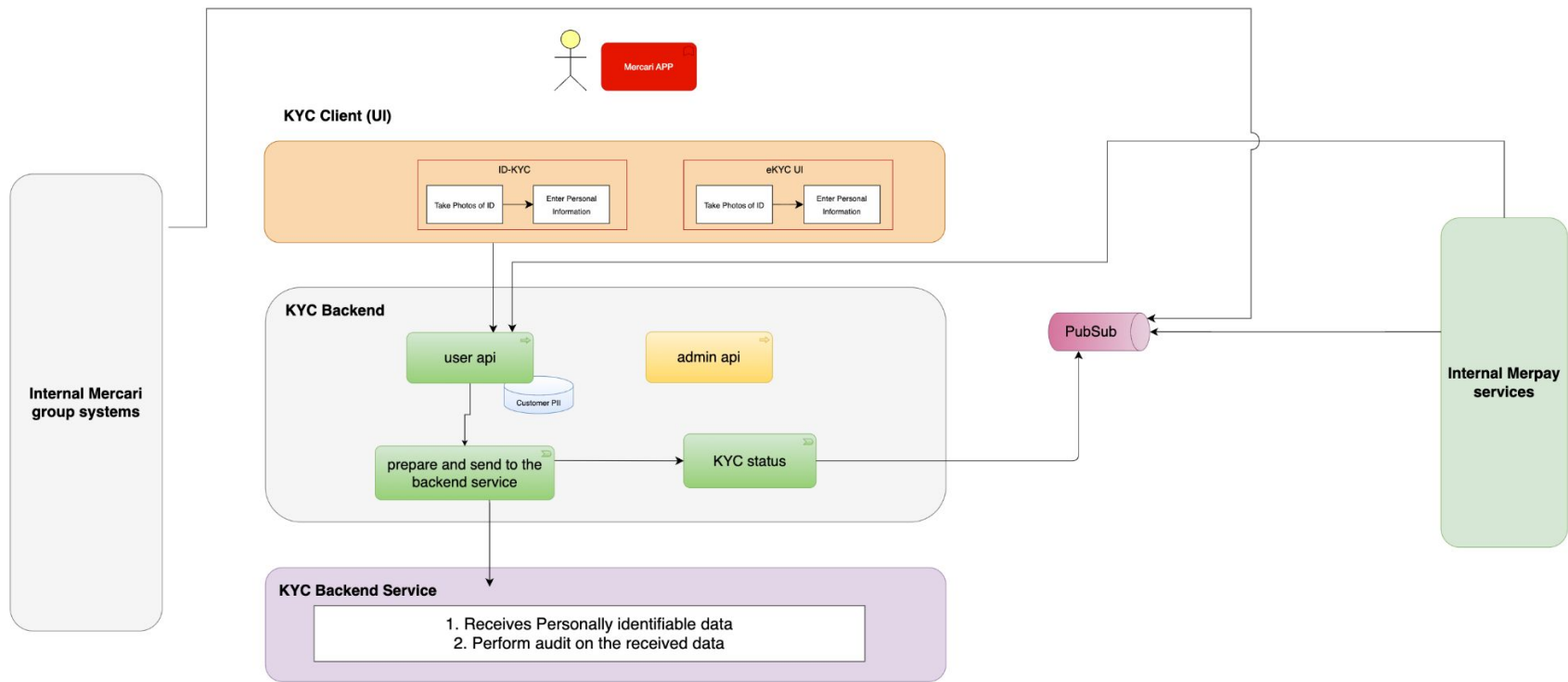
# KYC and other Components



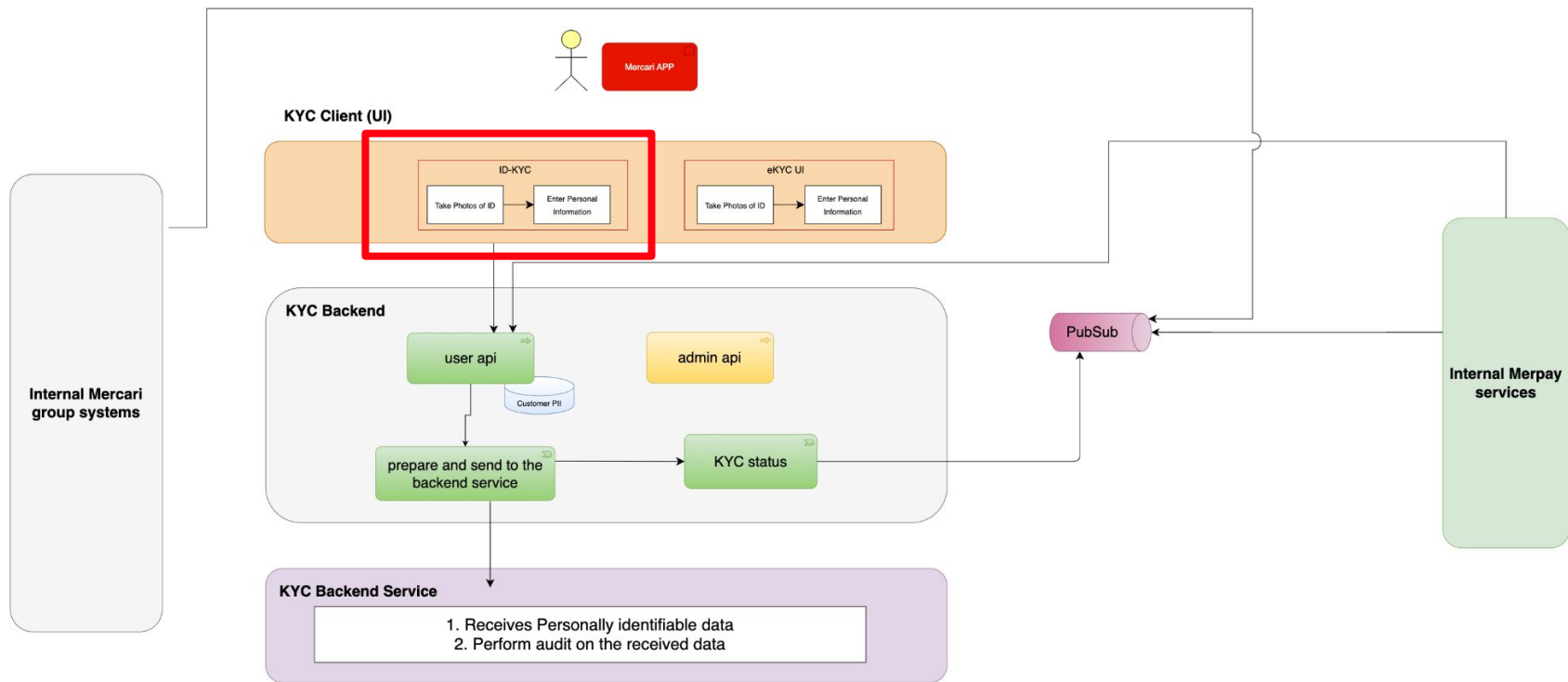
# The platform KYC



# KYC in and out

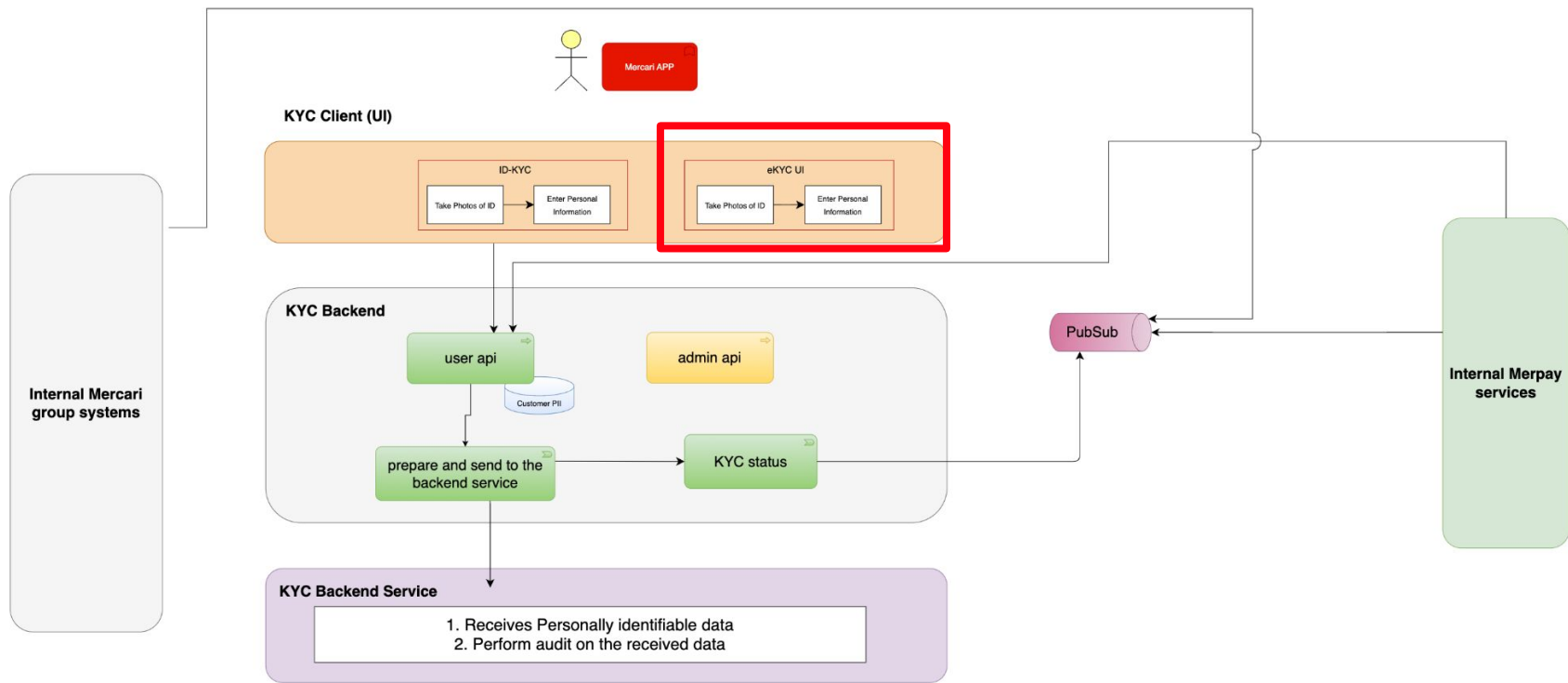


# IDKYC



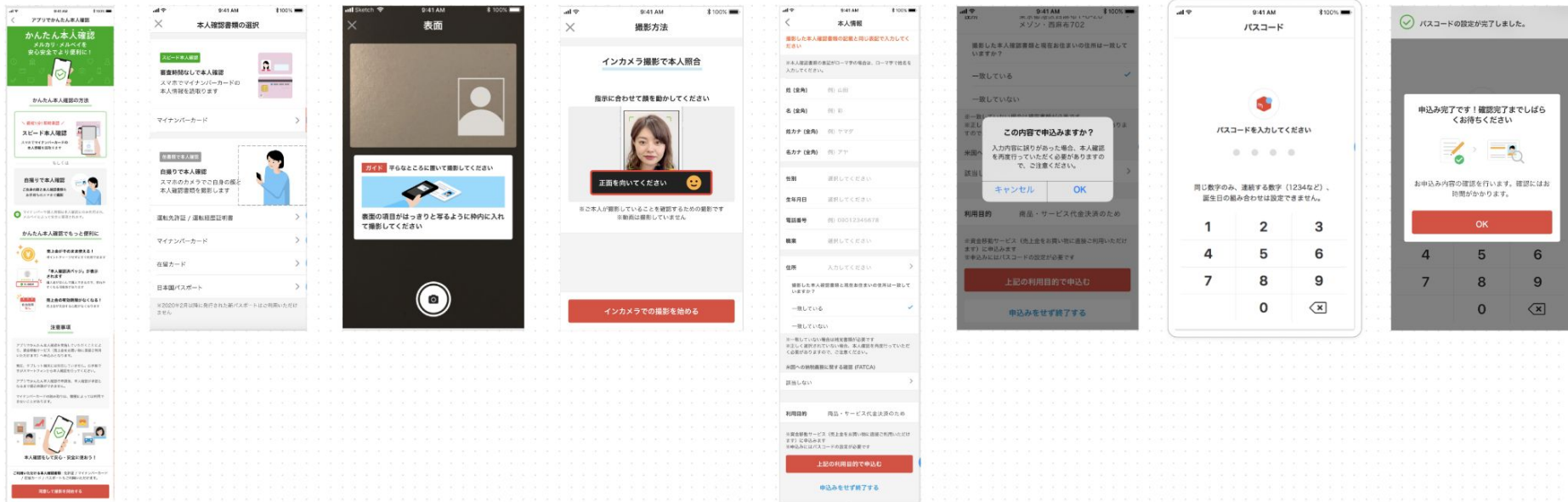
# IDKYC (continued..)







# eKYC (continued)



## KYC Requirements (FTA)

- Full Name\*
- Date of Birth
- Residence
- Job Occupation
- Purpose of the Transaction  
( “Payment” => 商品・サービス代金決済のため )

\*Full Name has to be written exactly like on the ID document.

**Thank you!**

mercari

