



# Keeping you ahead in Payments

Stay on top of every change as it happens with a clear, contextualised view of your customers – past, present and future.

The payments landscape is rapidly evolving. Increased regulation and new market entrants has put payment providers under pressure from multiple fronts.

**Customer Lifecycle Intelligence (CLI)** delivers a multi-dimensional view of the companies you're interested in, combining advanced data ingestion, validation and augmentation with real-time news, social signals and more. All neatly delivered via a web app or API.

**Whatever your role, FullCirc's Customer Lifecycle Intelligence (CLI) can support you.**

## CLI for **payment experts**

### **Win** the right customer

- Real-time data delivers rich and timely insights
- Pre-screen customers with your own rules
- Reduce time and cost to acquire



### **Accelerate** **onboarding**

- Detailed financial and historical company intelligence from verified and validated sources,
- Identify CCJs or Gazette notices immediately, by checking potential customers/merchants against global PEP and sanctions lists
- Stay ahead of changes as they occur in real time

### **Keep** for life

- Comprehensive 360° view of customers and sector news
- Constant monitoring of every single change to a customer's information throughout the relationship lifecycle
- Future-proof payment decision making

## FullCirc 'Customer For Life Guarantee'



### **Unlimited Training**

FullCirc has always prided itself on being more than a technology provider, offering a vast suite of face-to-face and digital training options, as well as fully bespoke solutions for customers with unique training requirements.



### **Temporary Over Licence Allowance**

It's normal for people to come and go, and for others to want to try the software. So, if you go temporarily over a licence that's fine, let's talk about it. Every 3 months we will work with you to Trim down or tune up the over licences.



### **Replacement Guarantee**

If someone leaves your business, we will reassign their licence and train their replacement free of charge.

## Automate your Risk Appetite Statements

Automate risk modelling and Model Risk Management (MRM) with FullCircl.

Customer Lifecycle Intelligence (CLI) takes a data matching approach combined with real-time data to deliver rich and timely insights and applies each payment service provider's own individual rules to pre-screen customers for suitability against risk appetite statements, and the evolving security needs of the payment industry as per PCI DSS v4.0.

This reduces time and cost to acquire by ensuring Payment providers are efficiently pursuing only the best opportunities.

## Future-proof payment decision making

Banks have understood for some time the need for automation and prioritisation to deliver growth in a digitally connected world.

Leveraging the latest technologies has enabled them to implement new ways of onboarding customers, automating and scaling the compliance and risk function and enabling a smoother customer experience compared to Open Banking. While Open Banking has made it easier to read a customer's financial position, that doesn't necessarily help them understand the full context.

In order to deliver automated KYC, deeper knowledge is required by accessing relevant news and insights on the company in question, sector news, and utilising screening and tracking tools to process vast quantities of data and flag potential risks.

## Form an understanding of your customers

The introduction of PSD2 and AMLD5 regulations has made it more important than ever to gain a deeper understanding of your customer, their risk level and the impact of this on your business.

FullCircl can help you get ahead of regulatory requirements, ensuring you have everything you need to reduce risk whilst providing a great experience for your customers.

Continuous compliance provides a constant real-time 360° view of companies and merchants, ensuring payment providers can understand viability and mitigate regulatory risk proactively, rather than reactively, and keep the cost to serve under control.

## Real time onboarding information

CLI enables payment service providers to provide fast, frictionless onboarding whilst reducing costs and improving compliance.

Access detailed financial and historical company intelligence (shareholders, group structure, ultimate beneficial owners and more) from verified and validated sources, contextualised and mapped to ensure nothing is missed at any stage of the onboarding process.

Identify key events like CCJs or Gazette notices immediately, by checking potential customers/merchants against global PEP and sanctions lists and stay ahead of changes as they occur in real time.

## FullCircl is trusted by leading financial institutions

tide

CURVE

dojo

Square

EV

Funding Options



FullCircl plays a really important part when it comes to simplifying our merchant onboarding journey. We trust the insights that we get from FullCircl and we don't have to go to our customers and ask them questions.

Ben Feilding Product Manager at Dojo, part of Paymentsense