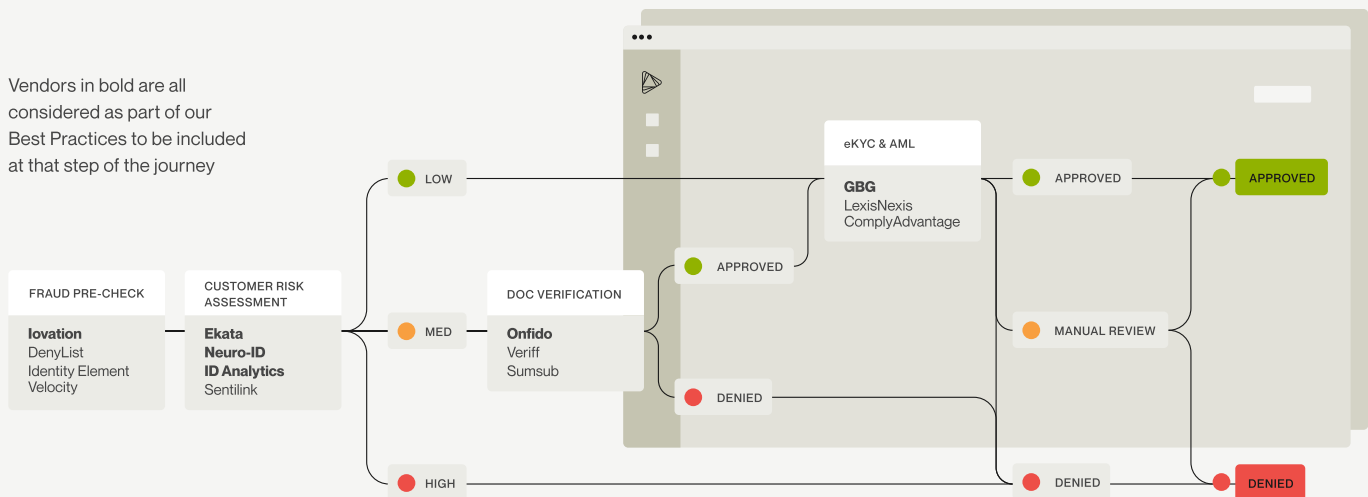



# Getting started with Alloy in the UK and Europe


Use dynamic customer risk profiles for smarter onboarding and in-life KYC/KYB monitoring. Alloy's recommendations outline how you should structure your onboarding workflows within the Alloy platform using a risk-based approach and running identity checks in a specific order to minimise your cost and reduce friction for your customers.

Central to a risk-based approach is configuring a **Customer Risk Assessment (CRA)**. Simply provide your assessment criteria, and we'll build it out for you. You can use the CRA to tailor experiences for customers based on their risk level, reducing friction for low-risk customers and minimising operational overhead for your teams. Automatically assess your customer's risk profile at onboarding and continuously update throughout their lifecycle.



Once an applicant enters your Alloy workflow, their PII will be checked with our complimentary services:

 **Identity Element Velocity** to decision off of shared identity elements — for example, detecting identities that share a national ID or phone number.

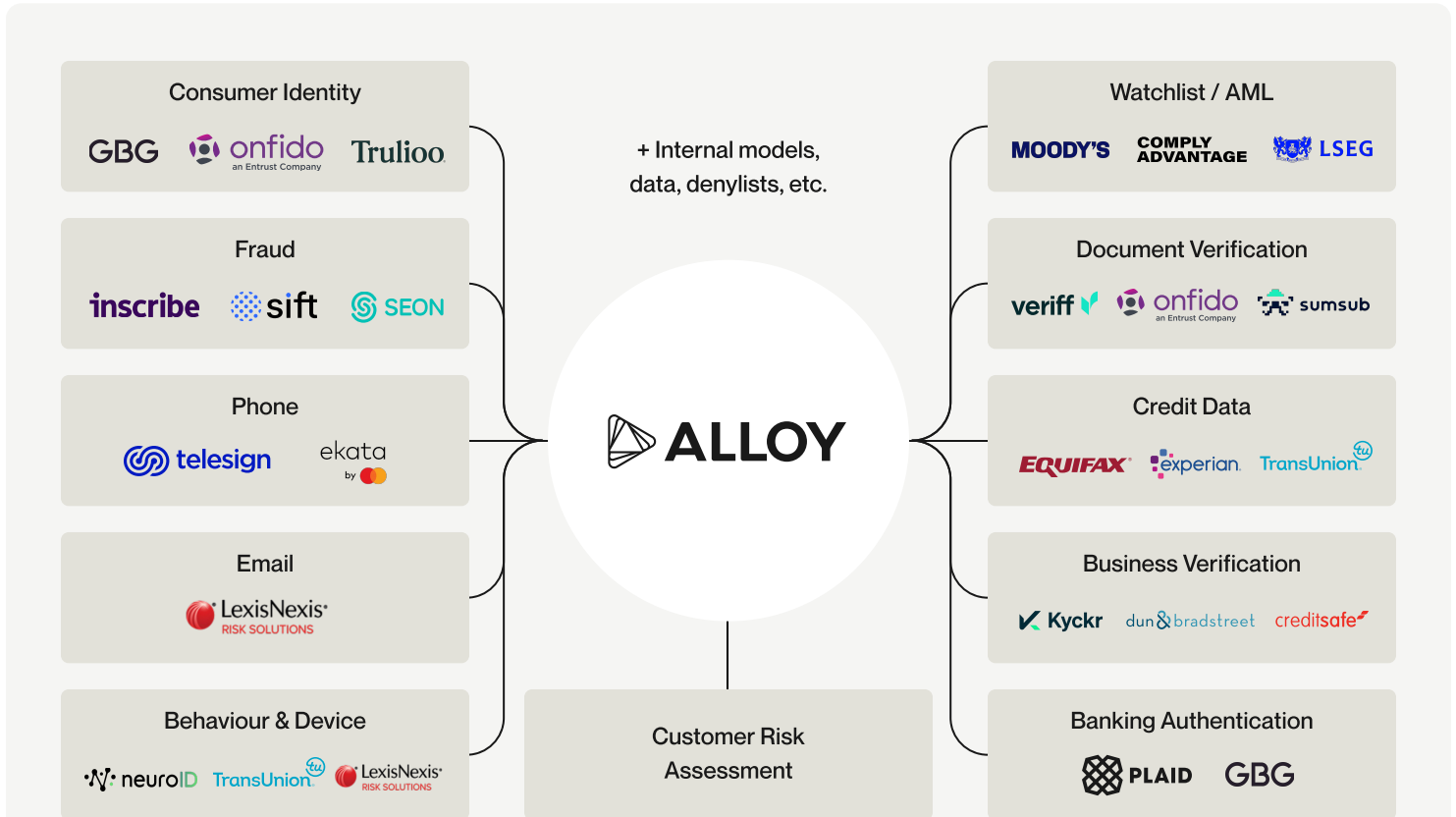
 **Allow/Deny lists** to automatically approve or deny evaluations based on one or more PII elements.

Please be aware that this is one recommended workflow with Alloy. Our teams will work with you to tweak and optimise your workflows based on your product offering, risk tolerance and target market to make sure you are in the best position to ensure compliance with local regulations, reduce your risk of fraud attacks and take advantage of market opportunities.

# What you can do with Alloy

Approaching fraud and identity verification from multiple angles is key to mitigating your risk.

That's why we offer unparalleled access to the broadest network of third party data providers, serving a variety of compliance and fincrime use cases and with global coverage. Choose from pre-built integrations to 200+ data sources through a single API, including vendors you currently integrated with:



Note: This is not a full list of data vendors currently integrated with Alloy

In some instances you may want to collect and verify **identity documents** to meet local KYC/KYB requirements or to add a layer of security where a customer may flag as high-risk. The Alloy SDK can help collect and validate an applicant's identification, income, or tax documentation directly in the onboarding application flow, using a customisable front-end user experience. Automatically route applicants to your preferred document verification vendor.

Using your chosen data sources, we can help you build custom policies by orchestrating the flow of information to specific routes based on your business needs and risk thresholds. For instance, depending on the applicant's country of origin, Alloy can automatically route them to the appropriate verification waterfalls specific to each market. Intelligent workflow logic and waterfall decisioning also helps businesses drive down costs.

