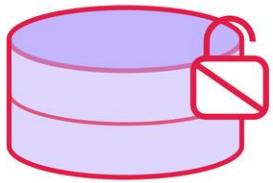
THE ARCHITECTURE CHOICE

Satisfy the CIP without building a PII honeypot

Zyphe

The rule asks for a reasonable belief and a five-year record, not permanent custody of raw identity data.

Traditional CIP: one central store



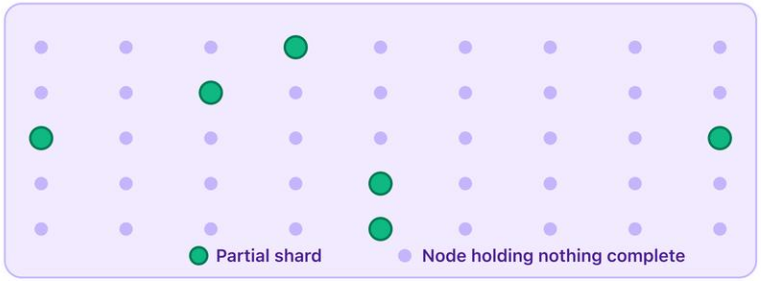
- Name, stored in full for every customer
- Date of birth, stored in full for every customer
- Street address, stored in full for every customer
- ID number, stored in full for every customer
- Document scan, stored in full for every customer

A single complete record per customer. Breach it once, lose it all.

Zyphe: verified data sharded across a network

Read the chip to ICAO 9303 and eIDAS, two-step liveness, no image upload

The verified result is split, not stored whole. The customer holds the key; no master key exists.



Thousands of nodes, a 29-of-100 threshold, no single complete record to breach.

Still examiner-ready: authorised parties reconstruct the record through the threshold scheme and export a per-region, audit-ready trail.

A reusable KYC passport lets a customer verify once and re-present elsewhere. · zyphe.com · General information, not legal advice