

THE JDC TEST

Three questions that decide a KYB provider

Answer these before you read a single feature matrix. Coverage counts cannot settle any of them.

1 Jurisdiction

Which countries are more than 5% of your volume?

HOW TO ANSWER IT

Sort last quarter by country of incorporation. Take the top decile. That is your real coverage requirement.

FAILURE MODE

Buying coverage in 40 countries you never onboard in.

2 Depth

How many layers sit between the customer and a natural person?

HOW TO ANSWER IT

Count the layers on your twenty hardest files. Single layer favours speed and price, multi layer favours evidence and analysts.

FAILURE MODE

Optimising for automation rate on a book full of holding structures.

3 Custody

Who holds the verified documents after the check passes?

HOW TO ANSWER IT

Ask where the image lives, who can decrypt it, and your exposure if the vendor is breached. Put the answer in the contract.

FAILURE MODE

Inheriting a retention term you never agreed to.

Then run 100 real applications, including your twenty worst, through each shortlisted provider in parallel.

Zyphe