DECISION MATRIX

Zyphe

Do you need KYC, KYB or both?

Map your business archetype to the checks it triggers, the regime, and the dossiers each onboarding creates.

BUSINESS ARCHETYPE	KYC	KYB	AML	GOVERNING REGIME	DOSSIERS
B2C neobank or iGaming Onboards individuals only	✓	✗	✓	Bank Secrecy Act, FATF R.10	One
B2B marketplace or payments Onboards companies	● On UBOs	✓	✓	FinCEN CDD Rule, FATF R.24 to R.25	Several
Crypto exchange (retail plus VASP) Onboards people and entities	✓	✓	✓	Bank Secrecy Act, MiCA plus EU AMLR	Many
Lending platform Consumer or business lending	✓	● If to entities	✓	Bank Secrecy Act, FATF R.10	One to several

KYB multiplies the dossiers you hold, so where the data lives is the real choice.

Zyphe shards verified data across 60,000+ nodes under a 29-of-100 threshold scheme, so no single node holds a complete record.
The customer holds the key, there is no master key, and a reusable KYC passport keeps the audit trail exportable without a central store.