Case Study

iDenfy | PONTE

15% **higher KYC completion rate**
with more users passing verification on their first attempt

80+ hours **saved every month**
by removing manual ID checks and multi-database AML reviews

A Quick Intro

PONTE

Ponte Finance is a UK fintech specializing in property-backed finance and investment. Its digital platform connects three groups (brokers, borrowers and retail investors) with each deal surveyed and underwritten before it reaches investors, then listed with its loan term, LTV and funding progress.

The company also offers shares in its own PLC and operates across a website plus iOS and Android apps. That mix means several different onboarding journeys, all landing on the same compliance framework. This makes a simple onboarding process, including identity verification, important for attracting new clients. However, due to regulatory compliance requirements and risks like high-value transactions, automated **Know Your Customer** (KYC) and **Anti-Money Laundering** (AML) screening solutions were needed.

Especially once Ponte Finance started its scaling processes, manual IDV reviews stopped being sustainable. Compliance specialists were collecting KYC documents, meeting sanctions screening requirements and checking multiple databases by hand, hours a day.

> “As a growing fintech platform, we needed to verify customer identities and conduct AML screening in a way that was reliable, scalable and proportionate, without introducing unnecessary friction into the onboarding journey,”
>
> said Bruno Benner, the COO of Ponte Finance.

The Challenges

Ponte Finance couldn't run one flat process for every client type. Investors supplying capital and borrowers seeking finance needed different treatment, which needed to follow a risk-based approach, without either client group losing the speed a digital platform is expected to deliver. **Lighter checks weren't an option.** Industry requirements meant standard KYC for investors, with personal data screened against PEP lists, sanctions lists and global watchlists.

Before iDenfy, four key factors influenced Ponte Finance's decision to automate KYC/AML compliance:

01 **International audience.** Clients registering from multiple countries, with no appetite for a separate manual process per jurisdiction.

02 **Strict industry requirements.** High-value transactions and regulatory obligations left no room to trade compliance for convenience.

03 **Manual review workload.** Higher-risk cases requiring extra documentation created queues for analysts and waiting time for clients.

04 **Fraud prevention.** Manipulated documents and duplicate applications needed to be caught by the system in real-time, right before they reached Ponte Finance's network.

The result was the classic dilemma: abandoned sign-ups, concentrated in exactly the cases that needed the most documentation.

> The key challenge was balancing robust KYC and AML controls with the speed and convenience customers expect from a digital platform,"
>
> explained Bruno Benner.

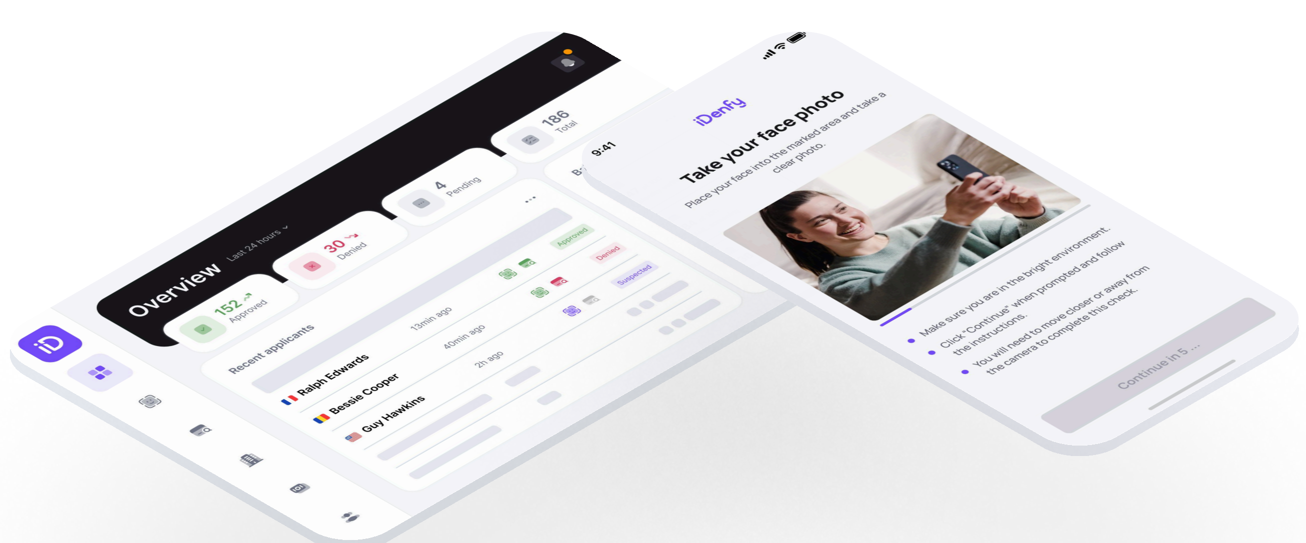
> Ponte Finance wanted to address these challenges early on and switch to an automated compliance system using a **single integration** and one dashboard for managing both KYC/AML data.

The Solution

After reviewing several options, Ponte Finance chose iDenfy for [identity verification]() and [AML screening]() in a single integration, building a fully automated user onboarding flow with three steps:

- **Government-issued ID capture.** The system extracts KYC data and detects alterations or forgery, with support for 16,000+ ID types from 200+ countries and jurisdictions. On-screen guidance walks the user through positioning the document.
- **Selfie and liveness detection.** Biometrics are cross-matched against the ID portrait, catching deepfakes, prerecorded video, printed photos and masks in real time.
- **AML screening.** Every verified individual is screened against PEP lists, sanctions lists and adverse media. Matches route into manual review or a configured high-risk workflow requesting additional documentation or re-verification.

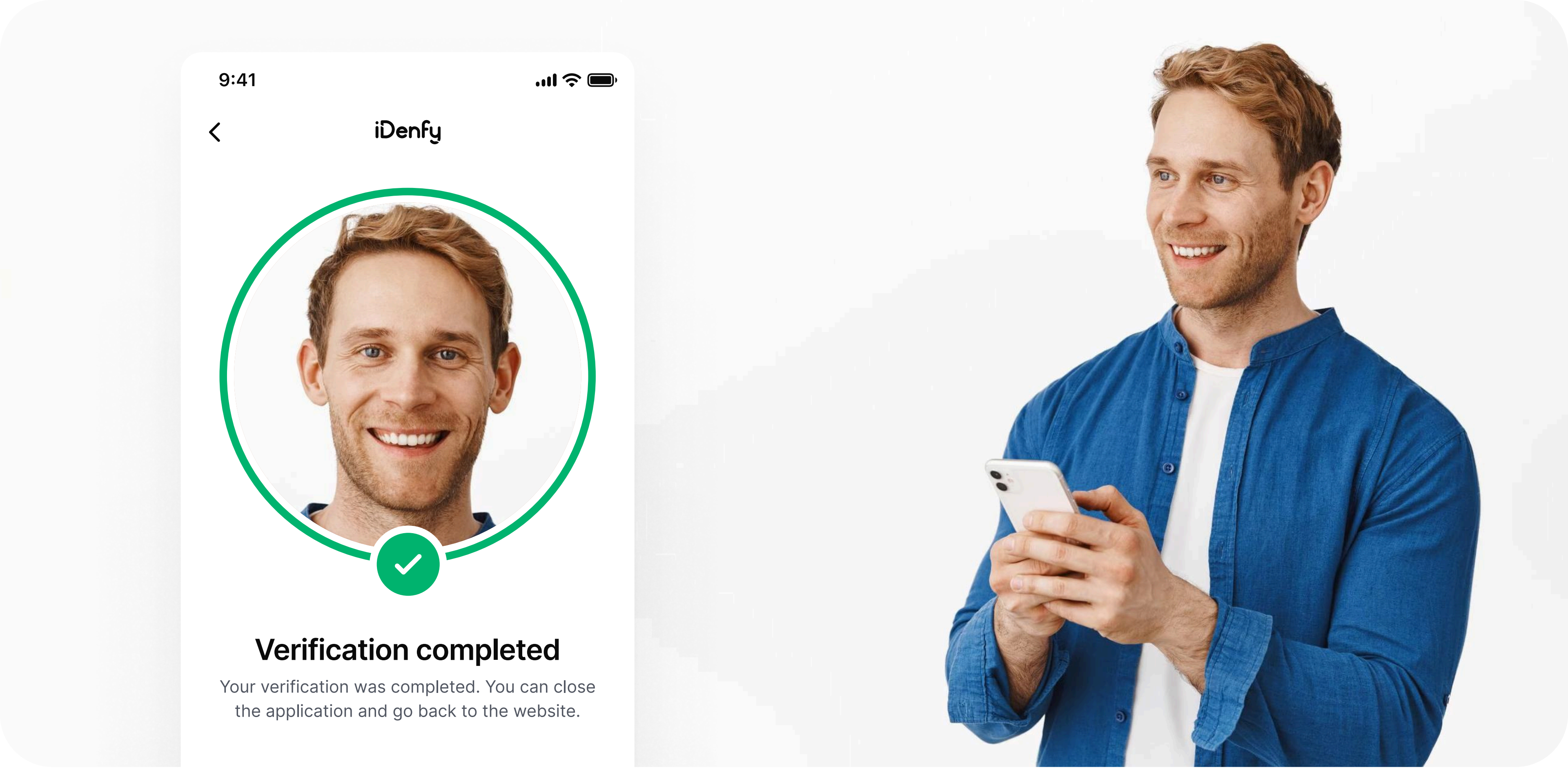
Low-risk clients now complete onboarding in real time with no waiting. Anything that fails arrives with analysts with the full verification log and flag reasons attached, so review for the compliance officers at Ponte Finance starts with the evidence already gathered.



Why iDenfy?

Ponte Finance chose iDenfy's software because it offered:

- Global ID document support for faster scaling
- ID verification and AML screening in a single integration
- Smooth integration options into its existing system
- Multiple onboarding flows and white-labeled U/X
- A fully compliant, audit-ready trail with logged KYC/AML results



"The verification flow was configured to align with our customer journey and internal compliance requirements, allowing us to strengthen controls without redesigning the wider onboarding experience,"

said Bruno Benner, the COO of Ponte Finance.

The Results

With iDenfy, Ponte Finance achieved the key goal and switched to a fully automated customer onboarding process that's tailored to its industry's requirements. The compliance aspect is fully covered, but there's **no unnecessary friction in the design** that could cause users to abandon onboarding. The global aspect of the new system also helps attract new customers from different countries and accept their documents without hassle.

This change resulted in a few positive outcomes for Ponte Finance:

01 **15% higher KYC completion rate.** A simpler verification during the registration and approval process helped Ponte Finance attract new users who complete KYC on their first attempt without dropping out.

02 **At least 80 hours saved per month.** Instead of reviewing submitted ID documents and checking multiple AML sources, Ponte Finance's team now only steps in when the system flags a case that needs further review. This automates daily tasks that used to be manual.

iDenfy's system automatically recognizes the user's country and document type, kickstarting their IDV verification and helping them **get approved as fast as possible.** Higher-risk cases are handled faster now, with the full brief and the reasons for AML findings already presented before they reach Ponte Finance's compliance team.

> "Following a successful collaboration, we recently renewed our partnership with iDenfy. This reflects our confidence in the solution and our shared commitment to secure, compliant and technology-driven financial services."
>
> Bruno Benner, the COO of Ponte Finance.