KYC Solutions, 2025

KYC360

Executive Summary

The KYC vendor landscape in 2025 is crowded and maturing, shaped by advances in artificial intelligence (AI), growing regulatory scrutiny and an expanding focus on the integrity and interoperability of data. The boundary between data provision, orchestration and identity verification (IDV) has blurred, creating a more integrated ecosystem in which firms' competitive advantage is defined by partnerships and modularity.

> **KYC360 has demonstrated strong client growth and retention, important factors in its category leader placing in the 2025 KYC Solutions quadrant. Also notable are its combination of a flexible end-to-end solution and a focus on digital onboarding, alongside coverage of unique regulatory jurisdictions (including Jersey and Cayman).**
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> **— Ahmad Kataf**
> **Chartis Research**

Chartis believes that in 2025 and beyond, vendors' success will depend less on breadth of coverage and more on an ability to combine high-quality data with effective automation in specific verticals and geographies.

Key Considerations

- **AI continues to be a defining differentiator**. Vendors are splitting into two categories: AI-native companies that are developing proprietary models and AI-augmented vendors that are embedding third-party capabilities. Agentic AI is emerging as a 'force multiplier' for compliance productivity, although explainability remains a key constraint.

- **Partnerships are an important engine of market growth**. Application programming interface (API)-first architectures and software as a service (SaaS) delivery models allow vendors to embed registry data, sanctions and IDV capabilities from multiple providers. Managed services alliances and data sharing collaborations are expanding vendors' functional reach, while 'coopetition' between data providers underpins much of the innovation occurring in the space.

- **IDV and corporate KYC are converging**. As regulatory regimes tighten around authorized signatories, beneficial ownership and credential reuse, firms are integrating document verification, digital ID validation and e-signature authentication directly into their onboarding flows. This integration is most evident among enterprise vendors seeking end-to-end automation and perpetual KYC.

- **Market segmentation is becoming more pronounced**. Enterprise-focused platforms are emphasizing scalability, auditability and cross-jurisdictional coverage, while mid-market and FinTech-oriented vendors are competing on configurability, low-code automation and embedded digital identity support. Moreover, the growing overlap between IDV and corporate KYC illustrates a broader convergence of data and technology layers across the compliance stack.

KYC360: Category Leader – KYC Solutions, 2025

Our analysis of KYC360 is included in the Chartis report KYC Data and Solutions, 2025: Quadrant Update, published in November 2025. The report also includes other providers of KYC Solutions, including Acuminor, Alloy, AML Partners, Appian, AP-Solutions IO, Avallone, ComplyAdvantage, Delta Capita, Dow Jones Risk & Compliance, Eastnets, Encompass, Fenergo, FinScan, FIS, Flaminem, IMTF, KYC2020, KYC Hub, KYC Portal, LexisNexis Risk Solutions, Manipal Group, Moody's, Mozn, Muinmos, MyComplianceOffice, nCino, NICE Actimize, Norbloc, Oracle, Pega, Quantexa, Quantifind, Ripjar, S&P Global, Saphyre, Sigma360, smartKYC, SymphonyAI, ThetaRay, Trapets, Vneuron, WorkFusion and Xapien.

Chartis has named KYC360 as a category leader in the 2025 RiskTech Quadrant® for KYC Solutions (see Figure 1 on page 3).

Leveraging its advanced onboarding and compliance orchestration capabilities, which take into account regulatory requirements and operational control, the platform focuses on enabling organizations to onboard high volumes of customers rapidly, optimizing workflows to ensure low latency and a consistently high-quality customer journey. As a result, KYC360's key differentiators include operational efficiency, enhanced KYC data quality and overall customer experience.

The KYC360 solution provides a risk-based onboarding process that allows for the configuration of pass/fail conditions across automated decisioning flows. Its live risk engine performs real-time scoring of prospects, supporting a shift from periodic to event-driven review cycles and enabling fast, accurate decisions that are aligned to institutions' risk appetite.

The platform also consolidates system stacks and data vendor relationships into a single environment that covers all onboarding, screening and other KYC activities, with market-leading data sources pre-integrated under one license. Automated data collection and real-time intelligence create a single, actionable view of customer risk, ensuring that all documents and data reside in one place for operational clarity and regulatory confidence.

KYC360 also provides onboarding for such specialized jurisdictions as Jersey, where specific expertise is required. This is reinforced by a flexible, configurable case management capability that adapts to diverse regulatory environments and operational models. The company has also developed significant technological and services partnerships, and templated onboarding journeys for specific regions and verticals.

Figure 1: KYC360's positioning – KYC Solutions, 2025

KYC Solutions

Reporting and dashboarding (3.2: advanced capabilities)
KYC360 provides a highly packaged user interface that centralizes onboarding and KYC review workflows into a consolidated view. Users can navigate documents, decisions, case files and customer risk information via a tabular dashboard. The reporting layer offers structured visibility into case progression, audit trails and reviewer activity, and this unified approach enables risk assessments, onboarding and review across multiple business lines.

KYC risk scoring (3.8: advanced capabilities)
KYC360's risk engine is a key strength of the solution, offering a configurable, weighted scoring framework that allows institutions to tailor risk models to their specific regulatory and business requirements. The engine supports granular logic, conditional rules and event-driven recalculations, enabling real-time updates when new information or external triggers alter a customer's risk profile. The ability to break down risk factors into subcategories can help to improve interpretability and ensures that risk ratings reflect an understanding of customer behavior and exposure, providing a high level of flexibility.

Customer profile enrichment with additional data (4.0: advanced capabilities)
In the context of KYC operations, rapid access to diverse and high-quality data sources is a key differentiator. KYC360 integrates a wide range of datasets from leading industry providers, including sanctions lists, politically exposed person (PEP) databases, global watchlists and adverse media feeds. These sources are combined within the platform at onboarding and throughout the lifecycle. The solution also features a data quality assessment tool that validates, cleanses and enriches incoming records.

Customer onboarding (4.3: best-in-class)

KYC360 delivers high-quality onboarding capabilities with a strong emphasis on automation and straight-through processing across customer acquisition, screening and ongoing monitoring. The platform supports multiple verticals and geographic markets with configurable onboarding pathways designed to accommodate varying document requirements, jurisdiction-specific rules and sector-specific risk considerations. Digital onboarding workflows are a particular strength of the solution, and include features such as automated document capture, verification, screening and risk rating. The solution's ability to operationalize and automate complex regulatory requirements is a notable differentiator in global onboarding environments.

Customer maintenance (3.7: advanced capabilities)

KYC360 supports a dedicated perpetual KYC operating model with live risk scoring and automated data refresh capabilities. The platform provides continuous screening against sanctions, watchlists and adverse media, along with automated remediation workflows that guide teams through required updates and reviews. Its broader client lifecycle management (CLM) functionality integrates maintenance activities, screening outcomes and workflow actions into a unified framework. Event-driven risk updates and ongoing monitoring capabilities are core elements of the system.

Market Context

The KYC market is entering a phase marked by an emphasis on data collaboration, advances in AI and a greater focus on the specificities of onboarding journeys. However, fragmentation in data infrastructure and uneven KYC maturity across verticals are constraining the effectiveness of solutions. Meanwhile, sector-specific requirements in such areas as asset servicing and fund administration are creating market pressure for more packaged, domain-specific solutions.

Institutions are returning to large-scale and shared KYC intelligence models. The relative success of these models has led to a renewed interest in data sharing initiatives among financial institutions. Unlike the consortium attempts of a decade ago, which were typically hampered by privacy, competition and data quality concerns, today's models benefit from clearer data sharing frameworks, better anonymization and privacy-preserving technology.

As Chartis has noted in the past, consortium and data sharing projects often succeed or fail based on the level of harmonization between entities, and governments can work to hold these kinds of initiatives together. The UK's data sharing project is an example of a successful public-private data partnership, and other regions are following suit.

Methodology

Chartis Research ('Chartis') is a research and advisory firm that provides technology and business advice to the global risk management industry. Chartis assesses risk technology vendors using a consistent, objective methodology regardless of business relationships.

The Chartis RiskTech Quadrant® has been used to explain the structure of the market. It employs a comprehensive methodology of in-depth independent research and a clear scoring system to explain which technology solutions meet an organization's needs. The RiskTech Quadrant® does not simply describe one technology solution as the best; rather, it uses a sophisticated ranking methodology to explain which solutions would be most suitable for buyers, depending on their implementation strategies.

The Chartis RiskTech Quadrant® evaluates vendors on both current and future dimensions of completeness of offering and market potential.

- **Completeness of offering** criteria include reporting and dashboarding, KYC risk scoring, customer profile enrichment with additional data, customer onboarding and customer maintenance.

- **Market potential** considers business model, market penetration, financials, customer satisfaction and growth strategy.

Chartis uses detailed evaluation forms, customer surveys, expert interviews, vendor briefings and other research sources to assess solutions. This rigorous methodology provides an independent view of solutions and vendors.