

# Top 10 global KYC best practices (2025)



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What sets great KYC apart?



# KYC that builds trust, loyalty, and access

## What is KYC?

KYC (Know Your Customer) is the process of verifying a customer's identity through documents, biometrics, or digital signatures. It helps prevent fraud, ensures security, and builds trust across sectors like banking, insurance, and digital services.



## Why it matter:

Today, KYC is more than just a regulatory requirement, it's a moment to build confidence. When done right, it helps customers feel safe, valued, and understood from the very first interaction.

## CX benefits of smart KYC:

- ✓ Good KYC processes can help businesses increase their conversion rates and reduce the costs of manual processing.
- ✓ KYC procedures encourage international standardisation in the identification of customers and adherence to AML and CTF laws.
- ✓ Companies can onboard full KYC customers even from regions where in-person verification is not feasible
- ✓ 40% of UK customers abandon onboarding processes because they take too long or require excessive effort.

# What drop-off points are driving customers away?

KYC is essential but often slows onboarding. When it feels slow or unclear, customers drop off, breaking trust instead of building it.

## Why customers drop off:

- ✓ Up to 40% of customers drop off during KYC due to friction like manual uploads, unclear steps, or long wait times.
- ✓ 72% of financial institutions reported onboarding drop-offs in the past 12 months due to long or intrusive KYC procedures.
- ✓ 68% of customers abandoned onboarding processes because of “repetitive documentation” and “inconsistent communication”.
- ✓ 38% of mobile-first customers abandoned a financial application due to lacking the right identity credentials, like a passport or digital ID.

## What's next for KYC?

KYC is evolving into a continuous, real-time process using behavior data and risk signals.

- Decentralized Identity (DID): lets customers share only necessary data via secure digital wallets
- Zero Knowledge Proofs (ZKPs) confirm details like age or location without revealing personal data
- KYC, fraud detection, and AML will merge into smart AI systems making verification faster, safer, and more private.



Source: [emeryandpartners.com](https://emeryandpartners.com), [authbridge.com](https://authbridge.com), [uxcam.com](https://uxcam.com), [indicio.tech](https://indicio.tech), [oracle.com](https://oracle.com), [au1otix.com](https://au1otix.com)



# State of KYC in 2025

01

Global video KYC market is expected to grow from US \$326 million in 2025 to US \$1,018.3 million by 2033, at a CAGR of 15.3%.

02

Financial institutions faced US \$4.6 billion in fines for failing to meet AML and KYC obligations in 2024.

03

The KYC systems segment is the fastest-growing in the AML market, with a projected 17% CAGR from 2024 to 2029.

04

North America region currently dominates the e-KYC market, holding a significant market share of over 40% in 2024.

05

The global KYC software market is projected to grow from US \$5.0 billion in 2024 to US \$13.1 billion by 2030, at a CAGR of 17.4%.

06

Asia-Pacific leads KYC market growth with 18.6% CAGR, driven by mobile customers using super-apps and digital wallets.

07











Over 40% of firms using AI tools in compliance still rely on manual intervention in more than half of their onboarding cases.

08

In 2025 and beyond, KYC will shift from a static check to a dynamic, AI-driven process powered by automation, continuous monitoring, and decentralized identity.



# Leading 10 KYC best practices – Global

01		US	Country-specific identity verification
02		UK	Disability-inclusive KYC process
03		India	KYC without agent support
04		Thailand	Clear visual guidance for easy KYC
05		India	KYC rejoin support
06		Australia	Real-time identity confirmation
07		Indonesia	60 seconds KYC
08		India	KYC renewal via DigiLocker
09		India	End-to-end guided KYC experience
10		UK	Clear document upload guidance

# Revolut (US)

## Country-specific identity verification

### CX Challenge:

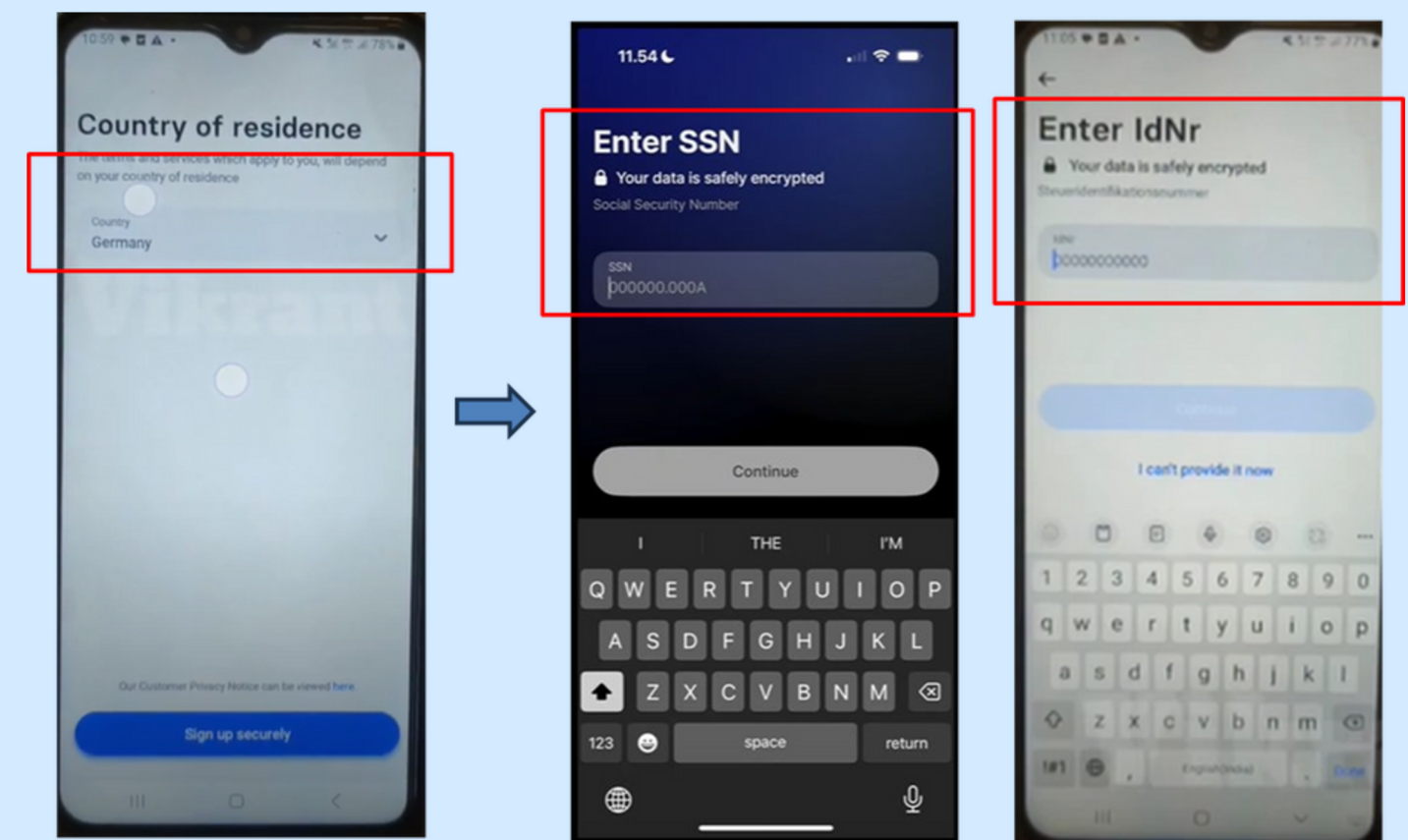
Customers from different countries face confusion and frustration when onboarding flows present generic or irrelevant identity requirements, leading to drop-offs.

### How Revolut is tackling it:

Revolut redesigned its mobile KYC flow with the following adjustments:

- **Country-based flow customization:** App first identifies the customer's country/citizenship.
- **Localized document options:** For example, in Germany, customers can choose from residence permits, visas, or passports, while in Finland, the app restricts options to only a passport or national ID.
- **Dynamic ID (Tax ID) number request:** In Germany, customers are prompted to enter their IdNr (Tax ID), whereas in Finland, the app requests their Social Security Number (SSN).

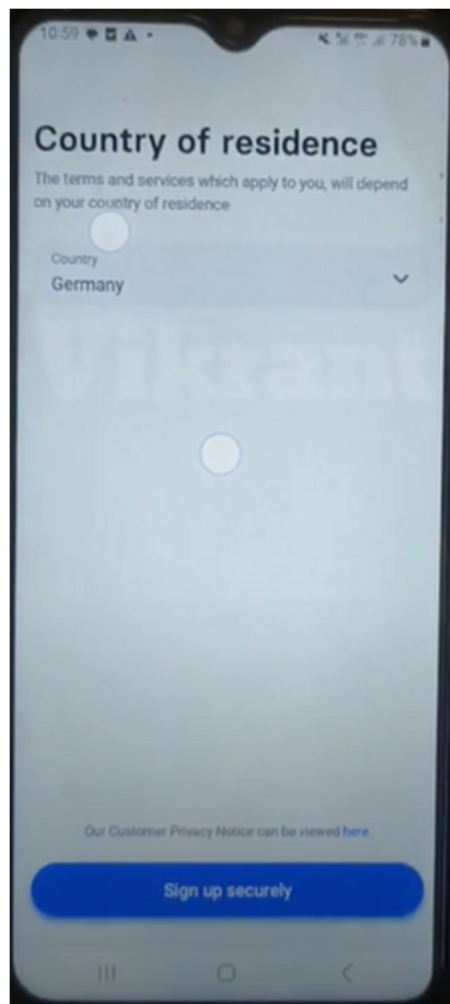
## Revolut



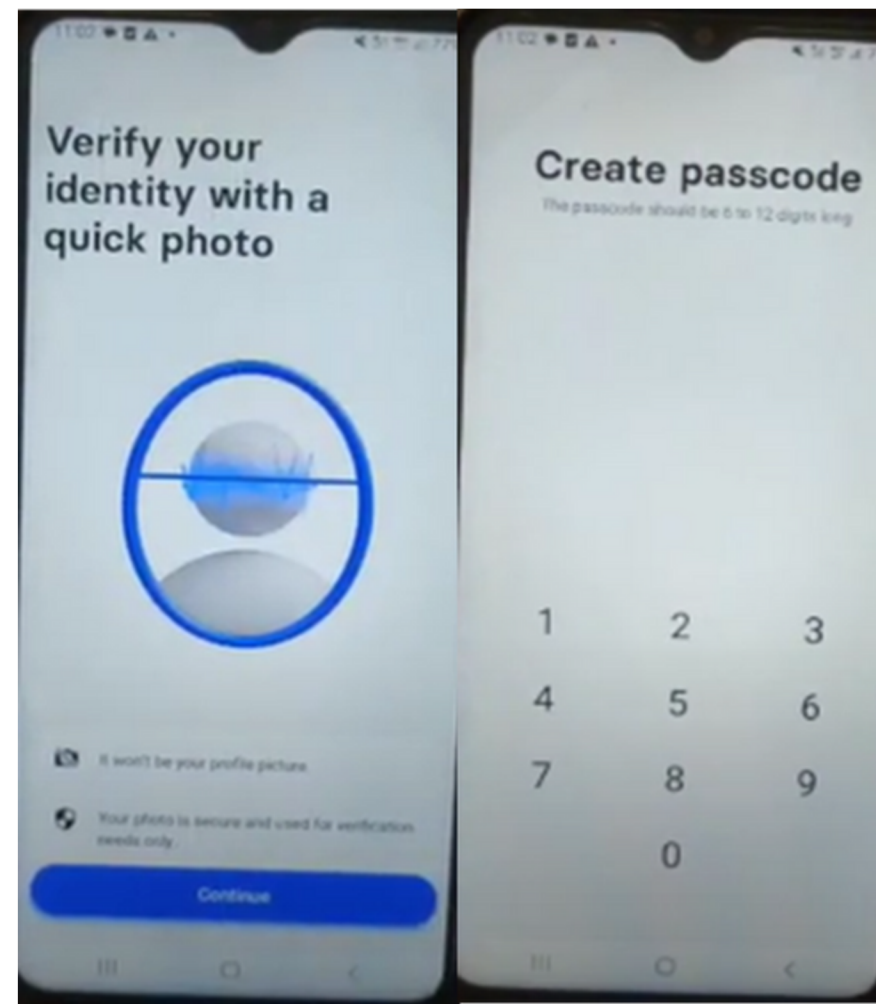
Finland

Germany

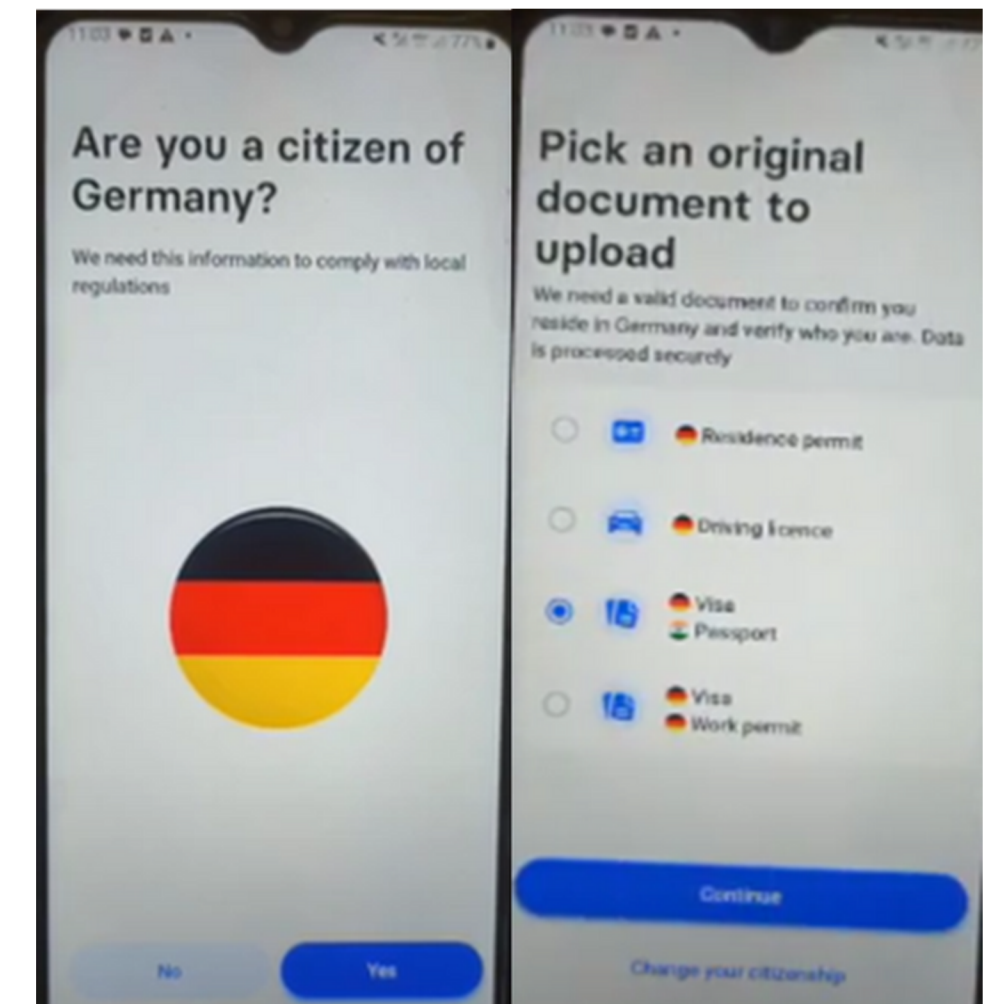
# Adaptive KYC flows based on customer's country (Germany)



**Step 1.**  
Select Germany as the country of residence and tap “Sign up securely.”



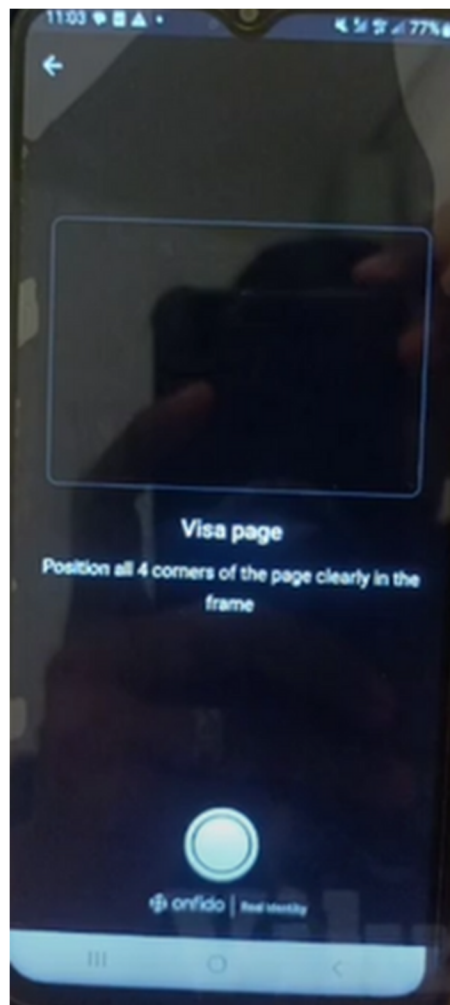
**Step 2.**  
Take a quick photo for identity verification and create a 6-digit passcode.



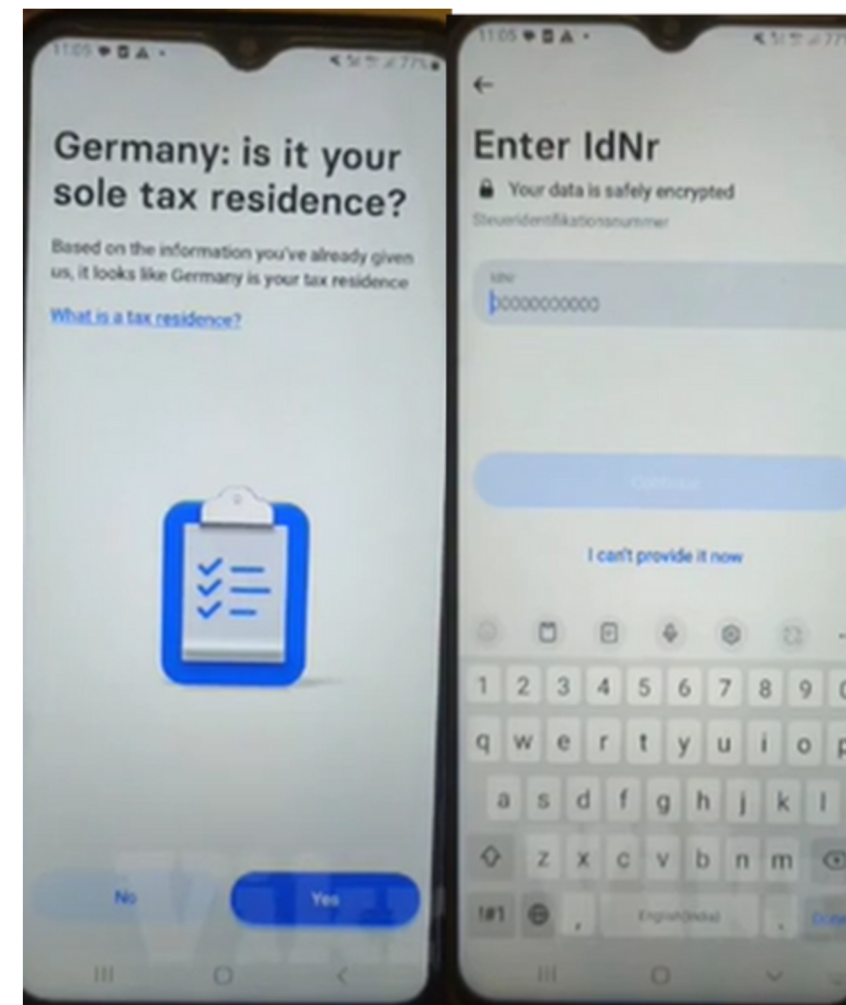
**Step 3.**  
Confirm German citizenship and upload an original ID document.



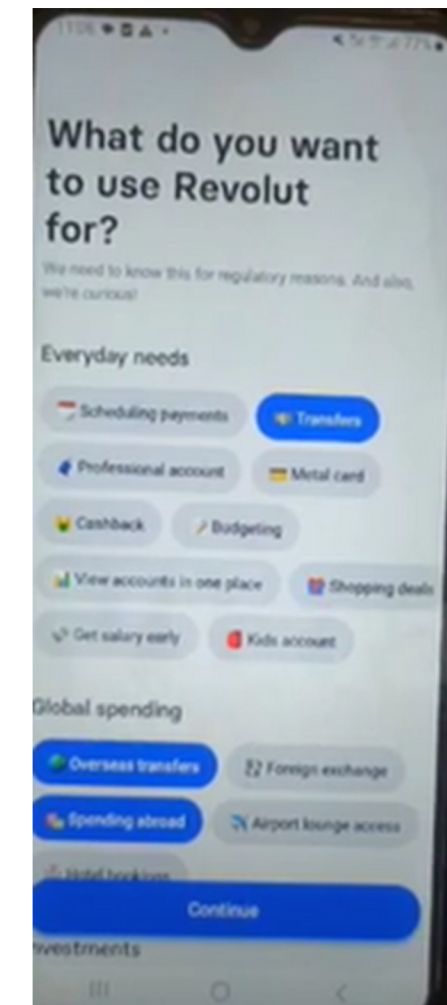
# Adaptive KYC flows based on customer's country (Germany)



**Step 4.**  
Capture a clear photo of the visa page by aligning all corners in the frame.

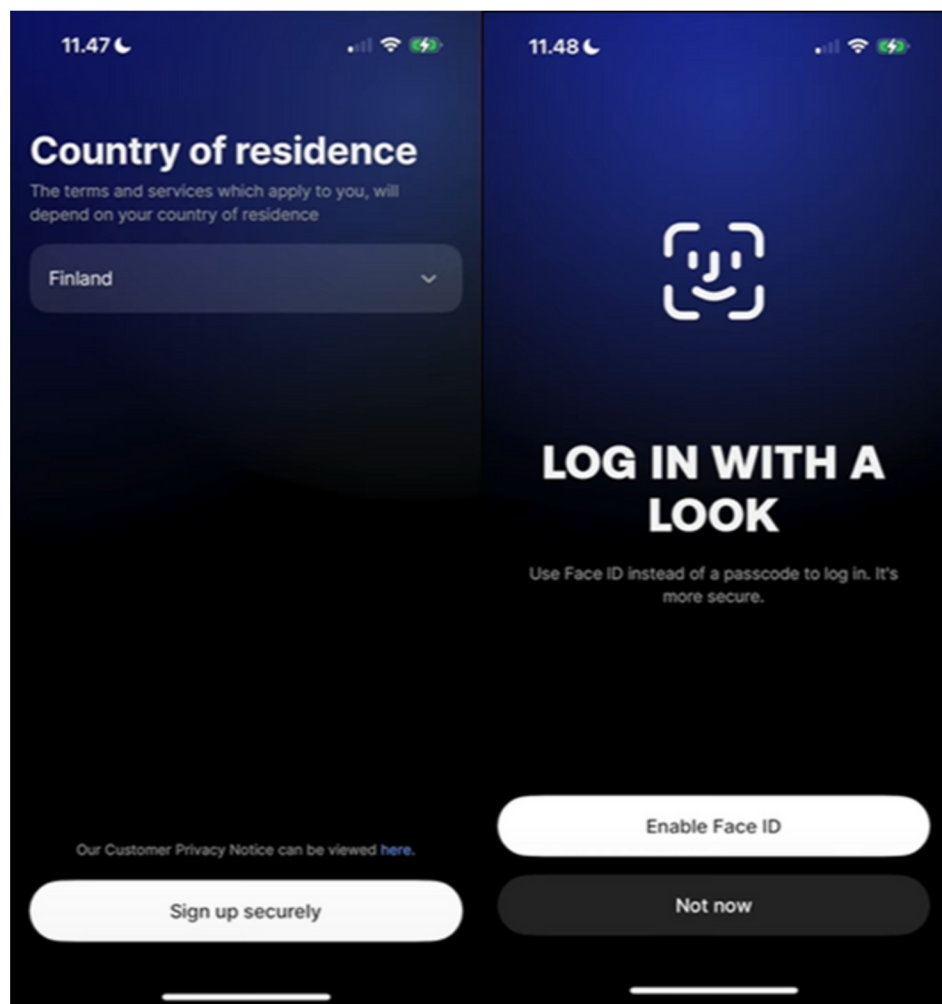


**Step 5.**  
Confirm if Germany is the sole tax residence, then enter IdNr (Tax Identification Number)

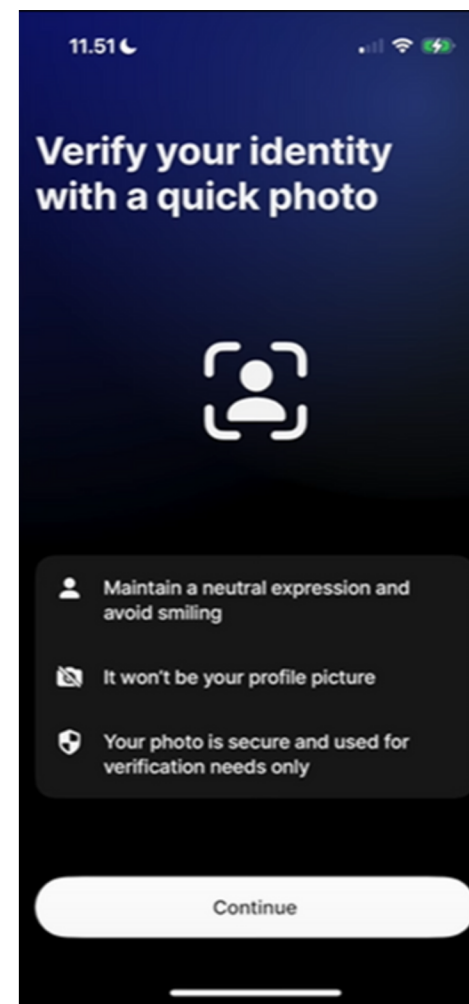


**Step 6.**  
Select the purpose of using Revolut such as transfers, savings or global spending.

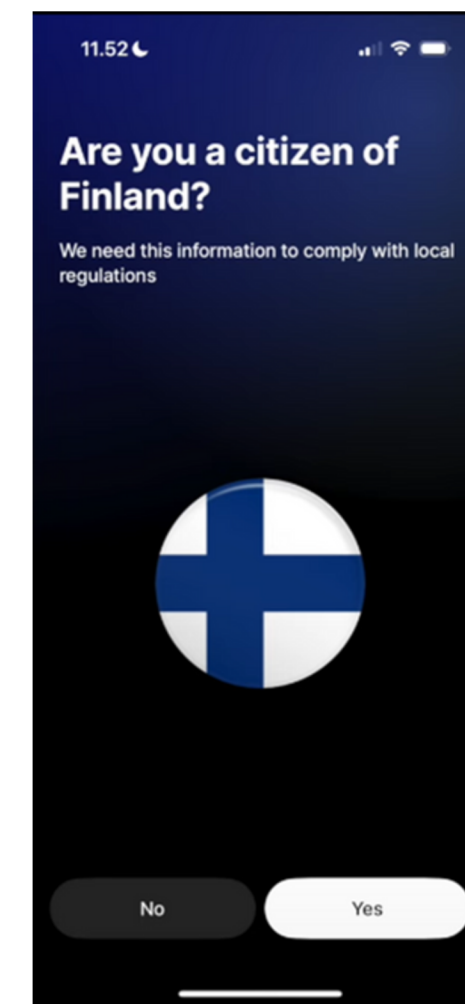
# Adaptive KYC flows based on customer's country (Finland)



**Step 1.**  
Select Finland as country of residence and tap “Sign up securely”. Log in securely using face ID or your password.

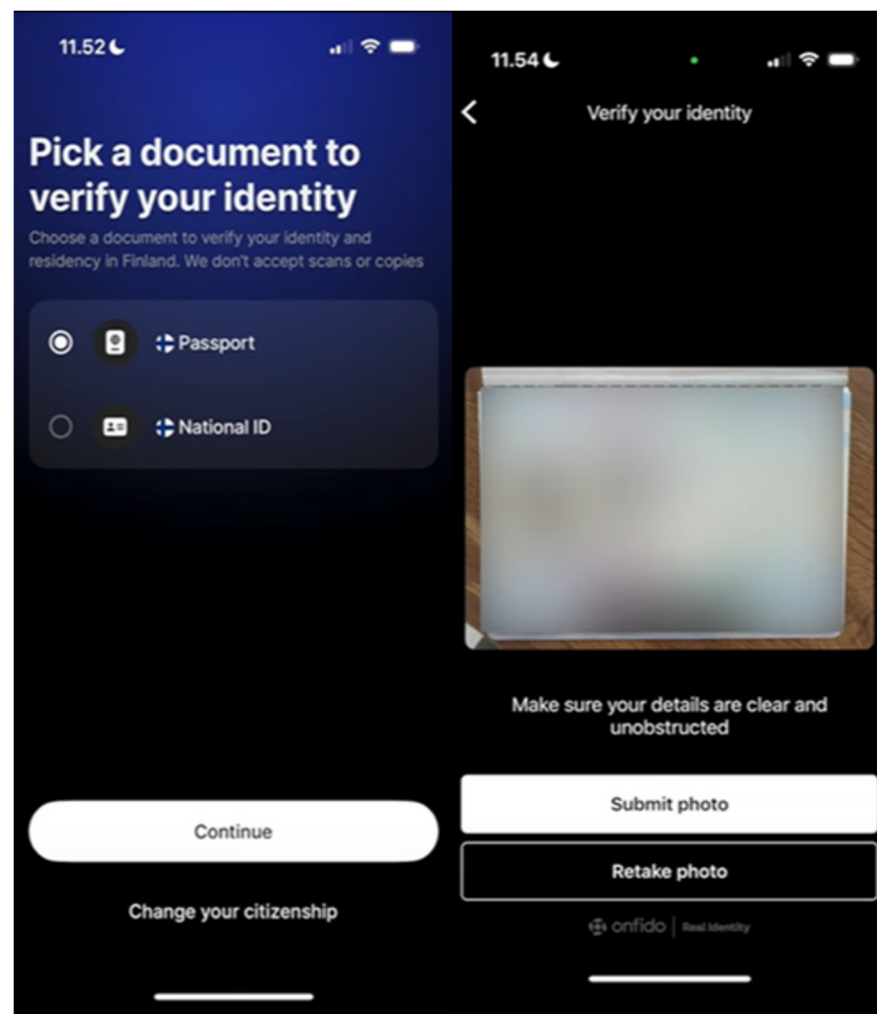


**Step 2.**  
Verify identity by taking a quick selfie photo as instructed.

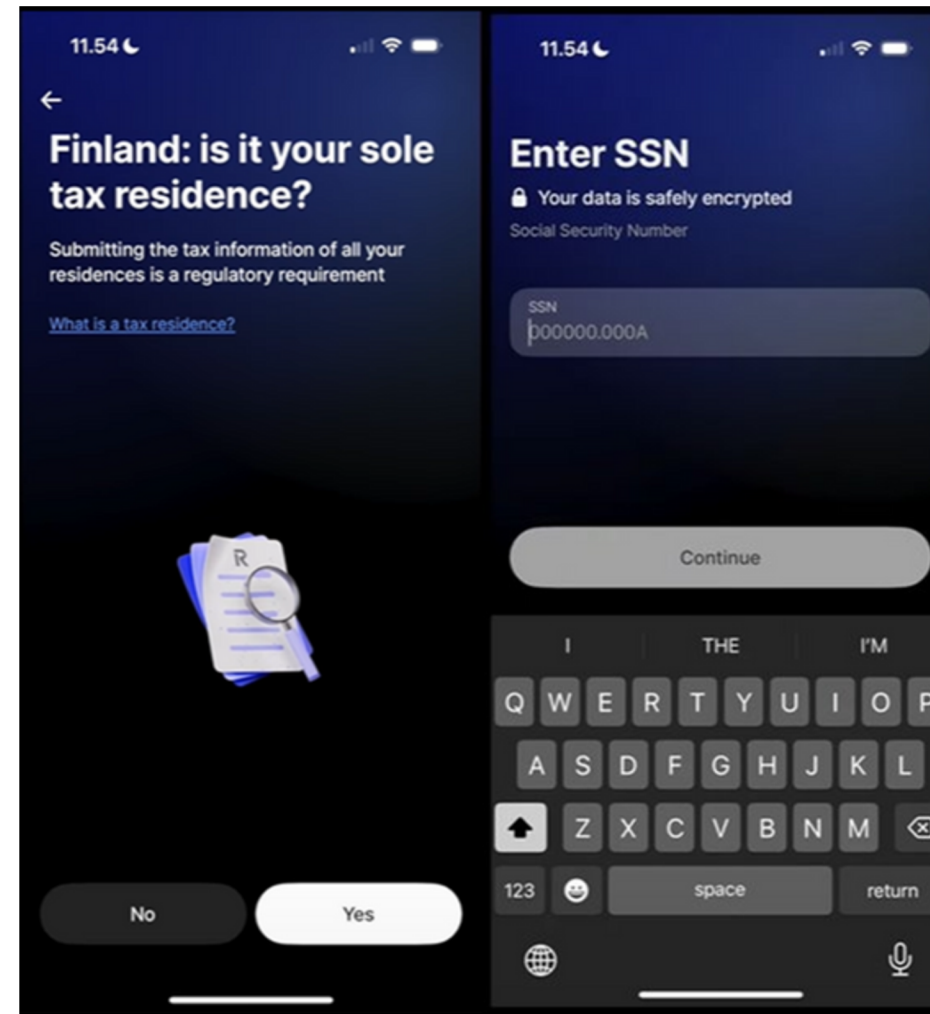


**Step 3.**  
Confirm whether a citizen of Finland by selecting "Yes" or "No".

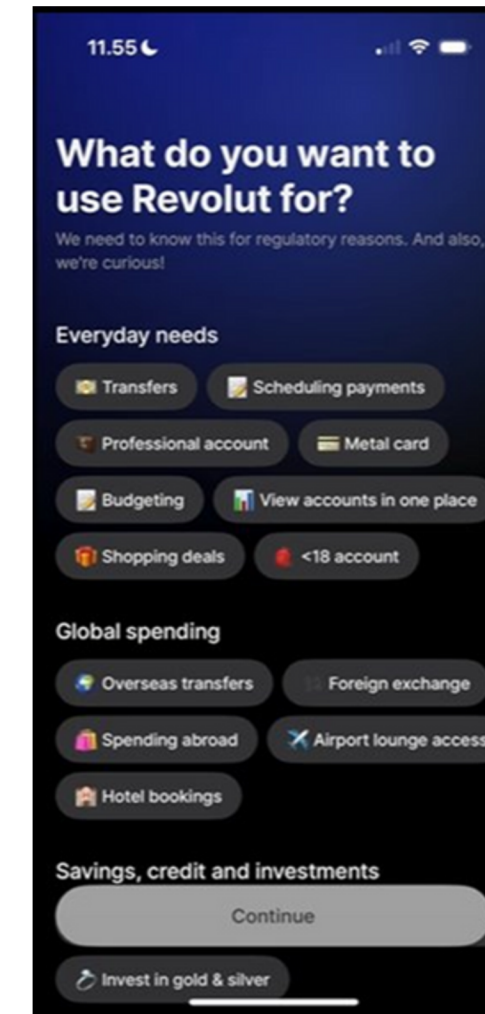
# Adaptive KYC flows based on customer's country (Finland)



**Step 4.**  
Select a valid document (passport or national ID) and capture a clear photo for identity verification.



**Step 5.**  
Enter the Social Security Number (SSN) and confirm if Finland is the sole tax residence.



**Step 6.**  
Select the intended purpose of using Revolut such as transfers, budgeting or global spending.



# Monzo (UK)

## Disability-inclusive KYC process

### CX Challenge:

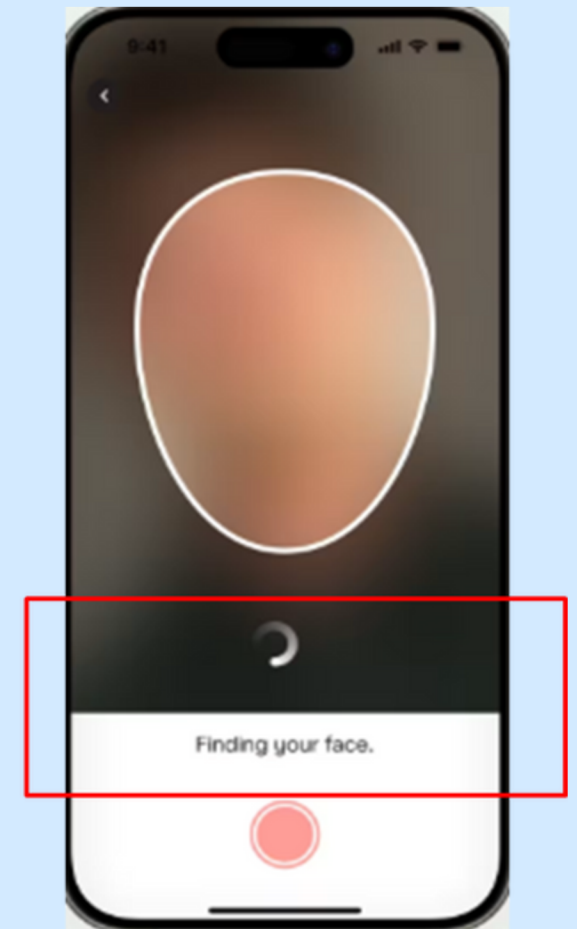
Digital accessibility remains a key barrier in the KYC process for many customers. Individuals with disabilities such as those who are deaf, non-verbal, or visually impaired often face difficulties completing identity verification independently.

### How Monzo is tackling it :

- **Inclusive KYC experience:** Monzo's KYC flow is designed for accessibility, allowing disabled, deaf, and neurodivergent customers to verify their identity independently and comfortably.
- **Clear visual guidance:** A blur-to-clear face capture helps customers with visual or cognitive challenges navigate the process with ease.
- **Sign language friendly verification:** Customers can complete verification using sign language, with one-handed numeric codes tailored for BSL customers without the need to speak.

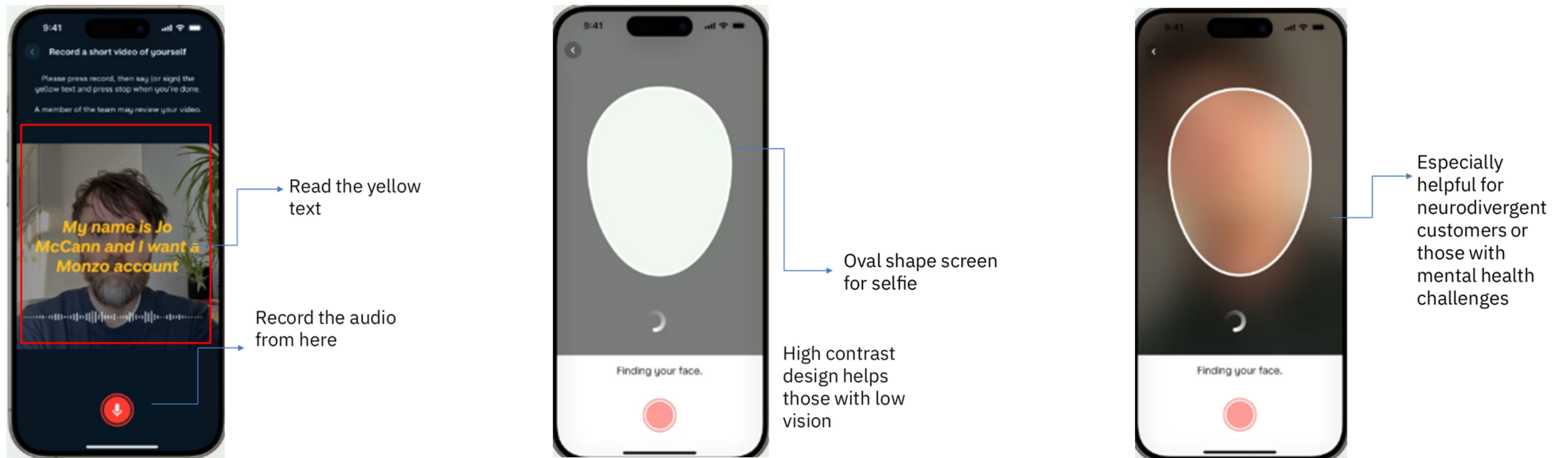


Customer using sign language to verify identity



Smooth blur effect gives customers time to prepare

# Accessible KYC for customers with disabilities

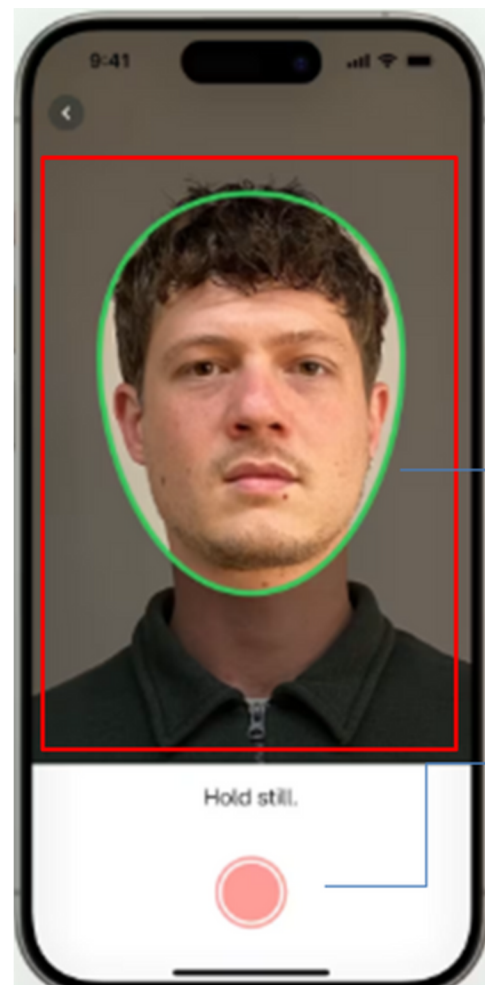


This image shows Monzo's inclusive selfie video verification screen, where the customer reads (or signs) a simple phrase: "My name is Jo McCann and I want a Monzo account."

**Improved customer interface design**  
This screen shows the "Finding your face" step with a clear face outline and dimmed background.

**Image blur**  
This screen shows the blur-to-clear transition during face capture.

# Accessible KYC for customers with disabilities

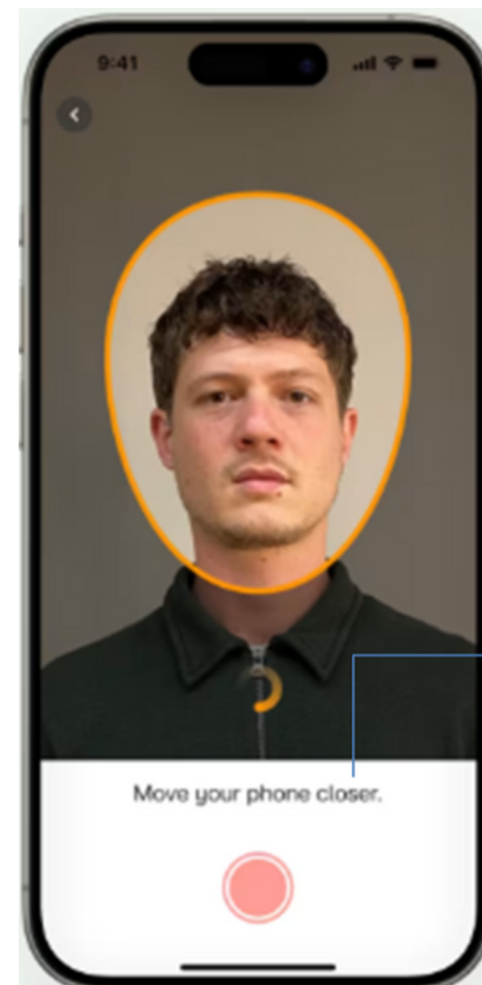


Keep face in this screen

Recording starts only when your full face is visible

## Face detection

Allows customers to start recording when they're clearly in view.



Real-time guidance helps customers position their face correctly

## Live feedback

This screen shows live in-app feedback asking the customer to "Move your phone closer."



This image shows a customer using sign language to verify identity by signing a numeric code ("19736"), instead of speaking a phrase.

Numeric codes allow one-handed signing, improving ease for BSL (British Sign Language) customers

## Inclusivity

Enables deaf and non-verbal customers to complete KYC independently.



# Jio (India)

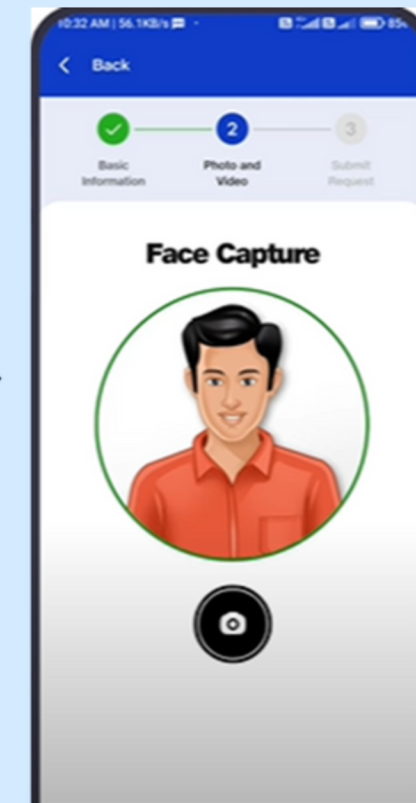
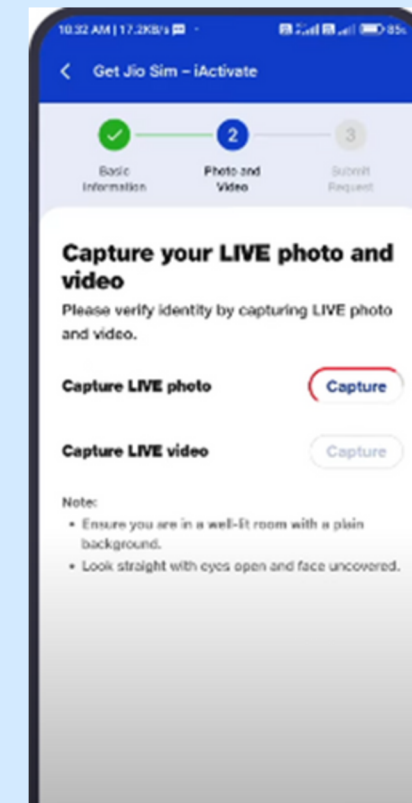
## Seamless KYC without agent support

### CX Challenge:

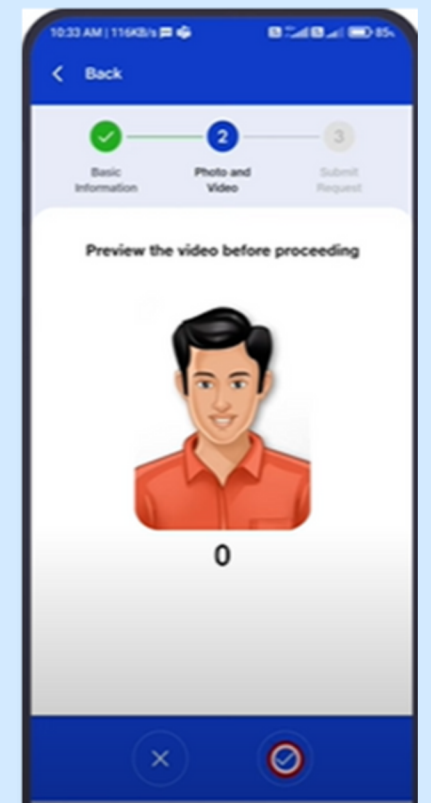
KYC processes often require support from agents, leading to unnecessary delays and reduced privacy. Customers need a simpler, self-driven solution with clear guidance to complete verification independently.

### How Jio is tackling it :

- **Self-service KYC process:** Jio introduced a fully self-guided KYC experience, eliminating the need for agents or third-party support.
- **Simple photo and video capture:** Customers can easily take a live photo by tapping the camera icon and record a 3-second video by tapping the tick icon.
- **Guided and seamless experience:** Clear on-screen instructions and process indicators help ensure accurate submissions and a smooth verification journey.



Capturing live photo



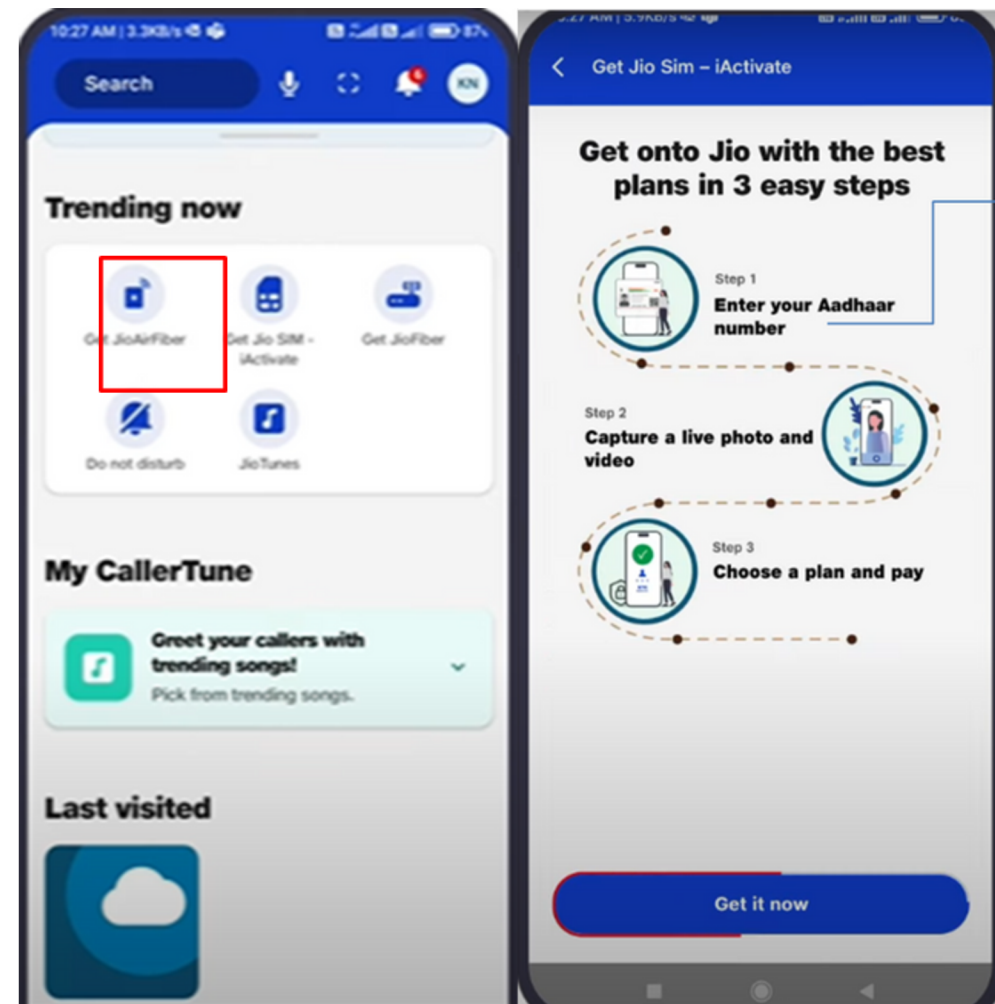
Recording live video

# Eliminate the need for agents with independent KYC



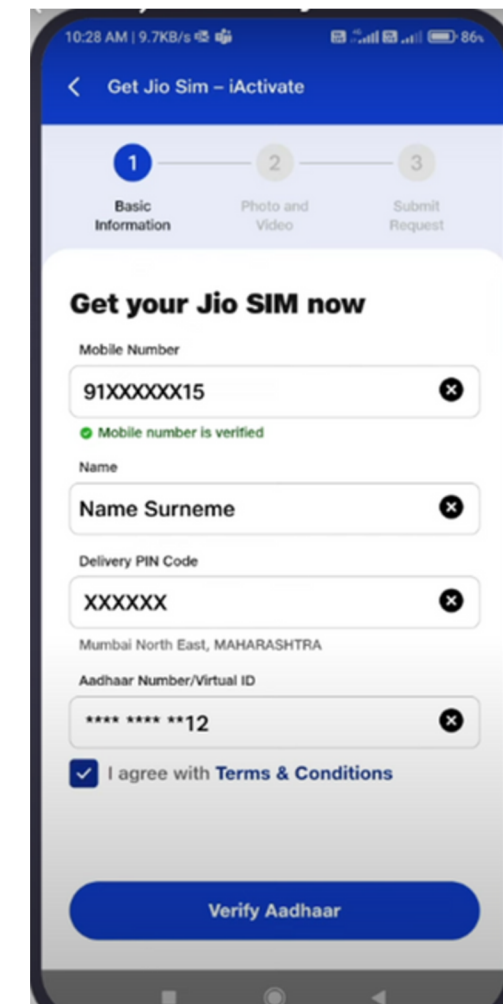
## Step 1.

Login MyJio & verify alternate number by entering the OTP.



## Step 2.

Tap on Get Jio SIM – activate and follow 3 easy steps.



## Step 3.

Enter name, PIN code & Aadhaar or virtual ID and tap on verify Aadhaar.

# Eliminate the need for agents with independent KYC

Successful process indicators

**Step 4.**  
Enter OTP received on Aadhaar linked mobile number & tap on submit.

**Step 5.**  
Tap on Capture to take a live photo, then tap camera icon to save the image.

Camera icon to capture the photo

**Step 6.**  
Tap on Capture to record a 3-second live video, then tap tick icon to save it.

Guidelines to ensure clear photo and video

**Step 7.**  
Select plan type, SIM type, delivery address for SIM, then submit.



# SCB (Thailand)

## Clear visual guidance for easy KYC

### CX Challenge:

Unclear or complex instructions make it difficult for customers to complete the KYC process. Many customers may feel confused about what steps to follow, leading to errors or drop-offs.

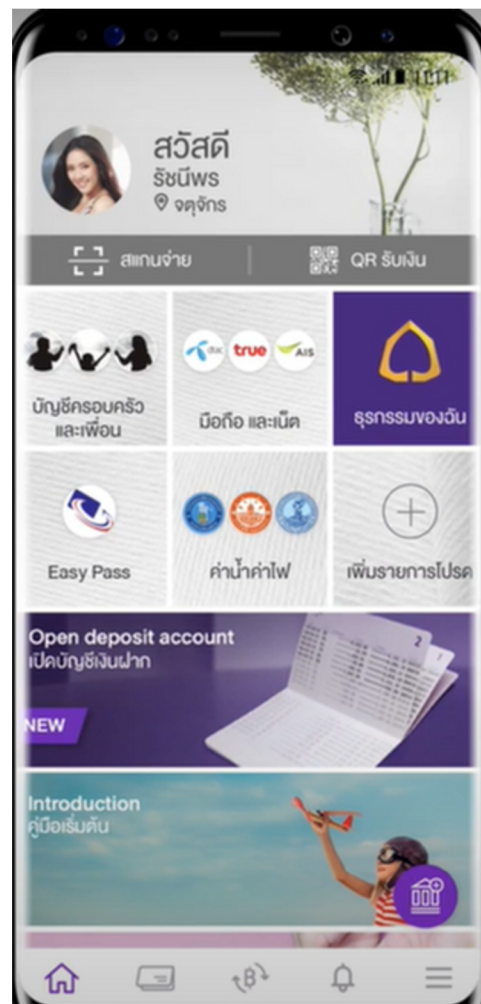
### How SCB is tackling it :

- **Visual guidance at every step:** SCB uses clear visual cues and on-screen prompts to help customers understand and complete each stage of the KYC process with ease.
- **Smart passport and selfie capture:** Clear instructions are provided for scanning the passport correctly, along with a circle-shaped frame to guide face positioning during selfies.
- **Facial movement prompts:** Simple directions like keeping a straight face, closing one eye, or tilting the head help customers follow camera-based verification steps accurately.



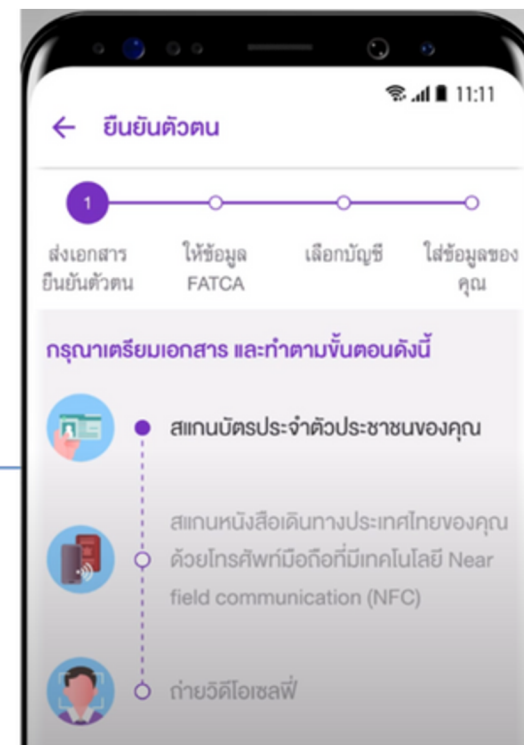
Provide clear visual cues and on-screen prompts

# Simplify KYC with visual and on-screen prompts



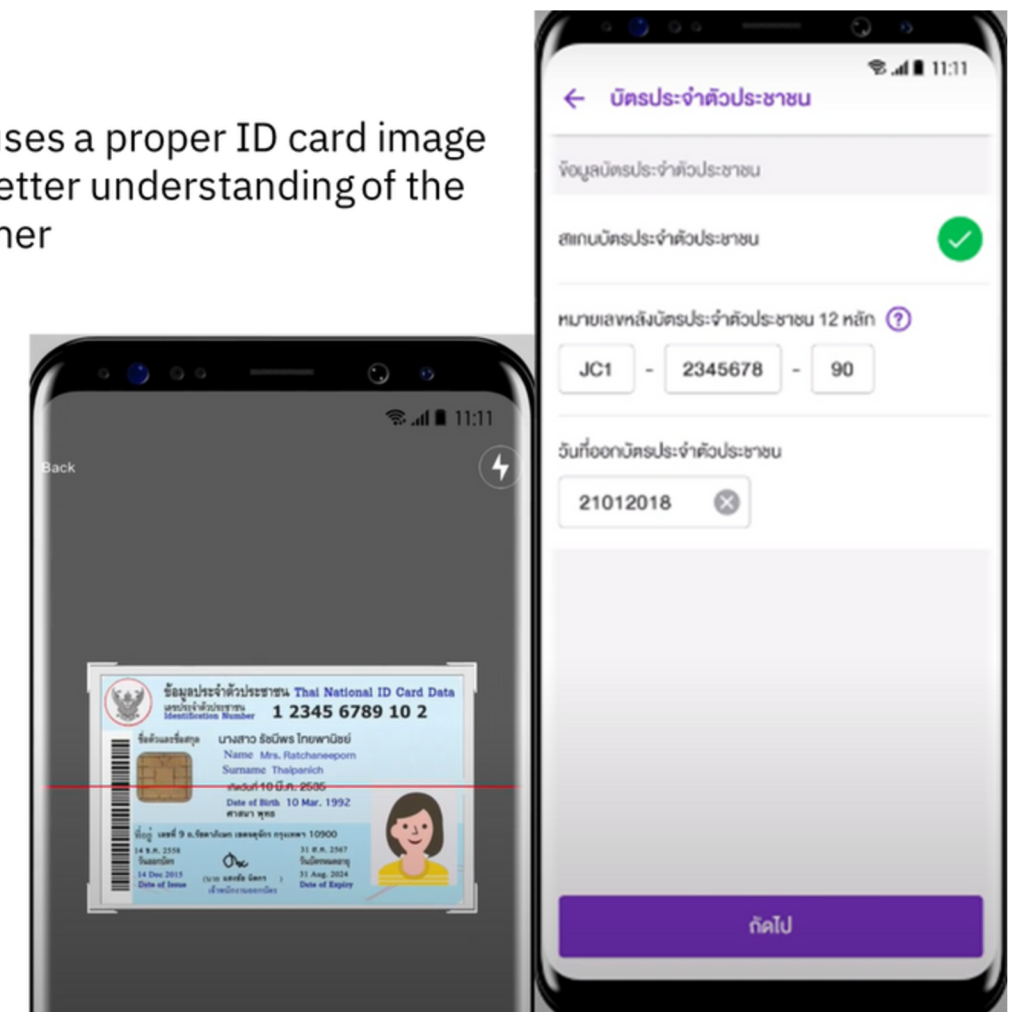
Select open deposit a/c

3 easy steps



Verify your identity in just 3 easy steps.

Bank uses a proper ID card image for a better understanding of the customer

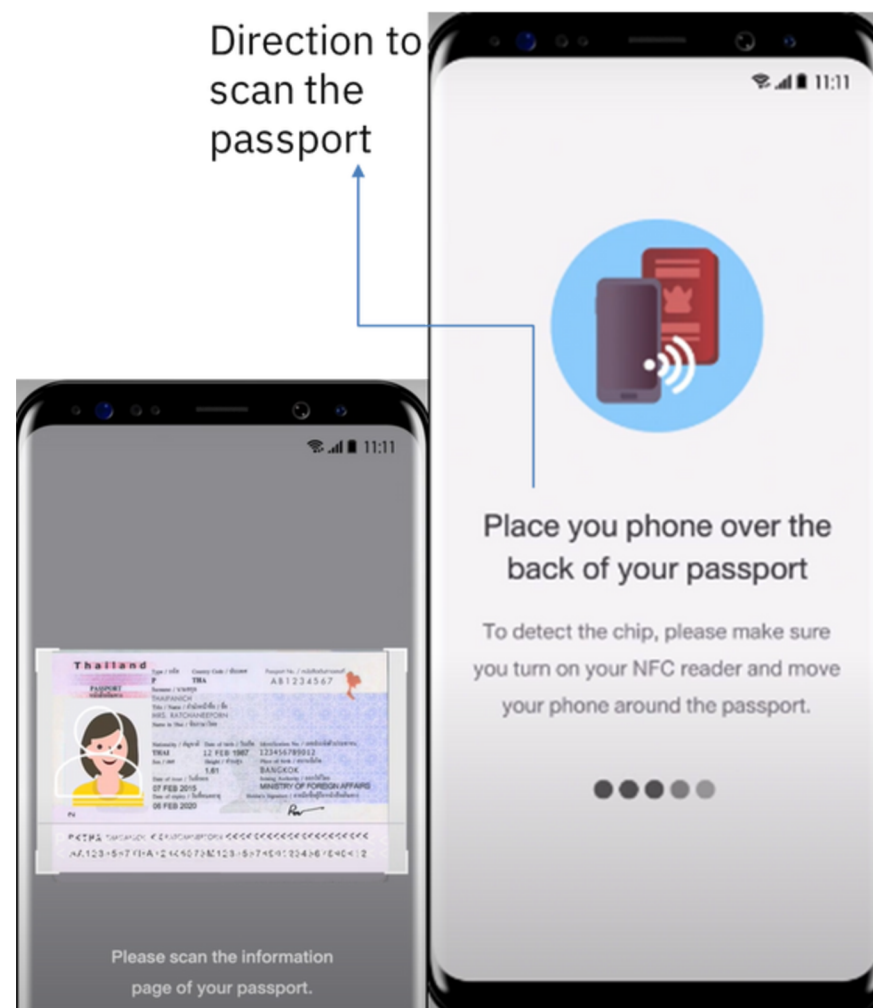


**Step 1.**

Capture a photo of ID card.

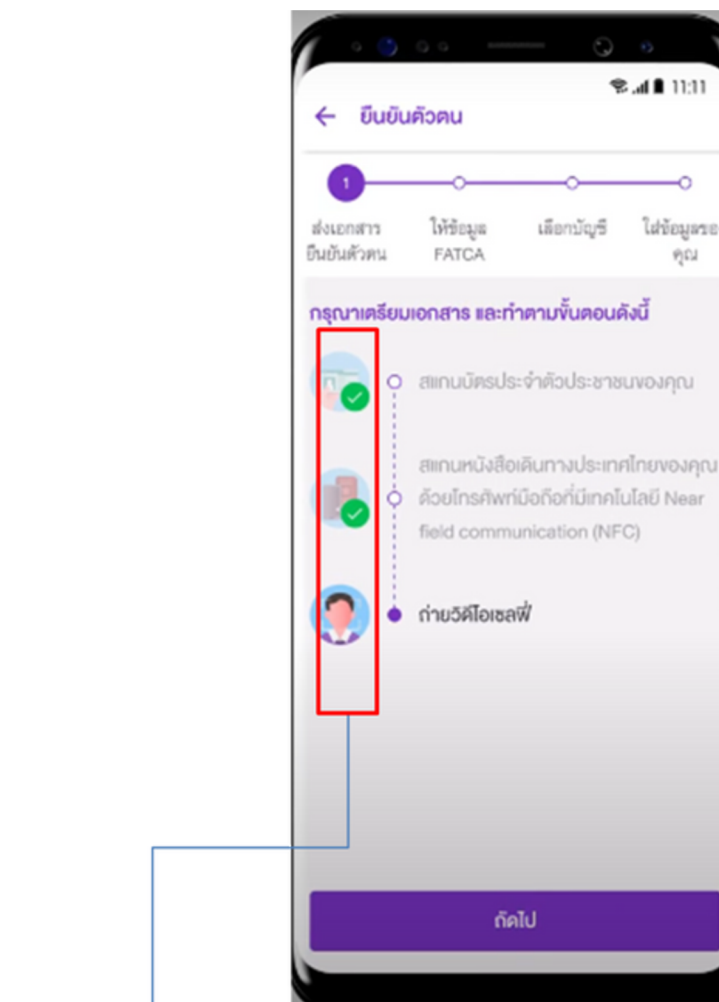
Enter 12-digit number from back of national ID card and date of issue.

# Simplify KYC with visual and on-screen prompts

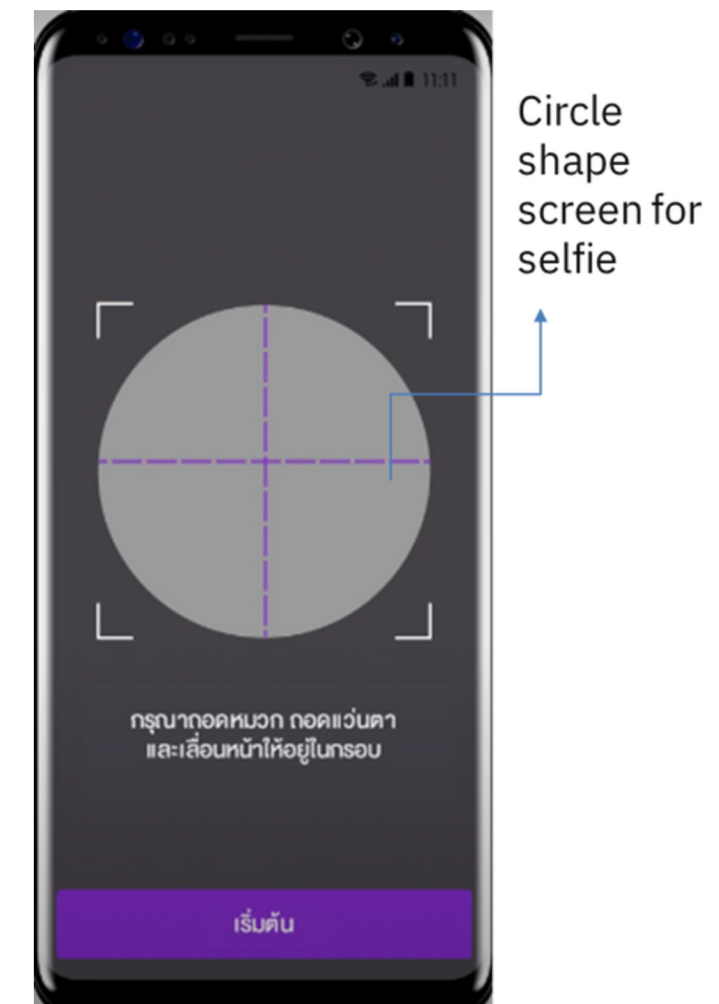


## Step 2.

Scan the passport's information page.  
Place phone on back of passport to scan data.



Successful  
process  
indicators

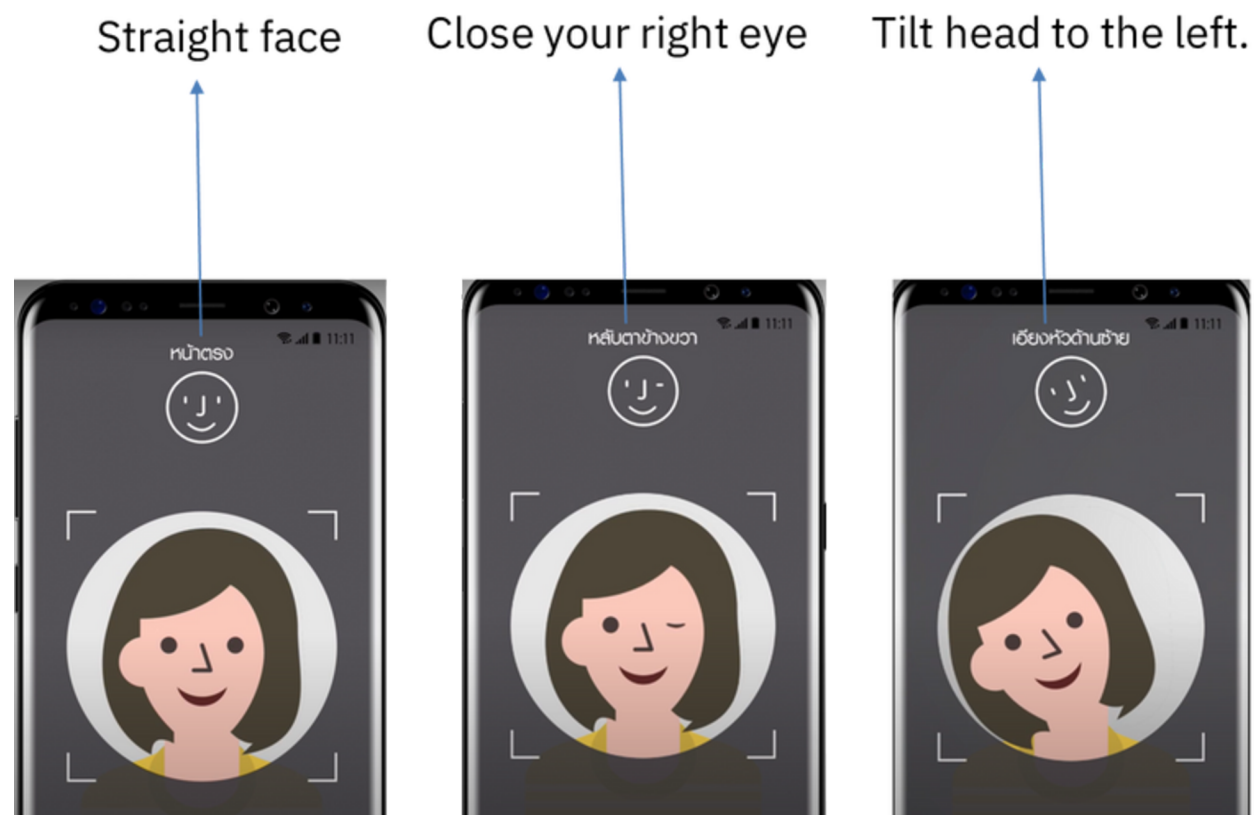


## Step 3.

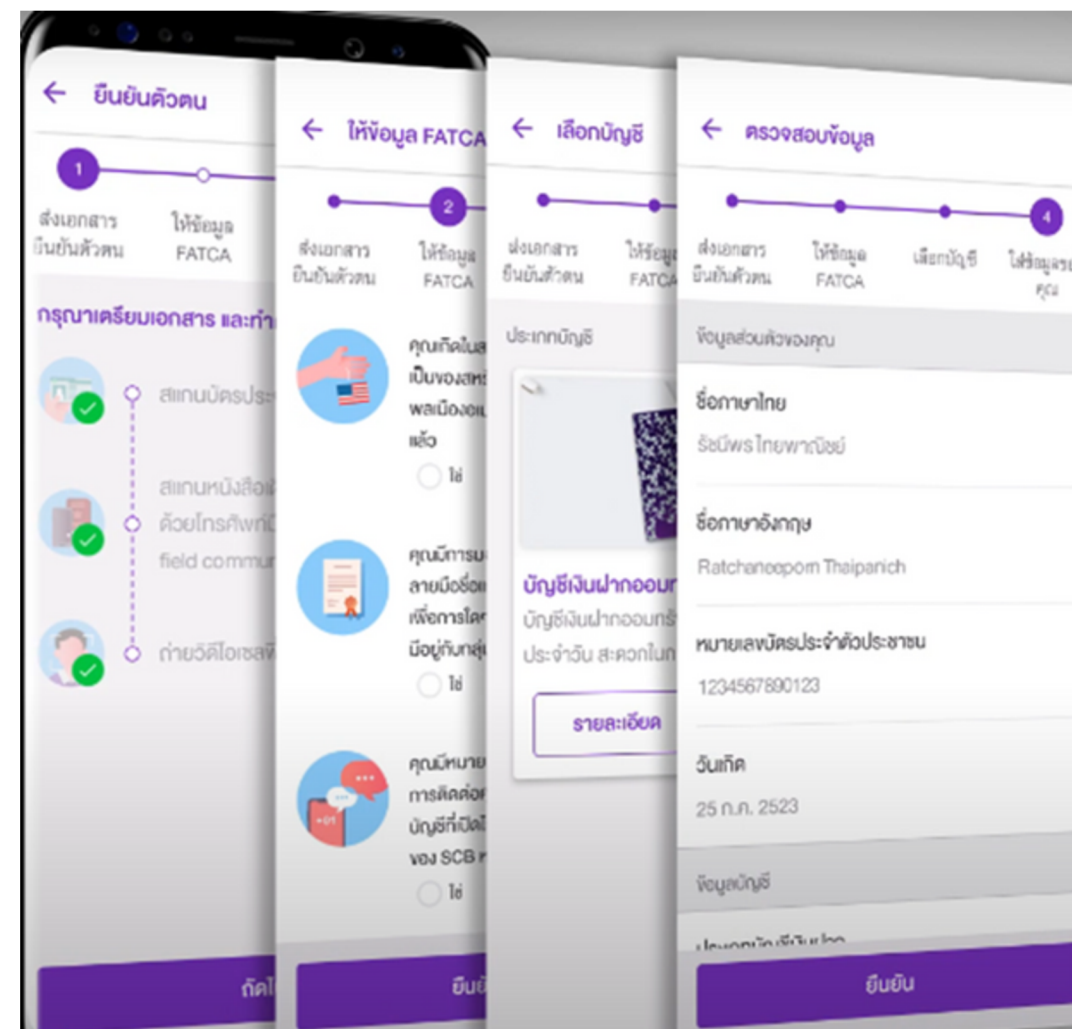
Scan face to verify identity with biometric system.



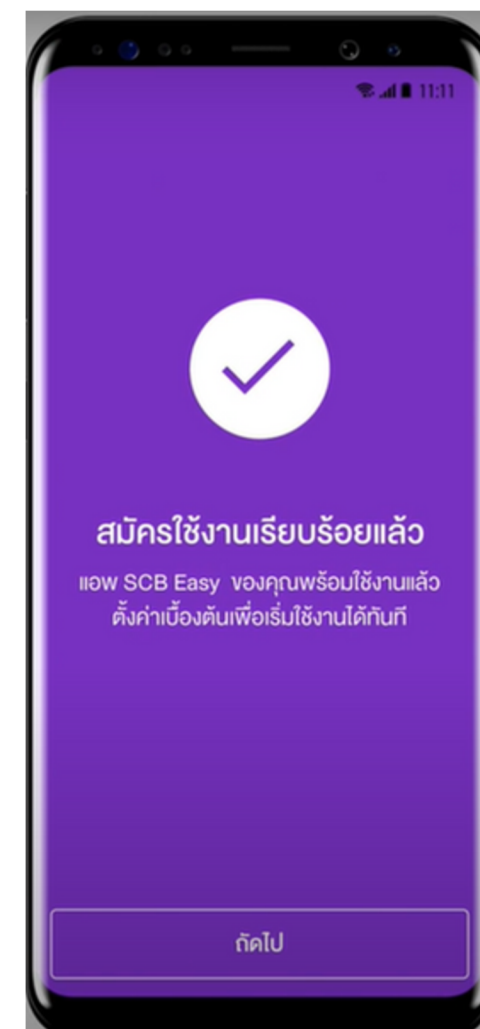
# Simplify KYC with visual and on-screen prompts



Instructions on where and how to look into camera.



Fill in all required details, including FATCA information, account selection and personal data.



Registration completed and ready for use

# Standard Chartered (India)

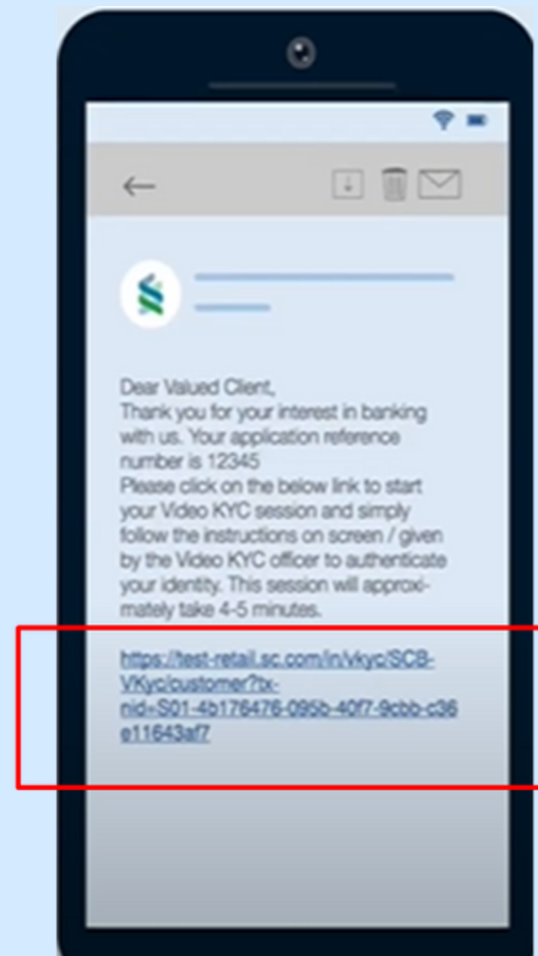
## KYC rejoin support

### CX Challenge:

Customers may drop off during the KYC process due to technical issues, poor connectivity, or missing documents. Without an easy way to resume, they may choose not to restart, resulting in incomplete verification and lost onboarding opportunities.

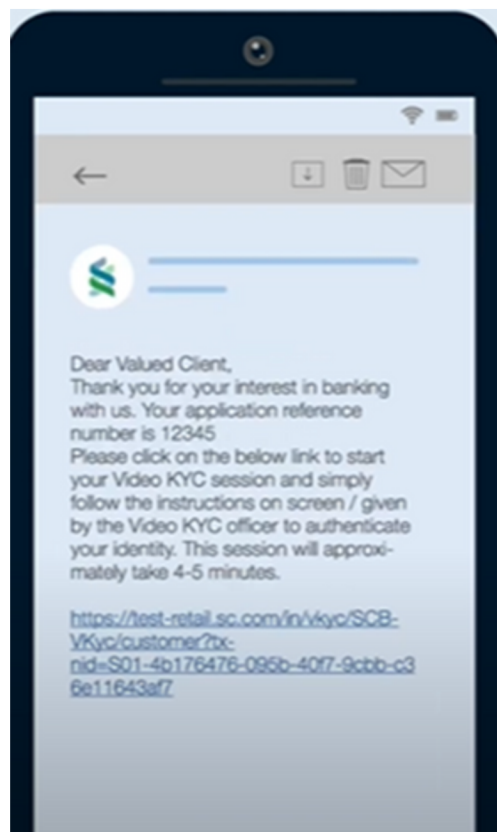
### How SC is tackling it:

- **Easy restart option:** Customers receive a secure link that allows them to restart the video KYC process anytime if it's left incomplete.
- **Flexible and convenient experience:** This flexibility helps reduce drop-offs and ensures a smoother, more customer-friendly verification journey.



At any point, if the process is left incomplete, the video KYC can be restarted.

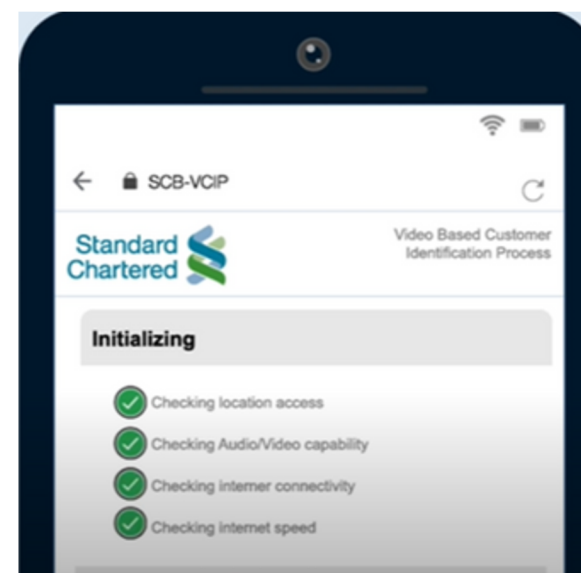
# Restart-friendly KYC experience



Link to start  
KYC process

## Step 1.

Customer receives a V-KYC link on SMS or email

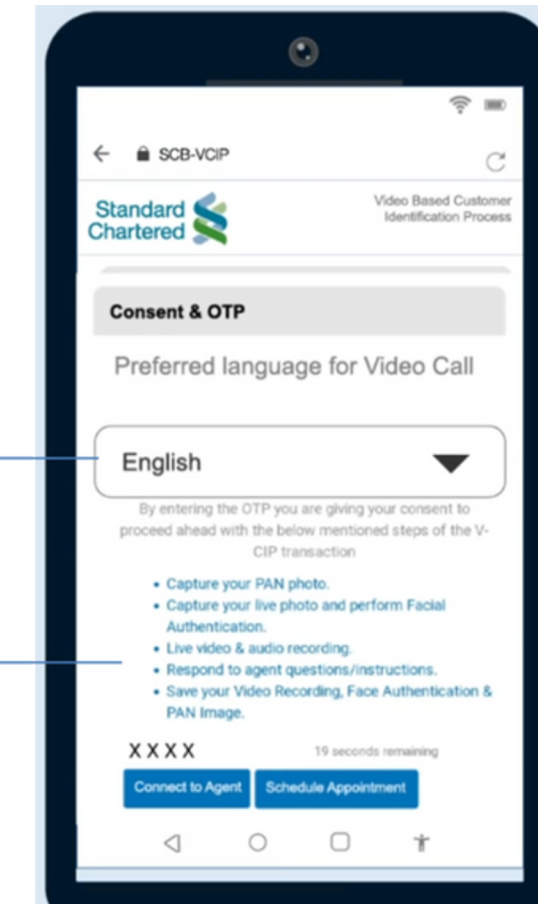


## Step 2.

System will check if location, camera and microphone is enabled.

Select your  
language  
preference

Guidelines to  
help  
customers  
prepare  
before  
starting the  
verification  
process

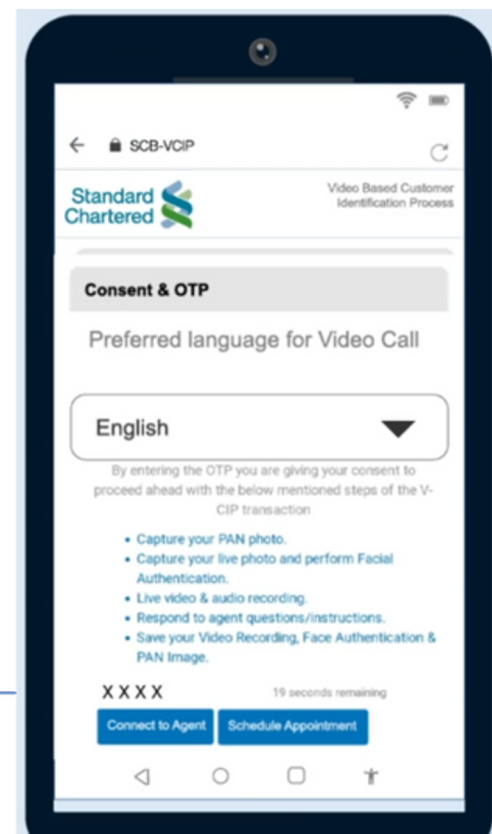


## Step 3.

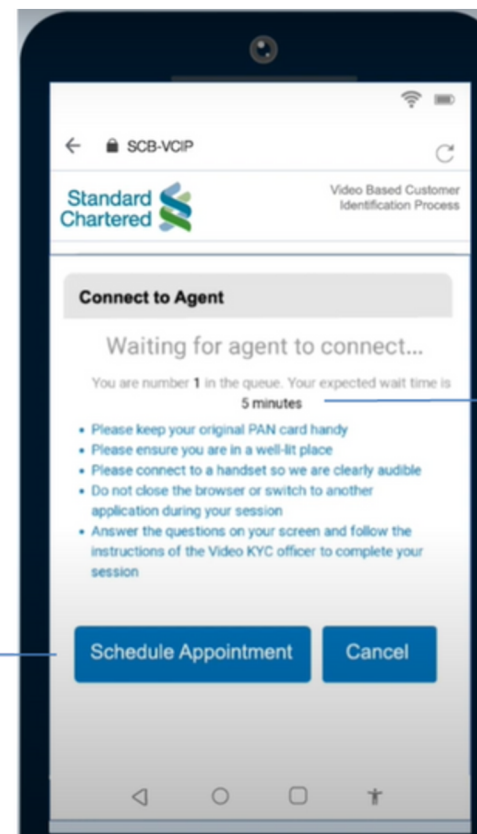
Answer all the questions during the session in the same language.



# Restart-friendly KYC experience

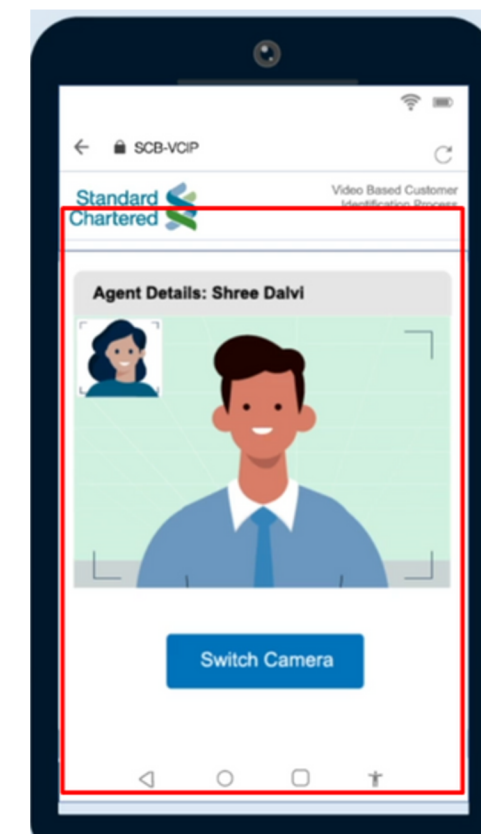


**Step 4.**  
Enter the OTP received and start the call by clicking to connect to agent.



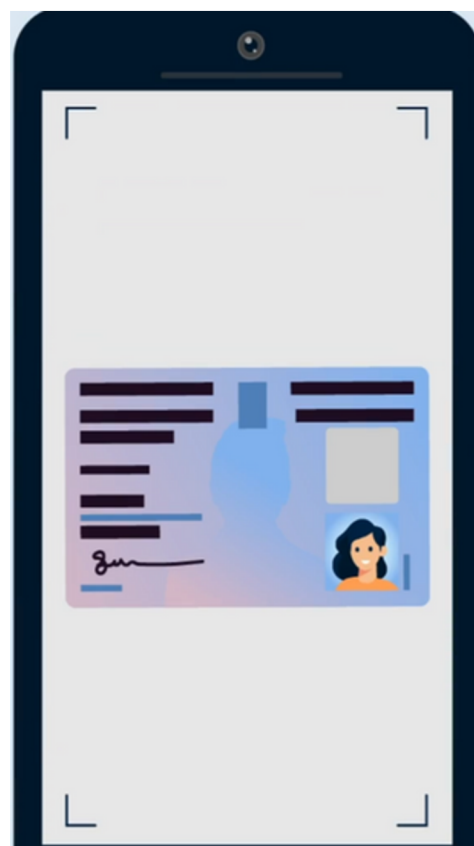
**Step 5.**  
You can also choose to schedule an appointment for a convenient time.

Waiting time is visible i.e. 5 mins and queue number is also shown



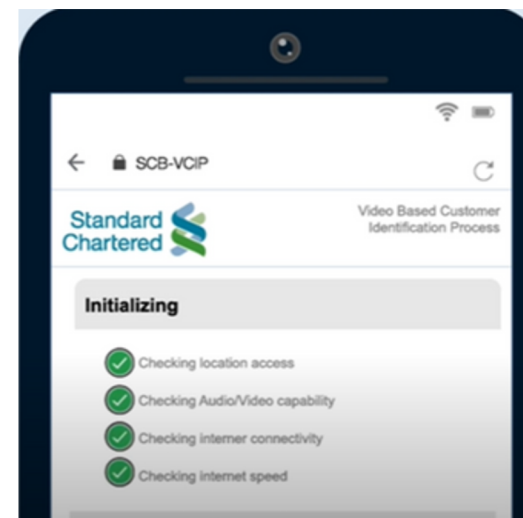
**Step 6.**  
Connect with video KYC officer and follow their instructions to complete the process.

# Restart-friendly KYC experience



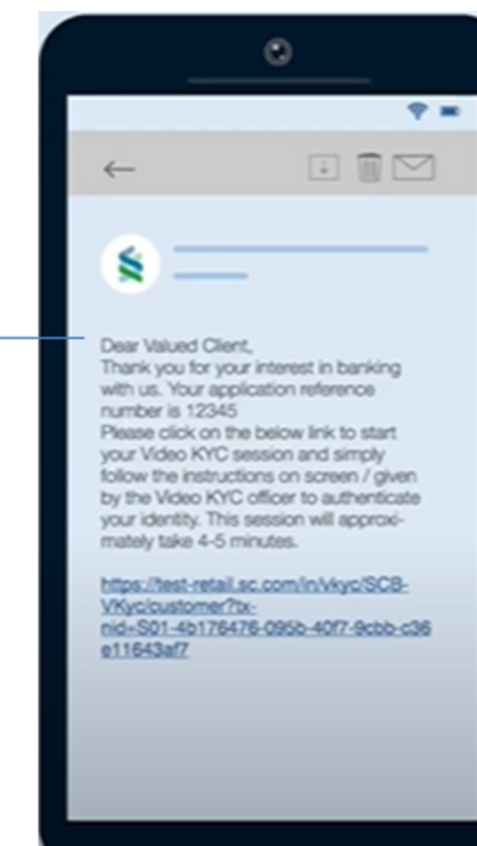
Hold the PAN card steady

**Step 7.**  
Hold PAN card steady for verification.



**Step 8.**  
Wait for the confirmation from the video KYC Officer.

Restart by clicking again



**Step 9.**  
At any point, if the process is left incomplete, the video KYC can be restarted.

# Westpac (Australia)

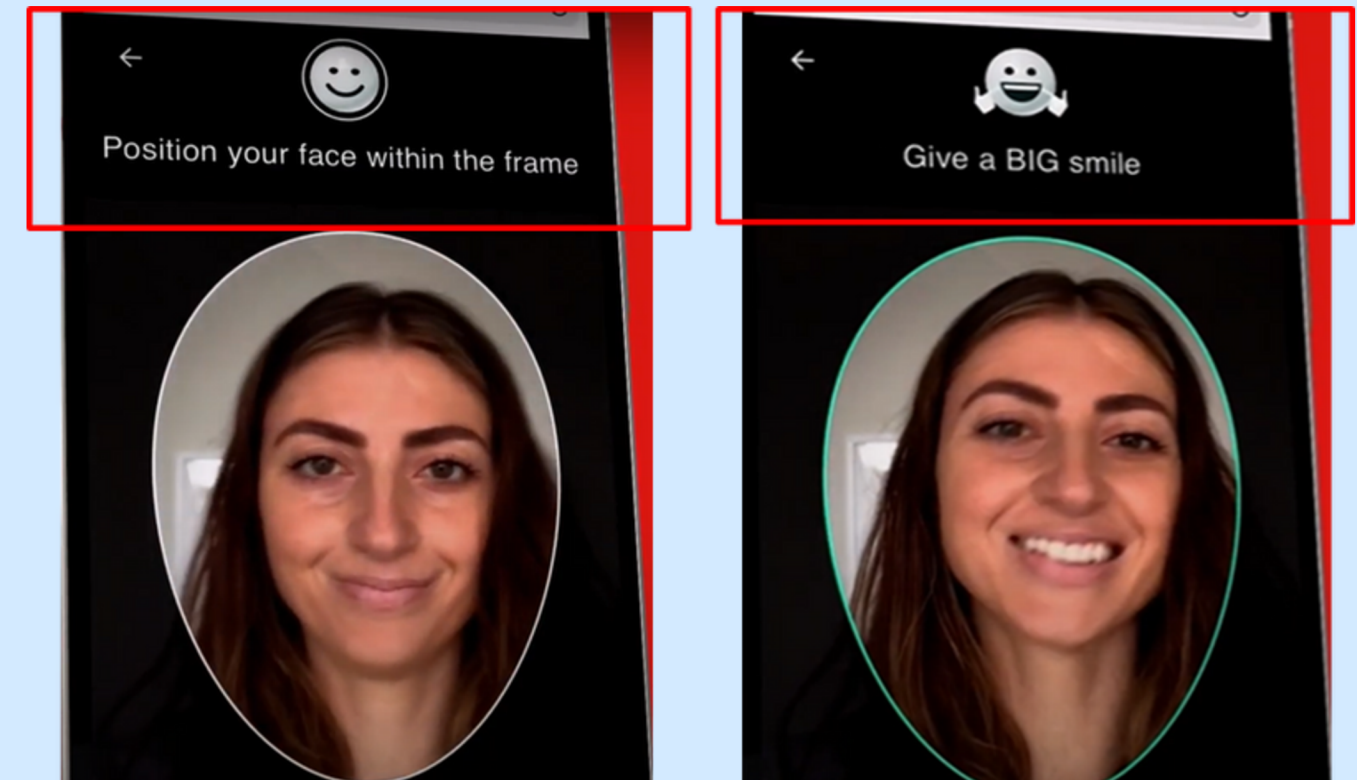
## Real-time identity confirmation

### CX Challenge:

Basic ID scans and simple selfie checks are no longer enough, as fraudsters can exploit them using photos or deepfakes. This makes it harder to confirm if the person is genuinely present during the KYC process.

### How Westpac is tackling it:

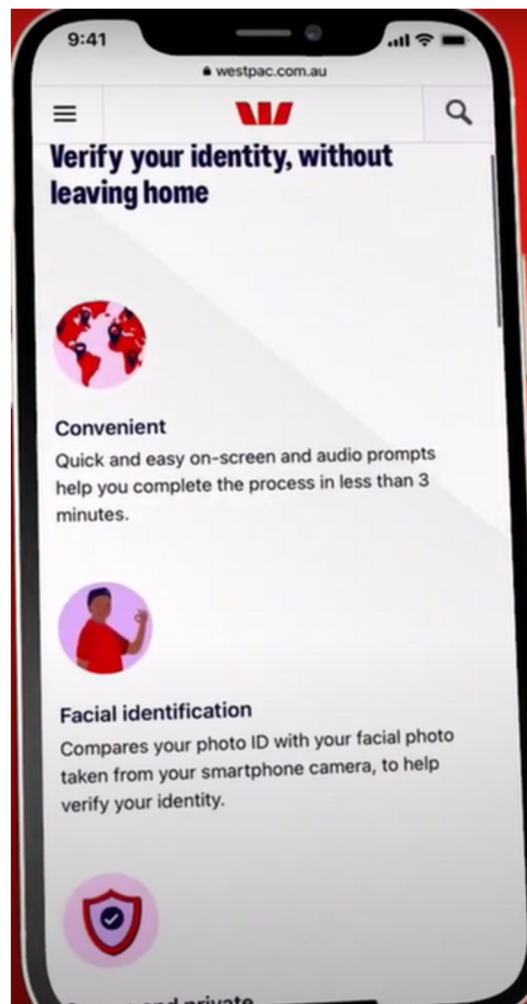
- **Advanced liveness detection:** Introduced dynamic prompts like asking customers to smile or move, ensuring real-time presence.
- **Selfie video verification:** Captures a short video to cross-check the live face with the submitted ID, enhancing identity accuracy.



Dynamic actions and 3D face mapping to ensure the person is real

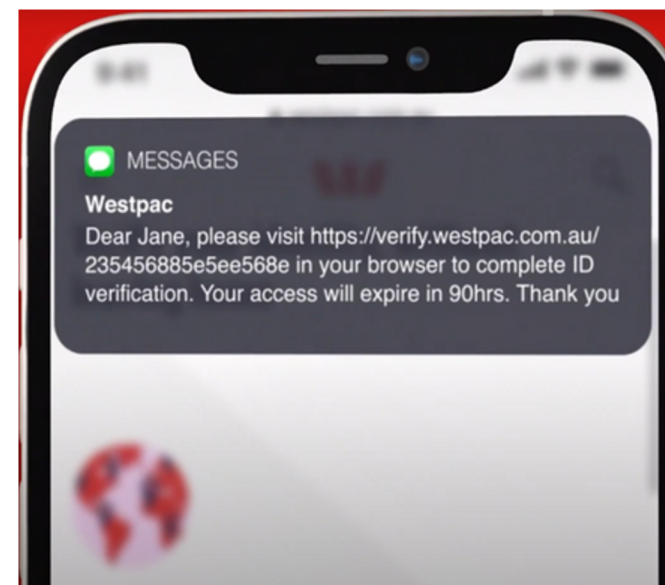


# Real-time presence detection for safer KYC



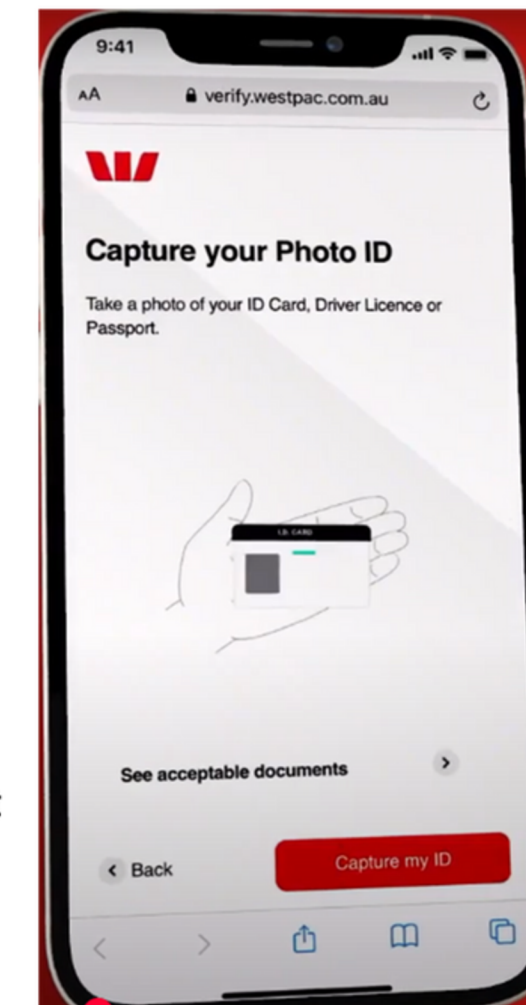
## Step 1.

Save a trip to the branch by verifying identity using a smartphone camera. It's fast, secure and simple.



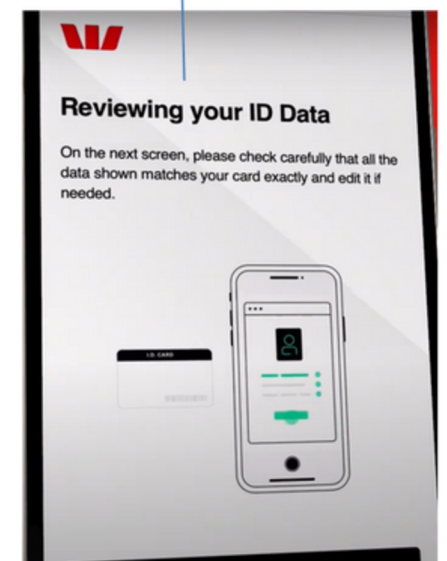
## Step 2.

If eligible for Smart Verify, an SMS with a link to begin the process will be sent.



An option for different documents

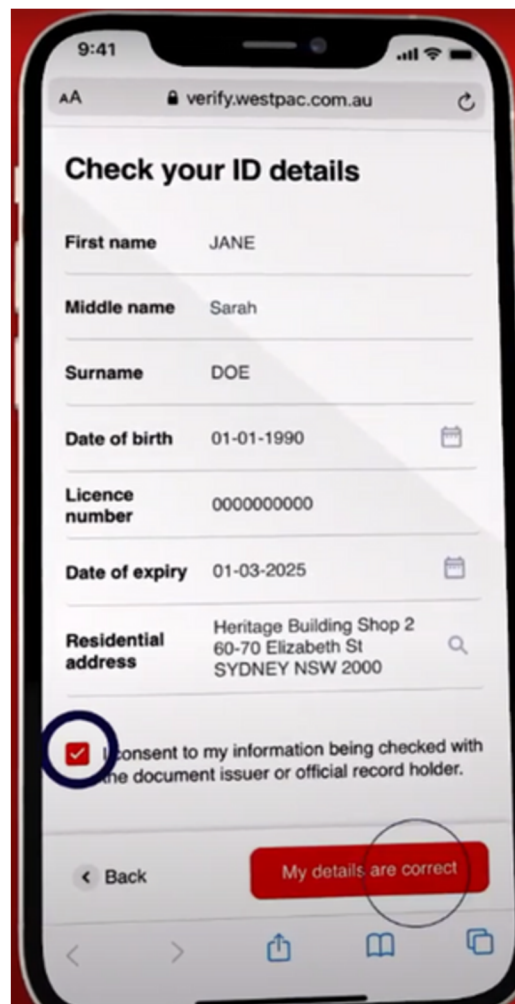
Ensure the ID is captured clearly



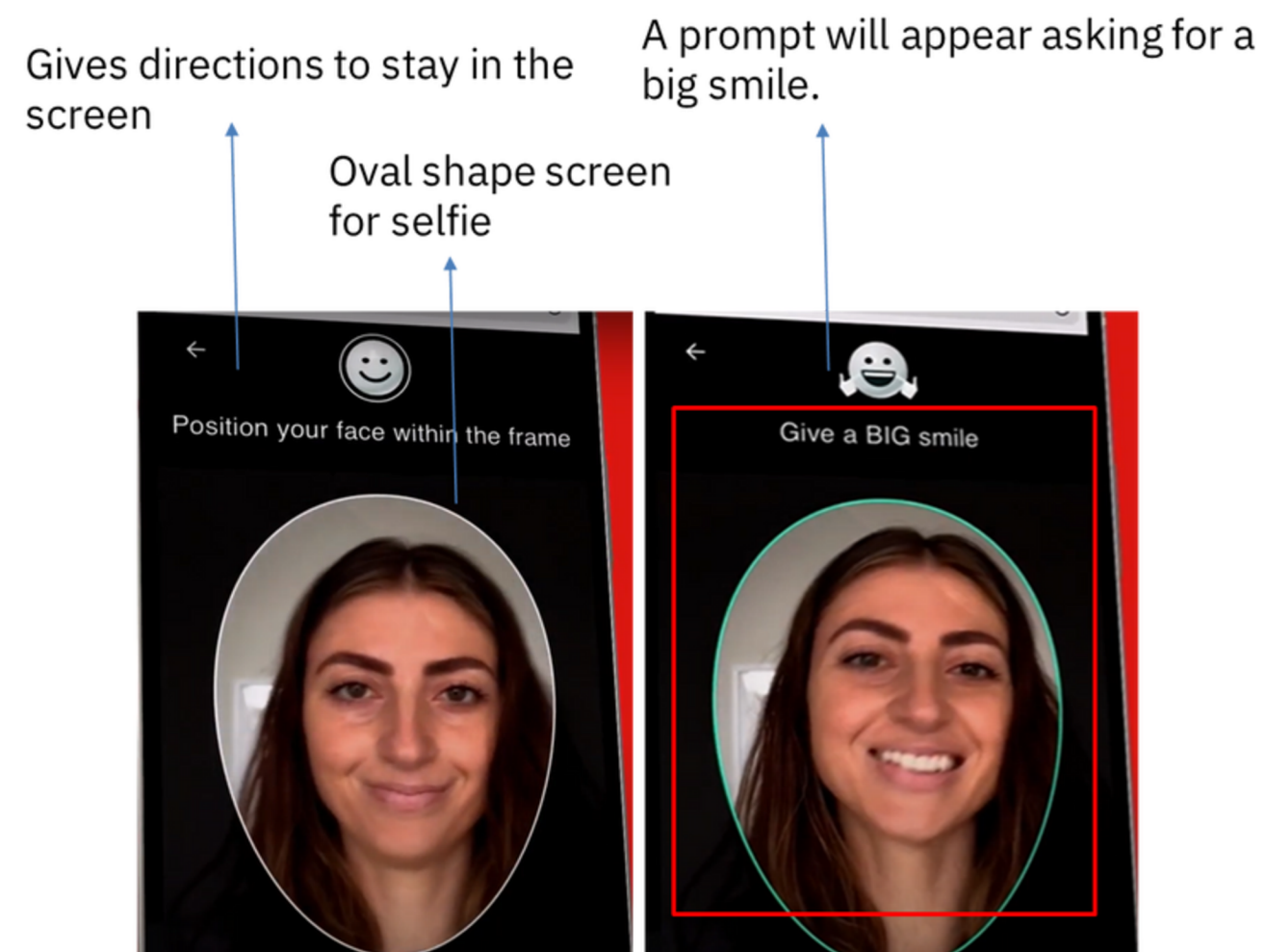
## Step 3.

Select the type of ID to use, then capture and scan it using the camera.

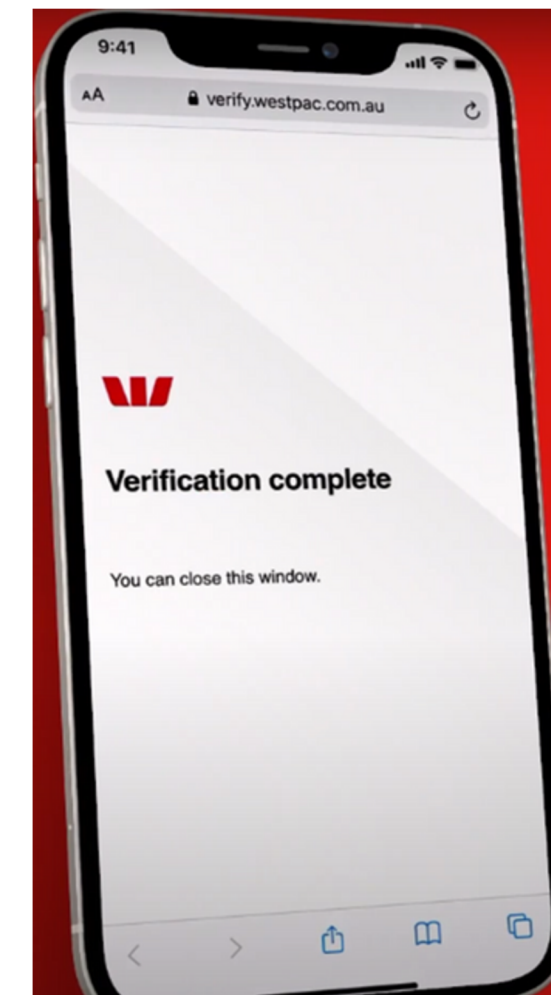
# Real-time presence detection for safer KYC



**Step 4.**  
Confirm the details, ensuring they match the ID. Edit if necessary.



**Step 5.**  
A short selfie video is captured to match the face to the ID.



**Step 6.**  
After completing the process, a confirmation screen will be displayed.

# Nanovest (Indonesia)

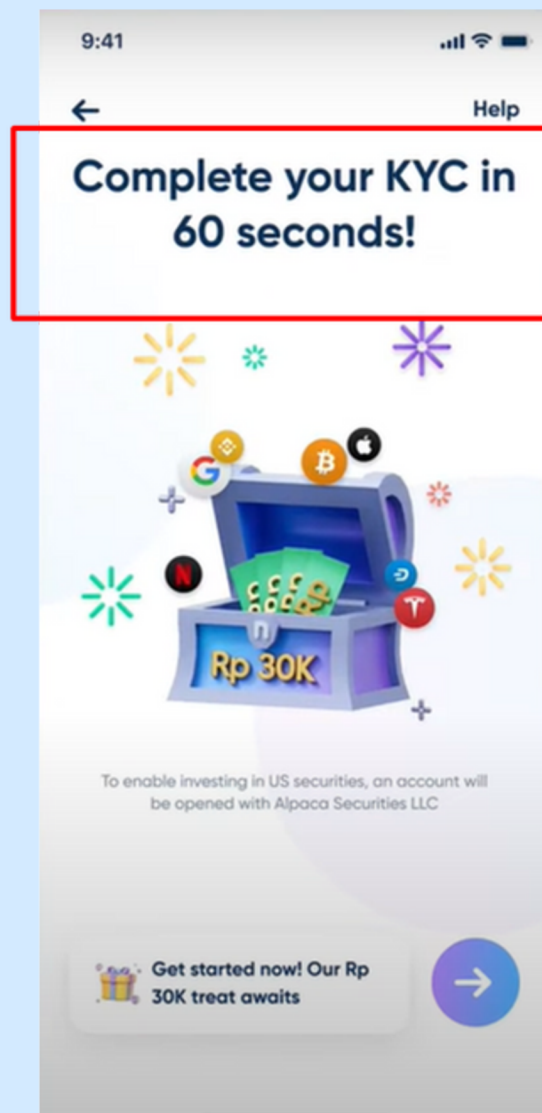
## 60 seconds KYC

### CX Challenge:

Lengthy KYC processes can make customers impatient, leading to drop-offs before the verification is complete. When customers are unsure how long the verification will take, they may feel frustrated or lose interest.

### How Nanovest is tackling it:

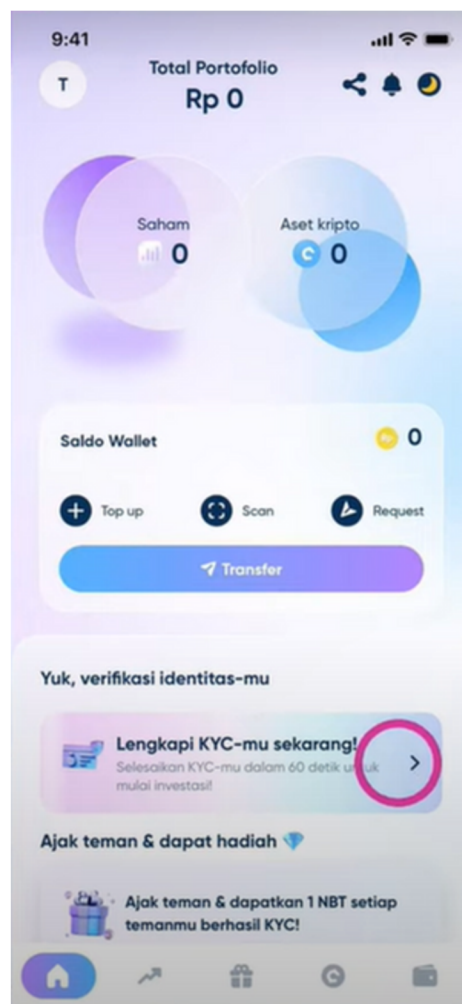
- **Fast 60-second KYC process:** The entire KYC flow is designed to be completed in just 60 seconds, making it quick and efficient.
- **Clear time expectation:** Customers are informed upfront that the process will only take a minute, keeping them engaged and reducing abandonment.
- **Improved engagement:** Setting a short time frame builds trust and encourages customers to stay through to completion.



Customers are informed upfront that the process will only take a minute



# Quick and easy identity verification in under a minute



## Step 1.

From the main page of Nanovest:  
Tap the banner that says “Complete your KYC now”.

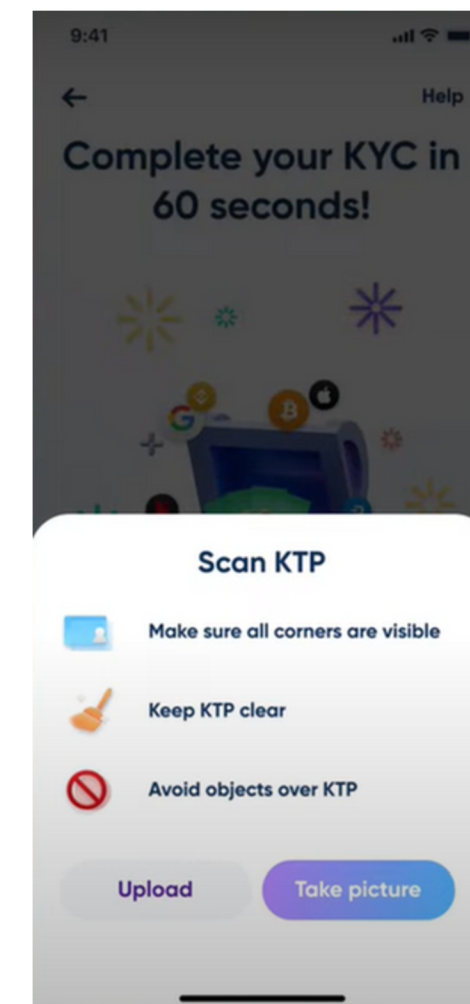
60 seconds  
process



Bank used a  
different colour  
theme to  
enhance the  
customer  
experience

## Step 2.

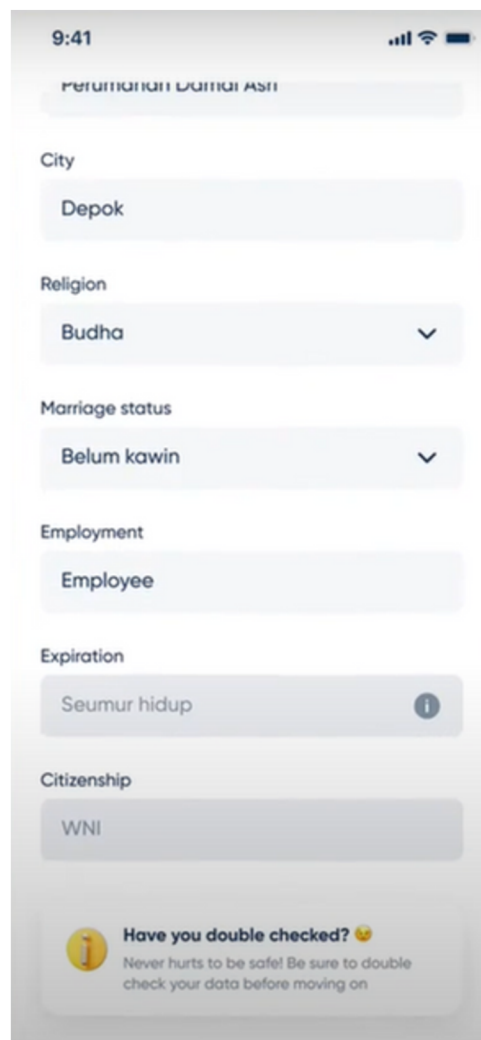
Start 60 Second KYC by clicking the  
Purple arrow button.



## Step 3.

Your ID card image is required:  
Capture a photo or upload KTP.

# Quick and easy identity verification in under a minute



9:41

Perumahan Bumi Asri

City  
Depok

Religion  
Budha

Marriage status  
Belum kawin

Employment  
Employee

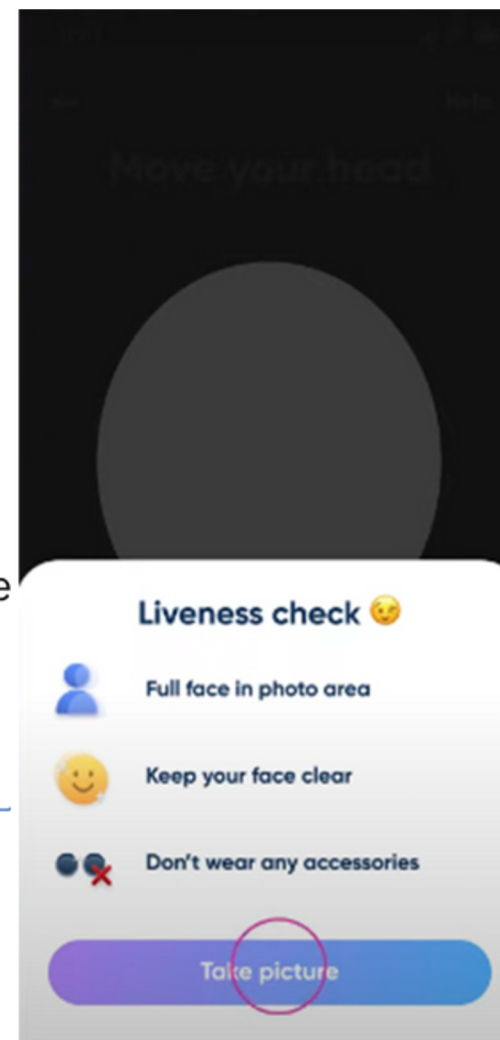
Expiration  
Seumur hidup

Citizenship  
WNI

Have you double checked? 🤔  
Never hurts to be safe! Be sure to double check your data before moving on

**Step 4.**  
Ensure all data is correct, then enter the postal code.

Easy directions to take a picture



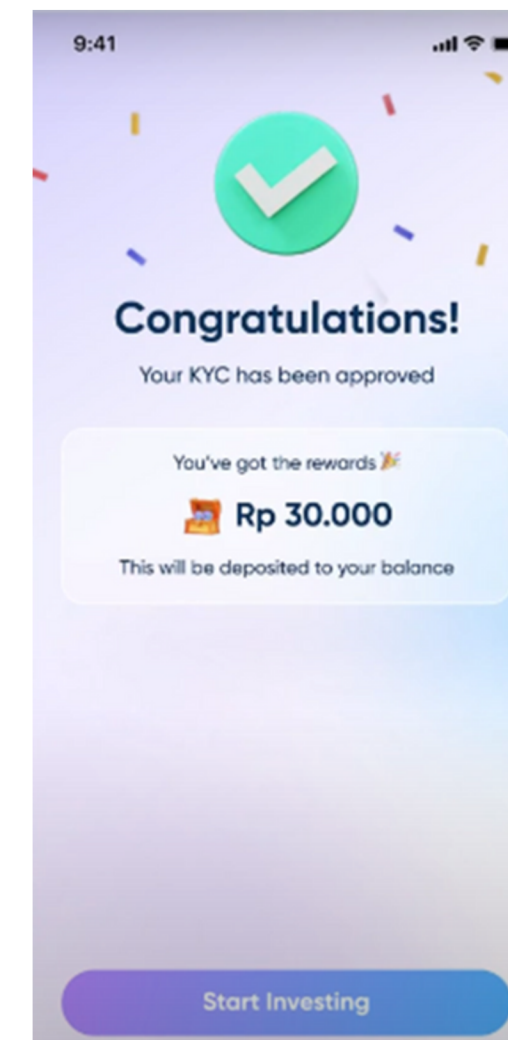
Move your head

Liveness check 😊

- Full face in photo area
- Keep your face clear
- Don't wear any accessories

Take picture

**Step 5.**  
Take a face photo



9:41

Congratulations!  
Your KYC has been approved

You've got the rewards 🎉  
**Rp 30.000**  
This will be deposited to your balance

Start Investing

**Step 6.**  
Enter financial profile details, verify email and wait for KYC approval.

# SBI Card (India)

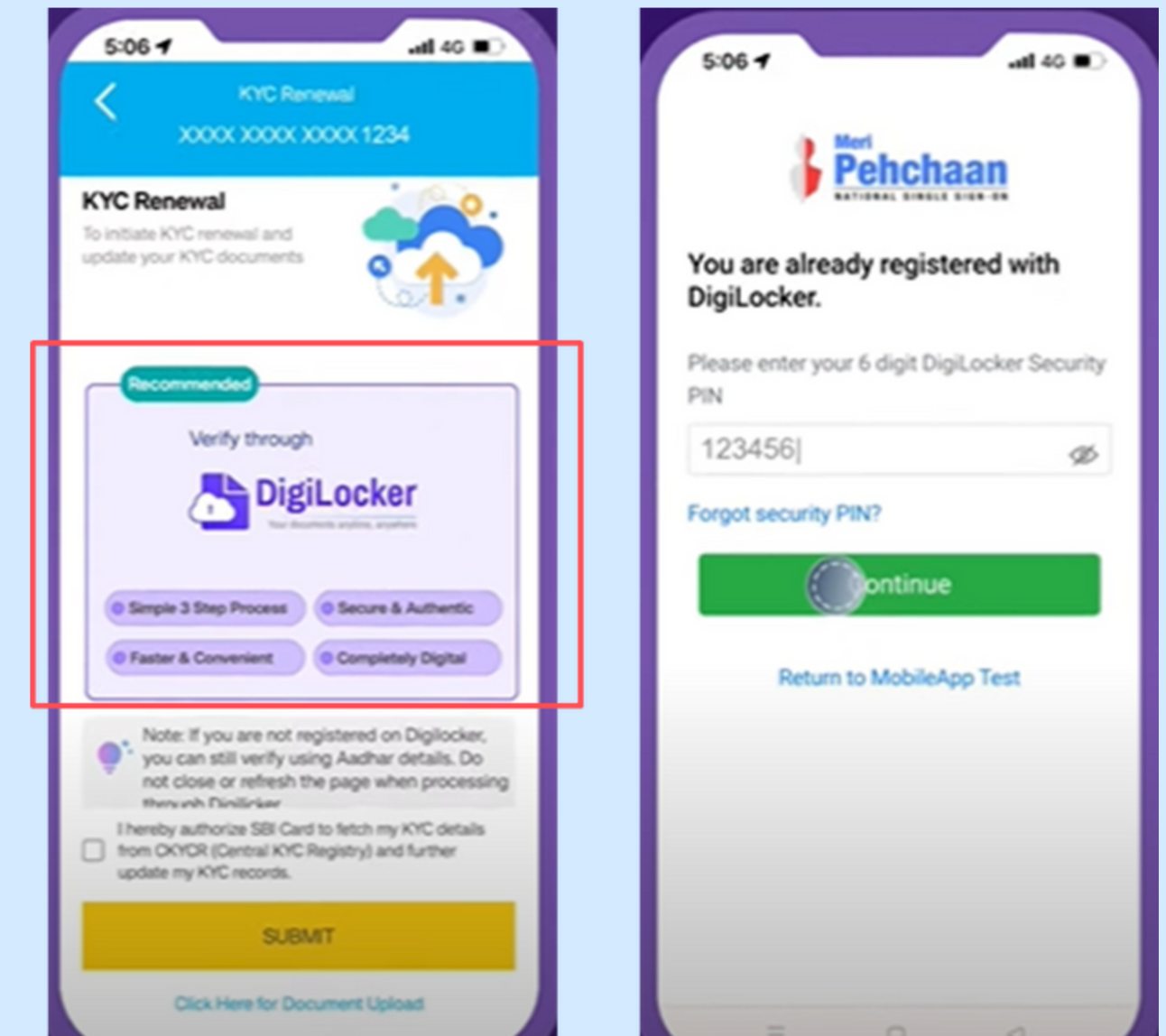
## KYC renewal via DigiLocker

### CX Challenge:

Customers often get frustrated re-uploading documents and worry about errors, blurry scans, or incorrect details. This adds stress to the KYC process and increases the chance of delays or rejections.

### How SBI Card is tackling it:

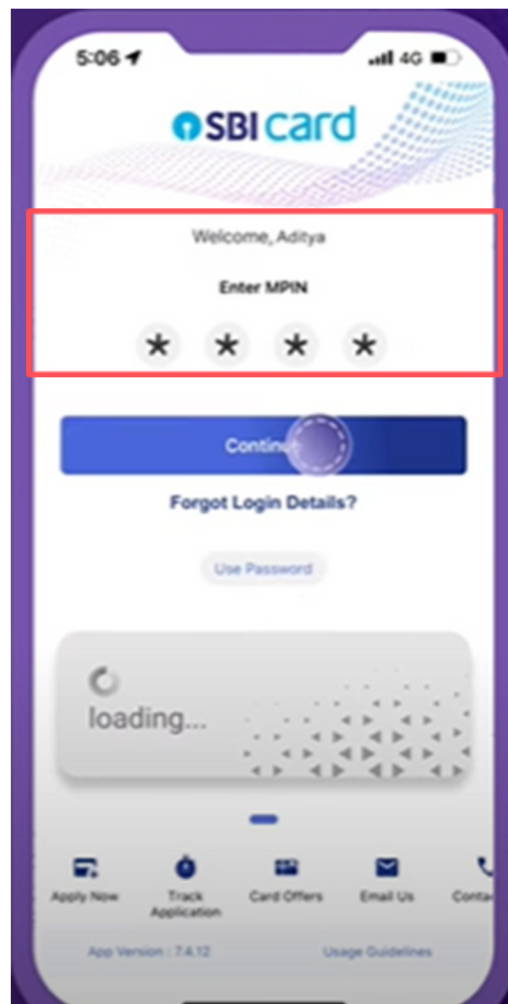
- **Seamless document fetching:** Aadhaar and address details are pulled directly from DigiLocker, removing the need for manual uploads.
- **Improved accuracy and speed:** Auto-filled data ensures faster processing and eliminates errors from blurry or incorrect scans.
- **Verified and secure information:** Documents are digitally signed by issuing authorities, reducing fraud risk and meeting compliance requirements.



Aadhaar and address details are fetched directly from DigiLocker

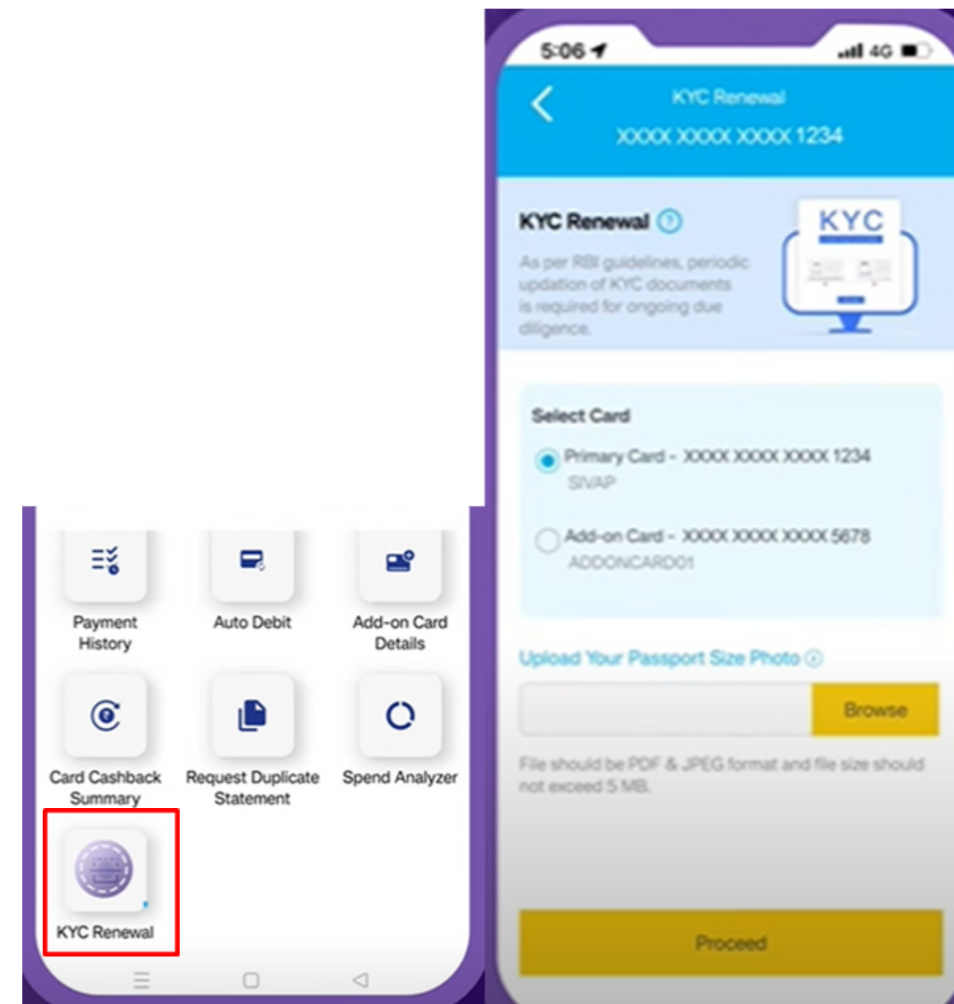


# Auto-fetch and verified documents via DigiLocker



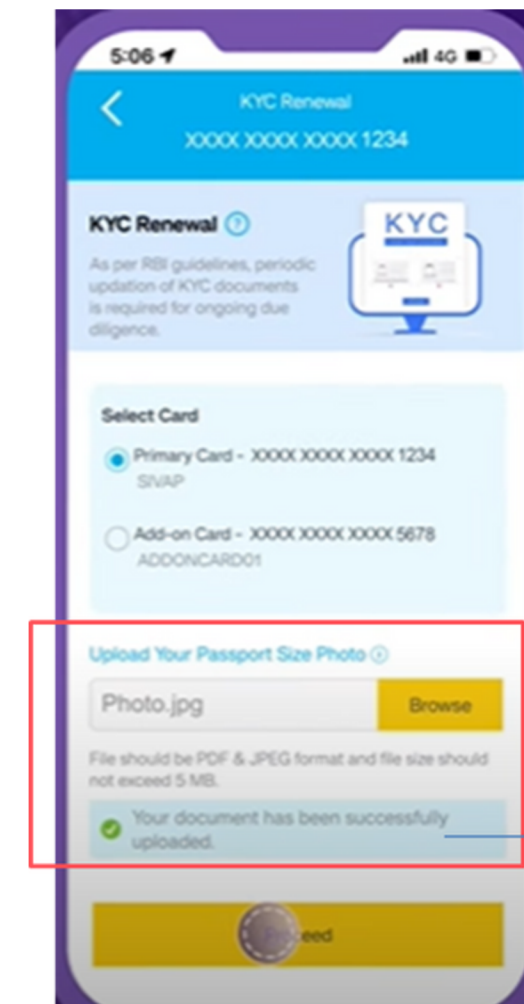
## Step 1.

Log in to the SBI Card mobile app, then enter a login MPIN or use password.



## Step 2.

Go to KYC renewal and select the credit card due for KYC renewal.



Confirmation of photo uploaded

## Step 3.

Upload recent passport-size photograph and click 'Proceed'.

# Auto-fetch and verified documents via DigiLocker

KYC Renewal  
XXXX XXXX XXXX 1234

Please confirm your current residence address available in our records or modify in case required.

Address line 1  
123 SHANTI NAGAR

Address line 2  
SECTOR-1

State  
Delhi

City  
NEW DELHI

Pincode  
110001

MODIFY CONFIRM

**Step 4.**  
Confirm residence address & select 'Verify e-KYC using DigiLocker' and log in to DigiLocker & authorize SBI Card.

Meri Pehchaan  
NATIONAL SINGLE SIGN-ON

**MobileApp Test**

You are about to link your DigiLocker account with MobileApp Test application of SBI Cards and Payment Services Ltd.. You will be signed up for DigiLocker account if it does not exist.

XXXX XXXX XXXX

Please enter the following text in the box below:  
XXXX XXXX XXXX

Unable to read the above image? Try another!

Next

Return to MobileApp Test

Meri Pehchaan  
NATIONAL SINGLE SIGN-ON

**MobileApp Test**

UIDAI has sent a temporary OTP to your mobile ending in \*\*\*\*\*1234 (valid for 10 mins).

1234

Wait few minutes for the OTP, do not refresh or close!

Continue

Return to MobileApp Test

Meri Pehchaan  
NATIONAL SINGLE SIGN-ON

**You are already registered with DigiLocker.**

Please enter your 6 digit DigiLocker Security PIN

123456

Forgot security PIN?

Continue

Return to MobileApp Test

**Step 5.**  
Enter Aadhaar card details, OTP, PIN and submit.

KYC Renewal  
XXXX XXXX XXXX 1234

**Request Submitted Successfully**

We have received your request for KYC renewal (Service Request Number 123456789012345)

Please note, your request will be processed in next 10 days subject to successful validation of the KYC document(s). Also, in case of a name mismatch, your name will be updated in our records basis KYC documents provided by you.

**Step 6.**  
Request submitted successfully!

# Amazon Pay (India)

## End-to-end guided KYC experience

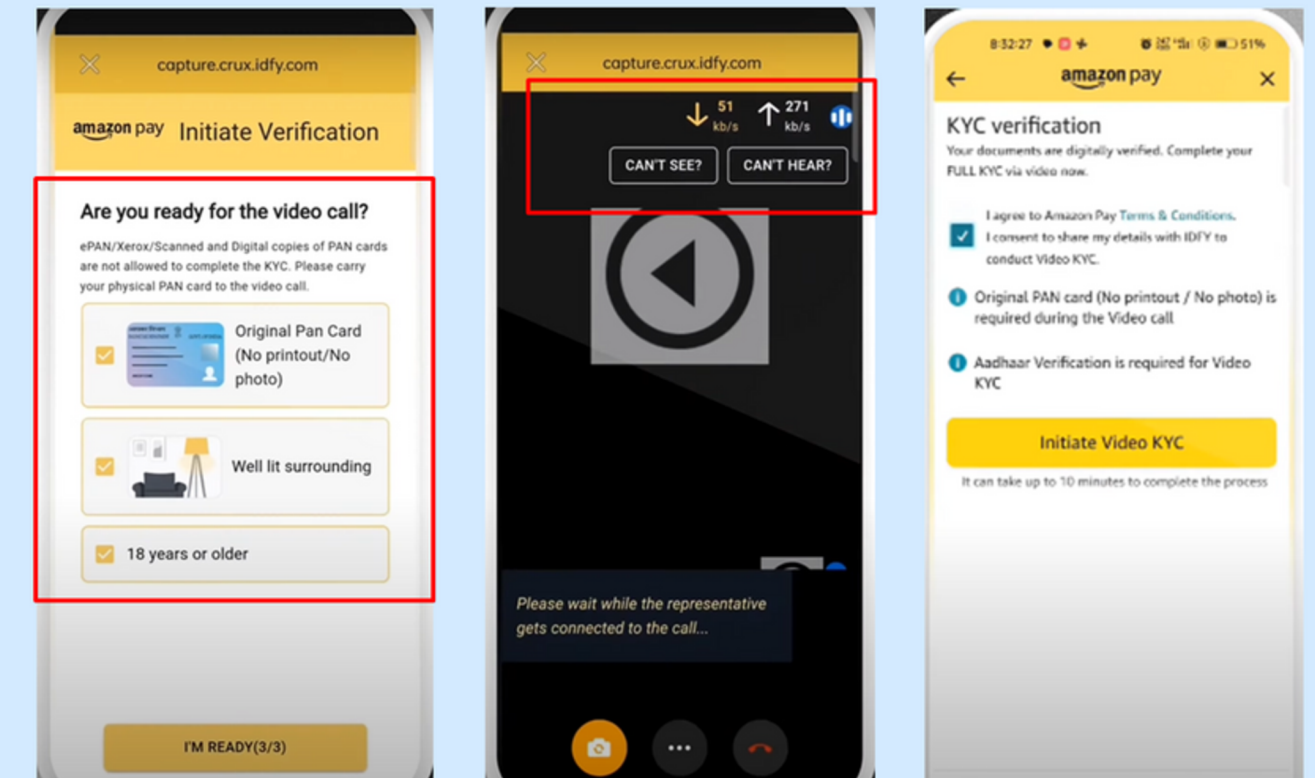
### CX Challenge:

Customers often face friction during KYC due to unclear steps, repeated document uploads, and lack of real-time support, leading to confusion, drop-offs, and delays in activation.

### How Amazon Pay is tackling it:

- **Streamlined KYC experience:** Amazon pay provides customers with a fully guided journey within the app, from secure login to document submission, ensuring a smooth and hassle-free process.
- **Fast and accurate verification:** Integration with DigiLocker allows instant Aadhaar verification, removing the need for manual uploads and minimizing errors.
- **Secure video verification with support:** Customers receive clear instructions before a live video call with a KYC officer. This combination of digital ease and human support ensures quick, secure, and fraud-free verification.

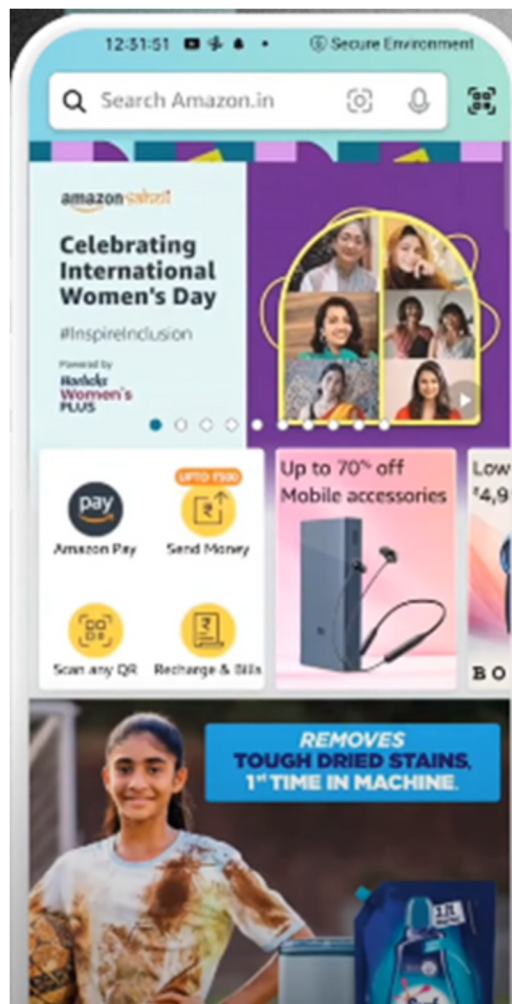
amazon pay



Customers receive clear instructions for video call as well as verification



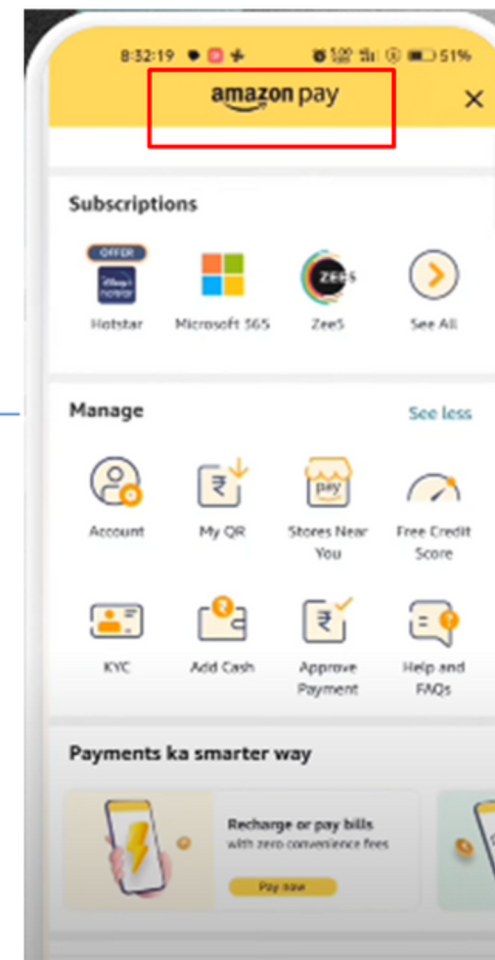
# Clean interface that guides every step



## Step 1.

Open amazon app or log in to amazon account.

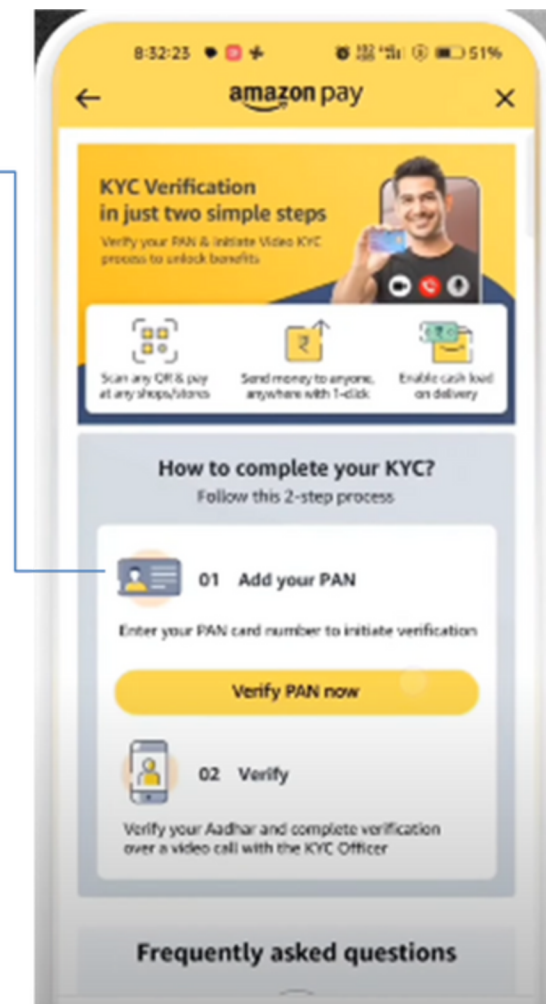
Open  
Amazon Pay



## Step 2.

Navigate to amazon pay or relevant section based on specific need.

Request for PAN  
card details

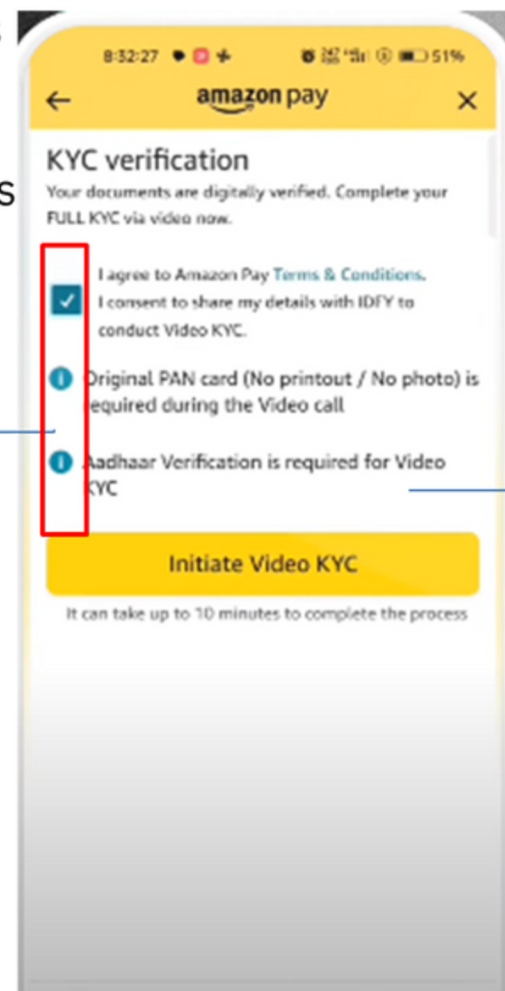


## Step 3.

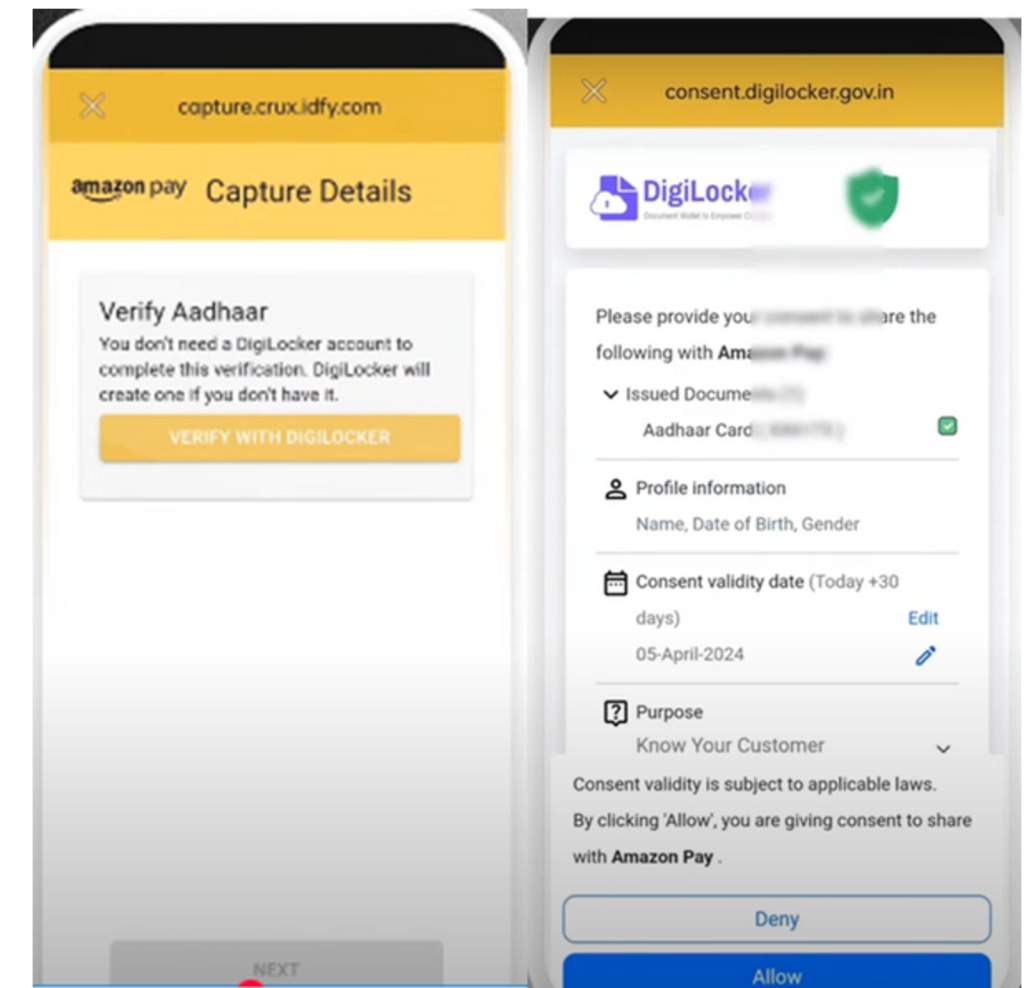
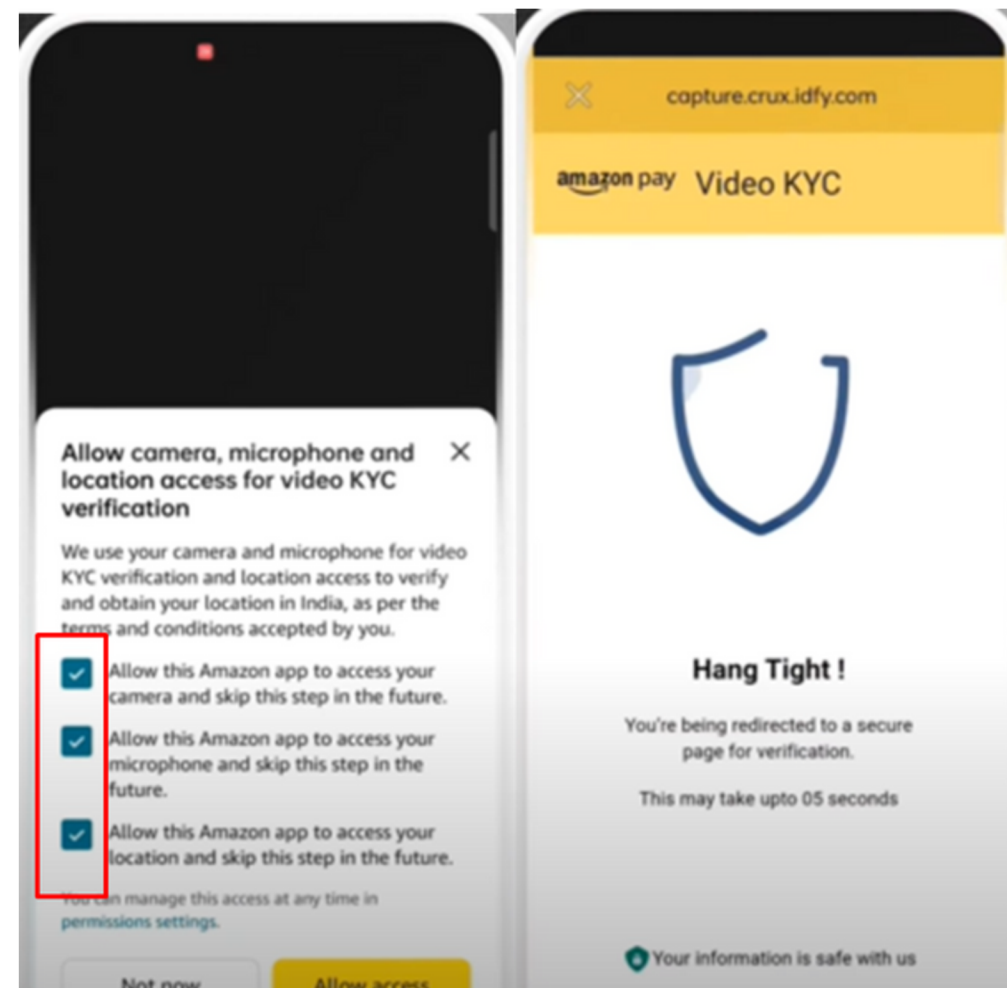
Locate KYC option or "Verify Identity" to access KYC verification page. Enter PAN card number.

# Clean interface that guides every step

Easy directions for clarity to the customers



Agree to the KYC Verification Terms & Conditions



## Step 4.

PAN and Aadhaar are shown during verification process. After that, initiate Video KYC.

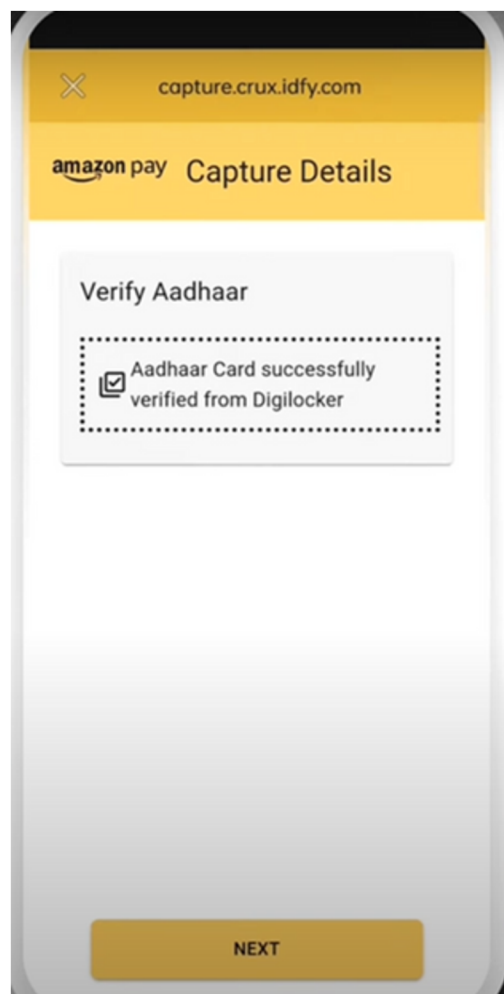
## Step 5.

Enable access to camera, microphone and location. Then redirected to secure verification page.

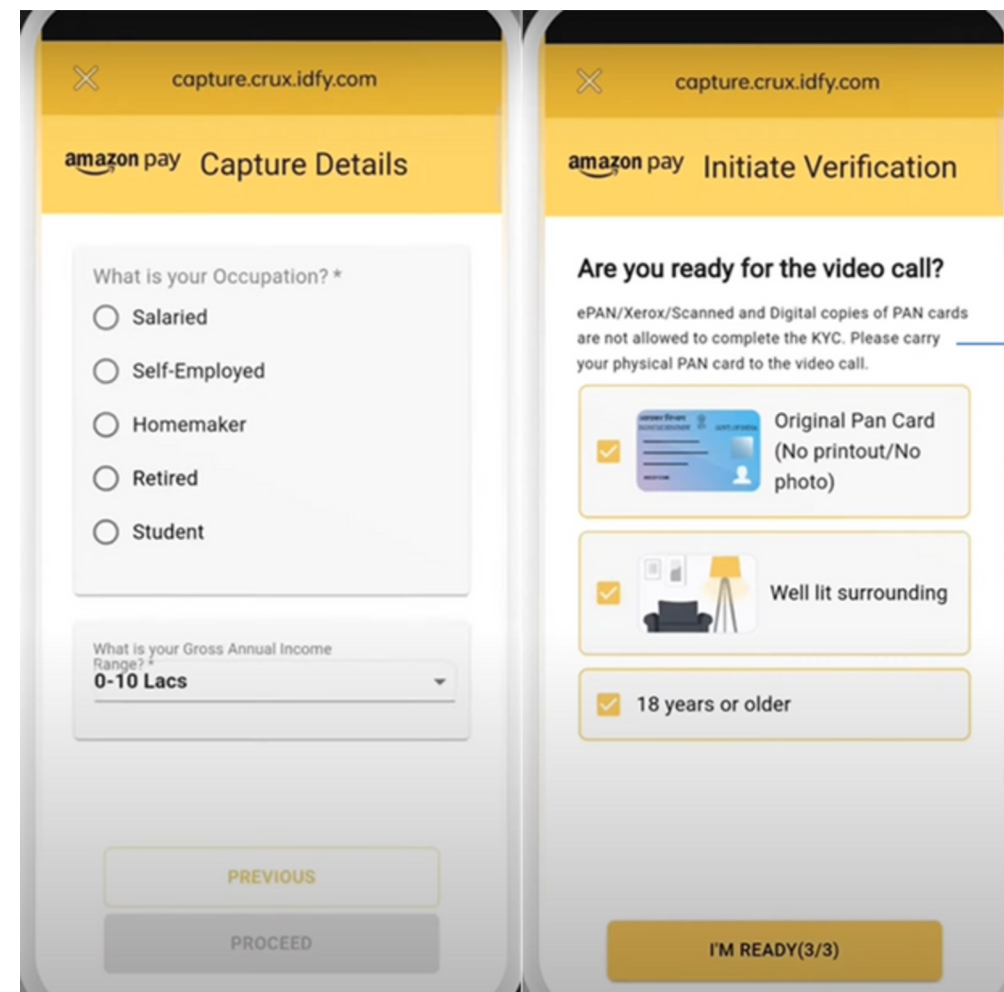
## Step 6.

Verify Aadhaar number to a DigiLocker account.

# Clean interface that guides every step



**Step 7.**  
Aadhar card successfully verified through DigiLocker.

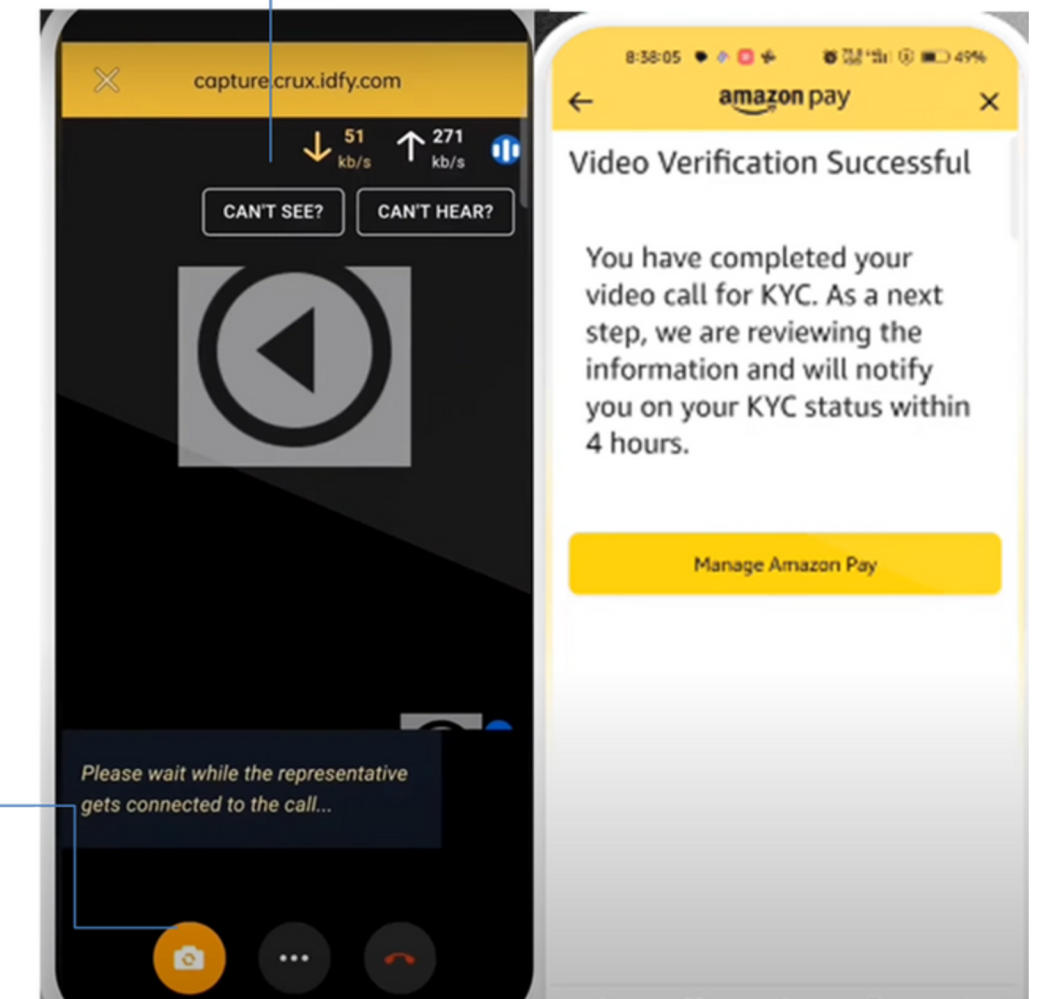


**Step 8.**  
Enter personal details including occupation and salary.

Easy steps to start the video call

Icon to rotate the camera

Asks if you are unable to see or hear



**Step 9.**  
Prepare to start a video call for verification with an amazon agent. An email confirming KYC will be received within 4 hours.



# Wise (UK)

## Clear document upload guidance

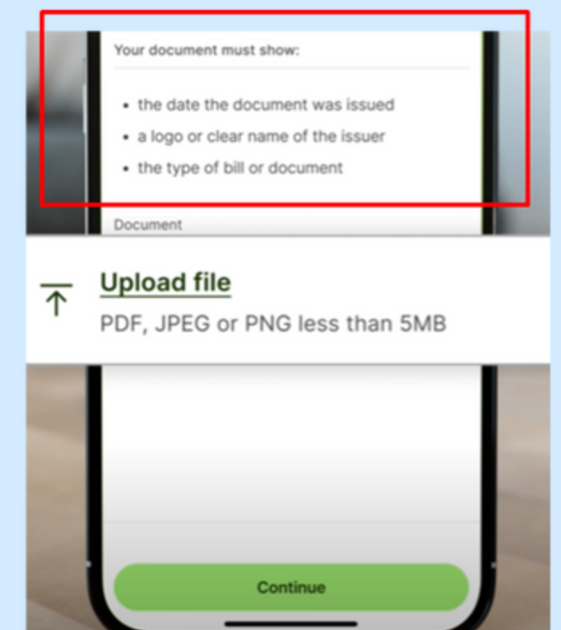
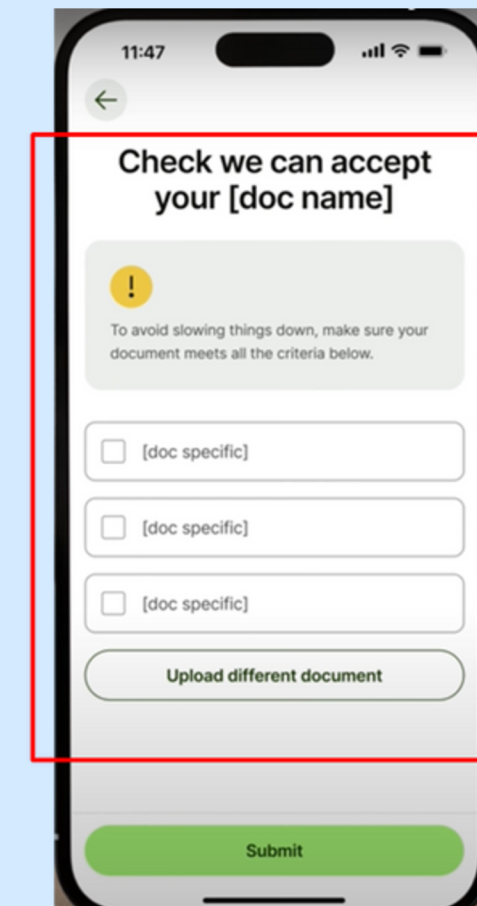
### CX Challenge:

KYC delays often occur when documents are rejected due to expired IDs, mismatched details, or unclear uploads causing interruptions, frustration, and extra steps for customers.

### How Wise is tackling it:

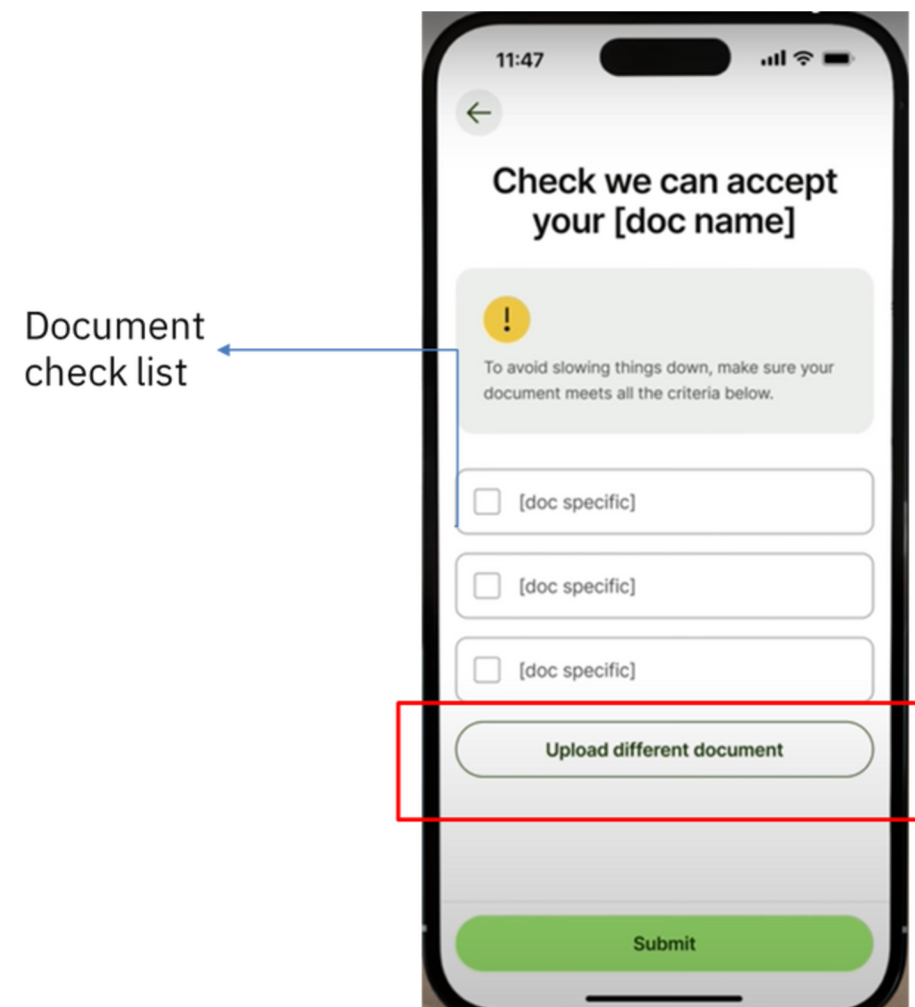
- **Smart upload support to prevent errors:** Wise helps customers upload valid documents correctly with clear checklists, real-time prompts, and format reminders ensuring details match their profile and avoiding errors like blurry images or missing sides.
- **Profile information matching tips:** Customers are encouraged to double-check that the details on the document match exactly with their Wise profile to avoid rejections.
- **Payment confirmation support:** If the verification is initiated after a transfer is made, Wise prompts customers to confirm payment, preventing processing delays.

# Wise

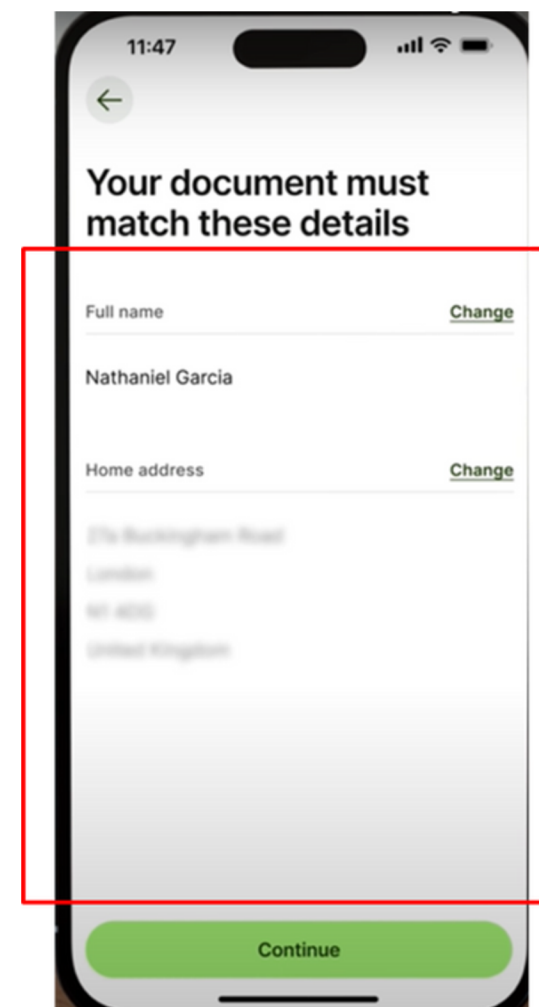


Provides clear checklists and prompts to help customers upload correct, valid, and complete documents.

# Steps to avoid KYC document rejection



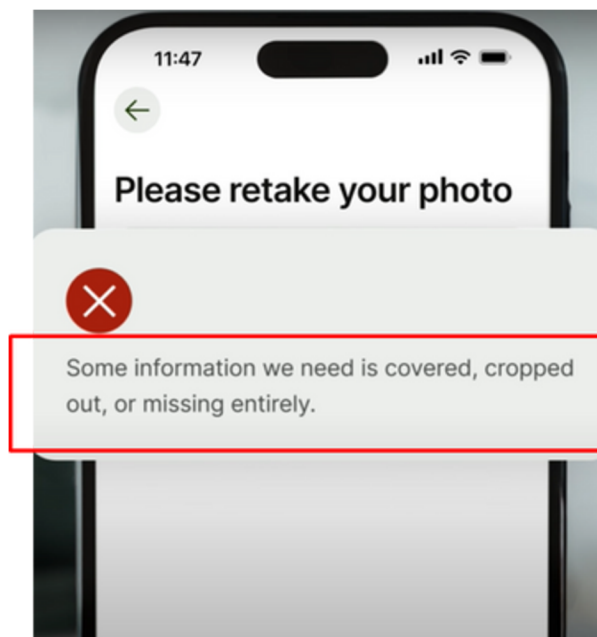
Upload a document that Wise accepts, and make sure it is still valid.



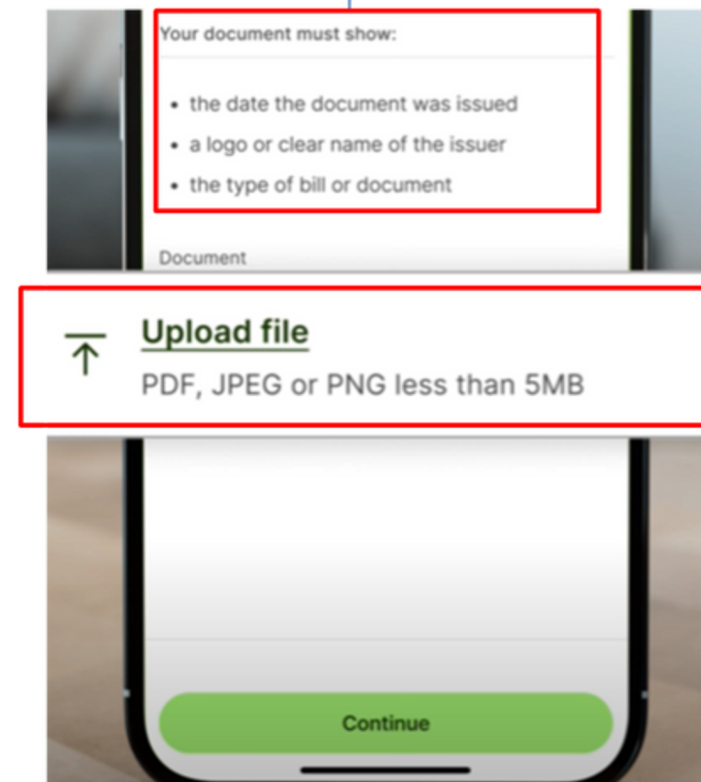
Make sure all the data in the document matches the information on customer's Wise profile including name and address.

# Steps to avoid KYC document rejection

Document should clearly show the following details



Make sure the photo is clear, not blurry, and that all information is visible and uncovered. If the document has two sides, upload both front and back.



Upload the document in one of the supported file formats listed during the verification step.



# What sets great KYC apart?

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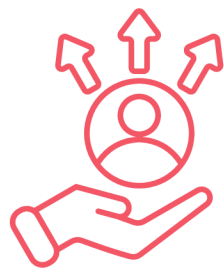
Multi-language options and country-specific instructions build trust and ensure compliance



In-app support or FAQ access ensures customers can get help when stuck, lowering drop-offs



Visual progress bars or step counters keep customers informed on where they are and how many steps remain



Seamless camera access for selfie and document capture, with clear framing guides and real-time feedback



Customers can exit mid-KYC and continue later without losing progress which is useful in mobile-first environments



Auto-filling info from uploaded IDs or saved data saves time and reduces effort for the customer



Innovate to deliver  
**exceptional experiences**

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