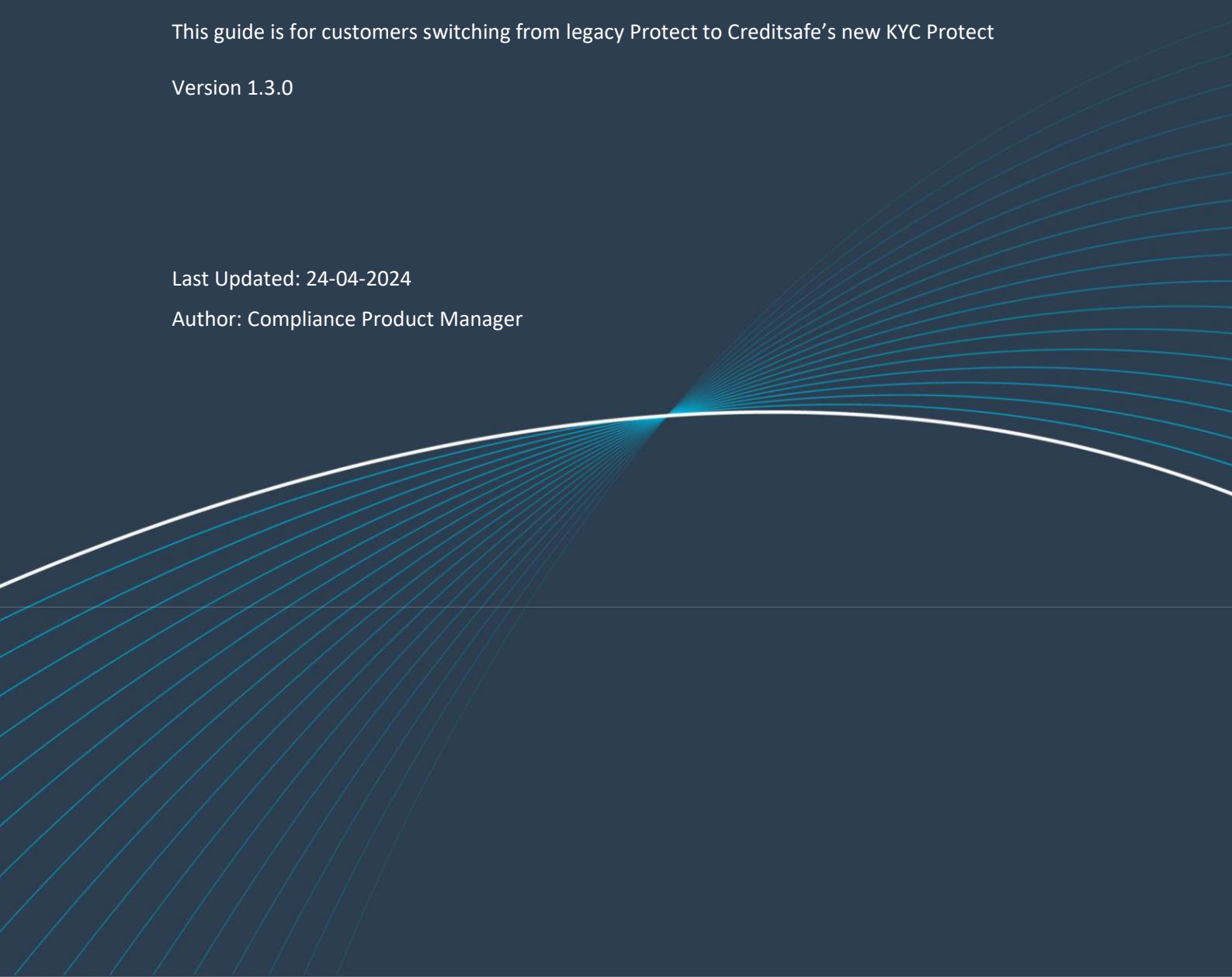# Switching to KYC Protect API

A quick guide

This guide is for customers switching from legacy Protect to Creditsafe's new KYC Protect

Version 1.3.0

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Contents

What's New

In our legacy Protect product you can:

- Run AML Screening

- Set-up AML Monitoring

- Perform Identity Verification Checks

- Audit Processes

- Upload Batch Files

- Export Reports

In our new KYC Protect product, you can do the above and more. Here are some key benefits you can expect from the new application:

- Integration with Creditsafe Business Data: The new system is integrated with our business data, ensuring that you have the correct legal entity and added ability to perform KYC processes on the entity, directors, group structure, controllers and owners of a business if required.

- Improved Profile Creation and Management: Create profiles of your customers and vendors using pre-loaded templates.

- Enhanced Accuracy: The new system employs advanced algorithms and technologies to improve the accuracy of identifying suspicious activities, reducing false positives (by up to 80%), and ensuring compliance with regulatory requirements.

- Improved User Interface: We've redesigned the user interface to be more intuitive and user-friendly, making it easier for you and your team to navigate and perform all necessary KYC tasks efficiently.

- Faster Processing: With optimized workflows, automated profile creation and enhanced performance, you can expect faster processing times, allowing you to screen transactions and entities swiftly without compromising on thoroughness.

- Seamless Integration: The new application seamlessly integrates with your existing systems and workflows, minimizing disruption to your operations and ensuring a smooth transition.

- Improved Screening Data: With new datasets to screen, you can ensure that your organisation is protected from additional regulatory, financial and reputational risks.

- Improved Monitoring Capabilities: With enhanced flexibility in AML Monitoring and NEW KYC Monitoring (business change notifications) available, you will now be notified of any AML and KYC risks on a daily basis enabling you to do full KYC in one place on a single platform
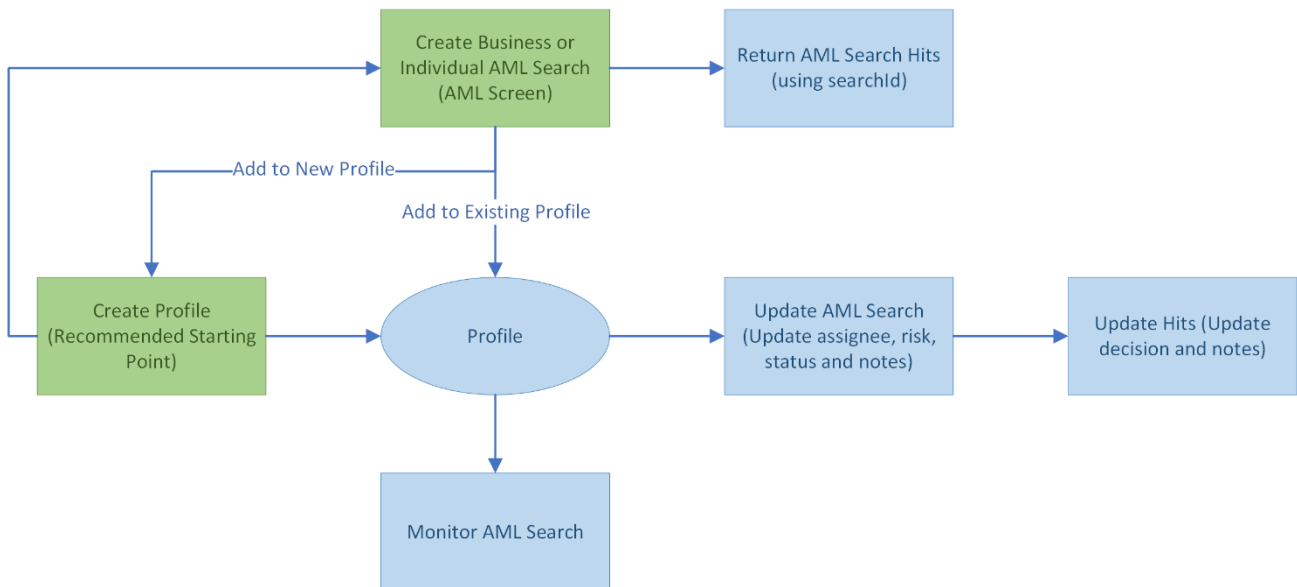
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Basic Workflow Overview

Legacy Protect

Note: This is the workflow for our legacy Protect product, see here for the improved workflow in KYC Protect.
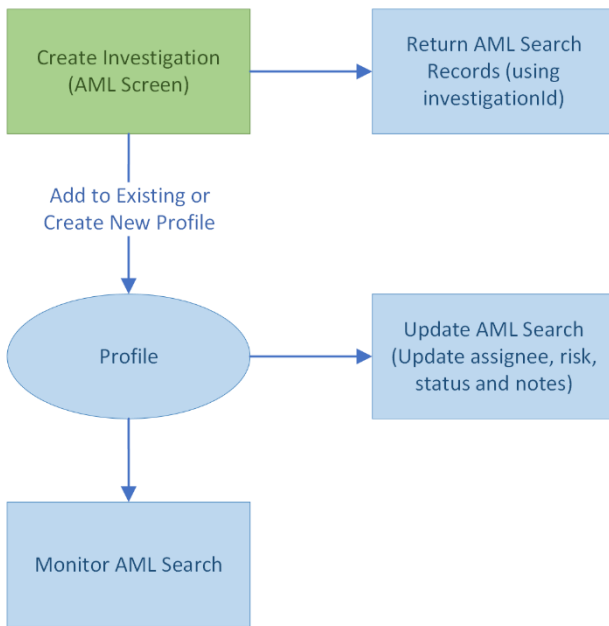
New KYC Protect

Note: In KYC Protect, you can start the flow at two points:

1. Create an AML Search
   a. This is the same process in our legacy Protect product (except it is known as creating an Investigation)
2. Create a profile
   a. This is not available in our legacy Protect product
   b. This allows you to provide all KYB / KYC data before performing screening checks
   c. Creating a profile first also ensure all decisions, screening checks, ID&V, etc are fully audited
   d. This is our recommended starting point

```
        ┌─────────────────────┐              ┌─────────────────────┐
        │ Create Business or  │─────────────▶│ Return AML Search   │
        │ Individual AML      │              │ Hits (using searchId)│
        │ Search (AML Screen) │              └─────────────────────┘
        └─────────────────────┘
              │        │
   Add to New Profile  Add to Existing Profile
              │        │
              ▼        ▼
     ┌──────────────┐   ┌─────────┐    ┌──────────────────┐    ┌──────────────────┐
     │Create Profile│──▶│ Profile │───▶│ Update AML Search│───▶│ Update Hits      │
     │(Recommended  │   └─────────┘    │(Update assignee, │    │(Update decision  │
     │Starting Point)│       │         │ risk, status and │    │ and notes)       │
     └──────────────┘       │         │ notes)           │    └──────────────────┘
                            ▼         └──────────────────┘
                    ┌──────────────┐
                    │ Monitor AML  │
                    │ Search       │
                    └──────────────┘
```

How to Update Your Existing Integration

Legacy Protect has fewer capabilities than KYC Protect. Protect was limited to basic Search and Monitor functionality. Below we outline how to switch your existing integration over to our new KYC Protect endpoints.

This document assumes you only want equivalent capabilities and are not implementing the new features for your initial migration. This is our recommended approach to make the switch to KYC Protect easier. This document only covers AML Screening, Creating a Profile and AML Monitoring.

Full API Documentation:
https://doc.creditsafe.com/tag/KYC-Introduction

AML Screen

Notable Changes & Improvements

- AML screening can be performed before and after creating a profile
  - KYC Protect best practice is to create a profile before performing AML screening
    - This allows for a quicker screening process as key parties and UBOs can be screened in bulk (once relevant details have been provided in the profile)
    - Hits can only be managed on a profile
- To perform AML Screening on an entity and view the overview of hits, you need to call two endpoints (see 'Key AML Screening Endpoints' below)
- The endpoints to perform AML Screening have been separated into business searches and searches of an individual
  - This supports the new parameters added (see details below) and makes a clear distinction of which parameters are supported for business and individual respectively
  - Company, PLC, Trust, Partnership and Other Entity profile types should use the business searches endpoints
  - Individual and Sole Trader profile types should use the individual searches endpoints

- Improvements to AML Screening have reduced false positive hits by 50% (in comparison to legacy Protect)

- You can now filter business and individual AML screening results by categories (datasets parameter)
    - AML categories refer to specific classifications or types of activities, individuals, or entities subject to Anti-Money Laundering (AML) regulations; these categories help identify and monitor high-risk customers, transactions, or businesses to prevent money laundering and financial crimes
- Individual AML searches can also be filtered by PEP tiers, to select PEP data of interest based on your risk appetite
- For reference:
    - Current 'investigations' endpoints are now 'searches'
    - Current 'records' endpoints are now 'hits'

Key AML Screening Endpoints

Perform an AML Screening Search	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/investigations	New KYC Protect Business AML Screening Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/businesses New KYC Protect Individual AML Screening Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/individuals
API Documentation: https://doc.creditsafe.com/tag/Protect-Investigations/operation/createProtectInvestigation	API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Businesses/operation/KYCSearchBusiness and https://doc.creditsafe.com/tag/KYC-AML-Screening-Individuals/operation/ComplianceKYCProtectCreateIndividualsSearch
View Screening Hits for Single AML Search	
Existing Endpoints: https://connect.creditsafe.com/v1/protect/investigations (Records can be aggregated from /investigations) or https://connect.creditsafe.com/v1/protect/investigations/{investigationId}/records	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/businesses/{searchId}/hits and https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/individuals/{searchId}/hits API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-

	Businesses/operation/GetKYCSearchBusinessHitsBySearchId and https://doc.creditsafe.com/tag/KYC-AML-Screening-Individuals/operation/getsTheIndividualSearchHits
View Details of a Single Screening Hit	
Existing Endpoints: https://connect.creditsafe.com/v1/protect/investigations (Records can be viewed in detail from /investigations) or https://connect.creditsafe.com/v1/protect/investigations/{investigationId}/records	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/businesses/{searchId}/hits/{hitId} or https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/individuals/{searchId}/hits/{hitId}
	API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Businesses/operation/GetKYCSearchBusinessHitsBySearchIdAndHitId and https://doc.creditsafe.com/tag/KYC-AML-Screening-Individuals/operation/returnsFullProfileInformationOfAIndividualHitByHitId

Additional AML Screening Endpoints

Return List of All Searches	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/investigations	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/businesses and https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/individuals Note: There is a different endpoint dependant on profile type
	API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Businesses/operation/KYCSearchBusinessGet and https://doc.creditsafe.com/tag/KYC-AML-Screening-Individuals/operation/ComplianceKYCProtectGetIndividualsSearch

Download Full List of Results into File	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/investigations/{investigationId}/file	Not supported in the Beta version of KYC Protect; it will be available shortly after

Return List of Searches for a Single Profile	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/profiles/{profileId}/investigations	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles/{profileId}/searches
	API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Profile-Management/operation/KYCProtectGetSListOfSearchesOnTheGivenProfile

Return a Single Search	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/investigations/{investigationId}	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/businesses/{searchId} or https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/individuals/{searchId} API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Businesses/operation/GetKYCSearchBusinessBySearchId and https://doc.creditsafe.com/tag/KYC-AML-Screening-Individuals/operation/GetsAnIndividualSearchForTheCurrentLoggedInUsersCustomerBasedOnSearchId

Add AML Search to Profile	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/profiles/{profileId}/investigations/{investigationId}	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles/{profileId}/searches/link API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Profile-Management/operation/KYCProtectAddsASearchToTheGivenProfile

Update AML Search on a Profile	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/investigations/{id}/risk https://connect.creditsafe.com/v1/protect/investigations/{id}/notes	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/businesses/{searchId} and https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/individuals/{searchId} Note: Assigned To, Risk, Status and Notes can be updated in the same endpoint API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Businesses/operation/PutKYCSearchBusinessBySearchId and https://doc.creditsafe.com/tag/KYC-AML-Screening-Individuals/operation/updatesAnIndividualSearch

Delete AML Search from Profile	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/investigations/{investigationId}	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles/{profileId}/searches/link API Documentation:

	https://doc.creditsafe.com/tag/KYC-AML-Screening-Profile-Management/operation/DeleteKYCProfileSearchesByProfileId
Update Screening Hit on a Profile	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/investigations/{investigationId}/records	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/businesses/{searchId}/hits/{hitId} and https://connect.creditsafe.com/v1/compliance/kyc-protect/searches/individuals/{searchId}/hits/{hitId} Note: Decision and Notes can be updated in the same endpoint
	API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Businesses/operation/PutKYCSearchBusinessBySearchIdAndHitId and https://doc.creditsafe.com/tag/KYC-AML-Screening-Individuals/operation/updateSingleIndividualHit

Delete Screening Hits from a Profile	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/investigations/{investigationId}/records	Not available on KYC Protect Note: The search can be removed (alongside all hits) or the hit status can be updated to undecided, truematch, falsepositive or discarded (This allows comprehensive auditing)

Profiles

Notable Changes & Improvements

- In legacy Protect, the name of a profile can be updated and investigations can be added, however there are no other customisable data points (and no KYC data can be stored)
- In KYC Protect, profiles have a much larger list of capabilities:
    - Store KYC data to have a holistic view of the entity (including the organisation details, key parties and UBOs)
        - Profiles support different entity types, with relevant data points available per type (Types are: Company, PLC, Trust, Partnership, Individual, Sole Trader and Other Entity)
    - Perform identity verification and link results
    - Set the profile risk and assign profiles to colleagues
    - Set your KYC status and assign a date for your next review
    - Store documents obtained as part of your KYC process
    - Essentially, profiles in KYC Protect can act as a single point of your KYC process
- Note: In order to add a search to AML Monitor, it must be saved as part of a profile

Profile Endpoints

Create a Profile	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/profiles	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles
	API Documentation: https://doc.creditsafe.com/tag/KYC-Profile-Management/operation/KYCProtectCreateProfile
View a Single Profile	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/profiles/{profileId}	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles/{profileId}
	API Documentation:

	https://doc.creditsafe.com/tag/KYC-Profile-Management/operation/ProtectGetKYCProfilesByProfileId
Update a Single Profile	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/profiles/{profileId} Note: Only name can be updated in legacy Protect	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles/{profileId} Note: Name, Risk Rating, Status, Internal Id, Assigned To, KYC Review Date and Comments can be updated in the same endpoint
	API Documentation: https://doc.creditsafe.com/tag/KYC-Profile-Updates/operation/ProtectUpdatesKYCProfileById
Get all Profiles	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/profiles	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles
	API Documentation: https://doc.creditsafe.com/tag/KYC-Profile-Management/operation/ComplianceProtectGetKYCProfiles
Delete a Single Profile	
Not available in legacy Protect	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles/{profileId}
	API Documentation: https://doc.creditsafe.com/tag/KYC-Profile-Management/operation/ProtectDeleteKYCProfilesById

AML Monitor

Notable Changes & Improvements

- In KYC Protect, you can monitor specific AML categories
  - Available categories: Sanctions, Enforcement, Insolvency Register, State Owned Enterprise, PEP, Profile of Interest, Adverse Media
  - This allows you to customise what you receive AML monitor alerts for
- Additional match % thresholds for monitoring have been introduced
  - You can now configure AML Monitor to alert of any changes with a 75 – 100 match % (in increments of 5)
    - Previously this was 85 – 100
- Improvements to AML Screening have reduced false positive hits by 50% (in comparison to legacy Protect), resulting in more accurate AML Monitor alerts

AML Monitor Endpoints

Add AML Search to AML Monitor	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/schedules	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/schedules
	API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Monitoring-Management/operation/KYCProtectCreateSchedule
Get List of all AML Monitor Schedules for a Single Profile	
No direct comparison in legacy Protect; scheduled Ids returned with list of investigations	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles/{profileId}/schedules
	API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Profile-Management/operation/KYCProtectGetProfileSchedules

Get Single AML Monitor Schedule	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/schedules/{id}	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles/{profileId}/schedules/{scheduleId} or https://connect.creditsafe.com/v1/compliance/kyc-protect/schedules/{scheduleId} API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Profile-Management/operation/KYCProtectGetProfileSchedulesByScheduleId or https://doc.creditsafe.com/tag/KYC-AML-Monitoring-Management/operation/kycprotectgetschedulesbyscheduleid
Update Single AML Monitor Schedule	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/schedules/{id}	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/schedules/{scheduleId} Note: Threshold, Data Sets and Email Alerts can be updated in the same endpoint API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Monitoring-Management/operation/KYCProtectPutSchedulesByScheduleId
Delete Single AML Monitor Schedule	
Existing Endpoint: https://connect.creditsafe.com/v1/protect/schedules/{id}	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/schedules/{scheduleId} API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Monitoring-Management/operation/KYCProtectDeleteSchedulesByScheduleId
Get List of All AML Monitor Alerts	
No direct comparison in legacy Protect; alerts returned with list of investigations	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/schedules/amlAlerts

	API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Monitoring-Management/operation/KYCProtectGetSchedulesAMLAlerts
Get AML Monitor Alerts for Single Profile	
No direct comparison in legacy Protect; alerts returned with list of investigations	New KYC Protect Endpoint: https://connect.creditsafe.com/v1/compliance/kyc-protect/profiles/{profileId}/amlAlerts
	API Documentation: https://doc.creditsafe.com/tag/KYC-AML-Screening-Profile-Management/operation/KYCProtectGetAmlAlertsByProfileId/