



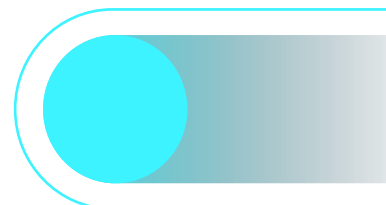
Unlocking Digital Trust
for Finance



Digital Business Bank Account Opening: Unlock Efficiency & Scalability



Business Bank Account Opening with QES, Automated IDV & Multi-Holder Support



Why Choose LOQR's Solution?

Our innovative approach enhances customer experience, ensures regulatory compliance, and reduces operational costs - providing a frictionless account-opening journey for businesses of all sizes.



Multi-Holder Onboarding

Seamlessly verify and onboard multiple company representatives and signatories.



Automated Identity Verification (IDV)

AI-driven video ID verification, biometric face validation, and liveness detection.



Instant QES-Based Digital Signatures*

Each authorised representative receives a one-shot QES for immediate digital signing.



Fully Compliant with KYB, KYC & AML

Built-in compliance ensures secure, risk-free business banking.



Faster, Remote Account Opening

Businesses can open accounts from anywhere, at any convenient time, without having to visit branches.



Seamless Integration with Core Banking

Compatible with CRM, compliance, and core banking systems for effortless onboarding.

*In some cases, approval from a Registration Operator may be required – a process that usually takes less than 10 minutes but may take longer.

How It Works: A Fully Digital, Multi-Signatory Process



Company Data Verification

- Automatically captures and validates the company's commercial registration certificate.



Representative & Multi-Holder Identification (IDV)

- Uses OCR, biometric face recognition, and AI-powered liveness detection to authenticate all required signatories.



Document Collection including Beneficial Owners Information

- Gather essential business and personal documentation.



AI-Driven Video Verification

- Conducts an automated or assisted video interview with each authorised representative.



Compliance & Risk Assessment

- Performs KYB, KYC, and AML checks to ensure regulatory compliance.



Instant Multi-Holder QES-Based Signing

- Each signatory automatically receives a one-shot QES, enabling immediate and legally binding digital signatures.



Account Activation & Multi-User Access

- Once approved, all verified signatories receive the account credentials and can start managing their finances.

Key Benefits



Fast & Frictionless

- AI automation and instant QES issuance accelerate the onboarding process from days to minutes.



Advanced Security & Fraud Protection

- Biometric authentication, real-time fraud detection, and encrypted QES digital signatures protect business accounts.



Anywhere, Anytime Access

- Businesses can securely open and manage accounts remotely without visiting a branch.



Multi-Holder, Multi-Signatory Support

- Easily verify, onboard, and manage multiple company representatives.



Seamless Integration

- Directly connects with banking core systems, CRM platforms, and compliance tools.

Security & Regulatory Compliance

LOQR's digital banking solution meets and exceeds global regulatory standards, including:

- GDPR – Ensuring full data privacy and security.
- eIDAS** – Enabling automated Qualified Electronic Signature (QES) issuance for legally binding contracts.
- LINCE Qualification – Certified for secure AI-driven video identification.
- ISO/IEC 27001 & 30107-3 – Adhering to industry-leading security and biometric authentication standards.

** LOQR acts as a Registration Authority for a Certification Authority that is duly registered in the European Trusted List.



The future of business banking starts today!
Are you ready?

For more information, visit [LOQR.COM](https://loqr.com)

Or contact us at SALES@LOQR.COM

BOOK A DEMO

