



Driving Digital Banking Transformation with LOQR Platform V3

Enabling Seamless Onboarding, pKYC, and Strong Customer Authentication

The LOQR Platform V3 empowers financial institutions to deliver secure, compliant and seamless digital experiences across the entire customer lifecycle.

Designed to meet the ever-changing demands of digital banking and aligned with the evolving expectations of digital banking users, the Platform enables organisations to streamline customer acquisition, simplify compliance operations, and strengthen authentication processes through intelligent journey orchestration and automation.

Among its core capabilities, the Platform supports three strategic journeys:

- Customer Onboarding
- Periodic Know Your Customer (pKYC)
- Strong Customer Authentication (SCA)

By combining automation, compliance, security, and user-centric design, LOQR V3 helps organisations accelerate digital transformation, while improving operational efficiency and customer experience.

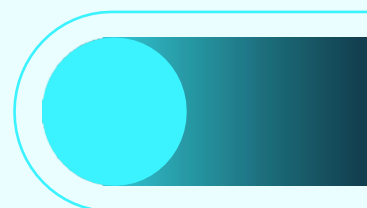


The Challenge

As customer expectations evolve and regulatory pressure increases, financial institutions face several critical challenges:

- Delivering fully digital onboarding experiences without compromising compliance.
- Meet strict AML, KYC, and PSD2 regulatory requirements.
- Reducing operational costs associated with manual verification processes.
- Improve customer engagement and retention.
- Strengthen fraud prevention and authentication mechanisms that minimise user friction.
- Scale digital operations securely and efficiently.

Traditional processes often create friction for both customers and internal teams, making it essential to find a trusted technology partner capable of combining regulatory expertise, advanced orchestration capabilities and seamless user experience into a single scalable Platform.





The Solution: LOQR V3 Platform

LOQR V3 offers a modular Platform capable of managing complex, regulated journeys through a unified digital experience.

The Platform combines identity verification, workflow automation, compliance checks, and authentication capabilities into configurable end-to-end customer journeys.

Customer Onboarding Journey

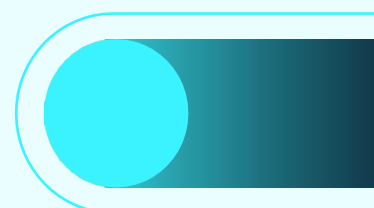
LOQR enables organisations to deliver a fully digital onboarding experience, designed to simplify customer acquisition while ensuring compliance from the very first interaction.

Key Capabilities

- Digital identity verification.
- Automated document capture and validation.
- Biometric verification and liveness detection.
- Real-time compliance and risk checks.
- Journey orchestration with configurable workflows.
- Omnichannel experience across web and mobile.

Business Impact

- Faster customer acquisition.
- Reduced onboarding abandonment.
- Lower operational workload.
- Improved compliance consistency.
- Enhanced customer experience.



pKYC Journey

The Platform also supports efficient periodic KYC processes through automated and intuitive pKYC journeys.

Designed to simplify recurring compliance obligations, the journey enables organisations to manage customer data updates more efficiently and at scale.

Key Capabilities

- Automated customer communications and reminders.
- Dynamic data collection workflows.
- Risk-based orchestration.
- Real-time validation and compliance controls.
- Audit-ready processes.

Business Impact

- Increased pKYC completion rates.
- Reduced manual intervention.
- Improved regulatory readiness.
- Enhanced customer engagement through simplified interactions.
- Operational scalability for recurring compliance activities.

Strong Customer Authentication (SCA) Journey

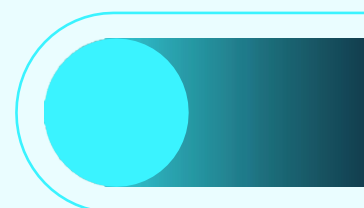
LOQR V3 includes advanced authentication features that support secure and seamless customer interactions aligned with PSD2 and modern security standards.

Key Capabilities

- Multi-factor authentication orchestration.
- Biometric authentication support.
- Adaptive authentication flows.
- PSD2-compliant security framework.
- Seamless integration into digital banking channels.

Business Impact

- Stronger fraud prevention capabilities.
- Improved transaction security.
- Reduced authentication friction.
- Better customer trust and confidence.
- Compliance with European regulatory standards.



Why LOQR

LOQR Platform V3 combines flexibility, scalability, and regulatory expertise into a single Platform designed for modern digital financial services.

Platform Advantages

- End-to-end customer journey orchestration.
- API-first and modular architecture.
- Fast integration capabilities.
- Advanced automation and decisioning.
- Scalable and configurable workflows.
- Focus on both security and user experience.

Impact

By allowing intelligent orchestration across onboarding, compliance, and authentication journeys, LOQR V3 helps organisations:

- Accelerate digital transformation initiatives.
- Improve operational efficiency.
- Reduce compliance-related friction.
- Deliver seamless customer experiences.
- Strengthen digital security.
- Scale regulated operations more effectively.

LOQR V3 offers financial institutions a scalable and secure foundation for delivering modern digital banking experiences.

Through intelligent orchestration, automation, and compliance-driven design, the Platform enables organisations to simplify onboarding, streamline pKYC processes and strengthen authentication journeys, all while enhancing customer experience and operational performance.

Want to bring LOQR's solution to your business?

Contact us at SALES@LOQR.COM or

request a live demo.