



Strengthening AML Compliance Through Smarter Customer Onboarding





About Speakers

1



Arjun Mohan

Arjun is a Certified Financial Crime Specialist (CFCS) with a B.Tech in Information Technology and a Master's in Management, bringing together technical expertise and a strong grounding in financial crime and compliance. As the Founder and CEO of Citadel365, he brings over a decade of experience working with regulated entities on compliance technology and digital transformation, with a focus on building solutions that work in practice.



Nandana Venugopal

Nandana holds an M.Tech in Computer Science and Engineering and has worked across roles in engineering, development, and business analysis. She brings over a decade of experience in software development across multinational corporations and startups. Currently, as Head of Products at Citadel, she converts complex regulatory requirements into clear, scalable product features that are built for real-world implementation.



About Citadel

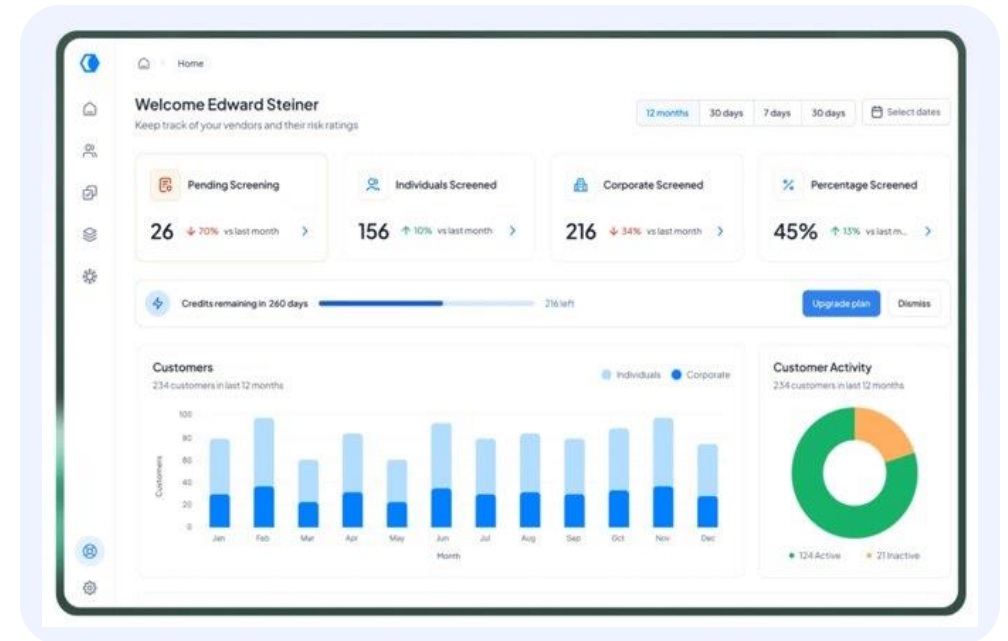
2

Citadel365 is a single, integrated AML/CFT platform that turns episodic checklists into a continuous, auditable compliance lifecycle, built by AML/CFT veterans from Vertex Compliance.

Citadel365 supports:

- ❖ Customer onboarding with self-KYC and document capture, which shortens the onboarding life cycles
- ❖ Sanctions, PEP, and adverse media screening in real time with exportable, timestamped records
- ❖ Risk assessment module with configurable scoring, thresholds, and weightages
- ❖ Case management with clear controls and audit trails

The software supports DNFBPs, VASPs, banks, fintechs, financial institutions, and regulated entities, shaping their compliance practices for what comes next.





About Vertex

3

Vertex Compliance is a leading provider of comprehensive compliance and risk management solutions, dedicated to helping businesses navigate complex regulatory environments.

Vertex specialises in AML, KYC, and regulatory compliance, offering tailored solutions to meet the unique needs of various industries.

We also provide consulting services pertaining to FATCA/CRS, Data Protection Laws, and Trade Finance Compliance.





Disclaimer

4

-
- ❖ This session is intended to enhance compliance awareness and operational readiness.
 - ❖ It does not constitute legal advice.
 - ❖ Requirements may vary by sector, supervisory authority, and licence conditions.
 - ❖ Entities should align final implementation with applicable UAE laws, executive regulations, and sector-specific guidance.



Outcome

5

01

Understanding why customer onboarding remains one of the most exploited gaps in AML compliance and what it costs when it fails.

02

What happens to your risk exposure when screening and assessment are built into onboarding

03

How to bring visibility and audit-readiness to an onboarding process

04

See exactly how Citadel365 handles intake, screening, risk scoring, and the approve-or-reject decision



The Reality of Modern Customer Onboarding

6

Customer onboarding has evolved into one of the most operationally critical stages within AML compliance. Compliance teams are expected to:

Verify customer identities

Conduct sanctions and PEP screening

Assess customer risk

Maintain onboarding records

Balance compliance controls with onboarding efficiency

At the same time, organisations face increasing pressure to:

Improve onboarding efficiency

Maintain audit readiness

Support customer experience

Manage growing onboarding volumes consistently



Why Traditional Onboarding Models Struggle

A large, light blue, parallelogram-shaped graphic element that tapers to the right, with a darker blue stripe running parallel to its bottom edge.

7

1

Increased onboarding volumes

2

Higher regulatory expectations

3

Multiple disconnected systems

4

Manual documentation handling

5

Delayed reviews and escalations

6

Limited visibility across onboarding stages



The Gaps That Turn Onboarding Into a Liability

A large, white, diagonal arrow-like shape pointing from the top right towards the bottom left, with a blue outline. The number 8 is centered within the white area.

8

Speed vs. Scrutiny

Compliance teams are caught between pressure to onboard fast and the obligation to check thoroughly. One always seems to cost the other.

1

Hidden Ownership Structures

Complex corporate structures obscure UBOs, shareholders, and related entities.

2

Data Collection Inefficiencies

Small onboarding inefficiencies often create larger downstream compliance risks.

3

Uncertain Data Security

Sensitive KYC documents stored without standardised security controls create regulatory exposure at audit time.

4



The Challenges in Onboarding Operations

9

Many onboarding inefficiencies begin with operational fragmentation. Customer onboarding processes often involve:

Multiple teams	Disconnected systems	Manual reviews	Email-based approvals	Disconnected onboarding records
----------------	----------------------	----------------	-----------------------	---------------------------------

As onboarding volumes increase, these gaps become more difficult to manage consistently.

Operational Challenges

- ✓ Manual onboarding workflows
- ✓ Delayed approvals and escalations
- ✓ Repetitive documentation requests
- ✓ Limited workflow visibility
- ✓ Fragmented customer information

Compliance Challenges

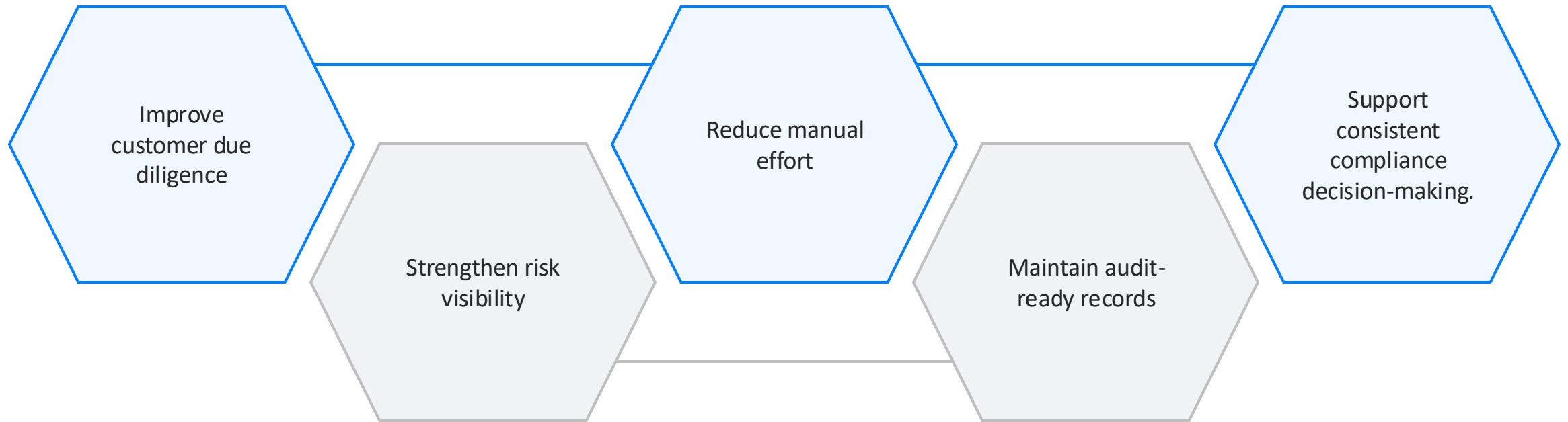
- ✓ Inconsistent risk assessment
- ✓ Missed or delayed screening reviews
- ✓ Difficulty maintaining audit trails
- ✓ Limited escalation visibility
- ✓ Challenges tracking onboarding, ownership and status



The Need for a Structured Onboarding Process

10

An effective onboarding process helps organisations:



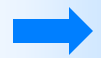
Strong onboarding processes create stronger compliance foundations.



Introducing Citadel's Customer Onboarding Module

11

The Citadel365 Customer Onboarding module supports:



Customer information collection



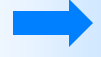
Document management



Integrate screening workflow



Configurable risk assessment



Approval and escalation workflows



Onboarding visibility through a centralised platform

The platform is designed to help compliance teams improve onboarding consistency while reducing operational bottlenecks.



Inside the Platform: Every Capability That Makes the Difference

12



Multi-Channel Data Collection

Form entry, Excel import, and email-based KYC links. Intakes adapts to how your team and your customers operate.

Progressive Onboarding

Start with the essentials first and complete the rest later. Timelines shorten without standards slipping.

Real-Time Screening

Sanctions lists, PEP detection across three tiers, and adverse media are checked the moment data arrives.

Dual-Layer Risk Scoring

Onboarding risk and profile risk are calculated independently, then combined into a single weighted score. Fully configurable to your institution's appetite.

Corporate Structure Mapping

Full visibility of shareholders, UBOs, directors, and related entities. No beneficial owner stays hidden.



Proper Customer Information Collection

13

Citadel365 enables organisations to:

- ✓ Capture customer information through configurable onboarding forms
- ✓ Collect and manage onboarding documentation
- ✓ Maintain standardised onboarding documentation
- ✓ Consistency across onboarding teams

Key Benefits

- ✓ Reduced manual errors
- ✓ Standardised onboarding workflows
- ✓ Better visibility across onboarding stages
- ✓ Stronger documentation management
- ✓ Improved audit readiness



See Citadel365 in Action



Citadel365's Free Trial





**Join Our
Whatsapp Group**





Thank You



www.citadel365.com



info@citadel365.com



+971 56 411 3575

+971 56 496 2986

+971 55 972 7322