sybrin

# Turn First Impressions into Lifelong Merchant Relationships

## Sybrin Merchant Onboarding

Merchant onboarding has become a strategic capability for South African third-party payment providers (TPPPs). As Time-to-Activate (TTA) becomes a competitive differentiator and regulatory requirements evolve, payment providers must onboard merchants faster while meeting FICA, KYB, Beneficial Ownership, and fraud prevention requirements. **Sybrin's Merchant Onboarding** combines Digital Onboarding, Identity Verification, and workflow automation to accelerate merchant activation while routing exceptions to compliance teams for review and approval.

## How Sybrin Merchant Onboarding Benefits Your Business

### Challenges Without Sybrin's Merchant Onboarding

- **Slow Activation:** Manual onboarding increase Time-to-Activate (TTA), delaying merchant acquisition and revenue generation.
- **Regulatory Complexity:** Meeting FICA, KYB, CIPC Beneficial Ownership, and evolving SARB requirements often requires disconnected systems and manual processes.
- **Verification Downtime:** Reliance on a single identity verification source can halt onboarding when services become unavailable.
- **Limited Operational Visibility:** Fragmented workflows reduce visibility, slow approvals, and increase compliance risk.

### Benefits of Sybrin's Merchant Onboarding

- **Reduce Time-to-Activate:** Accelerate merchant onboarding through intelligent digital journeys and automated workflows.
- **Simplify Compliance:** Automate FICA, KYB, Beneficial Ownership verification, and merchant risk assessments.
- **Maintain Business Continuity:** Keep onboarding moving through intelligent identity orchestration and alternative verification pathways.
- **Prepare for Regulatory Change:** Build an enterprise-ready compliance foundation for evolving SARB requirements.

sybrin

# Built for South Africa's Payments Landscape

South African payment providers operate in one of Africa's most dynamic and highly regulated financial ecosystems. Sybrin enables organisations to digitise the complete merchant onboarding lifecycle while supporting local regulatory obligations and operational resilience.

### No-Code Merchant Journeys

Design and modify onboarding journeys without development effort, enabling rapid response to changing business or regulatory requirements.

### Intelligent Identity Verification

Verify merchant representatives using facial biometrics, passive liveness detection, and intelligent document capture.

### Business and Beneficial Ownership Verification

Validate company registration, directors, and CIPC Beneficial Ownership information through integrated data sources and configurable compliance workflows.

### Fraud Detection

Detect document tampering, synthetic identities, spoofing attempts, and fraudulent merchant applications before activation.

### Intelligent Identity Orchestration

Maintain onboarding continuity by automatically routing identity verification requests to alternative trusted verification services when primary providers are unavailable.

### Compliance Workspace

Automatically flag and route exceptions that require human expertise to compliance teams for investigation, review, and approval in a single operational workspace.

## Contact us

Empower your business to onboard merchants faster, strengthen compliance, and deliver a seamless merchant onboarding experience from the very first interaction. Sybrin's solution enables you to accelerate merchant growth while building a scalable foundation for the future.

*+27 11 367 6900 | marketing@sybrin.com | www.sybrin.com*