



# AJS & nCino KYC Integration



## INTRODUCTION

As Accountable Institutions, Law Firms are required to comply with FICA. **nCino KYC and AJS, have integrated to simplify this compliance requirement.**

FICA requires Law Firms to Know Their Clients (KYC) by verifying their identity and assessing the risk of doing business with them, prior to commencing a business relationship.



### Why did we choose to integrate?

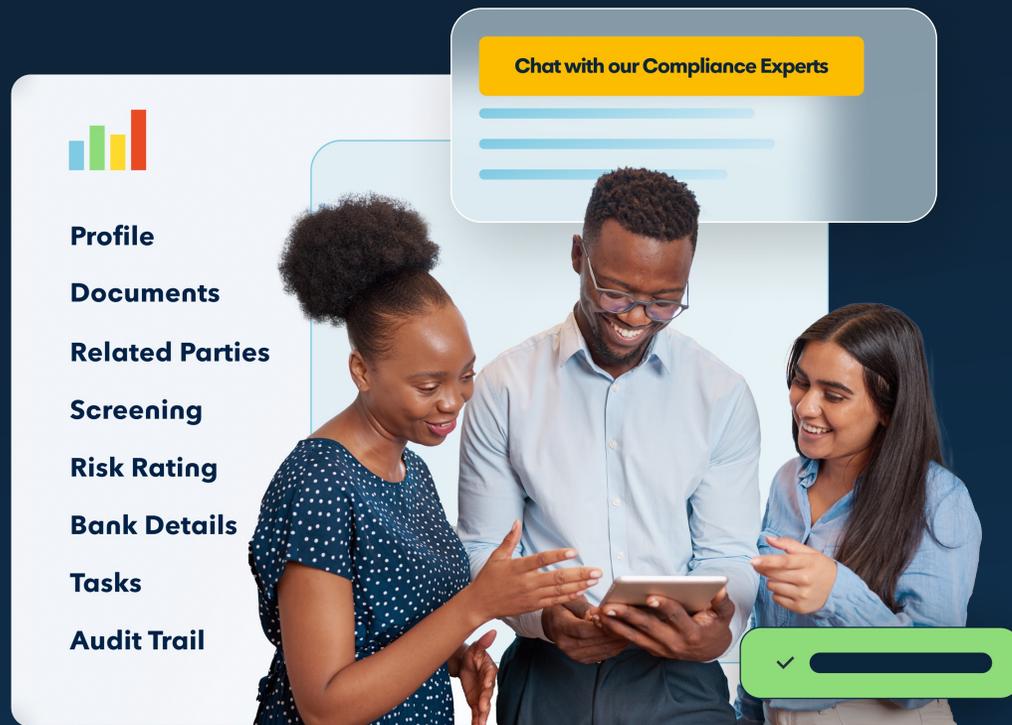
- A response to our customers' needs
- Alleviate stress that has been placed on the legal industry with regards to FICA Compliance
- Reduce the time spent on compliance and duplication of work
- Provide client base peace of mind that their KYC can be easily managed



# The nCino KYC Solution



# Our Promise



**UNMATCHED EXPERTISE**



**SMART SOLUTIONS**



**UNBEATABLE SERVICE**



UNMATCHED EXPERTISE

# Experienced & Trusted FICA Experts



**Compliance  
Team with  
over 50 Years  
of Experience**



**FICA Training,  
RMCP  
& Compliance  
Services**



**Great Track  
Record  
with FIC  
Inspections**





## Save Time

- Automated **Onboarding**
- Easy **Biometric** Verification
- **Ongoing** Screening
- Most Comprehensive & up-to-date **DPEP & PIP** database in SA



## Control of your FICA process

Effective management & oversight

## FICA Compliance

**Our software is built around the latest FICA requirements**



UNBEATABLE SERVICE

# Dedicated Service Teams



## Dedicated Account Manager

**Personalised** training & regular check-ins



## Expert Compliance Team

Get **unlimited** access to our compliance team for FICA related queries



## Hands-on, Personalised Onboarding

Custom configuration & risk rating



## Local Support

Receive incredible support from a knowledgeable team



# The AJS Solution



# The AJS Solution



**Since 1979**



**Scaled &  
Packaged to Suit  
Every Firm**



**Fully Managed  
Cloud Hosting &  
Training**



**Fully Web-Based  
with Real-Time  
Mobile App**



**Easy Terms &  
Conditions**



# Licensing & Setup Requirements



## Key requirements:

Existing contract with nCino KYC

Send a request to [sales.kycafrica@ncino.com](mailto:sales.kycafrica@ncino.com) or your account manager for assistance or questions on getting the integration to work.



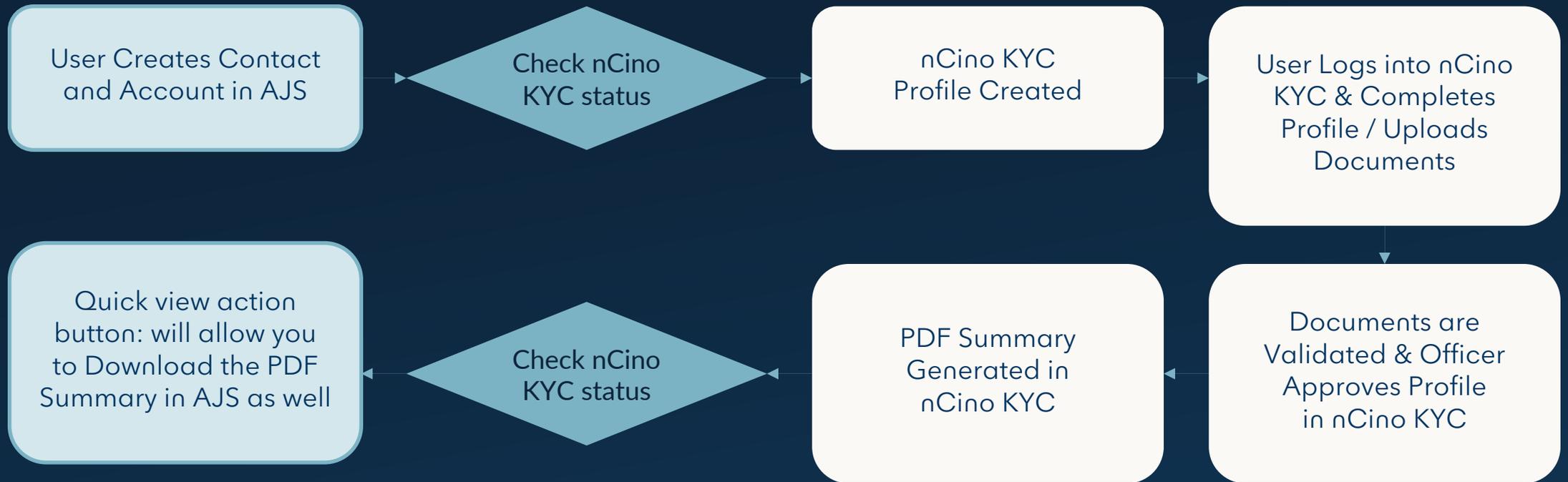
## Key requirements:

- Existing contract with AJS
- Correct version of AJS
- Make use of contacts in AJS
- Once-off setup cost is determined by the AJS Package

Send a request to [support@ajs.co.za](mailto:support@ajs.co.za) or your account manager. We will need to set up a meeting with you to do a review of your current version, package and current setup.



# AJS & nCino KYC Integration Flow



Once document collection, screening & risk rating has taken place in nCino KYC, you will then have the option to approve or reject the application. Once approved, AJS will indicate that FICA has been completed



AJS



Found under quick view button in AJS



nCino KYC



# Uploading an Individual to nCino KYC from AJS

- The contact needs to be created as the correct entity type to ensure the correct information is pushed through to nCino KYC.
- Make sure all the information on the contact is completed that is relevant to the client type you will be using on nCino KYC.

The screenshot displays the AJS nCino KYC interface. The top navigation bar includes icons for Home, Accounts, Contacts, Workspace, Reports, and Bookkeeper, along with a search bar and utility icons. The main content area is divided into two sections: 'Basic Information' and 'Additional'. The 'Basic Information' section contains fields for Entity Type (NATURAL PERSON (LOCAL CITIZEN OR RESIDENT)), Surname (STARK), First Names (TONY), Title (UNKNOWN), Alias (ALIAS), ID/Passport (7612238413087), Date Of Birth (01/01/1), Citizen Of (UNKNOWN), Marital Status (UNKNOWN), and Gender (UNKNOWN). The 'Additional' section includes fields for Status (UNKNOWN), VAT Registration No (VAT REGISTRATION NUMBER), Employer Name (EMPLOYER NAME), Industry Type (UNKNOWN), Preferred Language (UNKNOWN), Religion (UNKNOWN), Contact Note (NOTE), Drivers License (DRIVERS LICENSE), Tax Registration No (TAX REGISTRATION NUMBER), Position Held (UNKNOWN), BEE Rating (UNKNOWN), Dietary Requirements (NONE), Ethnic (UNKNOWN), and Tags (Select or add tags). A 'Save' button is located at the bottom right of the form. On the right side, a sidebar shows the contact details for '50197: TONY STARK', including a list of tags (KYC, ID, TEL, CELL, BANK, POST, PHYS, BILL, BIRTH, DRIVE) and a list of fields (TITLE, SURNAME/COMPANY NAME, FIRST NAMES, ID/REGISTRATION NUMBER, LANDLINE, CELLPHONE, FAX, EMAIL, BILLING EMAIL, PHYSICAL ADDRESS, POSTAL ADDRESS, BILLING ADDRESS).

Basic Information	
Entity Type	NATURAL PERSON (LOCAL CITIZEN OR RESIDENT)
Surname	STARK
First Names	TONY
Title	UNKNOWN
Alias	ALIAS
ID/Passport	7612238413087
Date Of Birth	01/01/1
Citizen Of	UNKNOWN
Marital Status	UNKNOWN
Gender	UNKNOWN

Additional	
Status	UNKNOWN
VAT Registration No	VAT REGISTRATION NUMBER
Employer Name	EMPLOYER NAME
Industry Type	UNKNOWN
Preferred Language	UNKNOWN
Religion	UNKNOWN
Contact Note	NOTE
Drivers License	DRIVERS LICENSE
Tax Registration No	TAX REGISTRATION NUMBER
Position Held	UNKNOWN
BEE Rating	UNKNOWN
Dietary Requirements	NONE
Ethnic	UNKNOWN
Tags	Select or add tags



# Uploading an Individual to nCino KYC from AJS

- Create the Client/Link Account and link the Contact as a Client to the account
- Once the Contact and Account is created you will see the KYC status in the top right as showing "NonCompliant"
- Next Click on the green Quick View Action button to see the nCino KYC Status Field

The screenshot displays the AJS V5 software interface. The top navigation bar includes icons for Home, Accounts, Contacts, Workspace, Reports, and Bookkeeper, along with a search bar and utility icons. The main content area is titled "Account Enquiry for Account D00097 - TONY STARK". It features a search bar for the account number (D00097) and a dropdown for the period (Live). Below this is a table of transactions with columns for Date, Date Posted, Narration, Reference, Debit Amount, Credit Amount, and Running Balance. Two transactions are visible: a current balance entry and an account opening entry. On the right side, there is a "Quick View" panel for the KYC status of TONY STARK, showing fields for ID Number, Mobile, Landline, Email, and Address, along with a "KYC" status indicator.

Select	Date	Date Posted	Narration	Reference	Debit Amount	Credit Amount	Running Balance	Action
	25/02/2025	25/02/2025	Current Balance (Business: 0.00 Trust: 0.00)	2-2025			0.00	
<input type="checkbox"/>	25/02/2025	25/02/2025	Account Opened by CORINA	OPEN			0.00	



# Uploading an Individual to nCino KYC from AJS

- Select nCino KYC Status and the system will load a pop up where it will allow the action to create the application on nCino KYC
- Once clicked the system will pre-populate the create an application fields with the fields that have already been completed
- Ensure all the mandatory fields are completed
- Click on create, after a few minutes the status of the Contact and Account will change to in progress and the application will be pushed to nCino KYC

Account Enquiry for Account D00097 - TONY STARK

Account: D00097 Transaction Type: Fees, Disbursements, Receipts, Payments, Journals, Trust Tran  
Period: Live Hide Allocated Transactions:  Consolidate Invoice Transactions:

Load Transactions

Select	Date	Date Posted	Narration	Reference	Debit Amount	Credit Amount	Running Balance	Action
<input type="checkbox"/>	25/02/2025	25/02/2025	Current Balance (Business: 0.00 Trust: 0.00)	2-2025			0.00	
<input type="checkbox"/>	25/02/2025	25/02/2025	Account Opened by CORINA	OPEN			0.00	

Showing 1 to 2 of 2 entries Records per page: 20

Right sidebar actions: Edit Account, Add Matter, Mark for Deletion, Manage KYC Status, nCino KYC Status, nCino KYC PDF Summary, Conflict Check, Add Fee, Add Note, Add Attachment, View Attachments, Generate Document, Link Contact, Document Requests, Send Email, Send SMS, Payment Requisition, View Payment Requisitions, Generate Statement, WIP Statement (PDF)

Account Contacts

Status	Surname	First Names	Email	Mobile
KYC	STARK	TONY		

Last queried at 25/02/2025 16:06:50

Create application on nCino KYC

Ok



Once in the Profile has been created in nCino KYC you can then login to nCino KYC & request FICA Documents

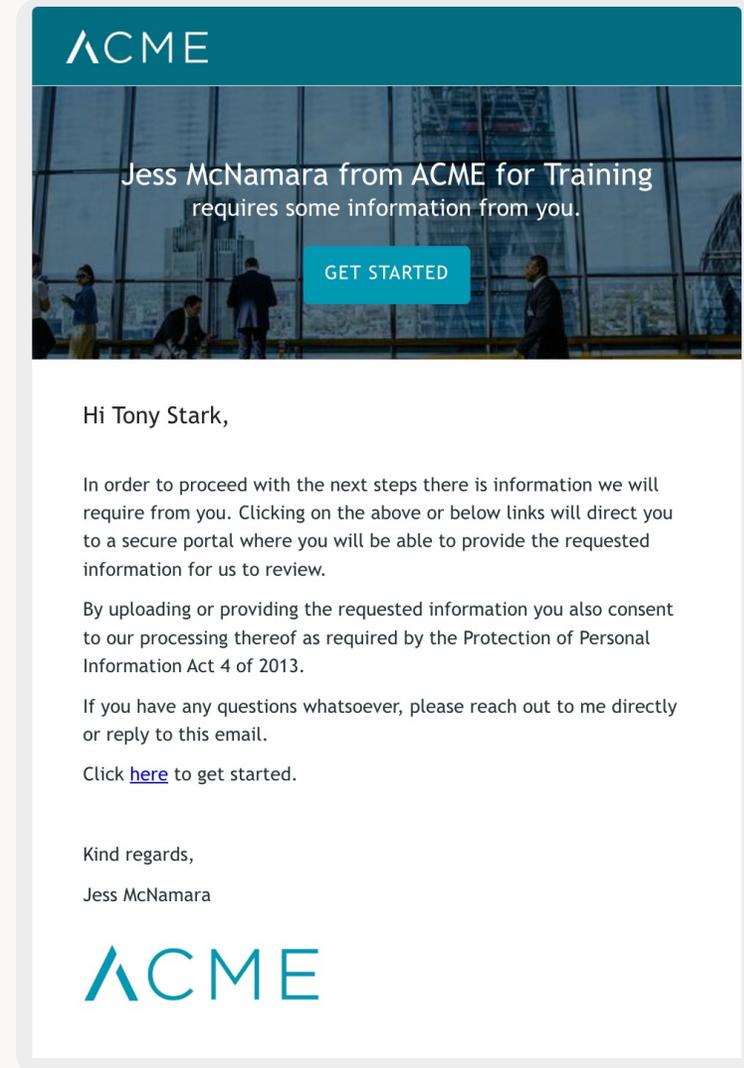


# Requesting FICA Documents

The party will receive an email\* with a clickable link to upload the required FICA documents.

When the party clicks on the "CLICK HERE" link in the email message, they will be taken to nCino KYC's portal.

\*The email & nCino KYC client portal will be white-labelled with your branding



# Requesting FICA Documents

The party is shown a list of documents to upload. The information displayed on this screen is determined by the Entity that was uploaded. In other words, a South African Citizen will have different FICA requirements to a Close Corporation.

The screenshot displays a user interface for ACME. On the left is a dark teal sidebar with the ACME logo at the top. Below the logo, the user's name 'Tony Stark' is shown. Underneath, there is a section for 'Application Details' with a red dot and the text '2 Incomplete Tasks'. At the bottom of the sidebar is a 'Log out' button with an external link icon. The main content area is light blue and features a security notice at the top: 'Your security is important to us. All information is protected.' Below this is a welcome message: 'Welcome to the Personal Details Page for Tony Stark'. The 'Documents' section is titled 'Documents' and contains a sub-section 'To be uploaded' with two items: 'Proof Of Identity' and 'Proof Of Address'. Each item has a 'Pending Upload' status indicator and a 'Begin Upload' button. The 'Personal Details' section is titled 'Personal Details' and contains one item: 'Tony Stark' with a 'Completed' status indicator.



# Requesting FICA Documents

When the party clicks on the "Begin Upload" link, they are prompted to select the type of document they are uploading.

For example, if they are uploading a Proof of Address, the following options will appear for them to choose from.

The screenshot displays the ACME application interface. On the left is a dark teal sidebar with the ACME logo at the top, the user name 'Tony Stark', a link to 'Application Details' with a red dot and '1 Incomplete Task', and a 'Log out' button. The main content area is light blue and features a security notice at the top: 'Your security is important to us. All information is protected.' Below this is the 'Upload Documents' heading and a 'Back to Application Details' button. The 'Proof Of Address' section contains a 'Type of document' dropdown menu with the text 'Select evidence type'. A scrollable list of document types is shown below, including 'Bank Statement', 'Cellular or Telephone Invoice', 'Government Issued Document', 'Investment Statement', 'Lease or Rental Agreement', 'Letter from Municipal Representative', and 'Letter from Traditional Authority'.



# Requesting FICA Documents

Specific guidelines are given on documents. For example, “Document must have been issued within the last 3 months” is a guideline for an address document.

ACME

Tony Stark

Application Details  
1 Incomplete Task

Log out

Your security is important to us. All information is protected.

### Upload Documents

[Back to Application Details](#)

Proof Of Address

Type of document  
Municipal Rates and Taxes

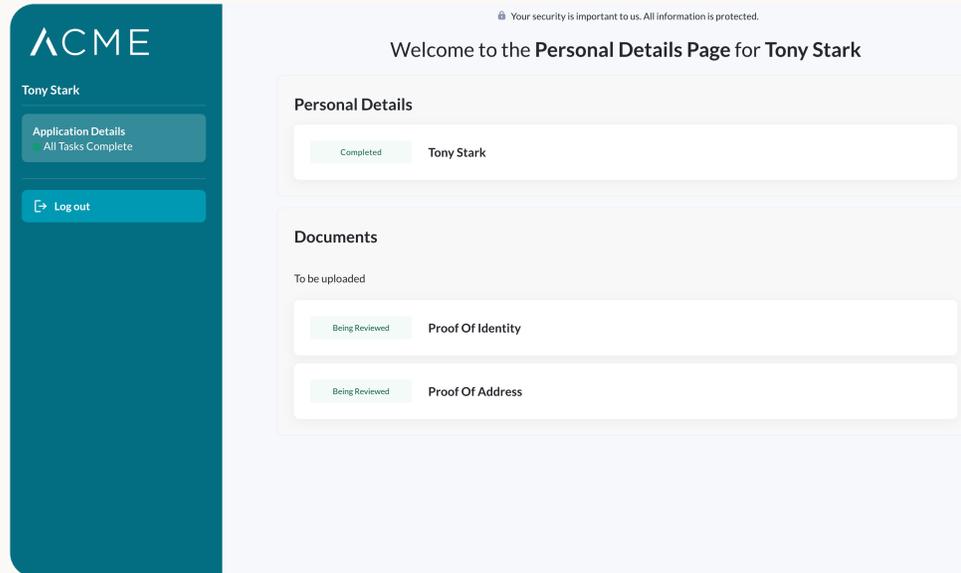
#### Guidelines

- We can only accept these file types: JPG, JPEG, PNG, PDF and XLSX.
- We can only accept documents up to a total of 10 MB in size.
- The document must be in full view without any information concealed in any way
- The text must be clear and readable
- The document must have a physical address present (not a PO Box address)
- The document must not be older than 3 months

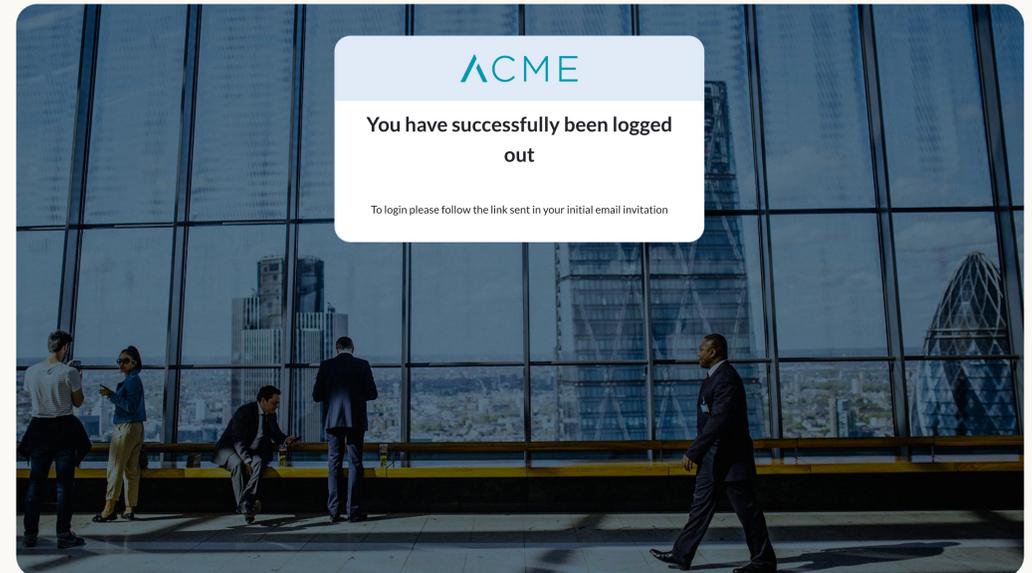


# Requesting FICA Documents

Once all required actions have been completed, the party can log out.



If the party needs to return, they can follow the link in the email invitation



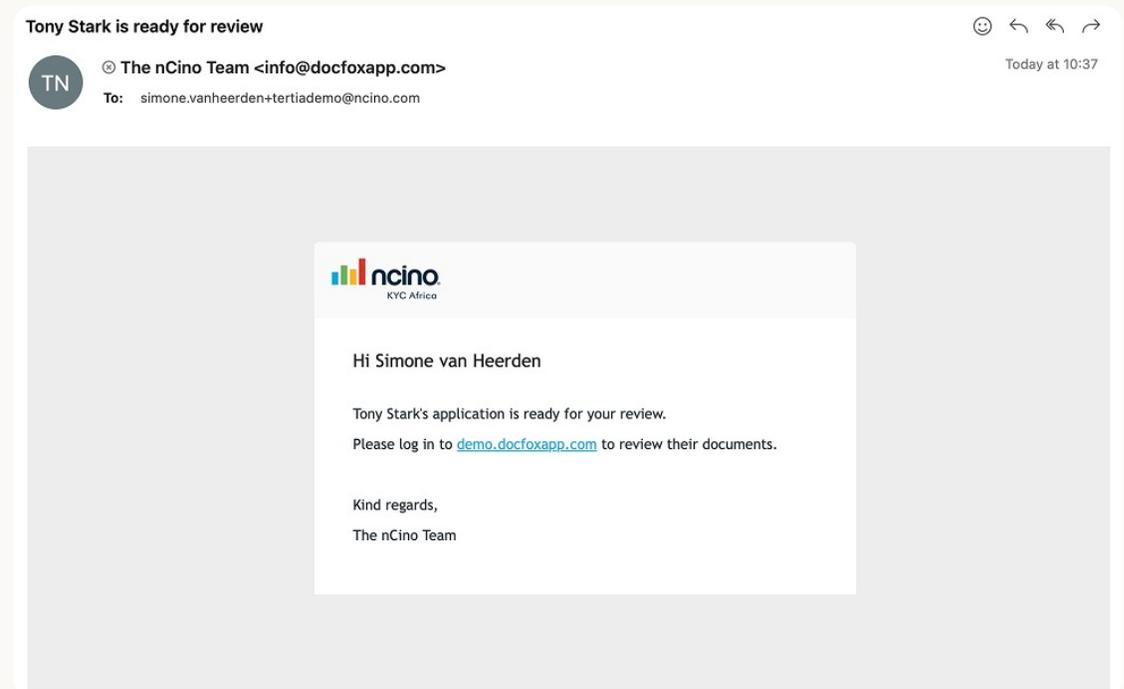
# Approving FICA Documents

Once the party has uploaded their FICA documents, nCino KYC automatically validates these documents in the background and compares them to 3rd party data sources.

Documents that do not pass the analysis are rejected back to the party who can then upload alternative documents.

Once document validation is complete, the person in your firm who is assigned to receive notifications from nCino KYC, will get an email advising them that the application is ready for review.

They can log directly into nCino KYC by clicking on the link in the email, and proceed to approve the documents and the application.



# Perform the rest of the FICA process

Complete your screening and risk rating within nCino KYC by working from top to bottom through the tabs.

The screenshot displays the nCino KYC Africa interface for a customer named Tony Stark. The interface includes a navigation sidebar on the left with tabs for Profile, Liveness, Documents, Screening, Risk Rating, Bank Details, Tasks, PDF Summary, and Audit Trail. The main content area shows the customer's profile information, including names, numbers, contact information, and additional details. The status is 'Ready for Review' and 'Risk Rating pending'.

**ncino**  
KYC Africa

UPDATES LOG OUT

< All Customers < Tony Stark + ADD COMMENT

**Tony Stark** INVITE MORE

Entity Type: South African Citizen Risk Rating pending

Ready for Review

### Profile Information

NAMES	NUMBERS
First Names: <b>Tony</b>	ID Number
Last Names: <b>Stark</b>	Value: <b>7612238413087</b>

CONTACT INFORMATION	ADDITIONAL DETAILS
Primary Contact Information	Business Relationship Type: <b>Ongoing Relationship</b>
Email: <b>simone.vanheerden@ncino.com</b>	
Mobile Number: <b>+27 81 339 2132</b>	
Onboarding Contact Information	
First Names: <b>Tony</b>	
Last Names: <b>Stark</b>	
Email: <b>simone.vanheerden@ncino.com</b>	
Mobile Number: <b>+27 81 339 2132</b>	

Chat



# Back to the AJS System

Once you have completed the FICA process within nCino KYC, head back over to AJS



# Completing the process

- Navigate back to your account, click on the Quick View Action and then nCino KYC status
- You will see that the option has changed, you can now query the nCino KYC status
- You will then be able to see the updated compliance status as well as if they are high or low risk

The screenshot displays the AJS V5 software interface. At the top, there is a navigation bar with icons for HOME, ACCOUNTS, CONTACTS, WORKSPACE, REPORTS, and BOOKKEEPER. A search bar is visible on the right. Below the navigation bar, there are tabs for System, DEFAULT, and WIP. The main content area is titled "Account Enquiry for Account D00097 - TONY STARK". It includes search filters for Account (D00097), Period (Live), and Transaction Type (Fees, Disbursements, Receipts, Payments, Journals, Trust Trans). A "Load Transactions" button is present. Below the filters is a table of transactions:

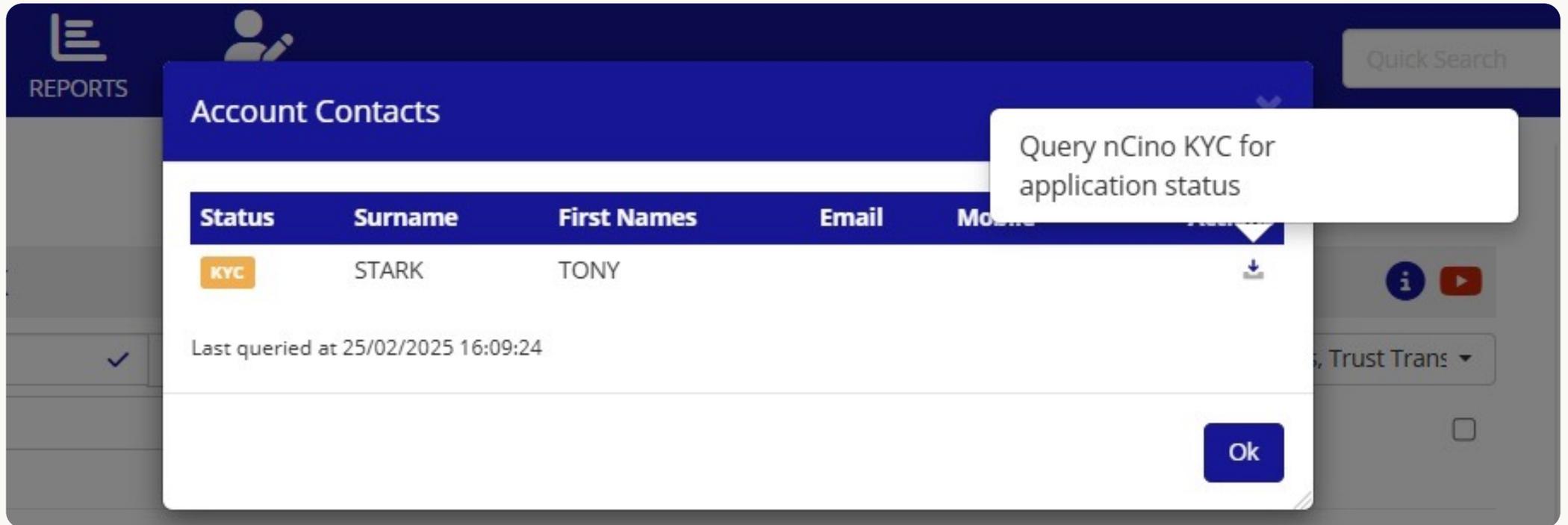
Select	Date	Date Posted	Narration	Reference	Debit Amount	Credit Amount	Running Balance	Action
	25/02/2025	25/02/2025	Current Balance (Business: 0.00 Trust: 0.00)	2-2025			0.00	
<input type="checkbox"/>	25/02/2025	25/02/2025	Account Opened by CORINA	OPEN			0.00	

Below the table, it says "Showing 1 to 2 of 2 entries" and "Records per page 20". On the right side, there is a sidebar for "KYC D00097: TONY STARK". It shows a status of "In progress, confirmed by KYC officer". Below this, there are summary statistics: Balance 0.00, Business 0.00, Trust 0.00, Unbilled WIP 0.00, Date last paid, and Investment. The client name is "STARK, TONY (CLIENT)". There are tabs for KYC, ID, TEL, CELL, BANK, POST, PHYS., BILL, BIRTH, and DRIVE. The ID NUMBER is 761223\*\*\*\*\*7. Other fields include MOBILE, LANDLINE, EMAIL, and ADDRESS. At the bottom of the sidebar, it lists CLIENT (D00097-TONY STARK), BANK (XT0101-FNB TRUST BANK), REFERENCE, FEE EARNER (SUE YU), and SUB FEE EARNER (SUE YU).



## Completing the process

- Click on Ok to update the status on the account and the contact
- You can then proceed working on the account
- There are additional settings you can set based on the KYC status, such as if the contact is not compliant no financial transactions can take place on the matters linked to the contact



Account Contacts

Status	Surname	First Names	Email	Mobile
KYC	STARK	TONY		

Last queried at 25/02/2025 16:09:24

Query nCino KYC for application status

Ok



# Accessing the nCino KYC PDF Summary

To download the nCino KYC PDF summary from within AJS, simply click on the Quick View Action and select "nCino KYC PDF Summary"

The screenshot displays the AJS V5 user interface. At the top, there is a navigation bar with icons for Home, Accounts, Contacts, Workspace, Reports, and Bookkeeper. A search bar is located on the right side of the navigation bar. Below the navigation bar, there are tabs for 'System', 'DEFAULT', and 'WIP'. The main content area is titled 'Account Enquiry for Account D00097 - TONY STARK'. It includes fields for 'Account' (D00097), 'Transaction Type' (Fees, Disbursements, Receipts, Payments, Journals, Trust Tran), 'Period' (Live), 'Hide Allocated Transactions' (checkbox), and 'Consolidate Invoice Transactions' (checkbox). A 'Load Transactions' button is present. Below this, there is a 'Transactions' table with columns: Select, Date, Date Posted, Narration, Reference, Debit Amount, Credit Amount, Running Balance, and Action. The table shows one entry for 'Current Balance (Business: 0.00 Trust: 0.00)' on 25/02/2025. To the right, a 'Quick View' panel is open for 'KYC D00097: TONY STARK'. It shows account details like Balance (0.00) and Unbilled WIP (0.00). A dropdown menu is open, listing various actions, with 'nCino KYC PDF Summary' highlighted.

Select	Date	Date Posted	Narration	Reference	Debit Amount	Credit Amount	Running Balance	Action
	25/02/2025	25/02/2025	Current Balance (Business: 0.00 Trust: 0.00)	2-2025			0.00	



# Contact Us



## Email

[kyc africa.sales@ncino.com](mailto:kyc africa.sales@ncino.com)

## Visit

[kyc africa.ncino.com](http://kyc africa.ncino.com)



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[sales@ajs.co.za](mailto:sales@ajs.co.za)

## Visit

[ajs.co.za](http://ajs.co.za)