BondFICA

CAPABILITY BRIEF · KYC INTEGRATION

VerifyNow Integration Brief

How BondFICA uses VerifyNow for Home Affairs ID verification, AML / PEP / sanctions screening, and CIPC company checks — and how each outcome is interpreted.

Version
1.0

Date
30 July 2026

Audience
Sales, partners & prospects

Demo
https://bondfica.co.za

FICA compliance for South African conveyancers and bond attorneys

Purpose

BondFICA integrates with **VerifyNow** (verifynow.co.za) so conveyancers can run South African identity and KYC checks from the matter screen — after required documents are approved — and feed those outcomes straight into the Risk Engine and audit pack.

LIVE

Native VerifyNow API

Calls VerifyNow's external API with per-firm encrypted API keys, sandbox or production mode, and idempotent retries.

GATED

After document approval

Fee earners approve the FICA checklist first. Only then can VerifyNow run — so checks reflect reviewed particulars.

SCORED

Feeds the Risk Engine

PEP, sanctions, ID mismatch and CIPC failures trigger RMCP rules and Low / Medium / High scoring.

EVIDENCE

Matter & pack trail

Each check stores status, sanitised summary, provider references and credits used for inspection packs.

Checks BondFICA runs

Depending on party type, BondFICA orchestrates one or more of the following VerifyNow report types:

CHECK	VERIFYNOW ENDPOINT	APPLIES TO	WHAT IS VERIFIED
Home Affairs ID	`/verify` · said_verification	Natural persons (and controllers where ID is held)	SA ID number against Home Affairs; name match to submitted particulars
AML / PEP / sanctions	`/aml-screening`	All party types	Name screened against PEP and sanctions datasets (ZA / full dataset)
CIPC company check	`/cipc` · cipc_company_match	Companies, trusts, partnerships	Registration number; company status and active trading indicators

1. Home Affairs ID verification

Input

South African ID number from the party record (after ID document approval).

What VerifyNow returns

- Real-time Home Affairs verification status (valid / failed)
- First names and surname on the Home Affairs record
- Supporting fields such as citizenship and gender when available

How BondFICA interprets the result

OUTCOME	MEANING
Passed	ID is valid and the Home Affairs name reasonably matches the party's submitted full name
Data mismatch	ID validates, but HA first/last names do not align with submitted particulars — attorney must reconcile
Failed	Missing/invalid ID, provider failure, or ID not found / not valid at Home Affairs

Full ID numbers are never stored in summaries — only a masked hint (last four digits) is retained for display and packs.

2. AML / PEP / sanctions screening

Input

Party full name (natural person) or company / entity name, screened as an individual or entity against the VerifyNow AML dataset (country ZA, dataset "all").

What is screened

- **Politically Exposed Persons (PEP)** — domestic and related PEP indicators
- **Sanctions lists** — including UN, OFAC and other sanctions sources returned by the provider

How BondFICA interprets the result

OUTCOME	MEANING
Passed (clear)	No PEP or sanctions matches returned
Hit	One or more matches — flagged as **PEP**, **SANCTIONS**, or both, with list / data-source names where available
Failed	Missing name or provider error — check not completed

A Hit does not auto-block the matter. It surfaces on the verification panel, feeds RMCP risk rules (e.g. PEP Match, Sanctions Match), and supports enhanced due diligence judgement.

3. CIPC company check

Input

CIPC / companies registration number for company, trust or partnership parties.

What is verified

- Company name and registration match
- Company status (e.g. In Business)
- Director count when returned by the provider

How BondFICA interprets the result

OUTCOME	MEANING
Passed	Entity found and appears active / in business
Failed	Not found, inactive, deregistered, in liquidation, or missing registration number
Skipped	Not applicable for natural persons without a registration number

Which checks run for which party

PARTY TYPE	CHECKS RUN
Natural person	Home Affairs ID + AML / PEP / sanctions
Company / trust / partnership	CIPC + AML / PEP / sanctions + ID (where ID particulars are held)

Firm setup

- Owners and Admins store an encrypted VerifyNow API key under **Settings** → **VerifyNow**
- Choose **sandbox** (fixture / no credit burn for demos) or **production**
- Optional platform-level API key acts as fallback; otherwise the local mock is used for offline demos
- Connection can be tested from Settings before running live checks on matters

Workflow in BondFICA

From approved documents to scored risk

1. Client (or firm) uploads required FICA documents
2. Fee earner reviews and **approves** each required document
3. Attorney clicks **Run VerifyNow** on the party verification panel
4. BondFICA runs the applicable checks with idempotent retries (same document set will not double-charge unnecessarily)
5. Results show per check: Passed, Failed, Mismatch, Hit or Skipped
6. Risk Engine evaluates RMCP rules from verification outcomes and matter context
7. Verification summaries and risk appear on the certificate and in the encrypted audit pack

Privacy & trust notes

- API keys are stored encrypted at rest; the UI only shows the last four characters
- Verification summaries mask ID and registration numbers
- Provider request / response references are retained for traceability without dumping raw PII into packs
- VerifyNow is a third-party KYC provider; BondFICA orchestrates and presents the results for FICA workflow decisions

See it live

Explore the product at **https://bondfica.co.za** · Demo firm: attorney@capetown.test