

Embedding trust into global onboarding with Moody's context layer

About the organization

A large, global payments and financial infrastructure platform that supports millions of businesses worldwide in accepting and moving money. Operating across multiple jurisdictions, the firm's business model depends on its ability to onboard customers quickly while maintaining robust anti-financial crime and regulatory controls.

The company's growth is driven by digital-first onboarding at scale, with a strong emphasis on minimizing friction for its customers while meeting jurisdiction-specific know your customer (KYC), anti-money laundering (AML), and enhanced due diligence (EDD) requirements.

The background

As this business expanded globally, customer onboarding became increasingly complex. Different regulatory regimes required varying levels of entity verification, ownership transparency, and ongoing due diligence.

Historically, onboarding relied on a combination of manual checks, fragmented data sources, and post-onboarding remediation. While this approach met compliance expectations, it introduced delays, operational overhead, and inconsistent outcomes across markets.

The company identified a need to move trust earlier in the customer journey, embedding high-quality entity and ownership context directly into onboarding workflows rather than addressing gaps after activation.

The challenge

The core challenge was balancing customer experience with compliance depth as onboarding volumes increased across markets.

- Product and growth teams prioritized a streamlined onboarding journey with minimal customer input.

- Risk and compliance teams required defensible entity verification, ownership insight, and the ability to apply enhanced due diligence (EDD) where needed.

Without a unified reference and context layer underpinning onboarding decisions, the organization faced inefficiencies. These included repeated manual reviews for higher-risk entities, inconsistent data quality across jurisdictions, increased remediation activity after onboarding, and rising operational cost as the business expanded into new markets.

The business was missing a shared context layer that could provide more consistent entity and ownership understanding at the point of onboarding, which supported differentiated workflows based on risk, while maintaining a coherent approach across regions.

The solution

The business selected Moody's, embedding Orbis data directly into its onboarding architecture via API.

Rather than being deployed as a standalone interface, Moody's context layer became part of the organization's underlying infrastructure, supplying standardized company and ownership insights at the point of onboarding.

Key elements of the implementation included:

- API-based integration of Moody's context layer within onboarding workflows
- Pre-population of onboarding fields using trusted entity and ownership data
- Risk-based orchestration, meaning lower-risk entities could progress through onboarding with less interruption while routing higher-risk entities into EDD paths
- Global consistency, replacing a patchwork of local registries with a single reference layer across markets

By anchoring onboarding decisions in Moody's context layer, the organization began a shift from manual, reactive review toward data-led decisioning earlier in the process.

The outcome

The approach has delivered measurable operational and business benefits without introducing additional customer friction.

- Reduced onboarding delays, as entity and ownership context was available upfront
- Lower remediation volumes, driven by more complete information collected at the start of the relationship
- Improved consistency across jurisdictions, supporting internal governance and audit requirements
- Greater alignment between growth and risk teams, using a shared context layer rather than parallel processes

For this Moody's customer, the focus of its anti-financial crime and compliance activity has shifted from a downstream control to an integrated part of the customer journey to support sustainable future growth across global operations.

Get in touch

Moody's compliance solutions offer a context layer so standardized company and ownership insights can be integrated into onboarding journeys and ongoing risk workflows.

If you would like to explore how this approach could benefit your business, please [visit our website](#) or get in touch any time to speak with a member of the team.

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