Bank Account/Onboarding-Ready Kit

Pragmatic support for successful partner onboarding with banks, EMIs, and PSPs

Overview

Problem

FinTechs and smaller financial institutions frequently face operational and organizational requirements during onboarding with regulated payment or banking partners that go beyond regulatory classification. Unclear responsibilities, misaligned processes, or inconsistent positioning toward banks and EMIs regularly result in follow-up questions, delays, or additional iteration cycles during onboarding.

Solution

The Bank Account/Onboarding-Ready Kit establishes a structured foundation for initial account and partner onboarding. The module prepares key organizational, procedural, and core regulatory and governance requirements in a consistent format aligned with typical expectations of banks and comparable partners. The objective is to create a reliable starting position for onboarding discussions without pre-empting a full compliance setup.

Key Benefits

- Reduction of follow-up questions and iteration cycles during account and partner onboarding

- Increased clarity and consistency in external positioning toward banks and EMIs

- Structured preparation for onboarding discussions without requiring full compliance implementation

- Accelerated operational readiness following account opening

Client Profile

The Bank Account/Onboarding-Ready Kit is designed for FinTechs and smaller financial institutions that require a structured setup aligned with partner expectations for account or partner relationships. It addresses organizations in early operational or growth phases seeking to prepare their account and partner framework in a professional and consistent manner.

Typical Situations

The module is deployed when an initial account onboarding is upcoming, existing partner relationships are being expanded, or new payment or product functionalities are being prepared. Common triggers include direct feedback from banks or EMIs indicating that clearer operational and organizational structures are expected to enable successful onboarding.

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Outcome and Deliverables

Upon completion of the Bank Account/Onboarding-Ready Kit, you will have a consistently structured onboarding foundation that presents key organizational, procedural, and regulatory elements in a consistent and structured format. The deliverables are designed to address typical questions arising in account and partner onboarding in a transparent and consistent format.

Deliverables – Basic Version
The Basic version includes structured documentation of core onboarding-relevant components. This covers fundamental process descriptions, role and responsibility frameworks, and a consistent presentation of key regulatory and operational elements typically requested during early-stage account and partner onboarding.

Additional Deliverables – Plus Version
The Plus version expands upon the Basic deliverables by providing additional content refinements relevant for more complex onboarding scenarios or heightened partner requirements. The focus remains on enhanced clarity and documentation depth without altering the core logic of the module.

Scope of Services[1,2]: Basic vs. Plus

Section	Basic	Plus
Core Documents • AML/CTF policy • KYC/KYB process description (onboarding and ongoing monitoring) • Product- and customer-related risk assessment • Compliance governance structure (roles and responsibilities) • Sanctions and PEP screening framework (core logic)	✓	✓
Extended Documentation • Transaction monitoring framework (particularly in outsourced setups) • Core data protection elements (e.g., TOMs, DPAs – overview level) • Incident and complaint handling process description • Outsourcing overview/register • Core logic regarding "Source of Funds/Source of Wealth" by customer type	⊗	✓
Support with onboarding questionnaires	✓	✓
Development of a consistent, risk-oriented narrative for presenting the business model	✓	✓
Preparation for partner discussions (mock interviews/structured preparation for onboarding meetings)	⊗	✓
Quality assurance (submission readiness check/red-flag review prior to submission)	⊗	✓

1. Note: The scope of services includes the preparation and/or customization of the agreed deliverables as well as project-related support during partner onboarding. It does not include tool or IT implementations, case-specific legal review or legal advice, preparation or support of a license application, or ongoing compliance operations (managed services).
2. Note: The final decision regarding account opening or partner onboarding rests with the respective bank, EMI, or PSP and depends on its internal requirements and risk assessment.

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Approach and Timing

The approach within the Bank Account/Onboarding-Ready Kit is standardized and pragmatic. The objective is to deliver, within a defined timeframe, documentation aligned with typical expectations of banks, EMIs, and PSPs for partner onboarding.

Phase 1

Kickoff and Scope Definition (approx. 60–90 minutes)

In a structured kickoff session, we jointly review your business model, relevant customer segments, jurisdictions, and payment flows. We also align on the onboarding target (e.g., business account, EMI/PSP integration) and the underlying partner expectations.

Phase 2

Risk Assessment and Readiness Review

Based on the information collected in Phase 1, we perform a structured, risk-oriented assessment of your business model. Relevant onboarding risk factors are identified and translated into required documentation and supporting evidence.

Phase 3

Documentation Development and Alignment

In this phase, we draft or consolidate the agreed documentation package based on established templates and tailor it to your business model. In parallel, we develop a consistent compliance storyline to address typical onboarding questions in a structured manner.

Phase 4

Onboarding Support and Handover

Finally, we support you in responding to onboarding questionnaires, prepare you for typical partner follow-up questions, and hand over the complete documentation package.

Optional – depending on the selected version – additional quality assurance (e.g., submission readiness check) or structured preparation for partner meetings may be included.

Timeframe
- Basic: typically 5–10 business days
- Plus: typically 10–15 business days

The exact timeframe depends on the business model, jurisdictional focus, scope of required documentation, and partner expectations. It is aligned at project start.

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Required Information

For implementation of the Bank Account/Onboarding-Ready Kit, we require at project initiation a structured baseline description of your business model and planned partner requirements. The required input is intentionally pragmatic. Existing documentation will be used, and missing elements can be developed jointly within the module.

Typically required:

- Short description of your business model (product, value chain, role within payment flows)
- Target customer segments and jurisdictional focus (B2B/B2C, regions, planned expansion)
- Overview of payment and fund flows (a draft or existing process diagram is sufficient)
- Existing documentation and onboarding questionnaires (e.g., policies, partner requirements, prior feedback)
- Overview of tools and service providers used (e.g., KYC/KYB providers, screening tools, PSP/EMI, compliance/back-office providers)

Based on this information, we tailor the deliverables to your partner requirements and structure the implementation to minimize unnecessary iteration cycles.

Fee Structure

The Bank Account/Onboarding-Ready Kit is offered as a fixed-fee package (Basic or Plus version). The scope is briefly aligned at project initiation and subsequently confirmed in a transparent and binding proposal. The module is intentionally designed as a manageable entry package and is suitable for early-stage organizations without an established compliance structure.

Start date/availability

By agreement, typically available at short notice.

Note: The fixed fee depends on the complexity of the business model, jurisdictional scope, documentation requirements, and partner expectations.

Next Steps

We would welcome the opportunity to discuss in a 30-minute introductory call whether the Bank Account/Onboarding-Ready Kit is appropriate for your situation and which package (Basic/Plus) provides the greatest value. During the discussion, we clarify scope, timeframe, and expected partner requirements. You will subsequently receive a binding fixed-fee proposal. Upon engagement, kickoff can typically be scheduled at short notice.

Get in touch

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