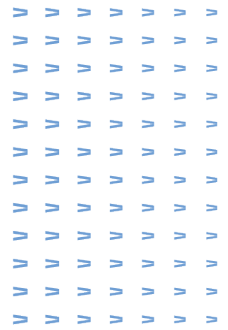


Know Your Customer Guidelines



1. Login procedure

Log in to **Enviso** to start the KYC process.

Steps:

1. Navigate to <https://cloud.enviso.io/login> and log in using your **account credentials**.
2. Navigate to the **Pay** application using the top navigation bar.
3. In the side bar, select **Licenses**.
4. Click **Update KYC**.
5. This will start the KYC process, requesting various company and personal data.

2. Company details

Basic information about your business

In the following steps, we'll collect and verify information about your business in accordance with applicable financial regulations. You can find more information about how your data is managed in our **Privacy Policy**.

Country/region of establishment

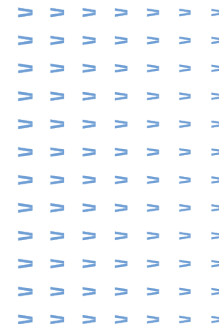
Belgium

Business legal name

Nova group

Company structure

What type of business do you have?



Company structure

Private company

Your company is owned privately and not traded on a public stock exchange.

For example: besloten vennootschap (BV) / société à responsabilité limitée (SRL).

☐

Public company

Your company is traded on a public stock exchange, and has to disclose financial information to the public regularly.

For example: naamloze vennootschap (NV) / société anonyme (SA).

☐

Non-profit or charitable organization

Your organization has official non-profit or tax-exempt status.

For example: vereniging zonder winstoogmerk (VZW) / association sans but lucratif (ASBL).

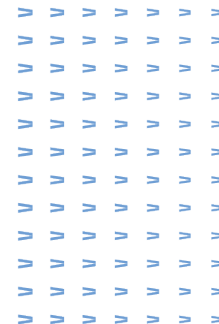
☐

Governmental organization

Your organization is owned by the government or state.

For example: coöperatieve vennootschap met beperkte aansprakelijkheid van publiek recht / société coopérative à responsabilité limitée de droit public.

☒



3. Additional Company Details

Trade name & VAT

Important: If you use a different trade name than the name you entered in the legal business name, indicate this by selecting **'Yes'** and then enter the correct trade name.

Please note: The trade name you enter here must **match the name on the bank certificate**. If these names are not the same, you will need to have the bank document changed later..

Does your business use a DBA name?

A Doing Business As (DBA) name is a version of your business' name that may be more recognizable to shoppers but is different from the legal name.

☐ Yes ☒ No

Enterprise Number

✓ Format is correct

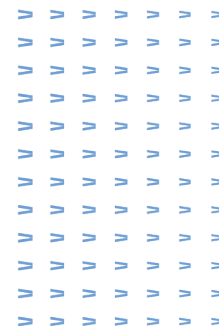
EU VAT number

✓ Format is correct

☐ I don't have a VAT number

Registered Business Address

The official address of your business used for government and other legal purposes.



Registered business address

Your business's official address used for government and other legal purposes in Belgium.

Address

Other address information (optional)

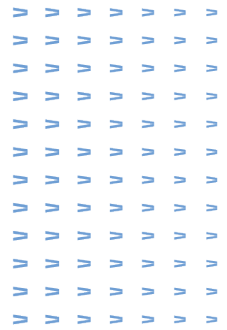
Postal code

City

Principal place of business

The physical location where a business's key officers oversee and manage its operations: this is usually the main office or headquarters.

☒ Same as registered business address



4. Upload a registration document

Document requirements

- The document must have been issued by an official body, such as a government organization, court, or commercial registry.
- The document must contain the following information:
 - The legal name of the entity (not the trade name).
 - The company's registration number.
 - The date of issue, which must be within the last 12 months, or the document must be signed and dated by a legal representative within the same period.

Important Notes

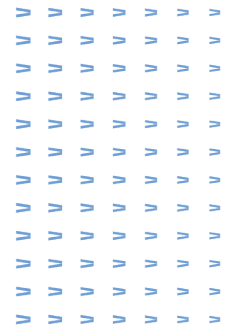
- Trade names such as "doing business as" or "trading as" are not accepted as legal names.
- In some countries, the VAT ID is not the same as the tax ID.

Examples by country of documents for company registration

- Belgium: Extract from the Crossroads Bank for Enterprises (BCE/CBE)
- The Netherlands: Extract from the Trade Register (KvK)
- Germany: Gewerbeanmeldung of Gewerbeschein
- Frankrijk: Extract K-bis of URSSAF/INSEE
- United Kingdom: UTR Confirmation Letter of Tax Return

File requirements

- Formats: JPEG, JPG, PNG or PDF (up to 1 file)
- PDF files: Minimum 1 KB, maximum 30 MB
- Other sizes: Minimum 100 KB, maximum 30 MB



5. Business owners and authorized representatives

Provide the details of the owners, beneficial owners and authorised signatories within your company.

Possible roles

- **Owner:** List all owners who own **25% or more** of the business.

Please note: in the case of public or government bodies (such as municipalities or cities) there is no owner. In that case, this part can be skipped.

- **Controlling person:** if you don't have any owners holding 25% or more, then specify **all controlling persons**.

Please note: for public or government bodies (such as municipalities or cities), an 'ultimate beneficial owner' must be entered.

- **Signatory:** Add at least **one signatory**. This can be several people.

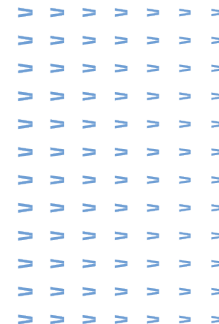
Personal data

Why do I have to fill in this information?

We are required to verify that everyone who uses **Adyen's** services is actually who they say they are.

Therefore, all information provided is checked against **official sources**.

This process is part of the **financial regulations** that Adyen **must comply with** as a payment provider.



 Why do I need to fill in this information?



First name

Enter your first name(s) exactly as it appears on your identity document

Last name

Enter your last name(s) exactly as it appears on your identity document

Job title

Email address

Phone number

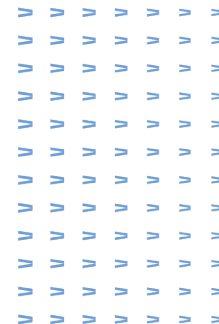
BE (+32) 

Identity verification

We recommend that you upload the identity document manually so that verification can be completed faster and more reliably.

Attention:

- **With only one name:** Use the same name for both **first name** and **last name**.
- **Name check:** The **name on the identity document** must **exactly match** the name provided during **onboarding** .



Identity verification

Use a photo or scan of an ID document to capture and automatically fill personal details combined with faster, secure identity verification by our trusted partner, [Onfido](#).

Start verification

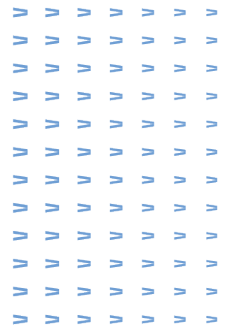
Add details manually

By continuing to use this service, you agree you have read, understand and accept

[Onfido Facial Scan and Voice Recording Policy](#),
[Privacy Policy](#) and [Terms of Service](#).

Valid documents:

- **Passport:** Upload the **data page** with **photo**, **MRZ** (machine readable zone) and **personal details**.
- **Identity card:** Upload the **front and back**, each as a **separate file**.
- **Driver's license:** Upload the **front and back**, each as a **separate file**.



Document Requirements

- Not expired.
- Machine-readable zone (MRZ) visible (if present).
- Physical document (not a digital ID).
- Signature required if there is a field for it.

Image Requirements:

- Full color, straight image.
- Corners and edges visible.
- Scan or photo of the physical document.
- No screenshots, prints, or photos of screens.

6. Payout details

Add a bank account for payouts

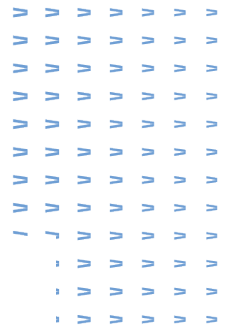
The bank account you provide must be registered in the name of your business. This account is used for withdrawals and will be monitored to prevent fraud or other misuse of funds, in accordance with global financial regulations.

Upload bank document

To verify your bank details, we need a bank statement that clearly shows the name of your business. The document must be dated within the last twelve months.

Overview

The name of the bank account holder must match the trade name of your company.



Summary

Bank account

IBAN

BE*****2226

Currency

EUR

Account holder

Bank country/region

Belgium

Bank document

File name

Description

Document type: bankStatement

Document type

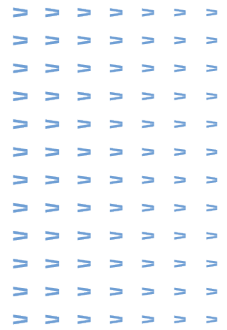
bankStatement

General requirements for documents

All documents must meet the following requirements:

- **Account holder name:** Must match the name of the **legal entity**.
- **Account number or IBAN:** Must be clearly visible.
- **Date of issue:** Must be visible and must not be older than **12 months** (*excluding RIBs, checks, online banking environments and TAMIEYTHPIO*).
- **Country/region of the bank account:** For **EU accounts**, this is derived from the **IBAN**.
- **Recognizable bank indicator:** Such as a **bank logo** or **bank name** in a recognizable font.

If the bank account is linked to a trade name (dba), an additional document may be required to prove the relationship with the legal entity.



7. Additional documentation request: proof of ownership

Requirements for the property diagram

The document must contain a complete overview of the **ownership and control structure** of all entities and UBOs involved

For each entity, the following shall be indicated:

- Legal name
- Legal structure
- Registered country/region

In addition, the diagram should include:

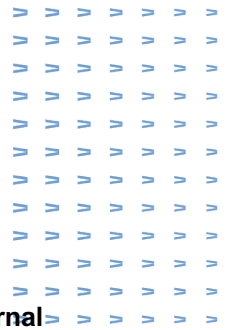
- The **relationships between entities**, including the **ownership shares (%)**.
- An **explanation** of how the **UBO criteria** are met (for example: a person owns \geq 25% of the shares).

The document must be signed and provided with:

- **Signatory's** name and position
- **Date of signing**, not older than **6 months**

Who can sign without additional documents?

- In-house professional: lawyer, accountant or auditor who is verifiable through an official professional body in the country of registration.
- External professional: notary, consultant, lawyer or auditor from the country of registration of the entity(ies) concerned.



Unqualified Signer Requirements

If the signatory does **not** meet the above criteria, one or more of the following **official external documents** must be attached:

- Shareholders' register
- UBO-register
- Articles of association
- Annual reports or annual accounts
- Certificate of Company Status
- Shareholders' agreement
- Decision(s) of the Board of Directors
- Registration document
- Certificate of Authorization

Document Requirements:

- Contains information about **UBOs** and **intermediary entities**
- Is an **external** document
- **Date of issue ≤ 6 months** old

For the Netherlands: Adyen may ask for a UBO extract from the Chamber of Commerce.

File requirements:

- Formats: JPEG, JPG, PNG, PDF (max. 1 file)
- PDF Size: 1 KB – 15 MB
- Other formats: 100 KB – 15 MB