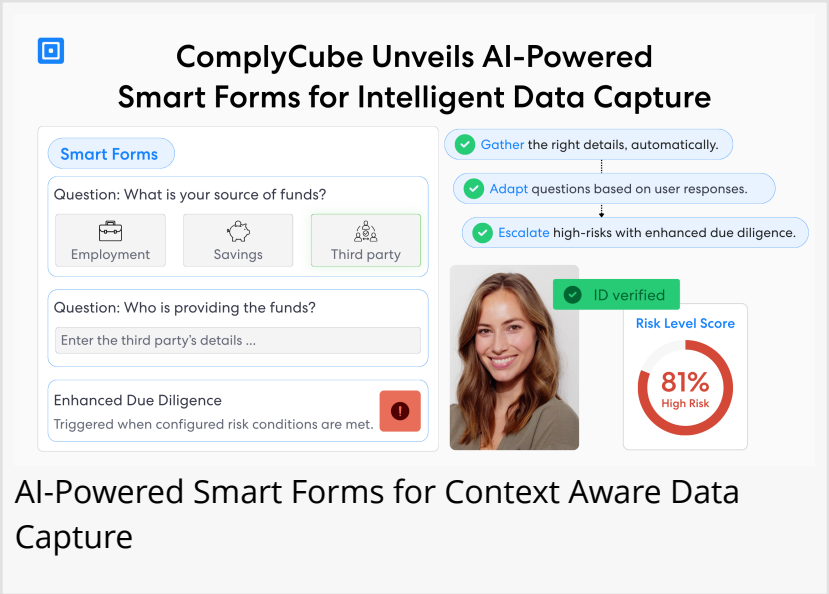
ComplyCube Transforms Customer Data Capture with Smarter, Context-Aware Forms

ComplyCube introduces intelligent, context-aware Smart Forms to streamline data capture, detect financial crime risk earlier, and reduce onboarding friction.



AI-Powered Smart Forms for Context Aware Data Capture

LONDON, UNITED KINGDOM, November 18, 2026 / EINPresswire.com/ -- ComplyCube, a global leader in identity verification and fraud prevention, has expanded its risk intelligence suite with adaptive Smart Forms. Powered by a proprietary AI assistant and precision-built conditional logic that provides automated client context and guidance, these forms capture richer customer data and strengthen risk-based due diligence.

Identity verification is crucial to Know Your Customer (KYC) compliance. However, verifying a customer does not establish their unique risk to the business. Regulated businesses are expected to fully assess the risk associated with a customer or entity, including the purpose and intended nature of the relationship for effective Customer Due Diligence (CDD).

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>
> *Dr. Tarek Nechma*

In April 2026, the UK's Financial Conduct Authority (FCA) published its multi-firm review, exposing the shortcomings in CDD across regulated financial firms. Separately, the Institute of Chartered Accountants of Scotland (ICAS) found that 61% of firms visited had inadequate or missing client risk assessment records, marking it as a key area of non-compliance.

Weaknesses in CDD are a growing concern. In January 2026, Saxo Bank accepted a $46 million penalty for CDD failures, including inadequate information on the purpose and intended nature of customer relationships. In October, American Express National Bank (AMEX) was fined $350

million over systematic compliance deficiencies, including major shortcomings in its CDD processes.

Dr. Tarek Nechma, CEO and co-founder of ComplyCube, states, “Flawed customer due diligence processes remain a persistent challenge for many firms. Identity verification can establish who a person is, but the risks they carry can often hide in plain sight. Businesses need a smarter, more scalable way to gather the right information at the right time, and Smart Forms bring both together through context-aware, adaptive experiences."

ComplyCube’s Smart Forms replace static questionnaires with dynamic customer journeys. They offer granular customer context awareness and adapt to responses in real time. For example, a customer linked to a high-risk jurisdiction can be automatically routed to additional verification steps, including providing supporting evidence or a declaration, or moved to manual case review.

For businesses, ComplyCube’s Smart Forms supports proportional due diligence without forcing each person through a lengthy onboarding process. With a bespoke AI assistant, companies can convert existing compliance questionnaires, PDFs, and text prompts into digital, ready-to-use questionnaires.

Designed for usability, these forms let businesses create complete digital onboarding forms in seconds. It offers predefined templates for common use cases, including rental and loan applications, and bank account opening, along with a customizable drag-and-drop interface. Moreover, its built-in localization feature automatically translates forms into each user’s preferred language, enhancing the onboarding experience.

Most importantly, these forms are deeply integrated into the wider identity verification, Anti-Money Laundering (AML) screening, and risk management infrastructure, with all form responses linked to individual customer records. For instance, prior document uploads and electronic signatures are pulled into a customer’s profile to support ongoing risk assessments.

“Beyond customer due diligence, ComplyCube's Smart Forms enable organizations to review supporting compliance evidence in one consolidated platform,” Dr. Nechma adds.

Configurable rules can be mapped to company policy, local regulations, or risk appetite, with timestamped, auditable logs ready for regulators' reporting requirements. For businesses, this means faster onboarding, fewer manual follow-ups, and stronger risk management.

About ComplyCube

ComplyCube simplifies KYC and AML compliance by integrating advanced identity verification, ongoing monitoring, and risk assessment in configurable, no-code workflows. A three-time RegTech Partner of the Year award winner, ComplyCube provides rich and granular breakdowns

of verification outcomes so businesses can meet compliance requirements while building trust at scale.

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