



BondFICA

SALES & MARKETING BROCHURE

Product Overview & Use Cases

A complete look at BondFICA's commercial MVP — collection, verification, risk scoring, and inspection-ready packs — with practical demo scenarios for sales conversations.

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

Why BondFICA

BondFICA turns a manual, email-heavy FICA process into a guided, matter-centric workflow. Collect client information and documents, verify identity, score risk against your firm's RMCP, and produce bank- and FIC-ready certificates and encrypted audit packs — with a complete trail of who did what.

01

Collect without the chase

Magic-link client portal or firm-assisted uploads when clients attend your offices.

02

Verify & score risk

VerifyNow KYC plus an explainable Risk Engine aligned to your RMCP rules.

03

Pack for inspection

One-click compliance certificate and encrypted audit pack with full attribution.

Who it's for

PERSONA	HOW THEY USE BONDFICA
Owner / Admin	Firm setup, team invites, VerifyNow keys, RMCP risk rules, billing
Fee earner	Matters, client collection, document review, verification, risk override, packs
Viewer	Read-only visibility of matters, risk and documents
Client	Secure portal questionnaire and document upload via magic link

Capability overview

Matters & parties

Create property and bond matters, add parties, track status from Draft through Approved, and see checklist completeness at a glance.

Self-service or firm-assisted onboarding

Invite clients to a guided portal — or mark a party **FIRM-ASSISTED** and upload documents yourself with a mandatory declaration and optional “originals sighted” note.

Documents & checklists

Party-type FICA checklists, approve/reject with reason, versioned replacements, and clear badges for client vs firm uploads.

Verification (KYC)

After documents are approved, run VerifyNow for ID, AML/PEP/sanctions and CIPC checks. Per-tenant encrypted API keys supported.

Risk Engine

Automatic Low / Medium / High scoring from configurable RMCP rules, triggered flags, EDD recommendations, and audited overrides.

Workflow, certificate & audit pack

Guarded approvals (with optional high-risk acknowledgement), PDF certificate, and AES-encrypted ZIP pack for inspections.

Signature use cases

UC — Walk-in client who can't use the portal

Goal: Complete FICA without forcing digital self-service.

1. Mark party Firm-assisted
2. Complete questionnaire in-office
3. Upload ID with declaration ("originals sighted")
4. Approve, verify, score risk, generate pack

UC — Self-service purchaser onboarding

Goal: Stop chasing documents over email.

1. Send magic link
2. Client completes questionnaire and uploads
3. Attorney reviews, rejects if needed, re-uploads
4. Proceed to verification and pack

UC — High-risk matter with professional judgement

Goal: Show explainable risk and a defensible override.

1. Verification returns a PEP or sanctions indicator
2. Risk Engine surfaces High risk + recommendations
3. Fee earner overrides with a ≥ 20 character reason
4. Acknowledge risk on approve; pack retains the trail

UC — Inspection-ready deliverables

Goal: Hand the bank or compliance a complete file.

1. Approve the matter
2. Generate compliance certificate PDF
3. Generate encrypted audit pack
4. Show firm vs client upload attribution and risk history

Security & trust

- Multi-tenant isolation with PostgreSQL Row Level Security
- Role-based permissions (Owner, Admin, Fee earner, Viewer)
- Immutable audit logging for sensitive actions
- Short-lived, rate-limited magic links
- Encrypted audit packs for offline sharing

See it live

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