

# Ahrvo Labs and Enigma Establish Partnership to Further Revolutionize Merchant Underwriting and Risk Analysis in the U.S.

*The strategic partnership is aimed at transforming KYB, merchant underwriting, and risk analysis for payment service providers.*

CASPER, WYOMING, UNITED STATES, March 7, 2024 /EINPresswire.com/ -- [Ahrvo Labs](#), a leading identity, document, and transaction management system, joins forces with [Enigma](#), a data science company that provides a complete and dynamic view of the financial health and identity of U.S. businesses, in a strategic partnership aimed at transforming KYB, merchant underwriting, and risk analysis for payment service providers. This collaboration marks a significant milestone in streamlining merchant underwriting and risk analysis for U.S. acquirers, ISOs, Payfacs, PSPs, and other payment service providers catering to merchants.



As part of the partnership, Ahrvo Labs introduces the Merchant Portal within the [Ahrvo Comply](#) admin panel, integrating Enigma's cutting-edge capabilities into identity management systems. This integration enables seamless merchant underwriting and risk analysis for U.S. acquirers, ISOs, Payfacs, PSPs, and other payment service providers catering to merchants. Additionally, partners leveraging the Ahrvo Labs Portable Identity Gateway gain enhanced insights into merchant processing, volume, and stability risk before providing merchant accounts.

Enigma's advanced features, including Card Revenues, Card Transactions, Card Transactions Stability, Card Customers, Card Revenue Growth, and Refunds, among others, are seamlessly integrated into the Ahrvo KYC/B Onboarding SDK. This allows users to streamline the entire KYC and KYB process using Ahrvo Comply while leveraging Enigma's data to make swift credit decisions in underwriting processes. This further enhances Ahrvo Comply's efficiency and accuracy during the KYB process for U.S. merchants.



By integrating Enigma's capabilities into Ahrvo Comply, we are empowering businesses to mitigate risk effectively while accelerating merchant onboarding processes."

*Appo Agbamu*

"This partnership with Enigma builds on Ahrvo Labs' obsession with automating and streamlining onboarding and client lifecycle management for payment and banking organizations by providing Enigma's merchant underwriting and risk analysis solutions," said Appo Agbamu - CFA, CEO of Ahrvo Labs. "By integrating Enigma's capabilities into Ahrvo Comply, we are empowering businesses to mitigate risk effectively while accelerating merchant onboarding processes."

The integration of Enigma into Ahrvo Comply, and the creation of the Merchant Underwriting Portal, empower existing and prospective Enigma and Ahrvo clients to verify information provided by U.S. merchants regarding their card processing history and volumes, alongside Ahrvo Comply's 20+ identity, document, and transaction management solutions. Moreover, it enables the creation of fraud and transaction risk profiles around merchants, facilitating comprehensive credit and risk underwriting processes.

"Our partnership with Ahrvo reflects Enigma's commitment to working with leading identity management platforms to expand access to timely, accurate data about small and medium businesses in the U.S.," said Arly Dungca, VP of Partnerships at Enigma. "This integration gives Ahrvo's customers access to the data they need to quickly onboard more merchants, with reduced risk."

The partnership between Ahrvo Labs and Enigma underscores their shared commitment to innovation and excellence when conducting U.S. merchant underwriting and risk analysis during the KYB onboarding and client lifecycle process. Together, they are poised to set new standards for efficiency, accuracy, and compliance in the payments industry.

For more information about the partnership between Ahrvo Labs and Enigma, please visit <https://ahrvo.com> and <https://enigma.com>.

#### About Ahrvo Labs:

Ahrvo Labs offers businesses cutting-edge payment and compliance solutions that optimize payment and banking processes and ensure regulatory compliance. Our state-of-the-art payment gateway features a single onboarding process that provides access to over 200 leading financial institutions worldwide. With secure global transactions and a commitment to regulatory compliance, our cutting-edge payment and banking gateway is designed to simplify workflows and streamline operations for businesses. To learn more visit <https://ahrvo.com>

#### About Enigma:

Enigma provides comprehensive intelligence about the identity and financial health of every small and medium business across the United States. By engineering better data from hundreds of public and third-party sources, we aim to tell the complete story of every business, so that companies of every size can access the financial services they need to grow and thrive. Financial organizations from the world's largest banks to tomorrow's unicorns use Enigma's data to better serve their small business customers. To learn more visit [enigma.com](https://enigma.com).

Enigma Media Contact:

Cassidy Milder

Head of Demand Generation

[cassidy.milder@enigma.com](mailto:cassidy.milder@enigma.com)

John Richardson

AHRVO LABS INC.

[email us here](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/694133473>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2024 Newsmatics Inc. All Right Reserved.