



Seller KYC

Confidential 2025

KYC Definition & Documents Needed

What is KYC?

KYC (Know your customer) is a set of identity checks that confirm your business is verified to trade. To activate your account and enable payments via Mangopay, this step must be completed as part of onboarding.

About KYC

KYC verifies users' identities by gathering reliable information and documents, playing a crucial role in preventing fraud, money laundering, and other illegal activities.

KYC is an essential part of onboarding - you can't sell or get paid until KYC is complete.

Why is KYC important?

Regulatory Compliance: Ensures the platform adheres to legal requirements, including anti-money laundering regulations.

Risk Management: Helps prevent fraud, identity theft, and financial crime.

Building Trust: Creates a safe and reliable environment for buyers and sellers.

Business Protection: Safeguards the company from regulatory penalties, reputational harm, and financial losses

Key KYC Components

Business Verification: You'll be asked to submit key documents like your registration and proof of identity.

*You'll also need to provide further information and documentation directly onto the Mirakl platform during your account set-up.

Ongoing Checks: Transactions and behaviour are monitored to spot and prevent suspicious activity.

Before you start KYC

Are you set up as an Administrator on Mirakl?

Only Administrators can complete KYC.

If needed, ask your store's main Administrator to update your role by clicking into their name in the top right corner & selecting "Mirakl Seller Account"

Are you the legal representative?

Or can you gather the required information from them?

You'll also need to give details of Ultimate Business Owners (UBOs) with 25%+ ownership

Do you have the right information handy?

To complete KYC, you'll need:

- Personal identification
- Business details
- Bank details
- Required documents - these vary by company type

Identifying your legal representative.

Who is your legal representative?

Your legal representative is typically an individual authorised to act on behalf of the company. This is often:

*A director
Company officer
Sole proprietor*

Can a legal representative be a company?

KYC requires you to enter the details of a person, not company.
If the legal representative is a corporate entity (e.g. a holding company):

- Identify the individual who is ultimately responsible
- Provide a Company Snapshot for the holding company

How can you find out this information?

You'll find details of your legal representatives on Companies House.

This includes:

- Current and past directors
- Appointment details and official roles
- Any linked companies

Required documents by company type

These vary by seller type – make sure you have the documents ready before starting KYC.

	Business	Organisation	Sole Trader ** (currently not facilitated)	Sole trader partnership ** (currently not facilitated)
Proof of identity (POI)	Yes - of legal representative	Yes - of legal representative	Yes - of sole proprietor	Yes - of one of the partners
Proof of address (POA)	Yes – dated within last year	Yes – dated within last year	Yes – dated within last year	Yes – dated within last year
Proof of registration	Yes – from Companies House	Yes – from Companies House, Charity Commission or Scottish Charity Regulator	Yes - from HMRC or Self Assessment Tax Return	Yes - from HMRC or Self Assessment Tax Return
Articles of association	Yes - latest, signed Certificate of Incorporation	Yes – latest, signed Memorandum of Association	No - not applicable	No - not applicable
Beneficial owners (UBO Declaration)	Yes - for all owners with at least 25% ownership	No - not applicable	No - not applicable	Yes – of partner with at least 25% ownership
Shareholder documentation	Yes - downloadable through KYC process - must be signed	Yes - downloadable through KYC process - must be signed	Yes - downloadable through KYC process - must be signed	Yes - downloadable through KYC process - must be signed

Accepted documents for identity & address.

Proof of identity (POI)

For all company types.

Passport
Driving licence

- Must be valid and in date
- Must match the first and last names in full of the person being verified

Proof of address (POA)

For all company types.

Utility bill (water, electric, gas, etc)
Telephone bill
Tax certificate
Household insurance
Confirmation of real estate ownership
Residential registration form

Must be less than 1 year old.

Explore further

Go to Mangopay website to find out more about document types

[HERE](#)

Getting proof of registration: businesses & organisations.

Download a Company Snapshot from Companies House

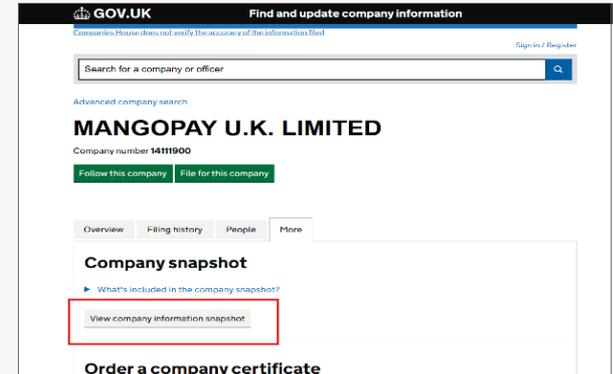
- Preferred and easiest option
- Free to download

How to download a Company Snapshot

- Go to [Companies House - Find and Update service](#) and search for your company
- On your company page, select: More > View company information
- Sign in to download your Company Snapshot
- This will also be highlighted during the process in the back office

Alternatively:

Use your latest confirmation statement or annual return – dated within the last 3 months Or find registration proof via the Charity Commission or Scottish Charity Regulator



How to get your articles of association.

Download articles of association from Companies House

- Go to [Companies House - Find and Update](#) service and search for your company
- On your company page, select: Filing history
- Select to filter by: Incorporation
- Click View PDF to download the certificate
- The Memorandum of Association will be included with the Certificate of Incorporation
- This will also be highlighted during the process in the back office

Follow this company | File for this company

Overview | **Filing history** | People | More

Filter by category

Show filing type

Accounts

Capital

Charges

Confirmation statements / Annual returns

Incorporation

Officers

Date	Description	View / Download
17 May 2022	Incorporation Statement of capital on 2022-05-17 EUR.01	View PDF (22 pages)

Document dos & don'ts.

Make sure your documents meet the standards to pass KYC.

Color copies	<ul style="list-style-type: none">• Submit a color copy of the original document.• Ensure that the colors are distinguishable and the information is legible.
Document size and integrity	<ul style="list-style-type: none">• Submit full-size documents that are not cropped or altered.• Ensure all four corners of the document are visible.
Validity	<ul style="list-style-type: none">• Submit documents that are valid and not expired.• If the document has an expiration date, it must be displayed.
Clarity	<ul style="list-style-type: none">• Ensure that the documents are clear and not blurry.• If taking a photo with a cellphone, make sure the flash does not cover any information.
Formats	<ul style="list-style-type: none">• High-resolution formats accepted: JPEG, PNG, GIF, TIFF, PDF.• Each document must be under 3MB.

How to complete KYC

Make sure your documents meet the standards to pass KYC.

Initial Steps

1. Find the KYC Banner
2. Create a Global Mirakl Account
3. Enter Basic Information

Main KYC Steps

1. Enter full company details
2. Upload documents
3. Declare UBOs
4. Complete Stakeholder declaration
5. Review & confirm KYC

Reuse successfully passed KYC for the same legal entity 🍌 🍇

For the first time, sellers can reuse KYC for another shop.
Prerequisites:

- Both shops have the same legal entity
- both users need to have “Store Administration” user role for the same seller account -

Existing KYC found

An existing Seller Account has been detected with associated KYC information. You can choose to reuse an existing KYC linked to this account, or proceed with a new KYC process for a different legal entity.

Start a new KYC process
Begin a new KYC process for a different legal entity.

Reuse an existing KYC
Select an existing KYC associated with your Seller Account.

Select existing KYC *
Select the legal entity associated with the KYC you want to reuse.

MyDemo1
Business registration ID: 123456789
Country: FRA

Continue



Your KYC is already passed

Go to my dashboard

Initial Steps

Initiate KYC process

Find the KYC Banner

- When you first sign in to Mirakl, your seller status will be: Pending KYC Submission
- You will see a banner at the top of your dashboard showing this status
- Click Create account to start the KYC process, this will redirect you to the Payout registration page

The screenshot displays the Mirakl dashboard interface. On the left is a dark sidebar with navigation options: PLATFORM, Dashboard, Orders, Customer care, Messages, Catalog, Price and stock, Accounting, and Settings. The main content area is titled 'Test' and features a prominent yellow banner with a red arrow pointing to it. The banner contains the text 'Pending KYC submission' and 'Create your Mirakl account and submit the required information to start the KYC verification process and receive payments.' Below the banner is a 'Create account' button. Underneath the banner is a 'Payment' section with input fields for 'Balance pending', 'Next payment', and 'Latest payment'. Below that is an 'Activity' section with a filter set to 'GMV - Shipped orders'. At the bottom is a 'Performance overview' section with a line chart showing 'Active offers' over time, with a legend for 'GMV' and 'Active offers'.

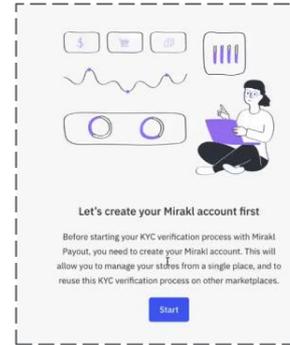
Create a Global Mirakl account (if needed).

If you have Mirakl accounts for other marketplaces, you'll need to link them under a global Mirakl seller account.

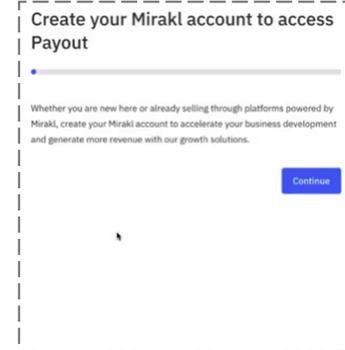
To do this:

1. Click Start to begin creating your global seller account
2. Click Continue to proceed.
3. Fill out basic details about your business and click Continue.
4. Select the stores associated with the provided email to link them under a global seller account and click Create Mirakl account.

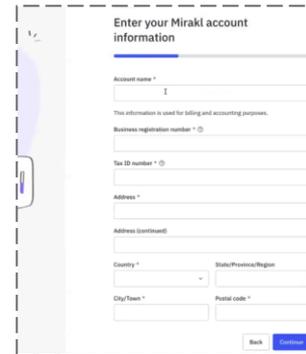
If you already have a global Mirakl account, you will skip this step



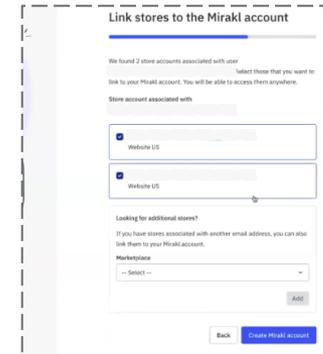
1



2



3



4

Enter your basic company information.

This information enables Mirakl to direct you on the right KYC path for your company path.

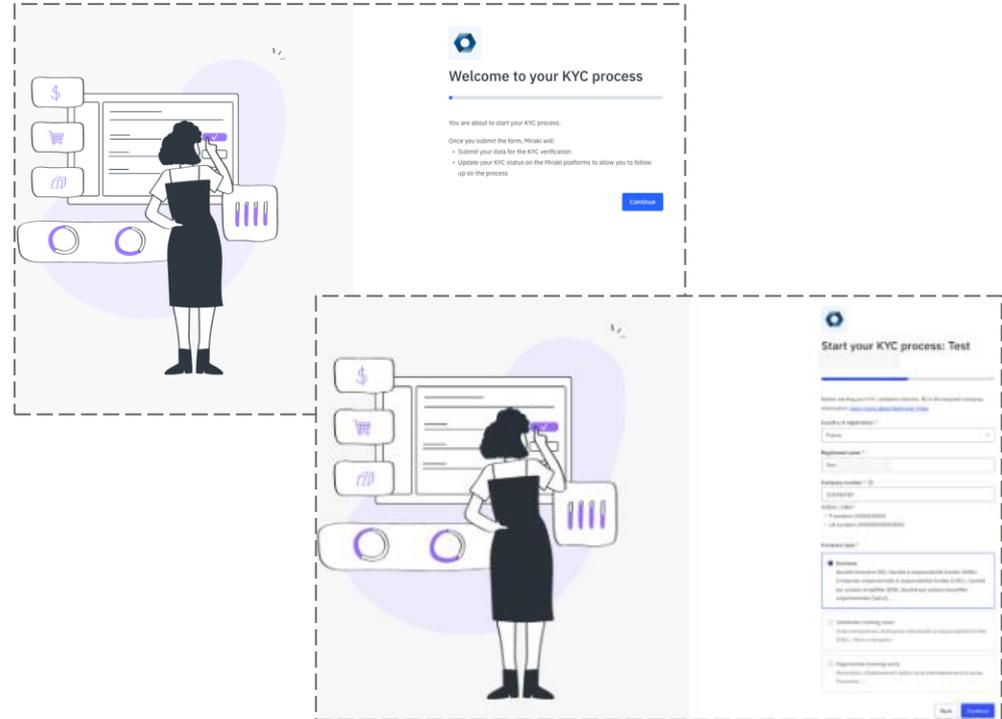
You will need to enter your:

Country of registration

Registered name

Company number

Company type



Main Steps



1. Enter full company details.

Add the contact details of your legal representative
(the person authorised to act on behalf of the
company)

If you do not have all information at hand, the
process can be saved and continued later from the
back office

The screenshot shows a multi-step form for company registration. At the top, a progress bar indicates five steps: 1. Company information (active), 2. Documents, 3. UBO declaration, 4. Shareholder declaration, and 5. Confirmation. The main form area is titled 'Company details' and contains the following fields and options:

- Company type:** A dropdown menu currently set to 'Business', with an 'Edit' button to its right.
- Verification instruction:** 'Verify your company registration information and fill in the missing fields.'
- Registered name ***: A text input field containing 'MyDemo1'.
- Company number ***: A text input field containing '123456789'.
- SIREN / SIRET**: A section with two bullet points: '• 9 numbers (XXXXXXXXXX)' and '• 14 numbers (XXXXXXXXXXXXXXXXXX)'. No input field is visible.
- Email ***: A text input field with a small envelope icon on the right.
- Address line 1 ***: A text input field containing 'MyDemo1'.
- Address line 2**: An empty text input field.
- Country ***: A dropdown menu with 'France' selected.
- State/Province/Region**: A dropdown menu.

2. Upload required documents.

Upload the required documents

Proof of identity for legal representative or sole proprietor

Proof of registration – company registration number, if you have one.

Articles of association

Company information Documents UBO declaration Shareholder declaration Confirmation

Legal entity documents

Upload the required legal entity documents. Ensure they match the company information.
[Learn more about company registration proof documents constraints](#)

Registered name: TestShop
Registration number: 12345678
Country of registration: United Kingdom
Legal entity address: 12 Rue de Lubeck, London, 12345, United Kingdom
Email: marin.czarnecki+123@mirakl.com

Legal entity registration proof *

Drop file here
or
Select file

File format: PDF, JPEG, JPG, PNG. Max size: 7MB

Accepted documents: Company snapshot from [Companies House](#) (recommended, accessible via company page (URI) > tab More > View company information snapshot), or else latest confirmation statement or annual return, not older than 3 months.

Articles of association *

Drop file here
or
Select file

File format: PDF, JPEG, JPG, PNG. Max size: 7MB

Accepted documents: Certificate of incorporation, the latest signed version.

3. Declare UBOs

You must provide details of Ultimate Beneficial owners (UBOs) with at least 25% ownership or voting rights in the company.

Select 'Yes' if you have UBOs that meet the above requirements (if not select 'No')

You will need to provide details about your UBO, including: Full name, date of birth, nationality and address Ownership percentages

Important: A UBO must be a person

If shares are held by other companies, you'll need to trace the ownership chain to identify anyone with 25% or more control

If no one meets that threshold, the UBO is the person who has significant decision-making power or influence

[Mangopay guidance](#)

The screenshot shows a multi-step process for declaring Ultimate Beneficial Owners (UBOs). The progress bar at the top indicates five steps: 1. Company information (checked), 2. Documents (checked), 3. UBO declaration (active), 4. Shareholder declaration, and 5. Confirmation. A note states: '* Fields marked with an asterisk are required.' The main section is titled 'About Ultimate Beneficial Owners' and explains that a UBO is an individual who owns more than 25% of the company's capital (shares) or exercises more than 25% of the voting rights. A link 'Learn more about the UBO declaration' is provided. Below this is the 'Ultimate Beneficial Owners Declaration' section, which asks 'Does your company have any UBOs with more than 25% ownership or voting rights? *'. The 'Yes' option is selected. Underneath, it says 'Ultimate Beneficial Owners *' and 'Add a UBO profile for all individuals listed as Beneficial Owners and fill in the required information.' A table lists one UBO: Marin Czarnecki, with 'Direct control' and '55%' ownership. The table includes edit and delete icons. The UBO's details are: Date of birth: Mar 29, 2000; Place of birth: London, United Kingdom; Nationality: United Kingdom; Address: 12 Rue de Lubeck, London, 12345, United Kingdom. At the bottom of the form is a button labeled 'Create Ultimate Beneficial Owner'.

4. Complete Stakeholder Declaration

If your company documentation (e.g. proof of registration) does not give sufficient information about the beneficial owners, you will be asked to complete a Shareholder declaration.

To do this:

1. Download the Stakeholder declaration directly from the portal
2. This must be completed and signed by your legal representative (i.e. the same person who is providing identity proof for your KYC)
3. Reupload the stakeholder declaration and click Continue to submit

The screenshot displays a multi-step progress bar at the top with five stages: 'Company information', 'Documents', 'UBO declaration', 'Shareholder declaration' (highlighted with a '4' in a dark circle), and 'Confirmation' (highlighted with a '5' in a light circle). Below the progress bar, a grey box contains the text: '* Fields marked with an asterisk are required.' The main content area is divided into two sections. The first section, titled '1 - Download shareholder declaration template', includes a download icon, a text instruction: 'Download the pre-filled shareholder declaration to be signed by your legal representative. The document should be thoroughly proofread and corrected where applicable prior to signing.', a file name 'shareholder_declaration_to_sign.pdf', and a 'Download' button with a download icon. The second section, titled '2 - Upload shareholder declaration', includes a text instruction: 'If needed, save your KYC as a draft to get the declaration signed, then return later to upload the file.', a label 'Signed shareholder declaration *', and a file upload area with the text 'Drop file here', 'or', and a 'Select file' button.

5. Review and confirm your KYC.

1. Review your information
2. Make sure every field is complete and you have uploaded the required documents
3. Once you are ready, click Submit

Once submitted, your verification is 'in progress' and you should receive feedback within 2 business days.

Check the banner on your dashboard for KYC updates – see next page for more info.

The screenshot shows a progress bar at the top with five steps: Company information, Documents, UBO declaration, Shareholder declaration, and Confirmation. The 'Confirmation' step is currently active. Below the progress bar, there is a message: "Review all information and documents provided before submitting your KYC." The main content area is divided into three sections: "Legal entity details", "Documents", and "Legal representative".

Legal entity details

Registered name: TestShop
Registration number: 12345678
Country of registration: United Kingdom
Legal entity address: 12 Rue de Lubeck, London, 12345, United Kingdom
Email: marin.czarniecki+123@mirakl.com

Documents

Legal entity registration proof

2025_Mirakl Discount Campaigns (Part of Promotion)...pdf - 4.02 MB [Download](#)

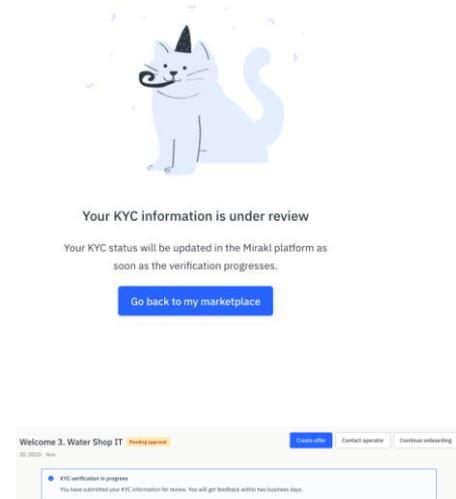
Articles of association

2025_Mirakl Discount Campaigns (Part of Promotion)...pdf - 4.02 MB [Download](#)

Legal representative

First name: Marin
Last name: Czarniecki
Date of birth: Mar 29, 2000
Nationality: United Kingdom
Address: 12 Rue de Lubeck, London, 12345, United Kingdom
Legal representative email: marin.czarniecki+123@mirakl.com

Identity proof



KYC

KYC status updates.

Pending KYC submission

You have not started your KYC yet. You need to complete it before you can trade on the new platform.

KYC verification in progress

You've submitted your KYC and it's being checked by MangoPay, our Payment Service Provider (PSP)

Invalid KYC

Information is missing or doesn't meet requirements. Click the banner link to review the errors and check this guide for fixes.

KYC passed

Great news! Your account has been verified and your KYC is complete.

How to find and review your KYC errors.

Check your email

If there's an issue, you'll receive an email, which lists the errors and provides links to more information.

Head to your dashboard

Click the banner at the top of the dashboard to view your KYC status – including any errors.

Re-enter the KYC process

When you return to the KYC process to fix issues, document errors will be highlighted at the top screen.

KYC submission errors: MyShop1

Following the review of your KYC submission, additional information or corrections are required to complete your KYC process. [Learn more about KYC verification in the Help Center](#)

1 items needs review and correction:

- **Shareholder declaration:** Use the provided template.

Continue to review the form, correct the errors and re-submit your data for verification.

Continue

The screenshot shows a dashboard with a progress bar at the top containing five steps: 1. Company information, 2. Documents, 3. UBO declaration, 4. Shareholder declaration, and 5. Confirmation. A red banner at the top indicates '3 items needs review and correction'. Below this, a list of items is shown, with 'Shareholder declaration: Use the provided template.' highlighted. The main content area is split into two columns: 'Company details' and 'Document status'. The 'Company details' section includes fields for 'Company type: Business', 'Registered name: MyShop1', and 'Company number: 123456789'. The 'Document status' section lists 'Business registration proof', 'Articles of association', 'Legal representative identity proof', 'UBO declaration', and 'Shareholder declaration', with the latter marked as incomplete.

Potential blockers you may find during your KYC process

“You have insufficient permissions”

In some cases, clicking on the "Start the KYC process" banner may redirect you to an error page stating you lack the rights to manage the Mirakl account and submit KYC information—even if you have the Store Administration role in Mirakl Marketplace Platform.

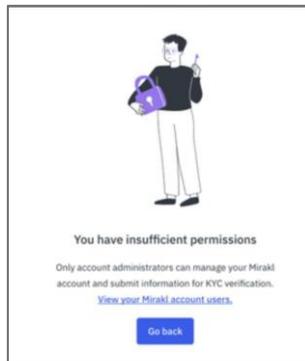
This occurs because you do not have the "Administrator" rights on their Mirakl Seller Account (which manages your operations across all marketplaces and Mirakl products - Mirakl Connect, Mirakl Ads, Mirakl Marketplace Platform).

To solve this problem:

- Click on "View the users of your Mirakl account" to see all users and their roles on the Mirakl Seller Account.
- Then ask a user with "Administrator" rights to grant you the Administrator role. Once this is done, you can start the KYC process.

Note: Only a user with Administrator status in Mirakl Seller Account can assign administrator rights to others users.

If the current administrator left your company, ask your Operator to create a ticket to Mirakl Support. Make sure to indicate the new user(s) who should be granted the Administrator rights.



1

Users	Role	Environments	Creation date	Last login
BE 9b90e4b941@57c765d39d.zzzz.yyy.fr	Administrator	mczarnecki-dev	10/10/2024	-
FE f8e7b824a@a35a40b341.zzzz.yyy.fr	Administrator	mczarnecki-dev	10/10/2024	-
DB 674443d6b2@a222e7f3b.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-
CE cDeada910e@d44faed3.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-
DB dbc6a9a1cd@b7a288be4.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-
EE 8e5eb510d1@a48da242ab.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-
BC b32812cca@70d5f6bda.zzzz.yyy.fr	Administrator	mczarnecki-dev	10/10/2024	-
DA 4921d4a548@f9f118e9a2.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-

2

Users	Role	Environments	Creation date	Last login
BE 9b90e4b941@57c765d39d.zzzz.yyy.fr	Administrator	mczarnecki-dev	10/10/2024	-
FE f8e7b824a@a35a40b341.zzzz.yyy.fr	Administrator	mczarnecki-dev	10/10/2024	-
DB 674443d6b2@a222e7f3b.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-
CE cDeada910e@d44faed3.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-
DB dbc6a9a1cd@b7a288be4.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-
EE 8e5eb510d1@a48da242ab.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-
BC b32812cca@70d5f6bda.zzzz.yyy.fr	Administrator	mczarnecki-dev	10/10/2024	-
DA 4921d4a548@f9f118e9a2.zzzz.yyy.fr	Member	mczarnecki-dev	10/10/2024	-

Grant administrator rights

3

Potential blockers you may find during your KYC process

“A Seller Account with this name already exists”

Tell us a little about your company

◆ 1 error in the form:

- ◆ **Company name:** A Mirakl seller account with this name already exists.

* Fields marked with an asterisk are required.

Company name *

This information is used for billing and accounting purposes.

◆ A Mirakl seller account with this name already exists.

Business registration number * ⓘ

Tax ID number * ⓘ

Address *

If you encounter the message “A Mirakl Seller Account with this name already exists,” it means that **you or someone in your company has already created a Mirakl Seller Account in the past**. A Seller Account is designed to centralize all of a seller’s activities across Mirakl products and marketplaces. It may therefore have been created by someone else at your company to complete KYC on another marketplace or to manage activity on another Mirakl product.

Solutions:

1. **If you know who has Administrator Access to the Seller Account** in your company, ask them to add you as a user and grant you admin rights so you can start the KYC process.
2. **If you don’t know who has access to the existing Seller Account**, you can create a new Seller Account with a slightly different name (e.g., by adding “2” at the end). Mirakl Support can merge the two accounts later. **As a seller, you must inform the operator, who will then request the merge from Mirakl Support.**

Potential blockers you may find during your KYC process

“I cannot declare my Ultimate Beneficial Owner (UBO) as it is a legal entity”

The Ultimate Beneficial Owner (UBO) must always be a natural person. That’s why the form does not allow adding a company.

What you need to do

- Identify each natural person who ultimately owns at least 25% of the company’s shares or voting rights.
- If ownership is held through a holding company (or a chain of companies), trace the ownership up to the natural person(s) that own $\geq 25\%$ of the shares of this company
- If several individuals each own $\geq 25\%$ of the legal entity previously mentioned, declare each of them.
- The UBO is not necessarily the legal representative; list the legal representative only if they also own $\geq 25\%$.

If no natural person can be identified as owning $\geq 25\%$ (directly or indirectly) of the legal entity, or if there are no individual shareholders at all, you may designate the legal representative as the UBO. To do so, you must answer “No” in the Ultimate Beneficial Owners Declaration (Step 3 of the process).