

KYC Utility Tool

Know Your Customer (KYC) is one of the few processes that affects every organisation, every relationship, and every regulatory obligation.

Yet it still operates across multiple systems, teams, and workflows. As volumes grow and requirements evolve, this fragmentation makes it harder to maintain speed, consistency, and control.

The impact is felt across the business: onboarding slows down, decision-making becomes less consistent, and managing risk requires more effort than it should.

Deloitte India's KYC Utility Tool is designed to change that by bringing structure, consistency, and control across the entire KYC lifecycle.

A single platform for the entire KYC journey

The KYC Utility Tool is a comprehensive, end-to-end KYC and customer due diligence solution that can support financial institutions operating in complex regulatory environments. It covers the entire lifecycle, i.e., from onboarding and due diligence to risk assessment, ongoing monitoring, and remediation. It combines modern technology with our extensive regulatory and industry knowledge.

The result is faster onboarding, stronger compliance, a better client experience, and greater control over risk.

From friction to flow

KYC should strengthen your business, not slow it down. Our KYC Utility Tool transforms fragmented, manual processes into a connected, intelligent, and auditable ecosystem.

Here is what sets it apart:



True end-to-end KYC lifecycle coverage

Manage the entire KYC journey on one platform

- Onboarding and data collection
- Sanctions, Politically Exposed Person (PEP) and adverse media screening
- Risk rating and classification
- Case review and approval
- Ongoing and event-based monitoring

This eliminates the need for multiple disconnected tools and manual handoffs.

Highly configurable and scalable architecture

Adapts seamlessly to your operating model and regulatory landscape



The platform evolves with your business, jurisdictions, and regulatory expectations

- Organisational and country-specific workflows
- Flexible role and access-based controls
- Configurable documentation requirements
- Modular phase enablement



Intelligent risk rating engine

Enables consistent and defensible risk assessment

- Customisable risk parameters (geography, industry, PEP exposure, etc.)
- Weighted scoring methodology
- Automated low/medium/high risk classification
- Regulator-aligned and fully auditable logic

Ensures consistent, transparent, and defensible risk decisions across the organisation

Integrated screening and due diligence

Strengthen compliance with comprehensive screening capabilities



Advanced screening reduces false positives while strengthening regulatory compliance

- Sanctions and watchlist screening
- PEP checks
- Adverse media and reputational risk analysis
- Network and beneficial ownership screening



Secure portal – A market differentiator

Enhanced experience and accelerated onboarding with a secure, self-service portal

- Direct document upload (supports various formats such as PDF, JPG, PNG)
- FATCA self-certification (UI and offline support)
- Real-time communication with analysts
- Controlled edit requests and approvals

This significantly reduces back-and-forth emails and manual follow-ups

Strong governance, control and auditability

Maintain full visibility and control across the KYC lifecycle



Built to withstand regulatory scrutiny and internal audits.

- Field-level audit trails
- Role-based access and segregation of duties
- Case locking and escalation mechanisms
- End-to-end traceability of all actions



Flexible operating models

Choose the model that best fits your organisation

- Deloitte Managed Service
- Client-managed
- Hybrid model
- On-premise deployment

Each model is supported with expert training, SME helpdesks, and optional case handover to Deloitte specialists



Key functional capabilities at a glance

Admin and configuration layer	KYC processing workflow	Client portal experience
Workflow design and phase control	Data collection	Document upload (JPG, PNG, PDF)
Role-based access configuration	Screening and media search	FATCA declaration (UI/offline)
Risk model setup	Business and network analysis	Two-way communication
Blacklist database management	Risk rating	Edit requests with approval workflow
Monitoring enablement	Case review and report generation	Enhances client experience and reduces turnaround time
Provides full control without technical dependency	Ensures standardised and scalable KYC execution	

The Deloitte advantage

Backed by our global network and deep regulatory expertise across more than 150 countries, the tool brings together technology, data, and advisory into one powerful solution.

Explore how Deloitte India's KYC Utility Tool can help transform KYC from a source of friction into a streamlined, controlled, and scalable process.



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