



## Power on your peace of mind DKYC — Operational compliance delivered in managed services

### Your challenges

Financial institutions face increasing challenges within their Know Your Customer (KYC) strategy and operations, compelling them to think and act differently.

Maintaining these KYC operations internally leads to inefficiencies and high cost of ownership, which is often underestimated. Externalizing KYC activities improves output quality, increases risk management, and accelerates counterparty onboarding.



### Our solution

DKYC (Deloitte Know Your Customer) is an integrated managed service that combines numerous KYC/AML/CTF\* services, expertise, and workflow management.

The service is supported by a multi-channel web-based platform and allows you to delegate the execution of predefined KYC/AML/CTF activities to Deloitte (Deloitte Solutions SàRL PSF, ISO27001 certified).

As described in the diagram below, DKYC covers 100% of the Know Your Customer value-chain—from onboarding to ongoing monitoring—and allows a granular and flexible level of configuration to fit your situation.

#### Service features

- Counterparty onboarding - Initial risk scoring and due diligence**
  - KYC data capture
  - Shareholding structure definition
  - Initial sanction, PEP & adverse media name screening (real-time)
  - Initial risk scoring
  - Initial due diligence level definition
  - KYC documents collection (based on counterparty type and due dil. level)
  - Flexible workflow engine to support tailored counterparty acceptance process
- Watchlist and adverse media screening**
  - Market leading name matching technology
  - Market leading watchlist, including sanction/official lists, PEP & relatives, adverse media, etc.
  - Proven business rules to decrease false-positive rate
- KYC activities**
  - KYC data and documents verification/qualification
  - Screening alert remediation (1<sup>st</sup> level)
  - Ad'hoc due diligence (on demand)
  - Open Source Intelligence –OSINT (on demand)
- Oversight & Reporting**
  - Real-time access to production data
  - AML/CTF dashboards (incl. risk & operational views)
  - Advanced reporting features
  - Audit trail
  - API
- Solution & Infrastructure**
  - Web-based and user-friendly solution
  - End-user access secured through multi-factor authentication
  - Secured data flows
  - Archiving
  - Data hosted in Luxembourg (secured & multi-site backup)
- Ongoing monitoring and due diligence**
  - Sanction, PEP & adverse media name screening (daily batch)
  - Counterparty risk scoring and due diligence level update
  - Counterparty data and documents remediation based on automated notifications (expired document, due diligence term, risk update, etc.)
  - Flexible workflow engine to support tailored counterparty monitoring process
  - Digital Due Diligence on Distributors – D2D2 (dedicated due diligence digital platform)

#### Operating model



\* KYC: Know Your Customer - AML/CTF: Anti-Money Laundering and Counter-Terrorism Financing

### Your benefits

- Significantly improve data quality and traceability**
- Substantially reduce counterparty onboarding time**
- Exhaustive and flexible service coverage**
- Significant decrease of "false positive" alerts and therefore low operational impact**
- Reduce total cost of ownership** (mutualized technology, processes, and manpower)
- Reduce your key-man dependency**, business continuity, and operational risks
- Free up your internal resources**, allowing them to **focus on controls or core-business activities**

### Our differentiators

- Service operated by a regulated and supervised entity** in Luxembourg
- Our operational team benefits from 20+ years of experience** in KYC/AML/CTF
- Facilitated access to senior experts** to handle complex/risky situations
- Built-in name screening features** relying on leading name screening technology and consolidated watchlist, now including Adverse Media on top of the usual sanction/official lists and PEP content
- Ready-to-use approach**, enabling a predictable and **transparent budget** (rather than the usual software/empty-box approach)
- State-of-the-art content and technology**
- With DKYC, you are shifting from "KYC maker & checker" to an "oversight" role**, focusing your efforts on priorities.

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