Deloitte.



DKYC

Smart Know Your Counterparties (KYC) and Due Diligence (DD) Platform and Operate service

Your challenges

Financial institutions and corporations face increasing challenges within their Know Your Counterparties (KYC) and due diligence (DD) strategy and operations, compelling them to Counterparties (KTC) and use migence (DD) strategy and operations, competining them to think and act differently. Maintaining the underlying solutions and operations internally leads to inefficiencies and high cost of ownership, which is often underestimated. Leveraging on all-in-one solutions and/or externalizing KYC/DD activities improves output quality, increases risk management, and allow to optimize counterpartly onboarding/maintenance, while benefiting from one network of solid in themese for the solid sol from an economy of scale in terms of costs.





Reaching sustainable compliance is more than ever an objective for the industry



leed for incre risk management

- Regulatory pressure
- . Controls and sanctions
- Financial and regulatory risk •
- Reputational damage

Our solution

DKYC (Deloitte Know Your Counterparties) is an all-in-one service that combines numerous KYC features & workflows together with AML/CTF* expertise

The service is supported by a multi-channel and web-based platform and allows our clients to delegate (as an option) the execution of predefined KYC activities to Deloitte (EU-regulated and ISO27001 & ISO22301 certified).

As described in the diagram below, DKYC covers 100% of the Know Your Counterparties 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 (ÅåÅ)

- d du KYC data capture
- Shareholding structure definition Initial sanction, PEP and adverse media name screening (real-time)

- Initial risk scoring Initial risk scoring Initial due diligence level definition KYC documents collection (based on counterparty type and due diligence level) Flexible workflow engine to support tailored counterparty acceptance process •

- ngoing monitoring and due diligence Sanction, PEP and adverse media name screening (daily batch)
- (Cally 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)



Watchlist and adverse media scanning

- Market leading name matching technology Market leading market including sanction/official lists, PEP & relatives, adverse media, etc. Proven business rules to decrease false-positive rate

activities

ersight and rep

- KYC data and documents verification/qualification
- Screening alert remediation (1³ level) Ad-hoc due diligence (on demand) Open-Source Intelligence OSINT (on demand)
- (\bigcirc)

(@)

- rting Real-time access to production data AML/CTF dashboards (including risk and operational views) Advanced reporting features
- - Audit trail
- API

- lution and infrastructure Web-based and user-friendly solution End-user access secured through multi-factor authentication
- Secured data flows
- rchiving
- Data hosted in Luxembourg (secured and multi-site back-up)







*AML/CTF: Anti-Money Lau

Your benefits

(亞)

 $(\mathbb{L}$

(ÅåÅ)

(「 ┐) (凵)

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 ex/risky situati

Built-in name screening features relying on leading name matching technology and

consolidated watchlist Ready-to-use approach, enabling a predictable and transparent budget (rather than the

usual software/empty-box approach)



(⊕

 $\langle \ll \rangle$

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.

Contacts



Partner Forensic & Financial Crime +352 451 452 837 mheckel@deloitte.lu



Director Forensic & Financial Crime +352 451 452 578 julienweber@deloitte.lu

Deloitte.

imited ("DTT ntities are leg ization"). DTTL (also referred to as rd parties. DTT Land each DTTL te orga ct of th

elp rei ng results th n its 175-pl orce public

only, and none of Deloitte Touche Tohmatsu Limited ("DTTL"), its global network of member firms or their related en renderine professional advice or services. Before making any decision or taking any action that may affect your finance ely, the "Deloi ains gener 1s of this c

as to the accuracy or completeness of the information in this communication, and none of DTTL, its member firms, related entit tsoever arising directly or indirectly in connection with any person relying on this communication. DTTL and each of its member s (express or implied) are given ible for any loss or damage wha arate and independent entities warranties or undertakin shall be liable or respon ed entities, are legally se yees or agents and their relat