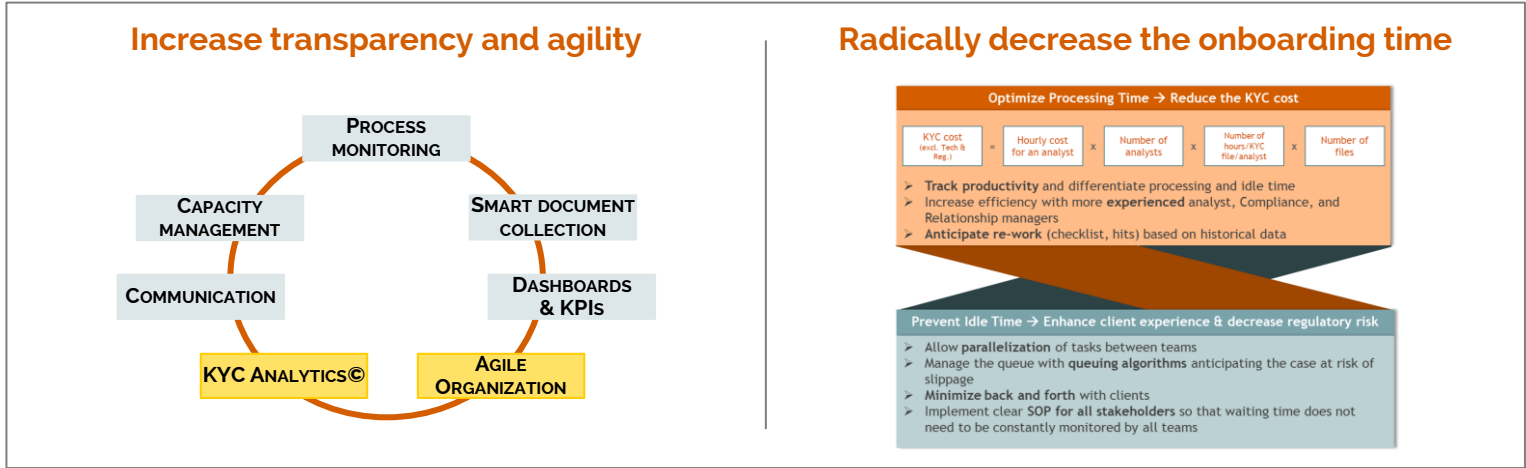


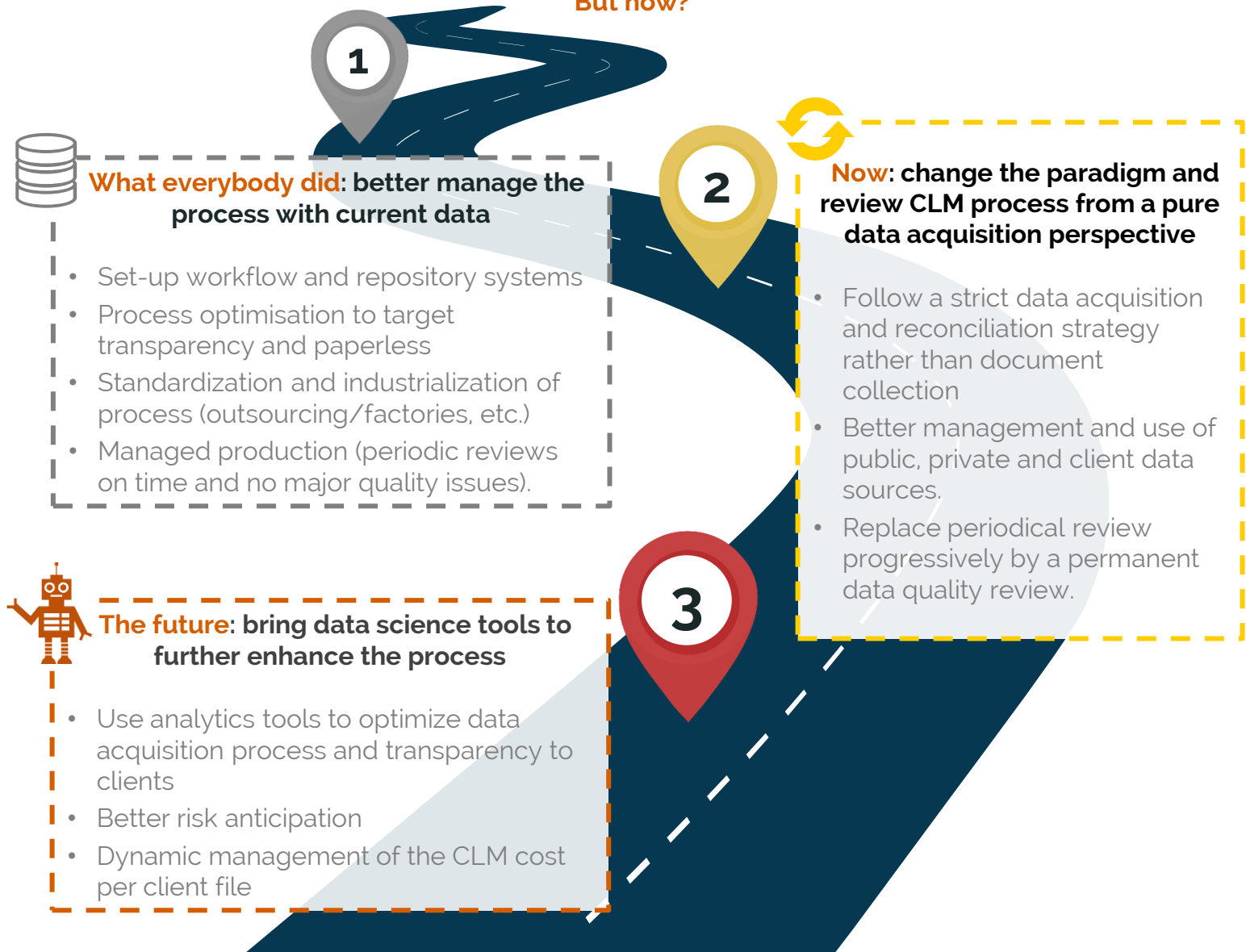
# Client Lifecycle Management KYC Analytics©

After several years trying to optimize the onboarding process Banks need to find alternative ways as the return is not satisfactory.  
By focusing on data management and bringing data science client onboarding will be radically transformed

## Everybody knows the end goal



## But how?



## Contact us:

# Client Lifecycle Management KYC Analytics©

We built KYC Analytics as an answer to practical use cases

## Objectives of KYC Analytics©

## A 3-step approach

### Pre-requisite: Give sense to your data

Leverage **additional data sources** (client revenue, previous recertification, similar client profile)  
 > Monitor the KYC process with **more granularity**: idle time VS production

### Step1 : Assess the cost of each task / client cluster

> Know your performance (onshore/offshore) and the KYC cost of the relationship  
 > Precise assessment of lead and processing time / client cluster and identification of best practices

### Step 2: Manage execution risks

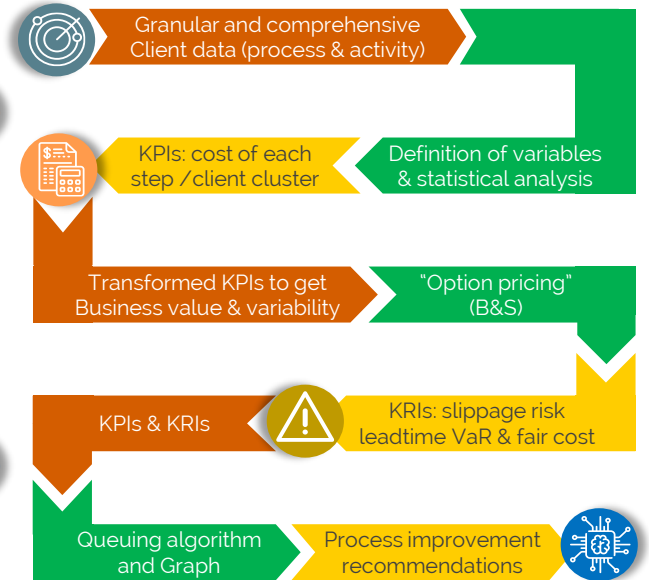
Anticipate and manage the **risk of slippage** based on case status across parallel workstream and historical data of comparable cases

### Step 2: Generate recommendations

> Optimize the process with insight and recommendations on case processing  
 > Identify new workflow more adapted to each client cluster

### Sample of outputs

- Live update of KYC actual cost vs KYC estimated full cost
- Live monitoring of KYC estimated cost vs. fair cost / client cluster
- Live proposal of case reassignment to follow the most effective workflow in case of cost slippage
- Proposal of "best possible workflow" depending on experience and client cluster:
  - Best team to handle the file
  - Optimized checklist to avoid back & forth
  - Suggestion of process parallelization when effectiveness is proven



We are leveraging on 15 years of experience in KYC and Financial crime topics

### POLICY & AUDIT

- Creation of the worldwide CIB AML/KYC policy for a European Bank regulated under France & EU
- Review on the AML/KYC policy for the Asian Branches of a European Bank regulated under France, EU, HKMA and SFC
- Regulatory gap analysis for all the Asian countries (Current policy vs. latest regulation by MAS, FSA, CBRC, BNM, Labuan FSA, Taiwan SFC, APRA, Korea FSC)

### TRANSFORMATION & GOVERNANCE

- Set-up of regional CLM Organization for Asia and US for a European Bank.
- Set-up of a KYC Hub function within Compliance to review the quality of the KYC files.
- ABC Program management & synergies with CLM functions (screening)
- Review of the KYC & Onboarding organization and creation of a Client Service team
- TBML project for APAC with interim manual solution to identify 16 red flags

### REMEDATION & PROCESS OPTIMIZATION

- Audit remediation and enhancement of the AML/KYC process following HKMA recommendation (e.g. new process for PEP)
- Transactions & name screening set-up (TOM, process) following regulatory fine
- False hits clearance reduction through fine-tuning of process and tools
- Automation of the Trade Ops screening

### DIGITAL & ENABLERS

- Implementation of workflow / repository / automated checklist system facilitating the end-to-end KYC process
- Market place work with global KYC actors to enhance the usage of 3rd parties repository
- Work with regulators to define the future digital strategy
- Process review to identify best opportunities for digitization and define a project roadmap

Contact us: