

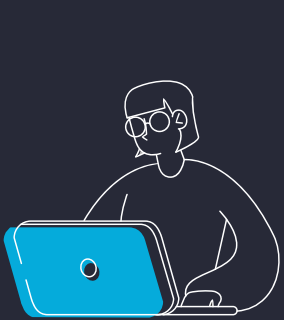
Automating the KYC Process with Agentic AI

Capgemini  invent

Automating the KYC process with Agentic AI

Know Your Customer (KYC) is a crucial process used by financial institutions and other regulated entities to verify the identity of clients and assess the risks of illegal intentions. KYC involves collecting and analyzing a customer's personal information, such as identification documents, financial records, and other relevant data, to ensure compliance with legal and regulatory requirements. By implementing KYC procedures, organizations can prevent fraud, money laundering, and other financial crimes, thereby fostering a secure and trustworthy business environment.

Capgemini has designed transformation accelerators leveraging Gen AI and Agentic AI to streamline KYC processes. Supported by our advanced Multi-Agent Autonomous System (MAS), our framework leverages AI agents to address complex process automation that features:



Data collection:

Aggregate data from SQL, APIs, and web scraping



Compliance checks:

Identify missing or non-compliant company information



Screening:

Adverse news analysis



Client outreach:

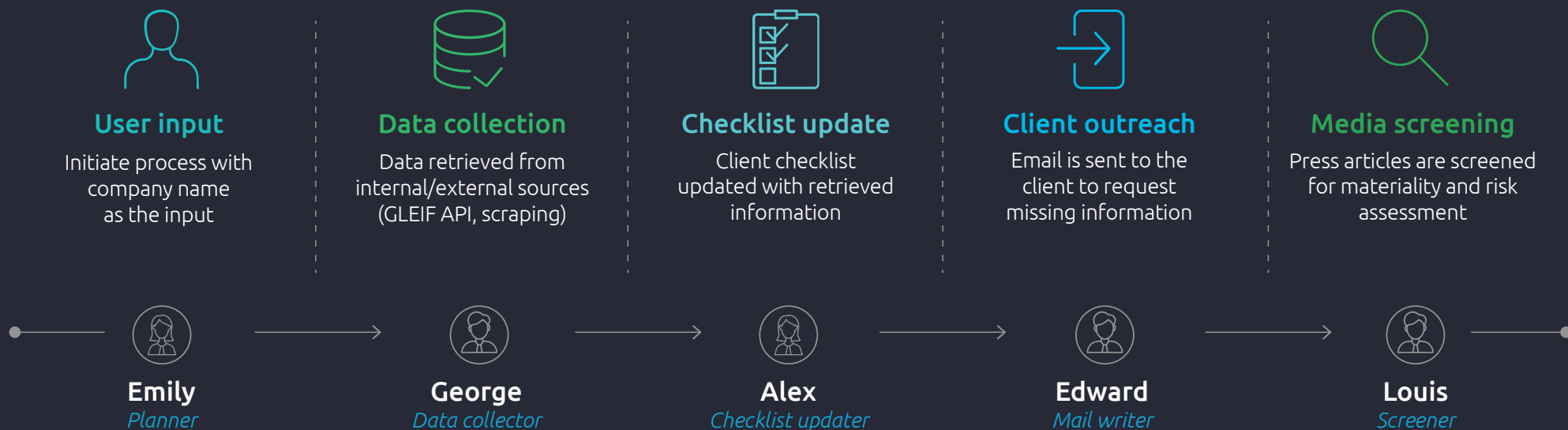
Automatically request required customer data



User-friendly interface:

Monitor and review the process seamlessly

KYC Process and Benefits



3X

Increase in the number of KYC cases handled by an analyst each month

3.5X

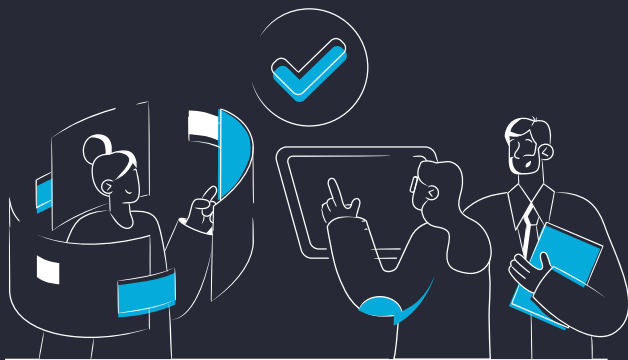
Reduction in client touchpoints

Benefits of Multi-Agent Systems

AI Digital worker (Agent)

An Agent is an autonomous AI which can:

- Communicate with other Agents using Natural Language
- Make decisions, plan and perform tasks
- Customize to integrate LLMs, SLMs, humans, tools or a combination of them



01

Separation of concerns

By breaking down complex problems into distinct tasks, multi-agent systems enable focused expertise and increased efficiency. Each agent is assigned a clear, specialized role, ensuring tasks such as information gathering, analysis, and fact-checking are handled independently, yet contribute cohesively to the final solution.

03

Diversity

The strength of multi-agent systems lies in their diverse expertise. By incorporating agents with different perspectives and domains of knowledge, these systems encourage creativity, critical scrutiny, and resilience, leading to more innovative, reliable, and unbiased outcomes, similar to a typical human team.

02

Modularity

Multi-agent systems operate on a modular structure where each agent functions as a distinct, replaceable unit with specific capabilities. This allows for scalability, flexibility, and the ability to adapt to different tasks, whether in research, marketing, or financial decision-making.

04

Reusability

Once built, agents can be reused for different use cases, creating an ecosystem of agents that can collaborate and solve problems efficiently with a choreography/orchestration framework.

Agentic AI focuses on *automating tasks* and *decision-making* processes with or without human interaction while Generative AI focuses on *generating content*.

KYC Monitoring

Featuring four distinct screens that provide a comprehensive view of the client's KYC process.

KYC Process Assistant

Chat Conversation | Agent Information | KYC Checklist | Client Outreach | News Display

Next speaker:
None. All tasks are complete.

Summary:

- The organization data was fetched and analyzed.
- A checklist was created and updated based on supplementary data.
- An email was generated for requesting missing information.
- Adverse news was searched and stored in a JSON file.

All tasks as per the plan are complete.

TERMINATE

Please enter the Organization LEI ID or Organization name:

Network Visualization

A network diagram showing relationships between entities: Audit (Checklist/Writer), Company (High/Low), Legal (News/Agent), Email (Phone), Data (Data/View), and Groups (Group/History). The diagram shows a central node connected to several peripheral nodes, with arrows indicating the flow of information or relationships.

Agents conversation and network

KYC Process Assistant

Chat Conversation | Agent Information | **KYC Checklist** | Client Outreach | News Display

KYC Verification Checklist

Validated Count: 6/10 | Pending Count: 0/10 | Missing Count: 4/10 | Completion Rate: 60.0%

Item	Status	Comment	Source
Company Address	Validated	Utility bill issued by London City Utilities is available and valid.	DIM_CompanyAddressProof
Company Annual Accounts	Validated	Annual Accounts data for 2022, 2021, and 2020 is available with Ellipso score	DIM_CompanyAnnualAccountsAndEllipsoSurvey
Company Bank	Validated	Bank account and postal details found and verified.	DIM_CompanyBankAndPostalDetails
Company Director	Missing	No directorship information available in supplementary data.	NA
Company Tax ID	Missing	Tax documentation is unavailable in supplementary data.	NA
Company Regulatory	Missing	Regulatory compliance details are unavailable in supplementary data.	NA

Compliance checklist visualization

KYC Process Assistant

Chat Conversation | Agent Information | KYC Checklist | **Client Outreach** | News Display

Client Outreach Email

Compose Email

To: [Text Field]

Subject: [Text Field]

Request for Missing Information

Message: [Text Field]

Dear [Text Field]

I hope this message finds you well.

We are currently in the process of completing our due diligence for [Text Field]. During our review, we identified several items for which we require additional information to proceed further.

Customizable email template to contact various clients

KYC Process Assistant

Chat Conversation | Agent Information | KYC Checklist | Client Outreach | **News Display**

Adverse News

Title	Adversity	Reasoning	News
[Redacted] Affiliates to Pay \$151 Million to Resolve SEC Enforcement Actions	High	The same issue of SEC charges against [Redacted] is reported from [Redacted]	The Securities and Exchange Commission
[Redacted] Affiliates to pay \$151M to resolve SEC enforcement actions	High	This duplicate report of the same SEC enforcement actions as prior [Redacted]	The Securities and Exchange Commission
SEC Settles Enforcement Actions with [Redacted] Utilizes for \$151M	High	The mention of a settlement involving multiple enforcement actions [Redacted]	The U.S. Securities and Exchange Commission
[Redacted] subsidiaries fined \$4.30m by regulator	Very High	This report of a significant fine adds to the ongoing adverse situation [Redacted]	The fine relates to seven [Redacted]
[Redacted] Securities Settles Short Interest Reporting Violations	Medium	This indicates ongoing regulatory issues, contributing to a negative [Redacted]	Dec 30, 2024 - Compliance

Negative news identified about the company



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About Capgemini Invent

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Capgemini Invent is an integral part of Capgemini, a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, generative AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2024 global revenues of €22.1 billion.

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