

Automating the KYC Process with Agentic AI

Capgemini  invent



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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:

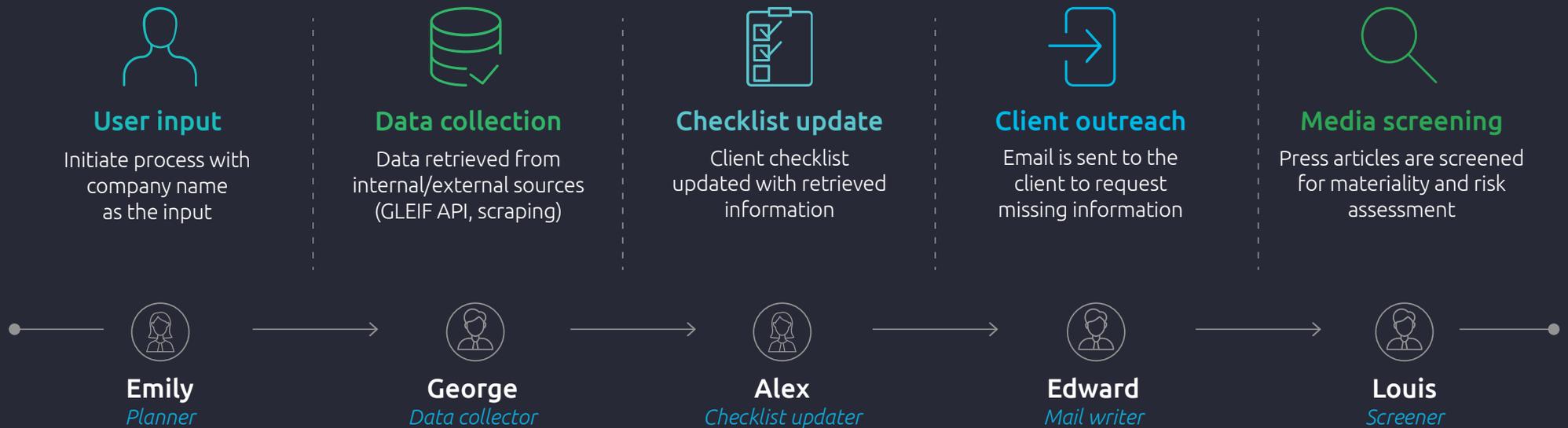
Automatically request required customer data



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.

The screenshot shows the 'KYC Process Assistant' interface with tabs for 'Chat Conversation', 'Agent Information', 'KYC Checklist', 'Client Outreach', and 'News Display'. The 'Chat Conversation' tab is active, displaying a 'Next speaker' section with the text 'None. All tasks are complete.' and a 'Summary' section with three bullet points: 'The organization data was fetched and analyzed.', 'A checklist was created and updated based on supplementary data.', and 'An email was generated for requesting missing information.' Below the summary, it states 'Adverse news was searched and stored in a JSON file.' and 'All tasks as per the plan are complete.' A 'TERMINATE' button is visible. To the right, the 'Network Visualization' section shows a graph with nodes labeled 'Add (Checklist)', 'Custom (Log/Sign)', 'Legal (NewAgent)', 'Emps (Phone)', 'Info (Data/Info)', 'Patch (Outreach)', 'Educ (Qualities)', and 'George (Qualities)'. A 'User' node is highlighted in red.

Agents conversation and network

The screenshot shows the 'KYC Process Assistant' interface with the 'KYC Checklist' tab active. It displays a 'KYC Verification Checklist' with the following summary: Validated Count: 6/10, Pending Count: 0/10, Missing Count: 4/10, Completion Rate: 60.0%. Below this is a table with columns for Item, Status, Comment, and Source.

Item	Status	Comment	Source
Company Addr	Validated	Utility Bill issued by London City Utilities is available and valid.	DIM_CompanyAddressProof
Company Annu	Validated	Annual Accounts data for 2022, 2021, and 2020 is available with Ellipro score	DIM_CompanyAnnualAccountsAndElliproSurvey
Company Bank	Validated	Bank account and postal details found and verified.	DIM_CompanyBankAndPostalDetails
Company Direc	Missing	No directorship information available in supplementary data.	NA
Company Tax D	Missing	Tax documentation is unavailable in supplementary data.	NA
Company Regul	Missing	Regulatory compliance details are unavailable in supplementary data.	NA

Compliance checklist visualization

The screenshot shows the 'KYC Process Assistant' interface with the 'Client Outreach' tab active. It displays a 'Client Outreach Email' section with a 'Compose Email' form. The form includes fields for 'To:', 'Subject:', and 'Message:'. The 'Subject' field contains 'Request for Missing Information'. The 'Message' field contains a draft email starting with 'Dear [Name], I hope this message finds you well. We are currently in the process of completing our due diligence for [Name]. During our review, we identified several items for which we require additional information to proceed further.'

Customizable email template to contact various clients

The screenshot shows the 'KYC Process Assistant' interface with the 'News Display' tab active. It displays a table of 'Adverse News' with columns for Title, Adversity, Reasoning, and News.

Title	Adversity	Reasoning	News
[Name] Affiliates to Pay \$151 Million to Resolve SEC Enforcement Actions	High	The same issue of SEC charges against [Name] is reported from	The Securities and Exch
[Name] Affiliates to Pay \$151M to Resolve SEC Enforcement Actions	High	This duplicate report of the same SEC enforcement actions as prior	The Securities and Exch
SEC Settles Enforcement Actions with [Name] Affiliates for \$151M	High	The mention of a settlement involving multiple enforcement action	The U.S. Securities and I
[Name] Subsidiaries Fined \$4.30m by Regulator	Very High	This report of a significant fine adds to the ongoing adverse situatio	The fine relates to sever
[Name] Securities Settles Short Interest Reporting Violations	Medium	This indicates ongoing regulatory issues, contributing to a negative	Dec 30, 2024 - Complian

Negative news identified about the company



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