# 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:
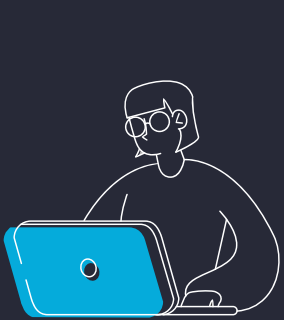
Data collection:
Aggregate data from SQL, APIs, and web scraping

Compliance checks:
Identify missing or non-compliant company information

Screening:
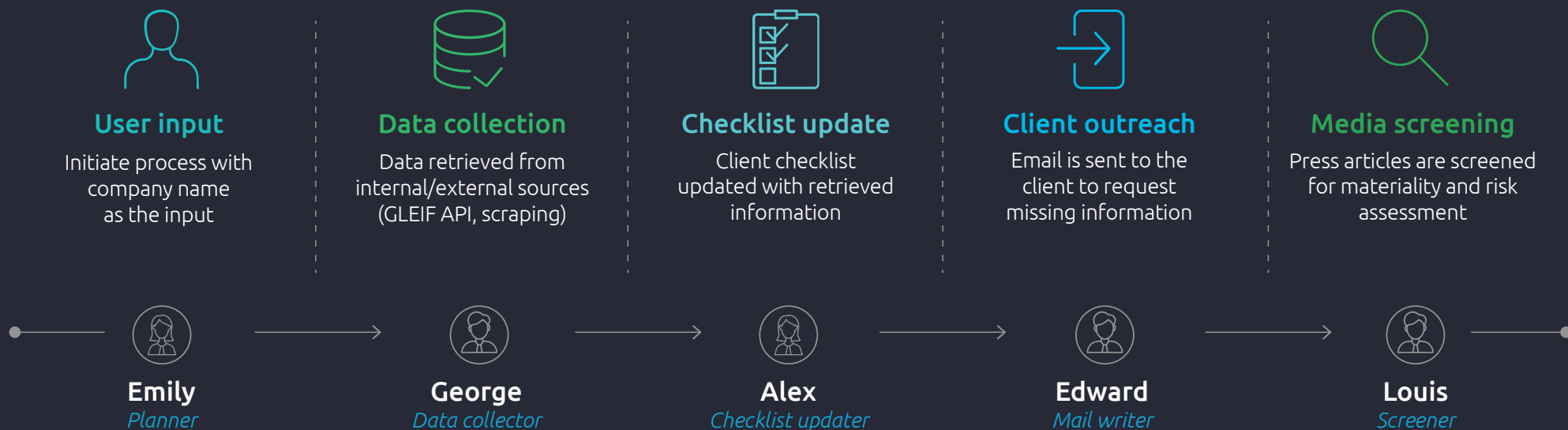Adverse news analysis

Client outreach:
Automatically request required customer data

User-friendly interface:
Monitor and review the process seamlessly

KYC Process and Benefits

User input
Initiate process with company name as the input

Data collection
Data retrieved from internal/external sources (GLEIF API, scraping)

Checklist update
Client checklist updated with retrieved information

Client outreach
Email is sent to the client to request missing information

Media screening
Press articles are screened for materiality and risk assessment

Emily
Planner

George
Data collector

Alex
Checklist updater

Edward
Mail writer

Louis
Screener

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
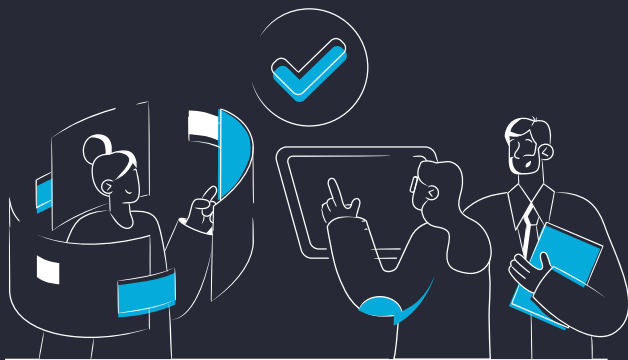
01

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.

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.

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.

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.

Agents conversation and network

Compliance checklist visualization

Customizable email template to contact various clients

Negative news identified about the company

Click to register
for an exclusive
presentation

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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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