

Capgemini unveils industry-first perpetual 'Know-Your-Customer' sandbox to enable real-time continuous compliance for financial institutions

New modular technical architecture provides a testing environment that empowers firms to innovate safely and scale their journey to pKYC with confidence

Paris, April 30, 2025 – [Capgemini](#) today announced the rollout of a technology sandbox that offers financial institutions a sound framework to migrate from legacy, static Know-Your-Customer (KYC) processes and labor-intensive periodic reviews towards perpetual KYC (pKYC) and event-based reviews. A first of its kind, Capgemini has collaborated with multiple technology partners to orchestrate the integration of this architecture. The sandbox offers a safe and secure test environment for firms to visualize how they can transition to a pKYC process and demonstrate its effectiveness to senior management and regulators. Capgemini's enhanced portfolio of offerings in financial crime, risk management and regulatory compliance services, along with the [news of its recent acquisition of Delta Capita BV](#), further strengthen the Group's position as partner of choice for Financial Crime Compliance (FCC) solutions.

Perpetual KYC provides an auditable, data-led and dynamic approach to alert firms automatically to material changes in a customer's circumstances that could affect their risk profile. This enables a financial institution to re-assess its corresponding risk exposure to the customer, better achieving a state of continuous, real-time anti-money laundering (AML) compliance.

Meeting regulatory requirements is key to success in the financial services industry and requires the consolidation of data across internal systems and external sources. The novel sandbox model, developed by Capgemini, enables firms to test, refine, and scale best-in-class software in a controlled environment, ensuring a seamless transition while mitigating risks. Engineered to be flexible and modular in design, organizations can easily implement the sandbox across their respective cloud platforms and technologies of choice.

"Static KYC processes present opportunities for financial criminals to exploit gaps and weaknesses for money laundering and other fraudulent activities, creating a continuous risk factor for financial institutions. We firmly believe that perpetual KYC is the approach needed to protect financial institutions from undue risk, enforcement actions, and large fines," said Manish Chopra, Global Head of Risk and Financial Crime Compliance at Capgemini. *"The pKYC sandbox capability marks a significant advance for industry compliance, meeting regulators' growing expectations of responsible innovation. It is an actionable measure for financial institutions to demonstrate how they are mitigating inherent risk exposure more effectively."*

"Financial institutions have a duty to not only understand their customer, but their customer's customer too," said Ivar Lammers, Global Head of Financial Crime Prevention for Wholesale Banking at ING. *"As financial crime rapidly evolves, and pressure mounts on maintaining compliance, the traditional KYC models struggle to address real-world challenges. Perpetual KYC is the shift required to rapidly respond to customer behavior changes and drive smarter compliance. Capgemini's pKYC sandbox is an impressive blend of visualizing the effectiveness of KYC processes in action and experimenting with new tools in a secure environment, all without risking customer data and optimizing infrastructure cost. It presents a significant*



opportunity for the industry to demonstrate to regulators excellence in achieving the critical requirements of real-time KYC.”

Key benefits of Capgemini’s new pKYC sandbox include:

- **A safe testing environment:** a secure environment where new KYC processes, policies, or technologies can be tested without risking real customer data leakage or compliance failures.
- **Best-of-breed solutions:** integration of key components from best-of-breed RegTech solutions and accelerators.
- **Real-time visualization:** ability to visualize pKYC in action to gauge benefits and showcase the framework to regulators.
- **Quantifiable business impact:** rapid end-to-end testing of the tech stack and processes leading to much faster feasibility of the pKYC operating model and creation of the associated business case.
- **Operational readiness:** identifies operational bottlenecks and optimizes workflows to enable full-scale deployment with confidence.

“In response to industry challenges around manual KYC processes and operational spikes, Capgemini has developed a pKYC sandbox that offers agile testing and rapid time-to-value,” says Dheeraj Maken, Practice Director, Everest Group. *“The solution integrates real-time data orchestration, AI-led automation, and scalable cloud infrastructure to drive process efficiencies while aligning with regulatory expectations for proactive, real-time responses – accelerating the industry shift toward perpetual KYC. This approach – backed by strategic partnerships, targeted investments, and geographic expansion – demonstrates Capgemini’s commitment to innovation in the FCC space.”*

Partner of choice for FCC solutions

The new sandbox is now part of Capgemini’s deep portfolio of offerings across financial crime, risk management and regulatory compliance services. It follows the recent acquisition of Delta Capita BV, a leading European provider of Financial Crime Compliance (FCC) solutions. Delta Capita comprises a strong consulting team focusing on KYC transformation. These developments further strengthen Capgemini’s position as partner of choice for FCC solutions. Delta Capita BV was Capgemini’s second major FCC acquisition, after the Group acquired and successfully integrated the FCC division of Exiger in 2023.

To learn more about Capgemini’s unique sandbox, visit: [Perpetual KYC Catalyst by Capgemini](#)

About Capgemini

Capgemini is 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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