

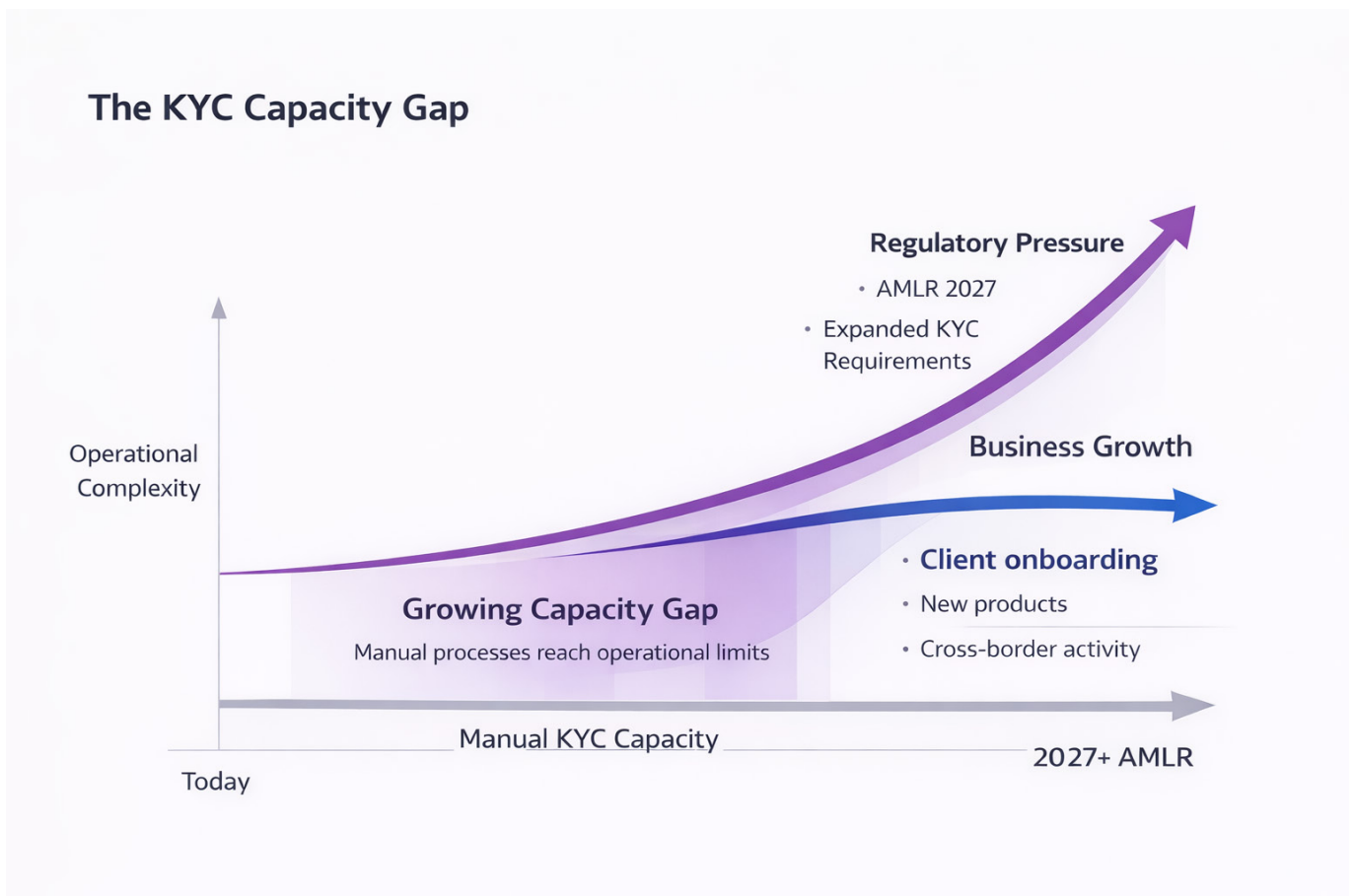
# KYC ACCELERATOR

# DELIVERING TRUST ACROSS THE CLIENT LIFECYCLE.

Across Europe, KYC is reaching a structural inflection point. The upcoming EU AML Regulation, increased supervisory expectations, and expanding onboarding volumes are converging at a time when most banks are already operating at capacity.

Periodic reviews will multiply, documentation standards will tighten and governance transparency requirements will intensify.

**How can financial services absorb an exponential increase in KYC workload while preserving control quality, auditability, and client experience?**



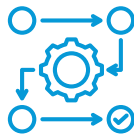
# THE KYC ACCELERATOR

The KYC Accelerator is a **modular, field-tested operating backbone** built on Microsoft Power Platform, Microsoft Dynamics 365 and the Microsoft Azure ecosystem.

It enables financial services to move from fragmented, manual execution to an intelligence-led KYC model.

**The objective is not to reinvent KYC,** but to **industrialise it by leveraging pre-existing,** field-tested KYC workflows for retail, affluent and business banking. Our approach targets an 80/20 model, i.e. 70 to 80% reuse of proven templates and processes and 20 to 30% tailoring to the customer’s risk appetite, product set, and channels.

**It includes :**



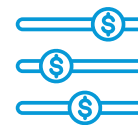
**Standardised** onboarding and review workflows



**Risk-based** process patterns by client archetype



**Pre-configured** evidence sets and control checks



**Parameterisation** aligned to the bank’s risk appetite

**The result: accelerated deployment, lower change risk, and faster time-to-value.**

# HOW IT WORKS

The KYC Accelerator offers a modular, API-first architecture that orchestrates the entire KYC lifecycle:



At its core is a unified client data model (Dataverse) that consolidates identity data, UBO structures, documentation, and risk factors into a single governed layer.

This data layer connects seamlessly to external verified sources such as business registers, UBO databases, and digital identity solutions. Information is captured once, verified once, and reused across onboarding and review cycles.

# INTELLIGENCE-LED RISK MANAGEMENT

Traditional KYC environments rely on static, rule-based risk rating models. The Accelerator supports evolution toward adaptive, data-driven scoring frameworks.

Through a controlled dual-run approach, financial services can run the legacy Customer Risk Rating model alongside an enhanced scoring engine. Calibration, back-testing, and validation occur in production-like conditions before formal migration.

This ensures regulatory comfort while progressively increasing precision, automation rates, and straight-through processing.



# FIVE EFFICIENCY LEVERS

The solution drives productivity through five reinforcing mechanisms:



**Digital Identity:** Integration with secure identity frameworks reduces onboarding friction and documentation exchange.



**Data orchestration:** Customer data is structured, validated, and reused across lifecycle events, eliminating duplication.



**Integrated evidence & auditability:** Governed templates and automated checklists replace EUCs, ensuring full traceability across the three lines of defence.



**Risk-based automation:** Low-risk retail customers can follow Straight-Through Processing, while complex cases are prioritised for expert review.



**AI-assisted case preparation:** Microsoft Copilot and GenAI capabilities support analysts in preparing case files, identifying anomalies, and enhancing analytical consistency.

# GOVERNANCE BY DESIGN

## Built for supervisory confidence

Supervisors increasingly expect real-time transparency, auditability, and clearly evidenced accountability across the three lines of defence.

The KYC Accelerator enables banks to scale onboarding and periodic reviews without proportional cost growth, strengthen control assurance, improve client experience, and institutionalise intelligence across the KYC lifecycle.

**REQUEST YOUR DEMO NOW!**

# CONTACT US

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