



KPMG Smart CDD

Powering your Customer Onboarding, Ongoing Reviews and Remediations



Financial crime continues to challenge the most mature of organisations, with time consuming, manual processes and high headcount, increasing the cost of maintaining compliance.

CDD activity is complex and time consuming, often managed by resource heavy middle and back office functions without connectivity to sales and customer relationship management systems. This can result in:

- Lack of automation meaning high numbers of FTE and time spent on customer due diligence
- Complex policy rules and decisioning
- Manually intensive screening and identity verification processes
- Disparate data and systems which fail to establish a 360 view of the customer
- Limited digital journey and omni-channel communication resulting in poor customer interaction
- Inefficient processes with complicated hand offs and hand ins across teams, resulting in customer outreach looping and delays in case completions and onboarding

Organisations are looking for alternative delivery models to increase efficiency and implement a more automated approach to reduce cost, improve customer experience and remain compliant.

How can KPMG help?

KPMG has combined its expertise in Customer Due Diligence, technology and operational service delivery to create an end to end CDD solution for onboarding, ongoing review, remediation, and ongoing monitoring with automation at its core.

KPMG can take on, transform and run a client's CDD operation, embedding Regulatory and AML subject matter experts into KPMG Managed Service operations to drive quality outcomes and cost efficiency.

Best-in-class and innovative cloud-based platform

Smart CDD sits at the heart of our operation and incorporates:

- Cloud-based proprietary CDD workflow built on Salesforce, the world's leading CRM platform
- KPMG Policy Wizard to simplify complex CDD policy into business rules
- Unique policy rules engine driving digital lineage and auditability of all decision making back to policy
- Fully integrated 3rd party data enrichment and screening tools to automate the data collection process and speed up CDD checks
- Omni-channel customer communication functionality including self-serve Customer and Relationship Manager Portal, telephony, live agent, email, postal and SMS

Smart CDD is compliant with regulations, fast to deploy, and rapidly scalable. It benefits both organisations and customers, with real time recognition of customer interaction and operational activity.

Data driven, digital, Customer Portal

Rapid mobilisation of operations and technology

Simplification of complex CDD policy into business rules

Automated screening with integrated 3rd party data solutions

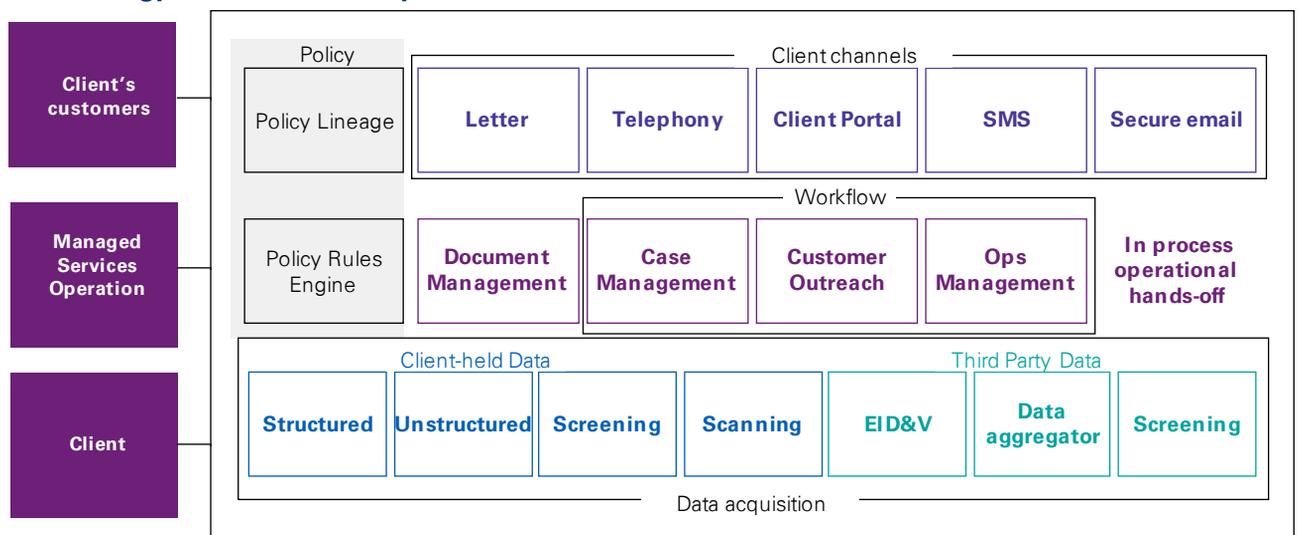
Omni-channel customer contact functionality

KPMG CDD Managed Service operations

The advantages of KPMG Smart CDD include:

- **Speed of service:**
Rapid ability to configure technology and mobilise operations combined with streamlining of customer outreach process to speed up onboarding and increase success rates.
- **A data-led approach:**
Giving a 360 view of the customer, with built-in robust audit trail, MI reporting and full lineage to policy to provide decision-making evidence to the Regulator.
- **Excellent customer experience:**
Data-driven approach leveraging policy rules engine means customers are only asked for information that's genuinely required. Improving customer experience and decreasing time to perform CDD activities by >25%.
- **Configuration with 3rd parties:**
Seamless integration for better decision making including KPMG's policy and risk rating engines, EID&V, third party data aggregators for entity information and full screening capability for PEPs, sanctions and adverse media.
- **Cost efficient delivery model:**
Leveraging KPMG's global network of member firms to offer round the clock operations and support and a cost effective delivery model that can be scaled.
- **Quality outcomes:**
Quality checking and assurance built into workflow, leveraging AML subject matter experts to drive quality and consistency across CDD operations ensures we deliver high quality compliant files to you.

Technology enabled CDD compliance



KPMG Smart CDD is unique

To discuss with us how you can benefit from our fully integrated end to end solution which provides compliance, speed and cost underpinned by quality and transparency, please contact the team.

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