



KPMG Intelligent Diligence

An automated approach to KYC




Key Features

KPMG Intelligent Diligence (“KPMG ID”) replicates the cognitive and investigative processes of KYC analysts to perform Client Due Diligence more cheaply and efficiently.

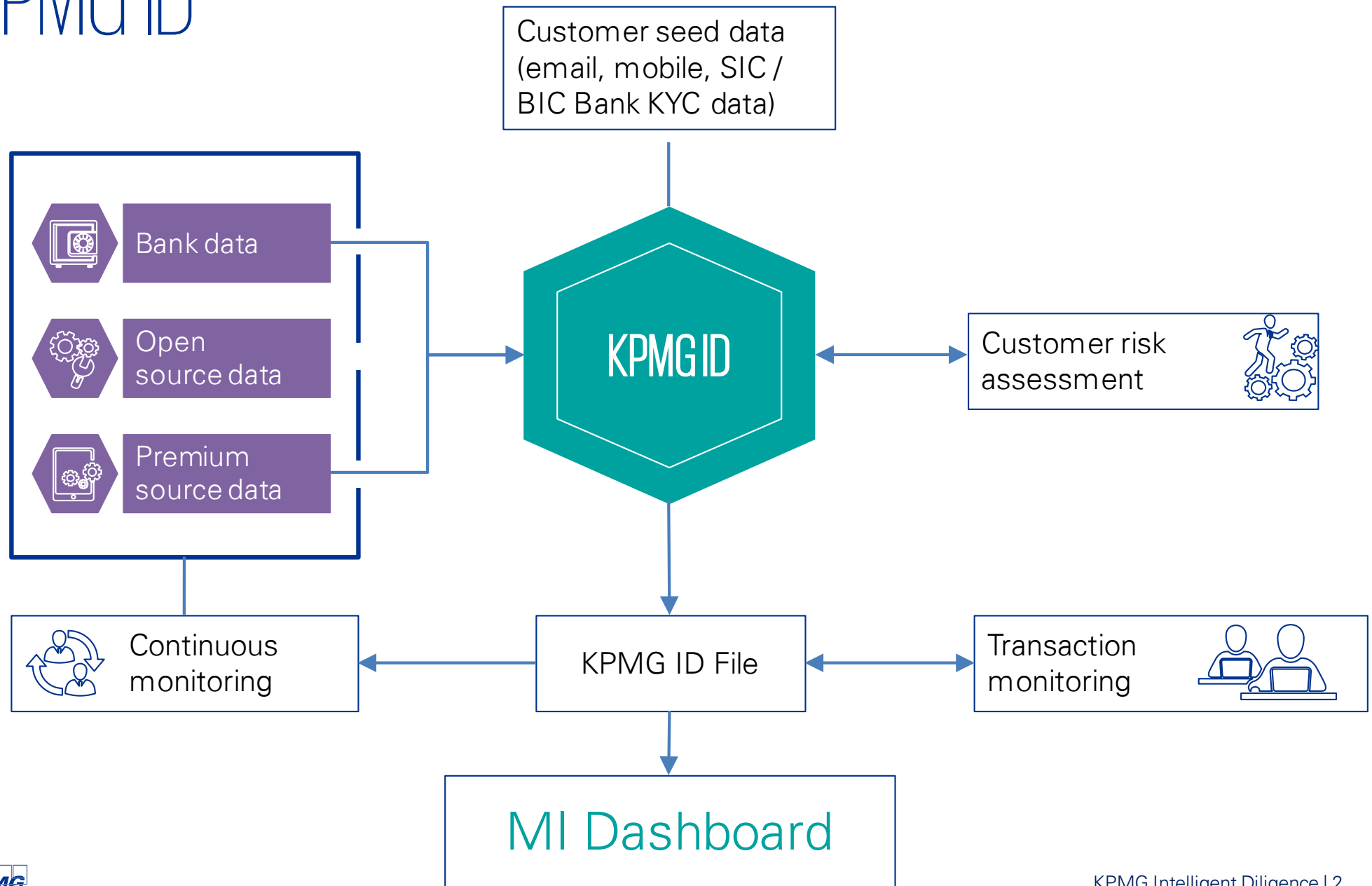
Key benefits of using KPMG ID:

- **Faster** – Due diligence searches can be completed in a **matter of minutes** reducing the time needed to review each customer file
- **Cheaper** – **Cuts costs** whilst fulfilling financial crime and KYC requirements
- **Broader** – **No constraints** on the amount of data or number of sources that can be analysed
- **Scalable** – **Large volumes** of requests can be processed swiftly with no additional effort
- **Flexible** – New regulatory focal points can be **quickly implemented** and searched as part of each customer profile
- **Smart** – Natural language processing and sentiment analysis replicates the way human analysts conduct research **faster and more consistently**



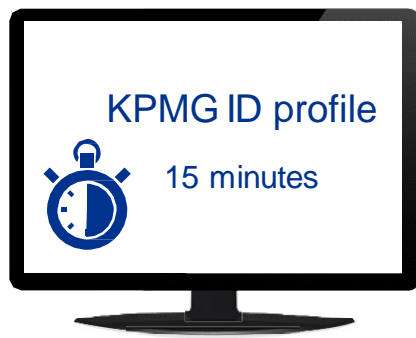
KPMG ID is a technology-enabled cognitive computing solution that has the ability to perform due diligence, auto-discount false positives and generate a full audit trail

KPMG ID



KPMG ID due diligence

KPMG ID is based on a cognitive computing platform that accesses thousands of sources including the open web, corporate registration records and data aggregators to automatically and comprehensively assess risk. It performs everything from simplified to enhanced due diligence on individuals and legal entities in a matter of minutes.



Allows due diligence researchers to spend far more of their time **assessing and reporting** on risk



Natural language processing and sentiment analysis replicates the way human researchers conduct research, ensuring quality and consistency

1.

Online search



2.

Aggregate, filter and categorise



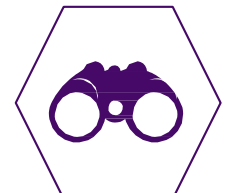
3.

Analyse, escalate and decide



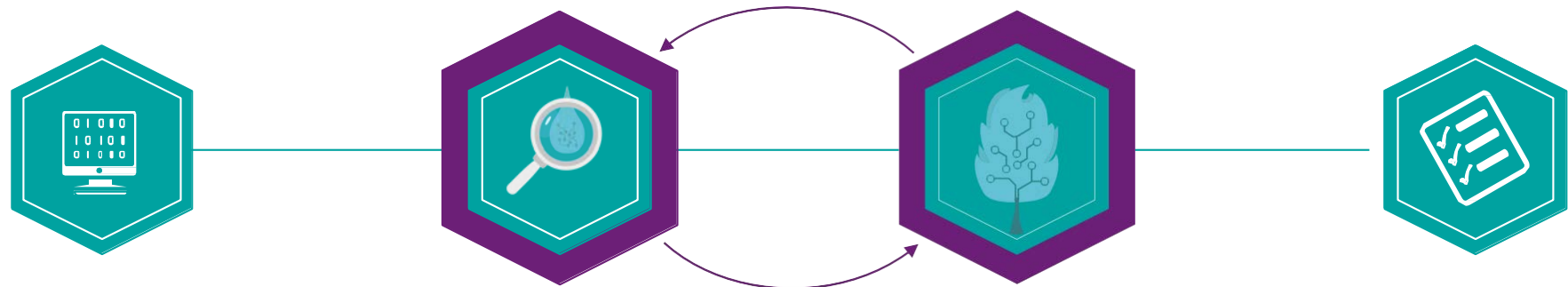
4.

Perform ongoing monitoring



KPMG ID research

KPMG ID employs the same cognitive processes to evaluate content as a researcher, without the constraints of human-based research. Its iterative learning approach allows the system to question and identify the subject, significantly reducing false-positives.



Data input

- Enriched seed data
- Only **name and country** required
- Multiple other input fields available to enhance the quality of the research

Source information

- Aggregation of publicly available data sources
- This includes **structured data** sources, **direct search websites** and the **open web**
- Performs searches in **22 languages** and auto-translates **from over 60**

AI-enabled

- KPMG ID **learns** about the entity or individual
- **Assesses** content and **extracts** relevant due diligence information
- **Eliminates false-positives**
- **De-duplicates** content to compress information from different sources into a single event such as adverse media

Accurate results

- Structures extracted information
- Provides easy access to source material
- Profiles generated in **15 minutes**
- Creates **audit trail**
- Allows continuous and effective **ongoing monitoring**

KPMG ID due diligence offering

KPMG ID meets all due diligence needs including simplified customer due diligence and enhanced due diligence

	Activity	Corporate	Individual
ID&V	Company Register / National Register	✓	✓
	Full name including all known aliases and middle names	✓	✓
	Ownership structure	✓	
	Permanent / registered address, alternative address (where applicable) and country of residence	✓	✓
	Government issued identification number (where applicable)		✓
	Nature of business	✓	
	Associated parties (Directors or equivalent, authorised representatives, beneficial owners)	✓	✓
	Ultimate beneficial owners	✓	
	Tax residency	✓	✓
Screening	PEPs / sanctions / other watchlists	✓	✓
	Adverse media (legal name, beneficial owners)	✓	✓
EDD	Assists identifying source of wealth / source of funds		✓
	Politically exposed persons ("PEP") status / relationship	✓	✓
	Proof of listing and link to parent (if applicable)	✓	

A completed profile

KPMG ID aggregates, filters and categorises results for analysis, escalation and review, saving both time and money. The system delivers its results in an easily accessible format with the most important risks clearly presented.

Name of individual or legal entity

General information including addresses and local language names

Source information such as corporate registries, ID&V and media sources

Sanctions match identified with the highest degree of confidence

Risks identified including money laundering and corruption

Specific risk and related media result(s)

De-duplication of adverse media result(s)

Other noteworthy information includes indicators of source of wealth / funds

KPMG ID monitoring

KPMG ID monitoring alerts you to changes in the risk profile of your customer. It helps meet the need for accurate, up-to-date information with event-driven email alerts, reducing manual effort and overall compliance costs.

Subject

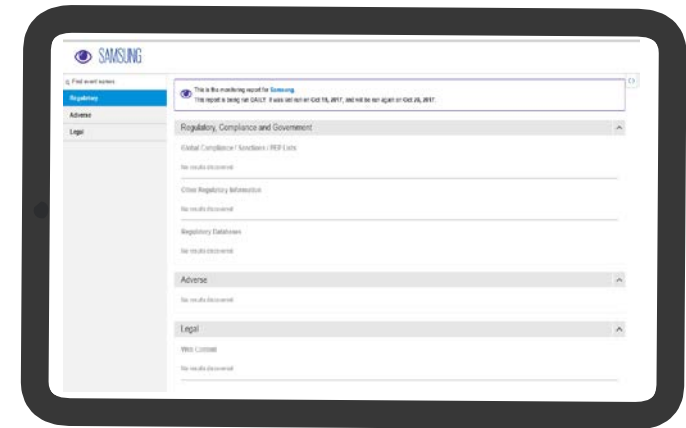


- Profiles for monitoring
- Ongoing monitoring of customer behavior and activities

KPMG ID monitoring



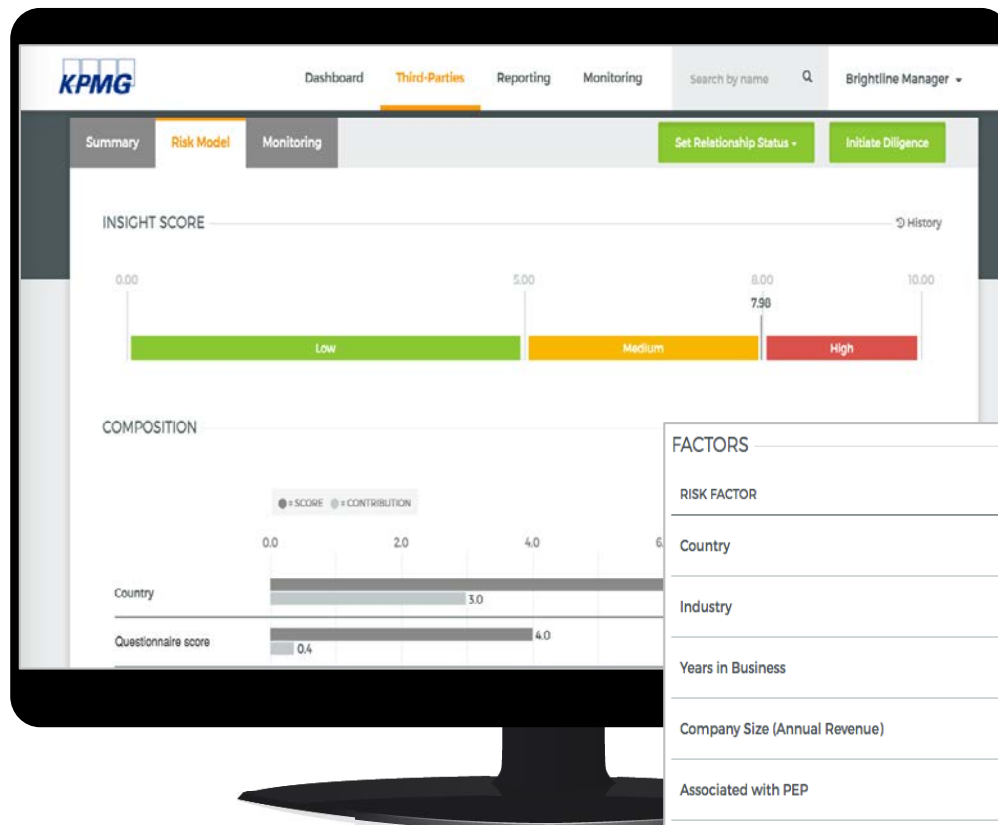
- Event-driven daily, weekly, monthly, quarterly or yearly monitoring alerts
- Set up alert frequency to meet your needs
- Triages alerts for easy processing



- Adverse content found will appear as an alert in your customer profile, keeping you up-to date with any changes identified
- Ensures you manage your financial crime risk and adhere to regulatory expectations

KPMG ID 3PM – Customer Risk Assessment

KPMG Intelligent Diligence 3PM is powered by the cognitive technology of our automated due diligence solution. This online, automated workflow tool contains a fully customisable risk model and segmentation engine to help risk rank your customers and run automated screening and due diligence searches based on the outcomes.

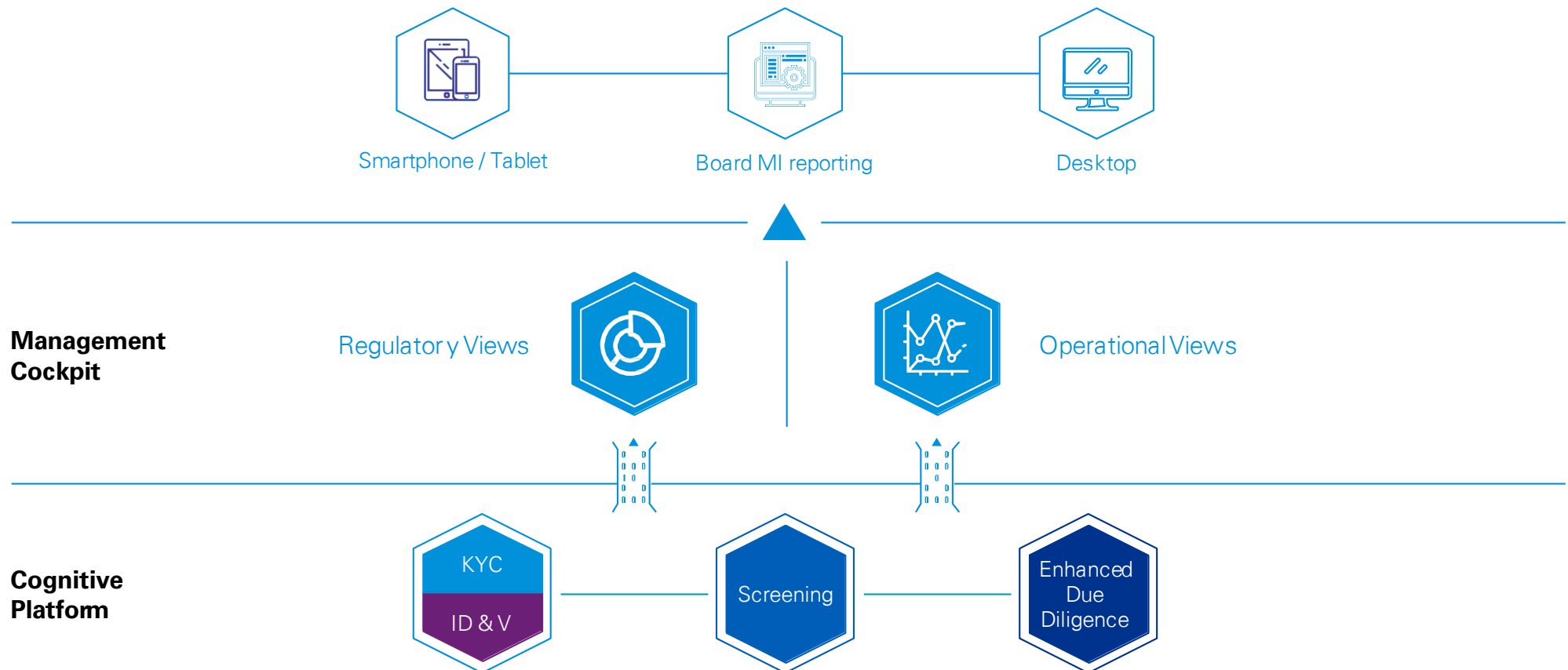


The platform is able to take large amounts of customer data and process this information to quickly filter by risk level and escalate cases when necessary. It is fully auditable and allows for ongoing monitoring thereafter.

FACTORS ✕ Cancel				
RISK FACTOR		SCORE	WEIGHTING	WEIGHTED SCORE
Country	United States	2.4 out of 10.0	23.5 %	0.56
Industry	Electronics	4.0 out of 10.0	11.8 %	0.47
Years in Business	1 - 2 years	10.0 out of 10.0	5.9 %	0.59
Company Size (Annual Revenue)	> \$1,000,000,000	2.0 out of 10.0	5.9 %	0.12
Associated with PEP	No	0.0 out of 10.0	17.6 %	0.00
Relationship Type	-- Select --			
Size of Relationship	> \$5,000,000	10.0 out of 10.0	5.9 %	0.59

KPMG ID management cockpit

To help make better Regulatory, Compliance and Commercial decisions our management cockpit will provide you an holistic view of all the relevant information you need to understand and manage the risk around your customers. This will also provide operational views to help you manage operations and identify any issues and bottlenecks.



KPMG ID management cockpit



Single, integrated and holistic views

- Bringing together data into user friendly, visually rich dashboards that provide holistic views across both Regulation and Operations risks.
- Over time, enhanced insights and better conversations enabled by the cockpit can help support better, quicker interrogation of risk and management of the customer base.

Understanding client risk exposures

- Interactive reporting, with meaningful metrics and agreed thresholds.
- Role-based user experiences allow executives to engage with their tool, in a way that is tailored to their role and responsibilities.
- Action and issues-tracking will help create a solid evidence base for exercising Senior Management responsibilities.

Creating Operational Efficiencies

- Automated data capture, validation, transformation and consolidation.
- More time for insightful, topical analysis, engagement and active management of operation risks and issues.

KPMG ID deployment models

Software as a Solution (SaaS)

- KPMG ID hosted in the cloud
- Individual user access



Batch reporting

- Automatic run of customer profiles
- Account refreshes / remediations



Enterprise

- Integrated KPMG ID engine
- Embedded in client workflow
- Available hosted, on-premises and in hybrid deployments



Profile Monitoring

- Available for all configurations

What are your options?



KPMG Intelligent Diligence

Self-service client platform

- Clients use own logins
- Run searches and adjudicate due diligence results themselves



Managed service

- KPMG runs searches on behalf of clients
- We adjudicate search results
- We provide follow on due diligence reports where relevant

Optional modules



Ongoing monitoring (PEPs, sanctions and adverse media)



Analysis of complex shareholding and ownerships structures



Astrus Enhanced Due Diligence and Bespoke Corporate Intelligence



Batch upload assistance

Sources

KPMG ID performs due diligence based on the sources required and compiles all data through a common intelligent merging analysis to remove noise and create a single comprehensive profile.

	Open web and adverse media	Corporate records	News	PEPs, sanctions, watchlists	Identification & verification	Internal
KPMG ID (standard sources)	  	<p>190 corporate registries</p>  	<p>30,000+ English and local language media sources</p>	   		
KPMG ID (premium subscription sources)	  	 	 	 <p>Dow Jones Watchlist</p>  	   	<p>Internal Blacklists Whitelists and others</p>

Notes



For more information, please contact:



Kieran Wallace
Partner, Restructuring

t: +353 1 410 1932
e: kieran.wallace@kpmg.ie



Deirdre Carwood
Director, Forensic

t: +353 21 425 4508
e: deirdre.carwood@kpmg.ie



www.kpmg.ie

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