**Slide 1**

Thanks, ………., and I'm happy to pick it up from here.

Hi everyone, my name is Aman Gupta

Today, I’ll be walking you through our hackathon idea — something we believe has the potential to make a meaningful impact.

The idea is centred around **KYC — Know Your Customer** — a process that's absolutely critical, especially in the banking ecosystem we’re part of, but this process often comes with friction, delays, and compliance headaches.

So we asked ourselves — can we reimagine the KYC process to make it faster, smarter, and more seamless without compromising on compliance or security? That’s the challenge we took on, and I’m excited to walk you through our solution.

Let’s start by first understanding the key problems in the current KYC process, and then we’ll move on to how our solution aims to make it more **efficient, unified, and fast**.

Slide 2

Alright, so let’s talk about the current KYC landscape — the pain points we face every single year.

To meet regulatory compliance and mitigate financial crime risks, we carry out KYC refreshes for nearly **10,000 corporate clients annually**.  
Now, that’s not just a large volume — it’s a **massive operational task**.

Let me break it down with these visuals:

🔸 **First**, it’s a **slow-paced process** with multiple steps and involvement from several teams, which unnecessarily drags timelines — the skeleton here says it all.

🔸 **Second**, we need to collect lot of documents, transaction data from multiple sources, teams and clients.

🔸 **Third**, there’s **high manual effort** — from email follow-ups to data extraction, transaction checks, and risk identification. A lot is still done manually, leaving room for errors and inefficiencies.

🔸 **Fourth**, we work across **multiple systems** — client portals, internal tools, external platforms, emails, and more. There’s no unified interface, which slows us down and breaks the flow.

🔸 And **finally**, we deal with **many dependencies** — KYC Team, RD team, QC Team, clients — it’s like a relay race where the baton drops too often.

Now let’s dive deeper and see how the actual KYC process looks like in practice.

**Slide 3**

We start with the **KYC Analyst**, who kicks off the process by scheduling and allocating cases using tools like Siebel.

🔹 Next, the analyst begins **gathering data**, identifying any changes or gaps in client information. This step alone can be time-consuming because the data is scattered across multiple sources.

🔹 Then comes the Relationship Director (RD) — their role is to analyze historical transaction data and provide key inputs like missing client details, along with filling and attesting the CAAR template. This back-and-forth adds to the overall turnaround time and increases dependency

🔹 Once that’s done, the analyst completes additional steps like **adverse media screening**, updating records on Full Serve, and **creating the final case file with screenshot of evidences** — which again goes into Siebel.

🔹 The case then moves to the **Quality Checker**, who performs reviews and ensures everything complies with policy. Finally, the case goes for approval and gets closed.

But here’s the real issue —  
🔸 **KYC Analysts** take around **2 to 4 weeks** just to complete their parts.  
🔸 **RDs** spend **1 to 4 hours** filling templates.  
🔸 And the **QC team** spends **1 to 2 weeks** reviewing and approving each case.

All of this has to be done within **90 days**, but as you can see — with all the manual work, disconnected tools, and dependencies — they often run tight on timelines.

As we’ve walked through the current process, one thing is clear — while the steps themselves are necessary, the **way** we’re executing them today is far from efficiency.

And that’s exactly where we saw the opportunity to innovate.

Let me now take you through our **proposed solution** — one that simplifies the workflow, reduces manual effort, and brings everything together into a **unified and intelligent platform.**

**Slide 4**

Let’s walk through the same workflow — but this time, notice how we've reduced manual effort, removed unnecessary steps, and injected intelligence where it matters.

🔹 **It starts with Smart Case Scheduling** — automatically assigning cases using priority and complexity of the case.

🔹 The KYC Analyst no longer manually gathers all data. Instead, our tool connects directly to **internal and external sources** via APIs — pulling company profiles, media checks, and financials **instantly**.

🔹 For the **RD**, we eliminate back-and-forth. The system auto-pulls transaction data, and **CAAR templates are pre-filled** using GenAI — significantly reducing the work of RD.

🔹 **Adverse media screening** is Automated using GenAI.  
**Evidence creation** is done automatically and **Even QC checks** are assisted with **OCR automation**, helping identify mismatches and flag issues faster.

All this adds up to major time savings, improved accuracy, and a process that’s not just faster — but smarter."

**Slide 5**

Now lets look at the **key benefits** we expect from implementing *KYC Accelerate*:

🔹 **Scalability** — the solution can be extended across different businesses and geographies.

🔹 **Improved Efficiency** — With automation and intelligent workflows, teams spend less time on manual tasks and more time on value-added work.

🔹 **A Streamlined Process** — One unified platform replaces fragmented tools, making the entire KYC refresh smoother and faster.

🔹 **Better Experience** for Both clients and colleagues

🔹 **Stronger Risk Detection** — With automated media screening and analytics, we catch red flags faster and more reliably.

🔹 **Adherence to Controls** — Proper evidence gathering and automated documentation help ensure we stay compliant, every time.

🔹 **Simplification** — We’ve eliminated unnecessary steps and reduced redundancies

🔹 **Faster Due Diligence** — With GenAI-assisted reviews, we can complete checks quicker while maintaining quality.

🔹 And finally, it’s an **Automated, Future-Ready Solution** — built using the latest technologies to keep us ahead of the curve.

**Slide 6**

So that was KYC Accelerate — our vision to transform the KYC refresh journey into a faster, smarter, and more scalable process.

Thank you so much for your time — we’re happy to take your questions and feedback.