

An overhead view of two people, a woman and a man, sitting at a table. The woman is on the left, wearing a white top, and the man is on the right, wearing a dark blue suit. They are both looking at a laptop that is open on the table. The laptop screen displays a dashboard with various charts and graphs. The background is a dark, curved architectural structure with wooden accents.

# NEXT GEN COMPLIANCE

## A DATA DRIVEN APPROACH TO TACKLE THE COMPLIANCE CHALLENGES

ABI Lab, 24 March 2022

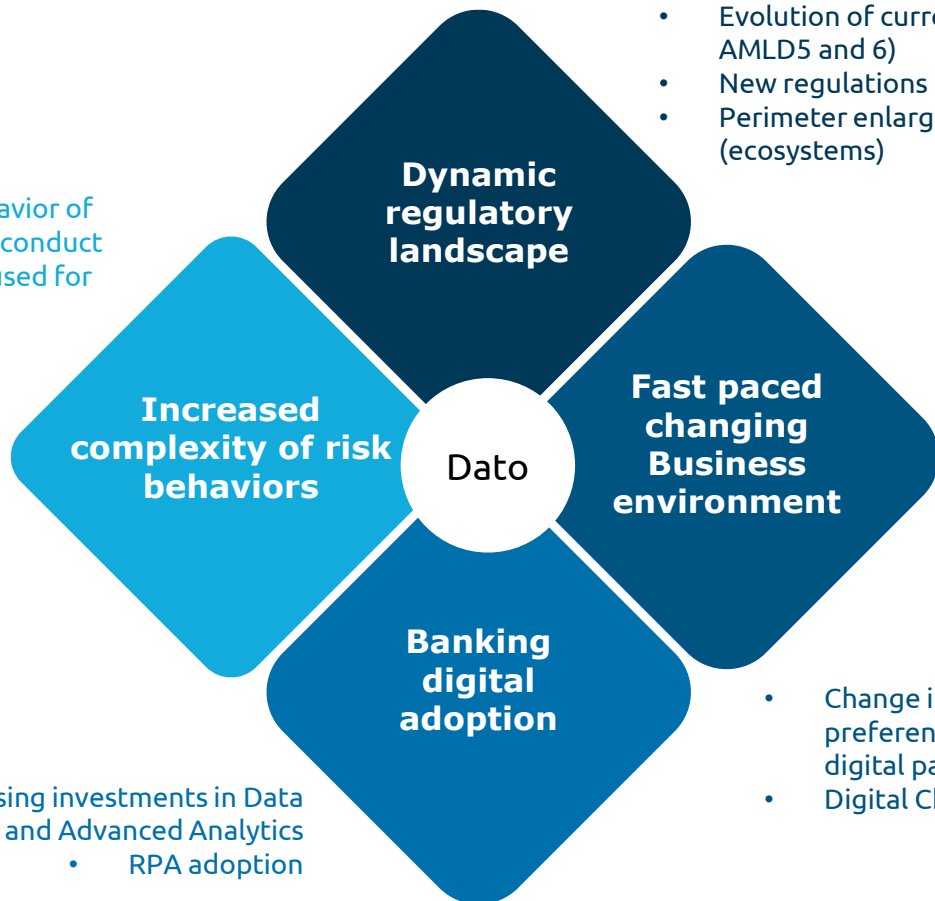
# AGENDA

- Compliance changing environment
- Digital Compliance – Data Driven Approach





# THE ENVIRONMENT WHERE COMPLIANCE IS OPERATING IS EVOLVING CONTINUOUSLY AND DATA IS THE COMMON POINT



- Dynamic behavior of potential misconduct
- Technology used for misconduct

- Ever increasing investments in Data and Advanced Analytics
  - RPA adoption



SOARING DATA VOLUMES



GROWING STAFFING NEEDS



COMPLIANCE COSTS PRESSURE

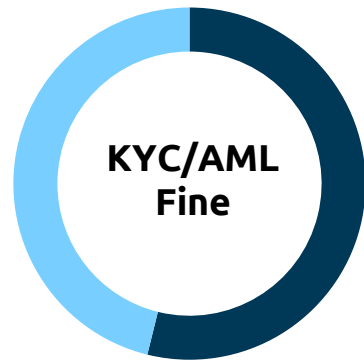


REPUTATIONAL RISK

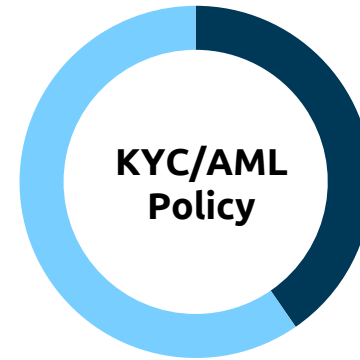


# CAPGEMINI INTERNAL RESEARCH SHOWS THAT THE FINES MAKE BANKS TO TAKE ACTIONS, BUT OTHER OPPORTUNITIES ARE STILL TO CATCH

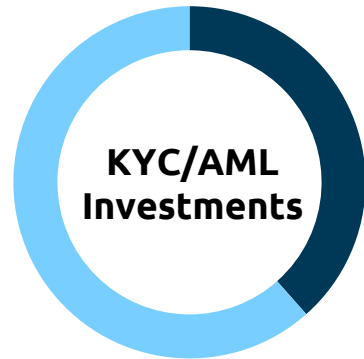
European bank situation (Internal Capgemini research 2020)



40% of the 52 banks have received an AML/KYC-related fine.



54% of the 52 banks report a general policy regarding their KYC/AML compliance.



38% of the 52 banks have invested in an initiative to improve their KYC/AML compliance.



70% of the 20 banks who invested in KYC/AML were previously fined.

**Banks are taking initiatives to improve their KYC/AML processes individually, but also in groups.**



# INTERESTING EXAMPLES OF KYC/AML INITIATIVES ABOUT ARE THOSE IN BANKS IN BELGIUM, FRANCE, NORDICS AND NETHERLANDS

## European bank situation (Internal Capgemini research 2020)



The Belgian banks have created KUBE, which is a blockchain application, created to share corporate data as part of the KYC process. Its goal is to streamline verification and maintenance of corporate identities for businesses and bank, simplifying KYC-processes.

### The Clipeum Project

The French banks have started the Clipeum project, which is a KYC platform based on a distributed registry technology (blockchain). It will organise the collection of data and documents of corporate clients for KYC issues on behalf of its members. They are set to go live in 2020.



The Nordic banks have set up Invidem, which is a platform with standardised processes handling KYC information. Their aim is to simplify the KYC processes, and are also looking at setting up a common onboarding process for the member banks. They are set to go live in 2020.

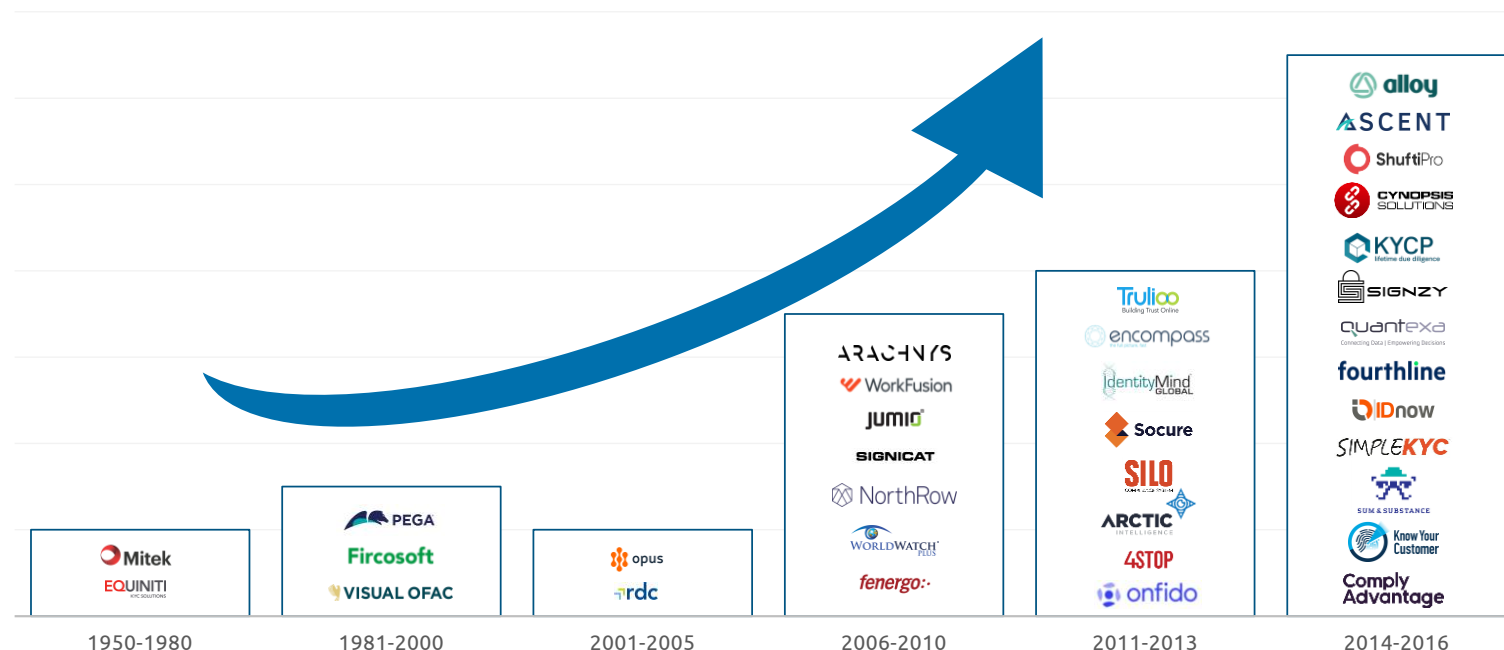
### TMNL

The Dutch banks are looking into the creation of an organisation that will monitor payment transactions to combat money laundering, called 'Transaction Monitoring Netherlands (TMNL)'.

# FINTECHS BRING KYC/AML SOLUTIONS AND THEIR NUMBER CONTINUE TO GROW, WHILE THEIR FUNDING SHOWS THE GROWING INTERESTS IN THESE SOLUTIONS

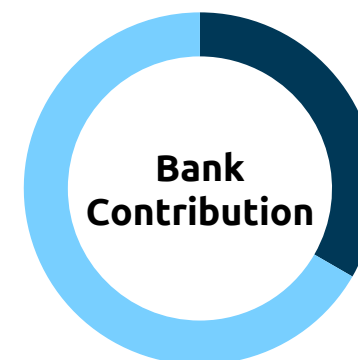


European bank situation (Internal Capgemini research 2020)



60% of the fintechs in the database has received venture capital investments.

In total, more than **€ 770.000.000** has been invested.



For 33% of the 21 fintechs who had funding information available, a bank also contributed.

# Our Vision

A **Next-Generation Compliance** powered by data that embraces the digital transformation to establish an **intelligent control framework** fluidly **sealed with the business** activities





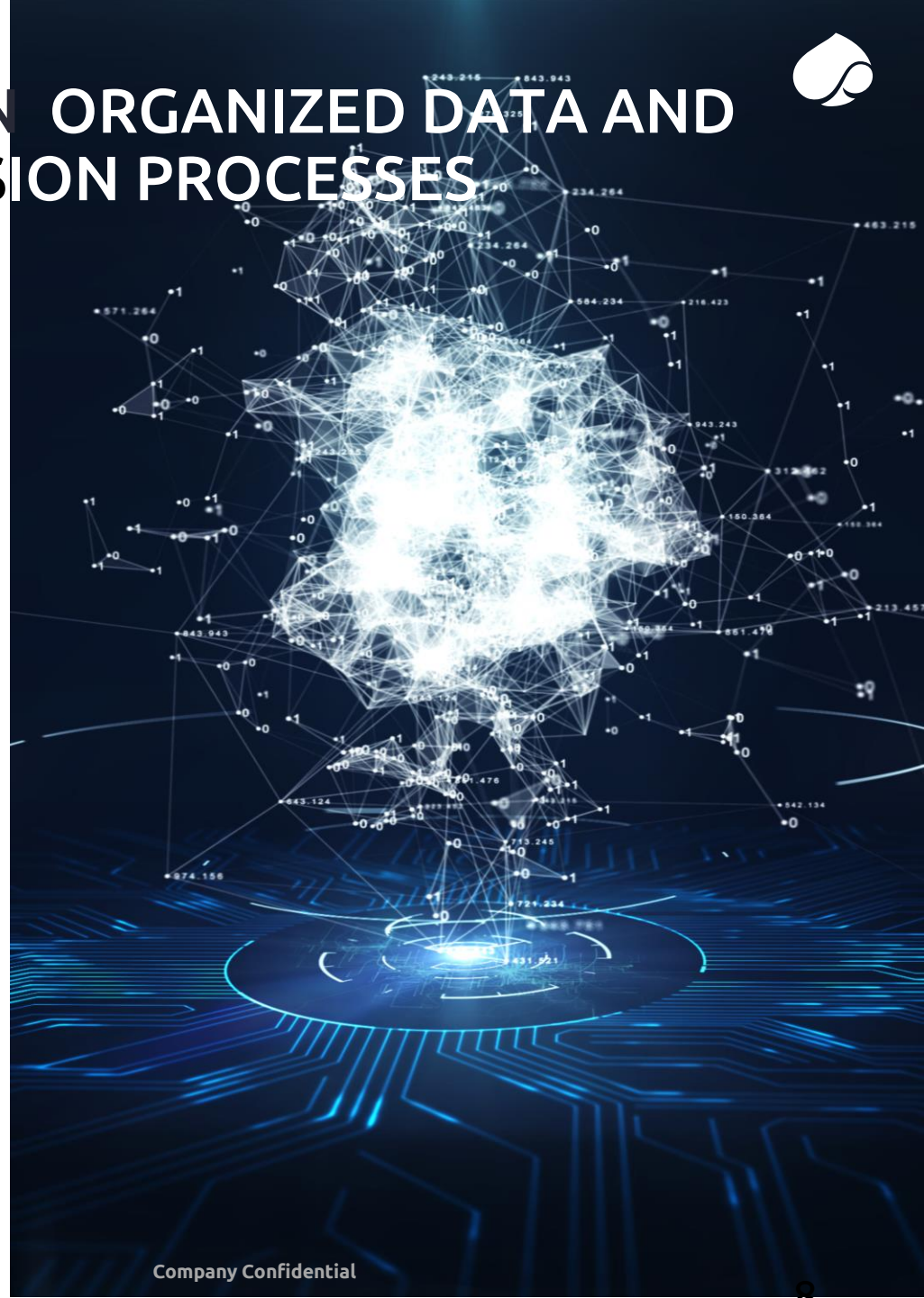
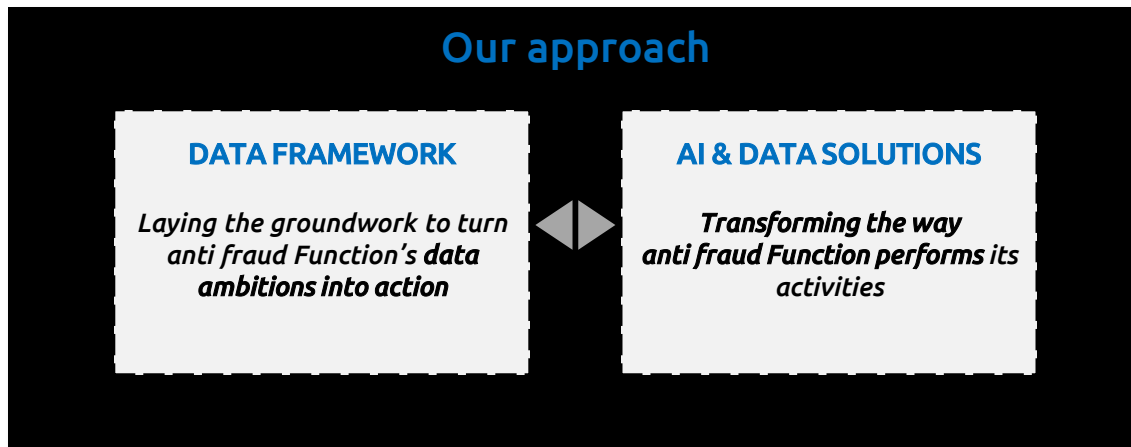
# THE DATA DRIVEN APPROACH IS BASED ON ORGANIZED DATA AND ON THE ABILITY TO USE THEM IN THE DECISION PROCESSES

## 1. Optimize the data framework to support Compliance's data transformation strategy

Set the foundation of a data-focused Compliance strategy by creating a centralized Data Platform, with dedicated strategic Data Management as well as Data Governance

## 2. Develop AI & Data Solutions to make the performance of Compliance activities more efficient and reliable

Enable Compliance Function to harness the full potential of their data by designing & deploying AI-driven data solutions with strong impact on operational efficiency, risk management and regulatory compliance

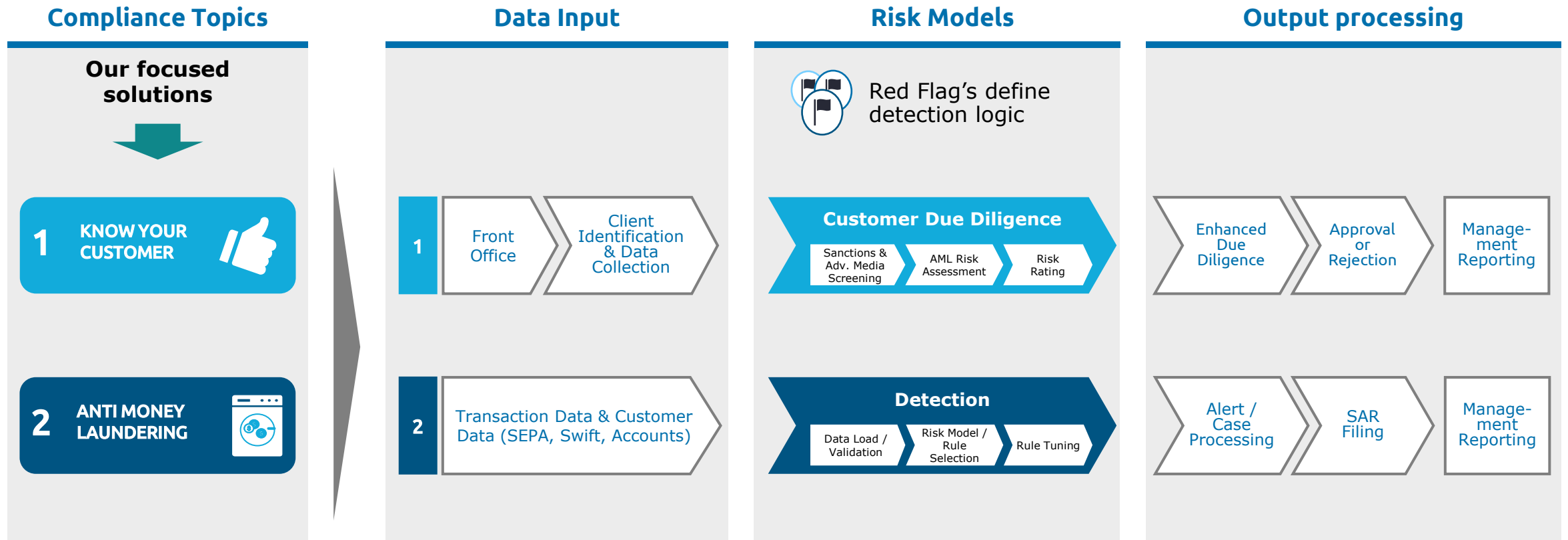






# THE ANALYSIS OF DATA MUST LEVERAGE STRUCTURED INPUTS AND CREATE INSIGHTS TO ENHANCE THE COMPLIANCE PROCESSES

Our data driven intelligent solutions are focused on three main compliance topics



Next Generation Compliance ensured a delivery empowered by data driven intelligent technical solutions

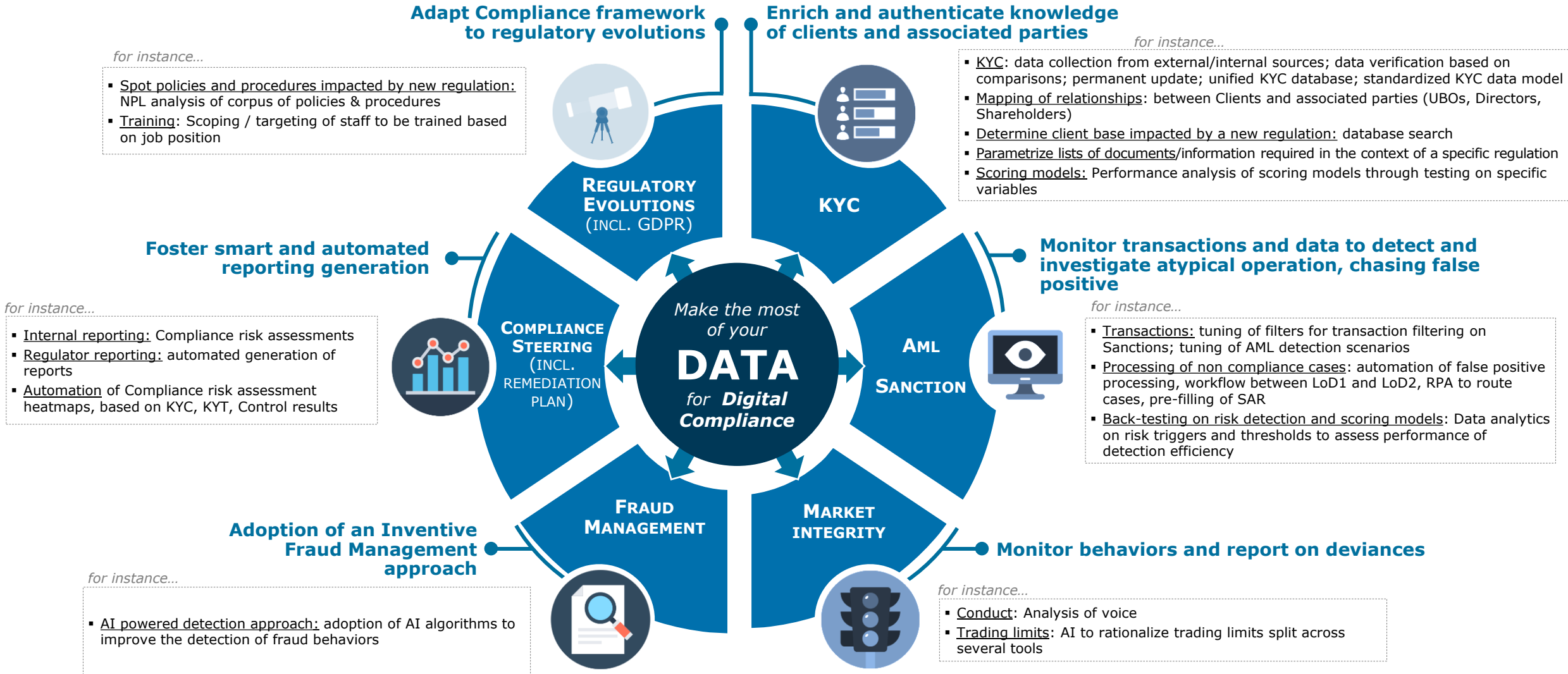
Predictive approach

Complete integrated risk profile

Algorithms supporting human decision making



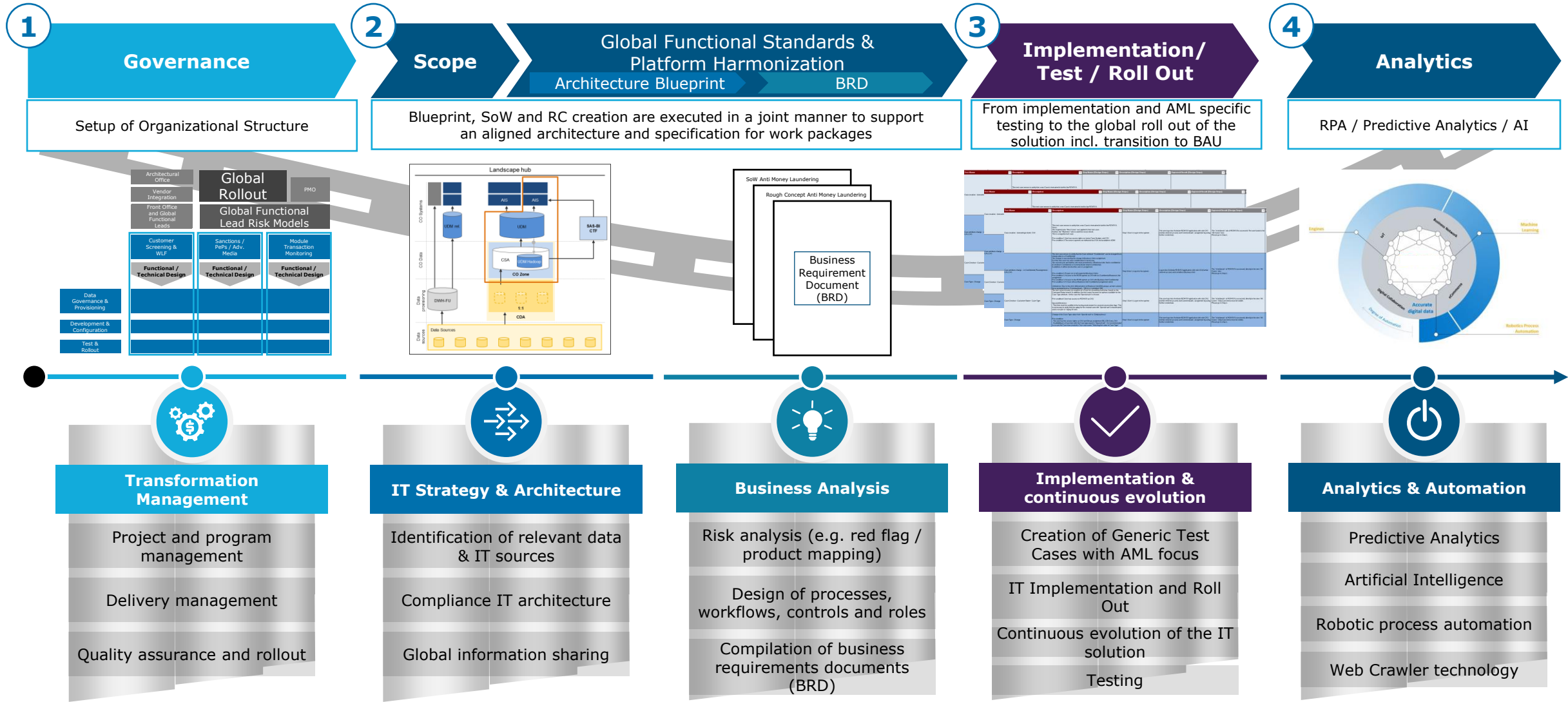
# THIS APPROACH IS APPLICABLE ON SEVERAL AREAS OF THE COMPLIANCE...



▶ The scoping of relevant use cases depends on the bank's level of data maturity and on robustness and efficiency priorities



# ...AND REQUIRES THE ABILITY TO MANAGE THE SKILL MIX ON COMPLIANCE AND DATA IN A TRUE END-TO-END APPROACH





## About Capgemini

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided everyday by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of over 300,000 team members in nearly 50 countries. With its strong 50-year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fuelled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering and platforms. The Group reported in 2020 global revenues of €16 billion.

Get The Future You Want | [www.capgemini.com](http://www.capgemini.com)



This presentation contains information that may be privileged or confidential and is the property of the Capgemini Group.

Copyright © 2022 Capgemini. All rights reserved.

**Enrico Ambrosi**, Capgemini  
Market Segment Leader - MU Financial Services  
[enrico.ambrosi@capgemini.com](mailto:enrico.ambrosi@capgemini.com)  
Mobile: 3396157071

**Andrea Scribano**, Capgemini Invent  
Head of Enterprise Data & Analytics  
[andrea.scribano@capgemini.com](mailto:andrea.scribano@capgemini.com)  
Mobile: 3459243385



**GET THE  
FUTURE  
YOU WANT**