Transform KYC operations with governed AI agents

Improve customer experiences
Reduce costs
Enhance compliance



Financial institutions (FIs) and Fintechs are increasingly under pressure to reduce the cost of compliance while meeting strict regulatory standards. There is a clear shift towards AI adoption in financial crimes compliance, driven by: business and operational efficiency considerations, modernized foundational rules from key regulators, clear executive endorsement, and evolving standards for practical AI deployment.

KPMG LLP has a well-established track record of improving operations by utilizing a KYC approach focused on unlocking value, increasing output, reducing errors and identifying business opportunities leading to reduced cost of compliance. Technology-led processes, enabled by AI and task-specific agents, help accelerate KYC processes, (e.g., initial due diligence, PEP, adverse media screening, narrative generation, customer and front-line outreach, internal escalations, QC/QA, and continuous monitoring), while maintaining regulatory control and client-specific oversight. **When delivered successfully, KYC is transformed from a cost center to a revenue-generating function.**

Deploy efficient KYC agents
embedded within your existing workflows and CRM, smooth third-party integrations, and highly experienced engineers for customization needs.

Enhance compliance
of current and future regulations, reducing risk to your organization via auditable and tested agentic workflows.

Reduce operational costs
through an agentic-led approach to process optimization and leveraging top talent.

Increase revenue
by deepening and sustaining client relationships to foster growth and reduced costs while achieving ongoing compliance.

Financial crime compliance costs rose for 99% of FIs last year, reaching $61 billion in the U.S. and Canada alone[1]. KPMG has the experience and knowledge to help clients reverse this trend.

The KPMG approach: End-to-end KYC Managed Services

KPMG combines **governed AI** with **operational and compliance specialization** to help transform your KYC operations from a cost-burden into a tech-driven strategic advantage.

Operational performance

- **60%+ faster processing** with AI-powered work-flows and client screening, digital outreach, policy chatbots, SOW automation, and automated transaction reviews.
- **KYC reporting suite** provides clients and our delivery team with key insights to help improve the KYC program and drive efficiencies.

Cost optimization

- **Up to 50% cost savings** via our global delivery model (6,400+ Managed Services professionals across 16 centers).
- **40% lower attrition** than industry averages, reducing rehiring/training burdens.

Regulatory confidence

- **95%+ quality scores** attained by leveraging an established quality program that includes the KPMG QC accreditation program, and delivery teams that are staffed with seasoned KYC professionals.
- **Established training program** for both new hires and experienced professionals, including Financial Crimes University which contains up-to-date and relevant financial crimes related to KYC requirements.

Smooth integration

- **Platform-agnostic** solutions that work alongside your existing tech stack.
- **Dedicated clean rooms** and SOC 2-compliant data security.

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[1]Source: True Cost of Financial Crime Compliance Study, LexisNexis® Risk Solutions, February 2024.

An enhanced KYC lifecycle approach

Depending on your organization's level of maturity, the KYC lifecycle can be agentified incrementally—from targeted agents in a single stage to orchestrated, end-to-end automation. Human-in-the-loop checkpoints remain embedded at key risk decisions, so oversight and regulatory control scale alongside the technology.

Journey Stages	Qualification and intake	KYC and due diligence	Fulfillment and enablement	Ongoing Monitoring and refresh
Stage details	Initial customer onboarding request, product scoping, onboarding intake, and collection of required information and documentation	Customer identity verification, KYC reviews, risk assessments and compliance validation activities are performed	Accounts, products, and services are configured while onboarding, operations, legal, and compliance teams coordinate	Clients are activated, onboarded into servicing channels, monitored and refreshed
Key challenges	– Incomplete or inconsistent onboarding data – Manual documentation collection and repetitive outreach	– Highly manual review effort and fragmented risk assessments – Delays caused by multiple data sources and outreach loops	– Siloed handoffs across onboarding, operations, and compliance teams – Limited visibility into onboarding status, dependencies, and blockers	– Reactive issue management and resource-intensive KYC refresh cycles – Burdensome outreach that impacts customer experience
Agentic opportunities	– Guided onboarding intake agents – Dynamic document and requirements generation	– AI-driven data extraction and verification – Intelligent risk classification and exception routing	– Workflow orchestration and intelligent task routing – Data and document extraction from reliable third-party sources and direct input into KYC profile	– Continuous monitoring and proactive risk identification – AI-driven update, verification and outreach generation

The KPMG difference

Scalable technology
A data-driven, technology-led approach utilizes AI and task-specific agents to enhance processes.

First Time Right
Policies and regulations drive requirements to create an enhanced customer experience.

Operational performance
Efficient execution through AI-workflows, streamlined processes, and KYC AI governance framework.

Outcome-driven metrics
ROI tracked via throughput, productivity, and turnaround time.

Our global network of delivery centers supplies 24/7 access to skilled resources, which helps minimize the challenge of staff attrition and gives you the ability to flex up or down as needed.

With our established track record of streamlining operational processes and driving cost efficiencies, financial institutions trust KPMG to help enhance their back-office KYC operations. Transforming KYC programs involves more than just adopting new technology and refining processes—our trusted professionals, with extensive experience across all client segments and top-tier banks, work with your team. KPMG Trusted AI is our strategic approach and framework to designing, building, deploying, and using AI solutions in a responsible and ethical manner so we can accelerate value with confidence. Leveraging deep industry knowledge and innovative tools, KPMG helps you deliver transformational KYC capabilities.

Act now

Let the KPMG Managed Services team become an extension of your operations transforming your compliance function into a strategic technology-first operation.



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