



Kayla

AI pKYC Review Analyst

As an AI Digital Worker, I have been trained to keep tabs on your customers across an ecosystem of systems and sources. I consistently collect and review available data, keeping KYC profiles updated and triggering in-depth reviews, when necessary, sharing my findings to keep things easy.

System Integrations

- Fenergo and other CLM tools
- Pega and other BPM software
- LexisNexis, Thomson Reuters, and other data enrichment sources

Responsibilities

- Support KYC operations programs in their transformation of their target operating model from periodic KYC, to a digital-first, perpetual KYC (pKYC) review.
- Keep KYC profiles up-to-date with event-driven monitoring capabilities of sources
- Identify materiality of customer data changes, such as updates in beneficial ownership, moves to high-risk jurisdictions or connections to PEPs and watch-listed individuals and entities
- Create an interactive dossier with data and analysis from internal and external sources to assist the team's further investigations
- Collaborate with the team to match your institution's KYC procedures and requirements to fulfill documentary and non-documentary KYC requirements

Skills

- **Monitoring of relevant data sources** to determine when new information arrives for specific entities
- **Retrieve existing KYC information** on entity and counterparties (e.g., occupation, onboarding date, current risk rating, source of funds, PEP status)
- **Source additional information** from approved internal and external sources according to policies and procedures
- **Reconcile information** across sources to detect discrepancies, anomalies, and data quality issues
- Review updated information, **determine materiality, calculate KYC risk rating,** policies to invoke and/or minor, immaterial updates that can be made directly to an entity's KYC profile
- **Summarize findings,** document policies and steps that were completed, justify and explain final decision(s) or actions