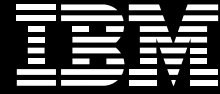


### IBM Global Services Know Your Customer (KYC)



#### Solution Description

High customer expectations, as well as working in an increasingly regulatory environment, are giving rise to an industry-wide transformation in the banking and financial services marketplace. Customers are now demanding to be protected from fraud, while at the same time expecting a high level of customer service and a more personalized experience. Complicating this process are increasingly stringent government regulations requiring banks to properly identify and validate information when on-boarding new customers.

Know Your Customer (KYC) is a service oriented architecture (SOA) that is focused on customer identification, authentication and compliance during the on-boarding process. The KYC solution is comprised of a composite of services, business rules and pre-built mappings that access IBM technology in the process of customer on-boarding.

#### Features & Benefits

The KYC solution facilitates a financial institution's ability to know who its customers are, who they're related to, and what financial service products they use – not only to comply with regulatory and customer demands, but also to:

- Manage operational risk more stringently
- Utilize customer data to generate increased revenue
- Capitalize on potentially cost-effective business process improvements

#### Value Proposition

KYC can help banks reduce account opening and management costs, as customer data systems are harmonized across the enterprise. Operational risk can also be reduced, as customer information is updated and managed from a central source. Additionally, capital can be increasingly directed toward more worthy customer segments to cut credit risk, and customer data can be used as a competitive differentiator. The solution provides the opportunity for financial institutions to offer customized financial products and increase customer loyalty. In the end, the KYC solution not only protects against identity theft, but also represents a way for banks to drive further profitability.

#### IBM Segment

- Enterprise Content Management
- InfoSphere

#### Business Function

- Fraud Management

#### Target Industry

- Banking and Financial Markets

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