

Where KYC Meets Intelligence

FIRST DERIVATIVE

AN EPAM COMPANY

KYX | a different way



A different approach produces a different result

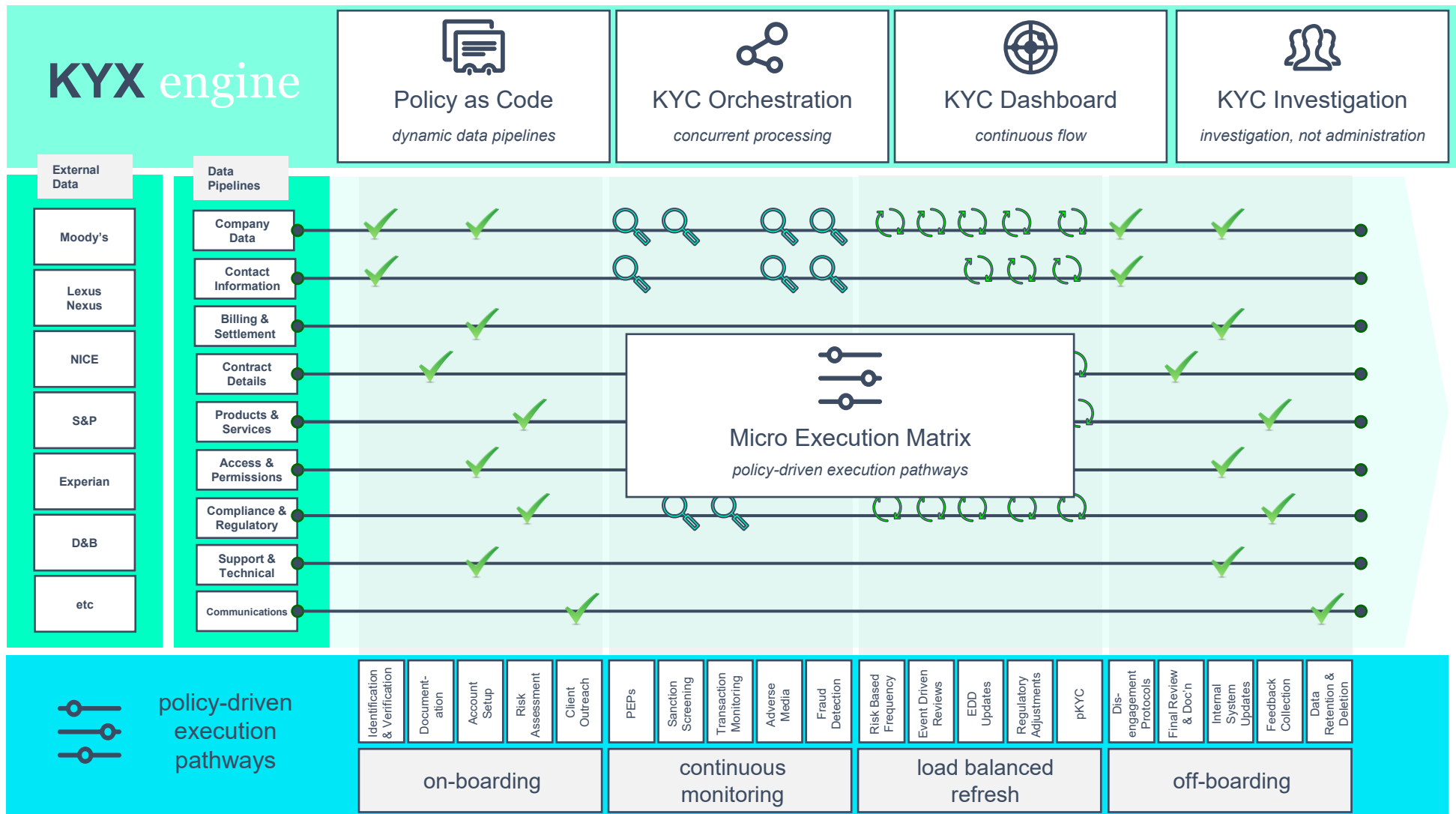
In the past, processes have evolved based around case management and human workflows

However, a solution based on policies and data creates a more dynamic solution which streamlines compliance; is cheaper to run, change and maintain; and creates a better client experience - introducing **KYX**.

The functional architecture for **KYX engine** drives the fastest, most automated route through the process based on policies encapsulated as code

Work is orchestrated through the process creating a continuous flow and balancing spikes in demand

Humans are involved as investigators rather than administrators

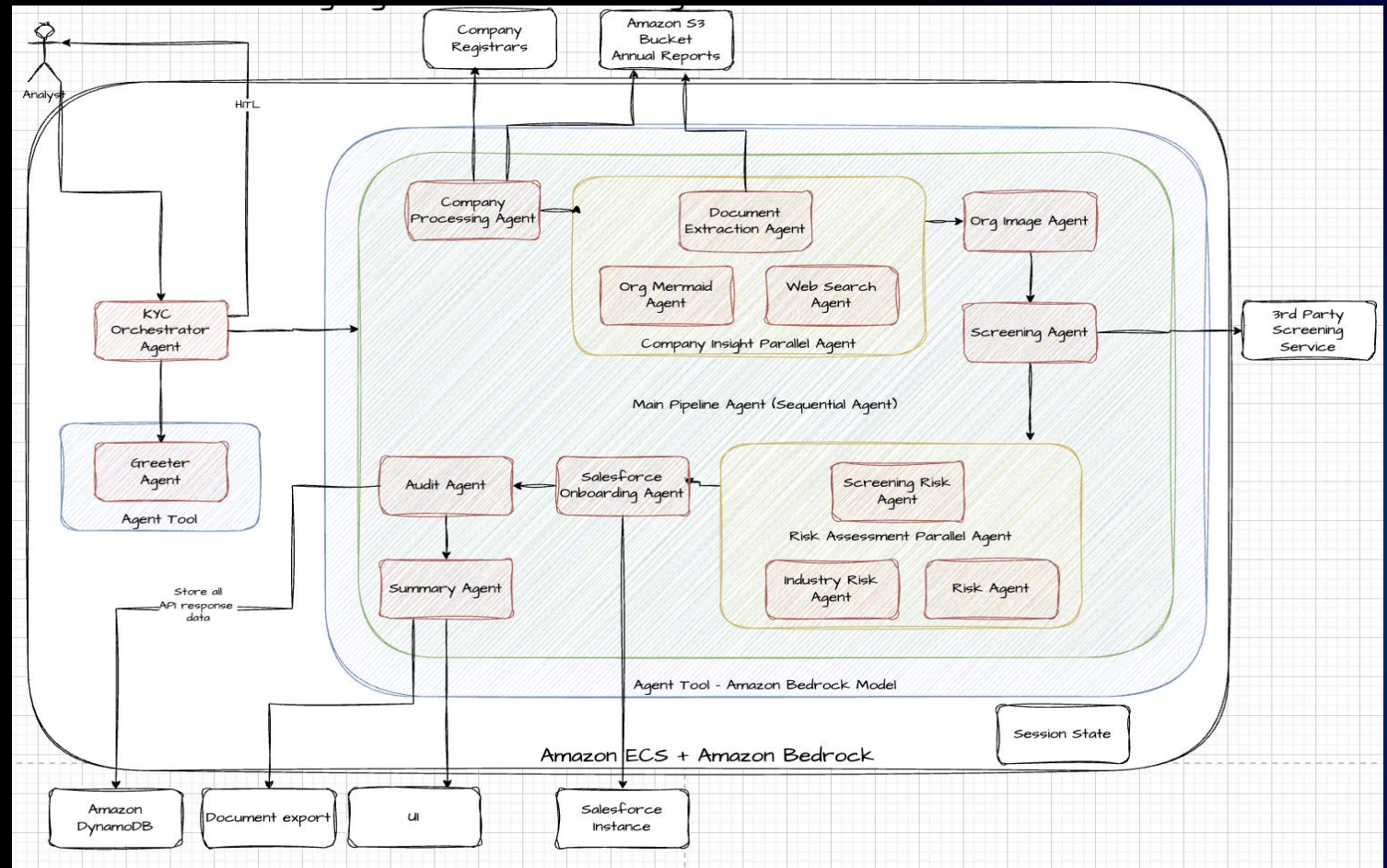


KYX | Streamlining KYC and Risk Checks with AWS-Powered Automation and Human Oversight

Built on Amazon Web Services

- Agents automatically retrieve and consolidate data from public, subscription, and internal sources to build a complete customer profile
- Use policy-as-code to consistently apply KYC/AML frameworks, enhanced PEP, sanctions, and adverse-media checks
- Provide additional reasoning to detect identity, ownership, and risk discrepancies across sources
- Maintain human oversight at key decision points for auditability, accuracy, and governance
- Results in a cloud-native, low-touch, and high-accuracy onboarding process with dramatically reduced manual work

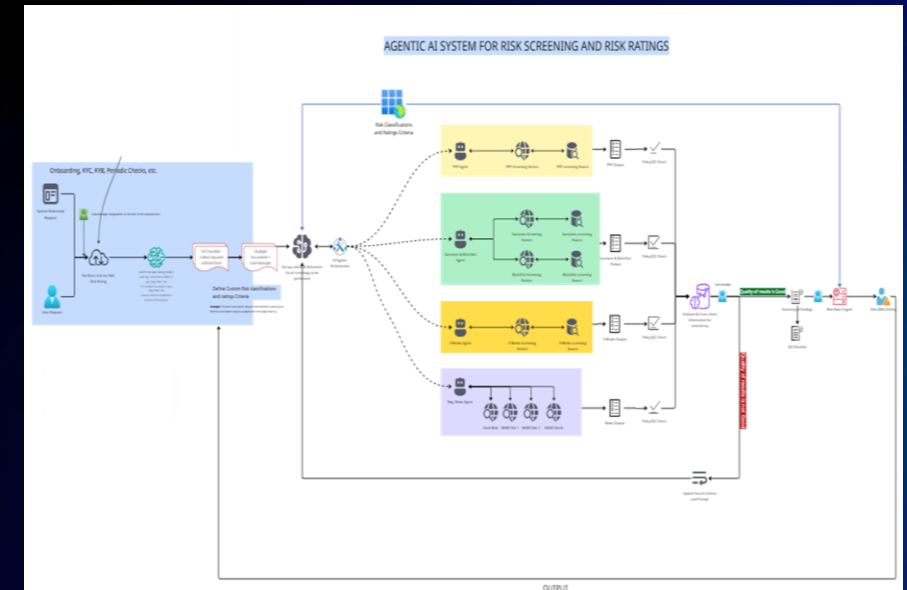
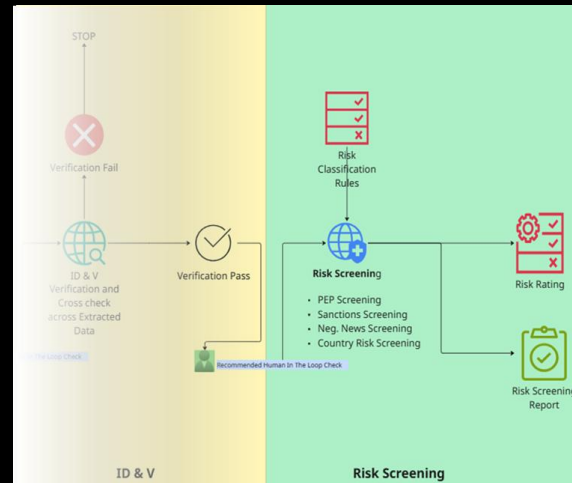
Agentic Onboarding



KYX | Accelerating Risk Screening with Intelligent Agents and Human-Guided Governance

- Automatically **classifies documents**, extracts key information, and validates data across all artefacts and external sources
- Uses reasoning-driven agents to reduce **false positives** in PEP and sanctions screening and enhance AML checks with **adverse media, social, and dark-web intelligence**
- Embeds human oversight only at critical decision points to ensure **accuracy and governance**
- Reduces processing times from **days to minutes** and cuts manual workload by **90%+**, while scaling across environments and integrating seamlessly with **LLMs** and enterprise data stores

Agentic Risk Screening & Scoring



KYX | AI-Enhanced Identity Verification with Automated Document Intelligence and Targeted Checks

- Ingests documents from **scans, emails, bulk uploads, and data stores**, classifying and extracting key information with **AI-based document processing**
- Performs targeted checks including **accuracy, forgery, and tampering detection** for IDs, passports, and regulatory forms
- Runs AI-driven **cross-checks** against external sources to confirm identity, address, and consistency across all artefacts
- Provides a **consolidated verification summary** to the case manager, reducing manual effort and improving accuracy

Agentic ID&V

