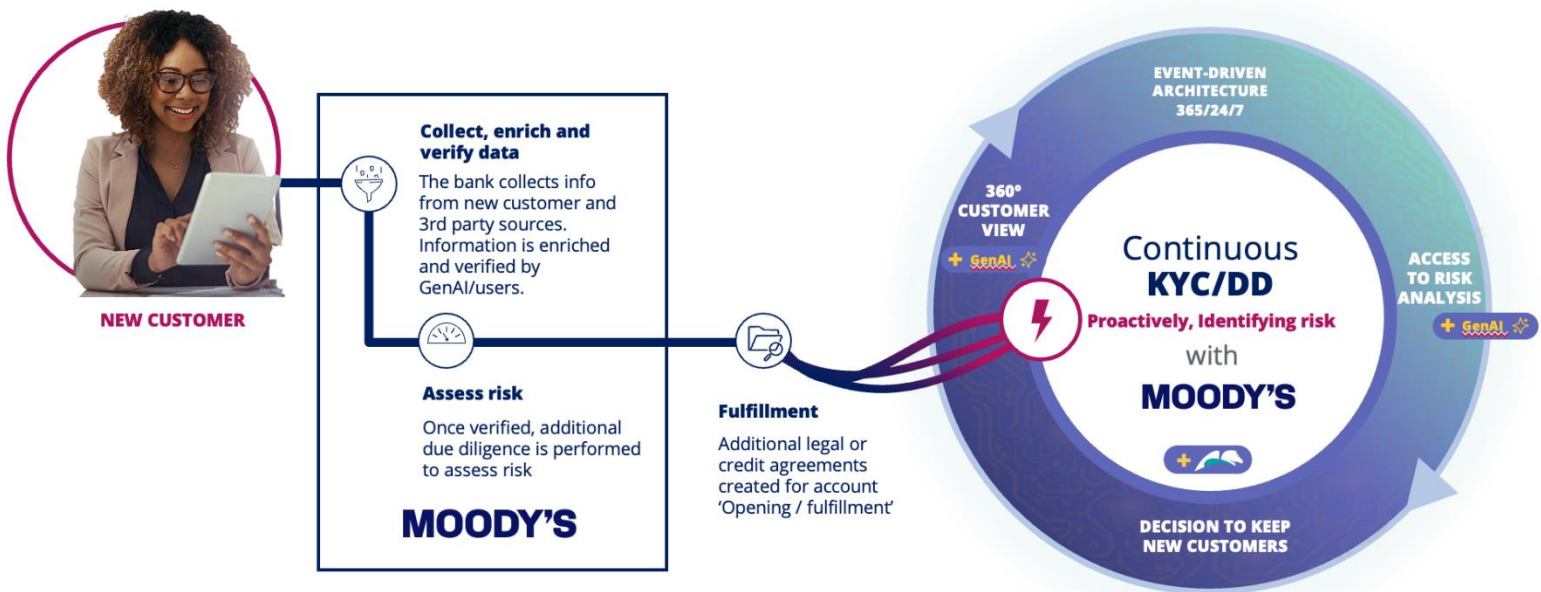


# Pega CLM-KYC + Moody's

## Transforming Client Onboarding and Risk Management

Pega's Client Lifecycle Management and KYC solution now integrates with Moody's entity data and entity verification capability, creating a powerful end-to-end solution for financial institutions to streamline client onboarding while ensuring robust risk management and regulatory compliance.



### The Need

Regulatory compliance is increasingly complex, with institutions required to adhere to diverse international mandates while managing vast amounts of entity data. This complexity is compounded by the need for thorough risk management, necessitating continuous monitoring and quick adaptation to emerging threats. Moreover, traditional onboarding processes are often slow and labor-intensive, leading to inefficiencies and a suboptimal customer experience.

Financial institutions also face pressure to reduce operational costs and minimize compliance-related penalties, all while ensuring the security and accuracy of their data. These challenges demand innovative solutions that can streamline operations, enhance risk detection, and improve compliance across global jurisdictions.

### The Solution

Together, Pega and Moody's deliver the ultimate comprehensive approach to streamline operations and ensure compliance, a comprehensive solution that combines Pega's industry-leading client lifecycle management capabilities with Moody's extensive global entity data and entity verification solutions.

By providing real-time access to a vast global database, automating entity verification, and integrating advanced risk management features, the solution enhances efficiency, reduces manual intervention, and improves the overall customer experience.

The result is a unified platform that accelerates client onboarding while maintaining the highest standards of risk management and regulatory compliance.

### Enhanced Due Diligence

- Real-time access to Moody's global database of over 590 million companies
- Automated verification of entity data from 200+ countries' official registers
- Comprehensive ownership structure analysis with over 1.9 billion ownership links
- Instant validation of business credentials and registration details

### Streamlined Onboarding & KYC

- Automated document collection and verification
- Intelligent workflow automation for faster processing
- Reduced manual intervention and data entry
- Seamless integration of entity verification into existing processes

### Advanced Risk Management

- Continuous monitoring of entity changes and risk factors
- Automated screening against global sanctions lists
- Real-time alerts for adverse media mentions
- Comprehensive audit trails for regulatory compliance

### Global Compliance Coverage

- Support for international regulatory requirements
- Automated updates for changing compliance mandates
- Standardized processes across jurisdictions
- Complete documentation for audit purposes

### Business Impact

#### Operational Efficiency

Up to 70% reduction in manual verification tasks  
 Accelerated onboarding timelines  
 Decreased error rates in data collection  
 Improved staff productivity

#### Risk Mitigation

Enhanced detection of ultimate beneficial owners  
 Early identification of potential risks  
 Reduced exposure to non-compliant entities  
 Improved regulatory reporting accuracy

#### Customer Experience

Faster onboarding completion  
 Reduced document submission requirements  
 Transparent process tracking  
 Consistent global experience

#### Cost Reduction

Lower operational costs through automation  
 Reduced compliance-related penalties  
 Decreased manual review requirements  
 Optimized resource allocation

### Technical Integration

#### Data Flow

- Bi-directional integration between Pega CLM-KYC and Moody's data
- Automated data synchronization for entity information
- Real-time updates for risk assessment and monitoring
- Secure API-based connectivity

#### User Experience

- Single interface for all KYC operations
- Intuitive dashboard for risk monitoring
- Configurable workflows and rule sets
- Mobile-enabled access for on-the-go processing