Discai
Powered by KBC

Smart Anti-Money Laundering with KYT AML

Discai's Know Your Transactions (KYT) Anti-Money Laundering (AML) solution uses Artificial Intelligence (AI) and machine learning (ML) to detect disguised money transactions.

Traditional AML strongly relies on individuals, who combine automated reporting with their expertise to detect and report suspicious behaviour. Discai's use of AI and ML, however, eliminates the manual sifting through data, significantly elevating the average hit rate.

Accelerated by

KPMG

Premium performance KYT AML

More effective and efficient risk detection

Spot suspicious behaviour **3x more efficiently** and **3x more effectively** than with traditional solutions, while respecting your risk appetite.

Automated and explainable 360° client scoring

Automate transaction and client scoring with **explainable audit trail** and **pre-prepared data** that support you to execute your investigations.

European development, testing, and marketing

Created within KBC Group* for **needs unmet by incumbent players** and rolled out with **long-term ambitions.**

Resource optimisation

Implement AI faster with KBC Groups extensive expertise in **machine learning** and **feature engineering.** No need to re-invent the wheel for your own AML implementation.

Competitive cost of ownership

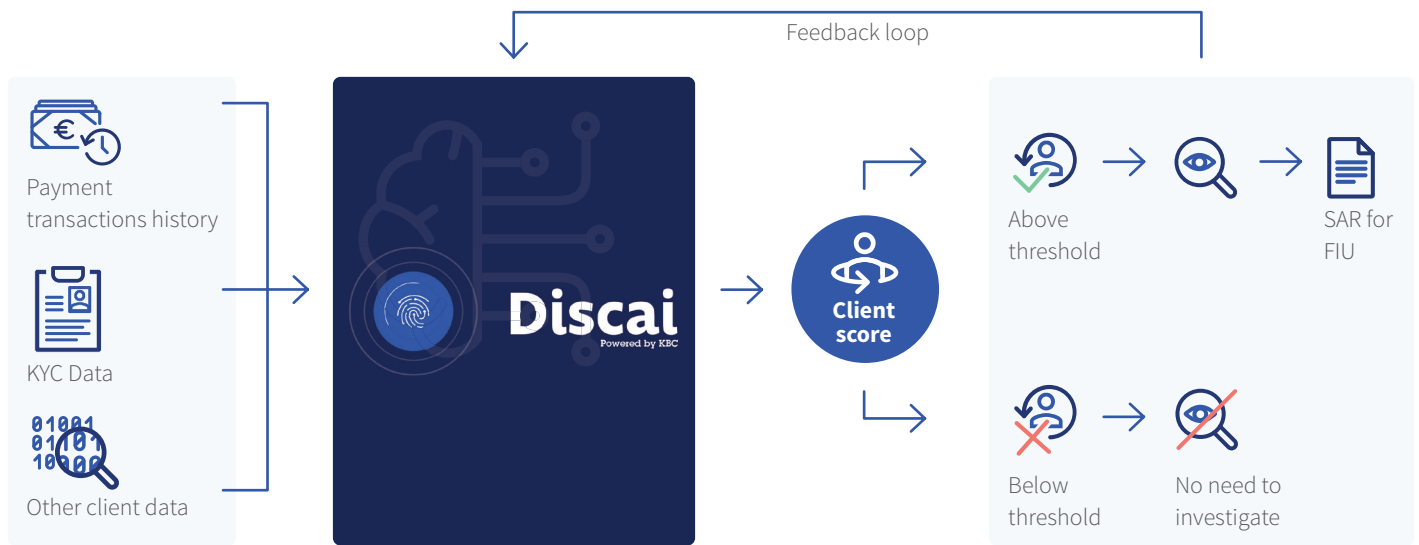Improve your cost of ownership with Discai's **banking-as-a-service model.**

Solid operating model and outsourcing standards

Rely on domain support that ensures solid rollout **in line with data security and other outsourcing standards.**

*At the end of 2020 KBC had a total exposure measure of EUR 302 billion. Source: KBC

Automated and explainable **360° client scoring**

Feedback loop

Payment transactions history

KYC Data

Other client data

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Client score

Above threshold → SAR for FIU

Below threshold → No need to investigate

- A **wide variety of transaction and client data** is used to provide a 360° view on your customers.

- **Supervised and unsupervised machine learning models** interact to score all customers on their likelihood of laundering money.

- **Chinese walls** strictly **separate data storage and processing** in our cloud-based architecture from KBC Group and any other financial institution.

- A **feedback loop** ensures that **models learn from the investigations by your AML team,** so all new trends and patterns are captured by the solution.

Experience the banktech approach!

The combination of fintech flexibility leveraged by the extensive experience, capacity, and capabilities of an international prominent group is unique. As a full subsidiary of KBC Group, Discai commercialises KBC's innovative AI applications. Those were built and tested by KBC's AI team of over 100 people and validated by the several entitities of the KBC Group.

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Data & tech
Client support

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