

# Oracle Financial Services Know Your Customer (KYC)

Delivering swift and secure onboarding, KYC compliance, and enhanced customer experience

Banks walk a tightrope as they work to meet elevated customer expectations, achieve faster time to revenue, and ensure compliance with robust and increasingly costly anti-financial-crime requirements, specifically Know Your Customer (KYC).

They have looked to KYC automation, primarily-rules based systems, to help achieve these important objectives. While important tools, these systems also fueled a rise in false positives, which increases hours spent on investigations, slows onboarding, and drives up costs.

Banks seek next-generation solutions, powered by intelligent automation, that can help them streamline and achieve continuous KYC. Oracle Financial Services Know Your Customer (KYC), part of our award-winning Financial Crime and Compliance solution suite, is purpose-built to enable more effective and efficient KYC. And, as a cloud-native, API-first, and modular solution, it delivers faster time to value, rapid access to new functionality, and lower total cost of ownership (TCO).

## Enabling next-generation KYC

Oracle enables streamlined and perpetual KYC that reduces risk and improves the customer experience through an integrated front-, middle- and back-office solution that incorporates intelligent automation to drive efficiencies and reduce onboarding friction and data duplication.

Oracle Financial Services Know Your Customer (KYC) leverages several key capabilities to enable more effective and efficient KYC, including:

- **Automated real-time, as well as batch, screening** against sanctions lists, politically exposed person (PEP) watchlists, negative news, blogs, and forums to build a complete customer picture rapidly
- **Intelligent, multi-dimensional risk** scoring w/ actionable risk assessments, powered by:
  - **Automated data discovery**, including beneficial owner information, **that** drives more intelligent risk scoring and enables investigators to focus on cases with the greatest risk
  - **360-degree view** of entity and associated risks

## Unique Differentiators

- Empowers banks to achieve continuous compliance and minimize risk with real-time, intelligent, multi-dimensional risk scoring, actionable risk assessments, and advanced analytics
- Part of a highly configurable and modular suite, with each component designed to perform exceptionally independently while seamlessly integrating into a comprehensive end-to-end solution.

## Key Features

- Omni-channel and digital connectivity (API-based architecture) from client acquisition to off-boarding
- Automated screening against sanctions lists, PEP watchlists, negative news, blogs, forums, and more
- Real-time entity scoring engine
- 360-degree view of entity and associated risks
- Ability to extract risk signals from multiple dimensions to accurately identify risk and remove noise for continuous KYC
- Graph-based advanced entity resolution
- Ready to incorporate deep learning capabilities to proactively find entities behaviorally
- Explainable scoring models documented for internal audit and regulator review
- Pre-integration with Oracle's other FCCM applications

- The ability to **extract risk signals** from multiple dimensions, including events, to accurately identify risk and remove noise for continuous KYC
- **Advanced analytics, including graph-based tools** and the ability to rapidly incorporate **deep learning capabilities** to proactively find entities behaviorally like identified bad actors
- **Enhanced due diligence (EDD)** aided by the underlying case management platform's investigation capabilities and, user-friendly and powerful investigative tools to adjudicate a customer's risk assessment
- **Explainable scoring models** to facilitate internal audit and regulator review

### Built on Decades of Experience. Designed for Tomorrow.

Oracle Financial Services Know Your Customer (KYC) has been meticulously built by leveraging our 25 years of expertise in fighting financial crime. Integrating this expertise with leading-edge technologies, we have created an intuitive solution that enables streamlined onboarding and KYC for the entire customer lifecycle.

The solution is part of Oracle's Financial Crime and Compliance solution suite, with each component designed to perform exceptionally independently while seamlessly and easily integrating into a comprehensive end-to-end solution.

Comprehensive and tangible results you can achieve with the solution include:

- **Gain a competitive advantage and achieve faster time to revenue with friction-free onboarding.** Banks can meet customer expectations for faster onboarding with our solution that integrates front-, middle- and back-office operations to reduce friction and provide visibility of policies and procedures to teams.
- **Improve compliance operational efficiency:** Oracle Financial Services Know Your Customer (KYC) enables banks to drive compliance efficiency with intelligent automation that reduces manual tasks and data gathering, as well as investigation touch time. This helps keep compliance costs under control, despite increasing regulatory demands and complex financial crimes.
- **Boost accuracy of risk assessment:** With graphic discovery and other advanced analytics tools, banks can more accurately assess customer risk, make decisions with greater confidence, and streamline compliance.
- **Simplify compliance management:** Leveraging a single-vendor KYC infrastructure for the end-to-end customer lifecycle enables banks to reduce the complexity of their technology estate and simplify vendor and technology management. Oracle's commitment to continuous innovation and cloud-native solution also enables rapid access to new features and functionality,

### Key Benefits

- Improve customer experience with faster and smoother onboarding
- Gain new and deeper insights into customer risk
- Assess customer risks quickly and accurately
- Achieve optimal screen accuracy
- Improve efficiency, productivity, and effectiveness of customer management process

### Part of industry's best SaaS solution

- **Truly SaaS:** Ideated and built from ground up to meet the unique demands and requirements of SaaS
- **Modular:** Seamlessly add to any existing workflows
- **Access latest innovations:** Regular and timely updates ensure enterprises have the latest capabilities
- **Lower TCO and Cost of Compliance:** No annual line-item costs for hardware support, application support, database licenses, support, and more. Access robust capabilities at reduced TCO and cost of compliance.

### Why Oracle FCCM?

- 25+ years of fighting financial crime; working with 180+ global financial institutions
- Robust suite of products including transaction monitoring, Know Your Customer, Sanctions, Transaction Filtering and Customer Screening, Case Management and Regulatory Reporting
- Category Leader for AML in Chartis RiskTech100@ 2024, 2023, 2022, 2021, 2020
- Category Leader in Chartis' Entity Management & Analytics Solutions 2022

enabling banks to future-proof their anti-money laundering and KYC compliance needs.

- Technology Leader for AML in Quadrant SPARK™ Matrix 2022, 2021

Interested in learning more about Oracle Financial Services Know Your Customer (KYC) and our complete Oracle Financial Services Crime and Compliance Management solution suite?

Talk to one of our experts [here](#).

---

## Connect with us

Call +1.800.ORACLE1 or visit [oracle.com](https://www.oracle.com). Outside North America, find your local office at: [oracle.com/contact](https://www.oracle.com/contact).

[blogs.oracle.com/financialservices](https://blogs.oracle.com/financialservices) [linkedin.com/showcase/oraclefs](https://www.linkedin.com/showcase/oraclefs) [twitter.com/oraclefs](https://twitter.com/oraclefs) [oracle.com/aml](https://www.oracle.com/aml)

---

Copyright © 2025, Oracle and/or its affiliates. All rights reserved. This document is provided for information purposes only, and the contents hereof are subject to change without notice. This document is not warranted to be error-free, nor subject to any other warranties or conditions, whether expressed orally or implied in law, including implied warranties and conditions of merchantability or fitness for a particular purpose. We specifically disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document. This document may not be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without our prior written permission.

This device has not been authorized as required by the rules of the Federal Communications Commission. This device is not, and may not be, offered for sale or lease, or sold or leased, until authorization is obtained.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Xeon are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Opteron, the AMD logo, and the AMD Opteron logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group. 0521