

QUARTZ



Quartz for KYC



Challenge

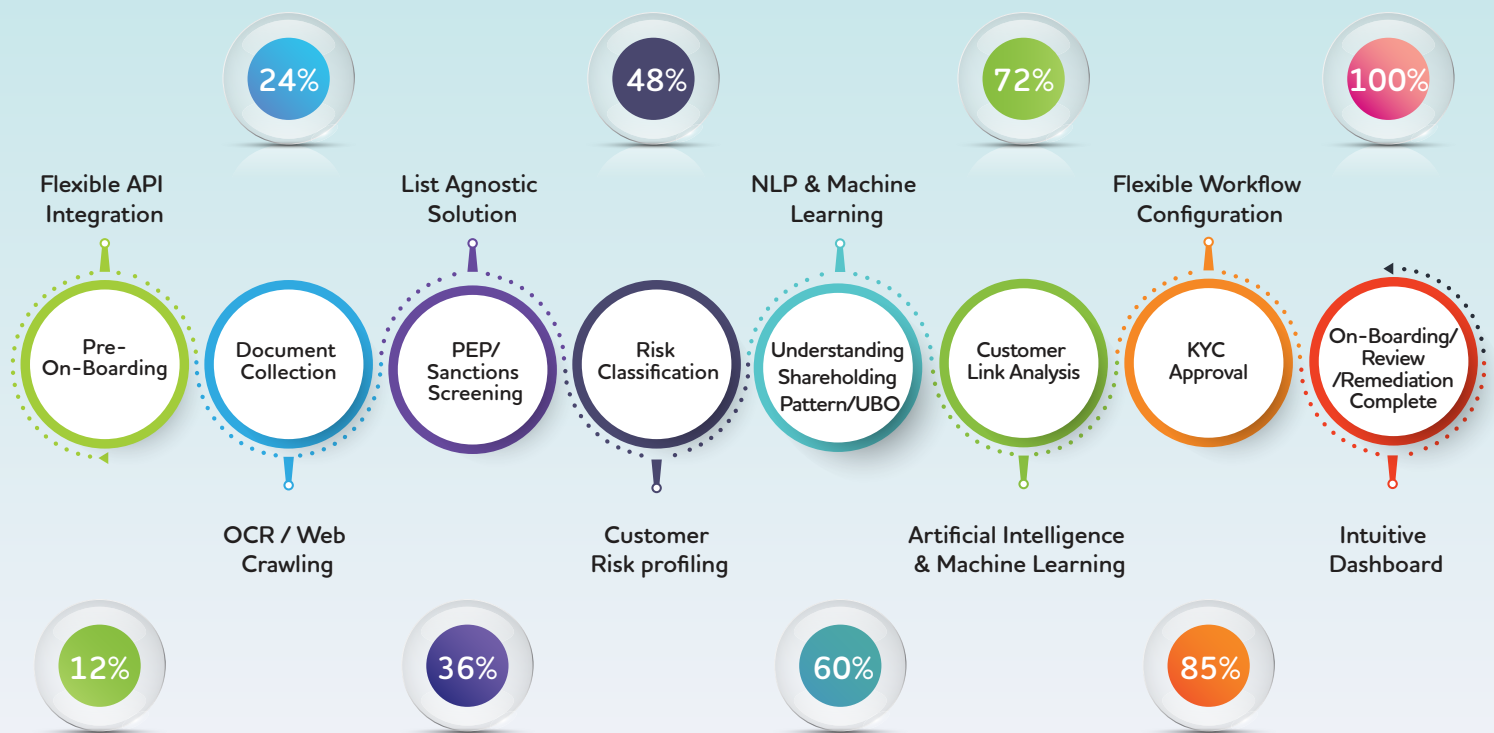
Know Your Customer (KYC) compliance has become a key priority for organizations worldwide, with institutions investing significant resources each year to meet increasingly stringent regulatory requirements. Traditional KYC processes are often fragmented, time-consuming, and lack transparency, resulting in operational inefficiencies and inconsistent customer experiences. As regulatory obligations continue to evolve, institutions are seeking a unified platform that can address diverse compliance requirements while meeting the needs of multiple stakeholders. The KYC solution from Quartz is a pan-enterprise e-KYC platform that provides a comprehensive view of all client relationships across multiple business lines, enabling intelligent, and informed decision-making.

Solution

Quartz™ KYC from TCS is designed for the future, leveraging AI/ML, blockchain-enabled trust, and ecosystem integration to help organizations streamline compliance processes, improve transparency, and drive greater operational efficiency. The solution is designed to simplify the end-to-end KYC process by standardizing and streamlining data collection for efficient and rapid customer onboarding, periodic reviews, remediation, and lifecycle management. The solution is designed to address KYC requirements of organizations across multiple industries, enabling seamless integration with national identity management systems as needed.

Key features:

- **KYC/KYB:** Assesses the customer risk by considering multiple attributes, depending on the customer type. Its workflow feature enables financial institutions to perform enhanced due diligence, and continuous monitoring of customers (perpetual KYC/KYB).
- **Risk assessment:** In-depth analysis and actionable advice such as trigger-based reviews on virtually all aspects of risk cutting across client risk, transaction risk, geography risk, product risk and compliance risk, providing real-time insights into client profiles and intelligent risk assessment.
- **Sanctions screening and watchlist scanning:** List agnostic support for local and global watchlists with advanced scanning algorithms.
- **Case management and workflows:** Easy configurability to drive processing, using a rule engine and automated workflows to manage a case throughout its life cycle.
- **Comprehensive dashboards:** Holistic view of various statistical data captured and analysed by the solution.
- **Single interface connecting internal and external data sources:** AI-assisted document extraction, OCR- based data capture, Adverse media Analysis and Intelligent Risk Assessment, to support queries, policies, procedures and hard-to-spot early warning signals across the risk and compliance value chain.
- **Reporting and audits:** Audit log is maintained for all actions performed by users. It offers both standard Management Information System (MIS) and ad hoc reports for compliance to support local and global regulatory requirements.
- **Blockchain leverage:** Quartz for KYC combines on-chain and off-chain services to support secure KYC approvals and consent-based sharing of trusted information. Customer data collection, due diligence, and screening remain off-chain to maintain privacy and operational flexibility.



End-to-end KYC with latest technological interventions

Benefits

- Instant access to trusted KYC information, elimination of duplicate records, and immutability of records using blockchain technology.
- AI and analytics support for risk assessment, screening, and continuous monitoring.
- Faster onboarding and periodic review through automation and reusable customer information.
- A unified platform that delivers a single customer view across business lines and supports end-to-end customer management allowing creation, modification and sharing of KYC data.
- Flexibility to configure KYC rules and parameters as per business needs.
- Compliant with global regulations and data privacy norms.
- Digital data analysis supported by unsupervised models and Natural Language Processing, connecting internal and external data sources.
- Real-time simulation and easy integration with any API-led integration and configurable workflows.
- Advanced relationship discovery and UBO analysis provide deeper visibility into customer ownership structures, connected parties, and potential risk exposures across the customer lifecycle.

The Quartz advantage

Quartz for KYC brings the combined advantage of TCS' domain expertise, proven delivery experience, and ecosystem-led innovation. Its flexible architecture supports improved operational efficiency across business lines and geographies.

Quartz has strategic partnerships with 15+ licensed and open data providers in the financial crime compliance space and provides ready connectors to integrate with multiple data providers, registries, company houses, and other external information sources.

About Quartz

Quartz offers innovation-led solutions that combine the benefits of DLT and AI. Built on the premise of 'trusted intelligence', the solution addresses business challenges across the entire value chain including development, integration, and governance of ecosystems for various industries including Financial Services, Banking, Supply Chain, Energy & Utilities and eGovernance. Backed by awards from Financial Technology Forum (Best Fraud Prevention Solution), SPM Excellence Award (by the Centre for Software and IT Management (CSITM) of Indian Institute of Management Bangalore), Asia Pacific Stevie Awards (Best Machine First Sanctions Screening), Juniper Research (Gold Winner for Digital Identity Innovation), the Asian Banker (Best Fraud Prevention Technology Implementation), Financial Technology Forum (Best New Post Trade Solution of the Year), Asset Servicing Times (Outstanding Innovation Award) and recognition from Analysts (ranked #1 Best Performing Fraud Management Solution by IBS Intelligence) Quartz can help organizations operate at the forefront of technology innovation

To know more about Quartz, please write to us at tcs.quartz@tcs.com, or visit our website <https://www.tcs.com/what-we-do/products-platforms/quartz>

About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services (BSE: 532540, NSE: TCS) is the technology partner of choice for industry-leading organizations worldwide. Since its inception in 1968, TCS has upheld the highest standards of innovation, engineering excellence and customer service.

It has set an aspiration to become the world's largest AI-led technology services company and is enabling its clients to transform themselves across the full AI stack, from infrastructure to intelligence.

Rooted in the heritage of the Tata Group, TCS is focused on creating long term value for its clients, its investors, its employees, and the community at large. With a highly skilled workforce spread across 55 countries and 202 service delivery centers across the world, the company has been recognized as a top employer in six continents. With the ability to rapidly apply and scale new technologies, the company has built long term partnerships with its clients – helping them emerge as perpetually adaptive enterprises. Many of these relationships have endured into decades and navigated every technology cycle, from mainframes in the 1970s to artificial intelligence today.

TCS sponsors 14 of the world's most prestigious marathons and endurance events, including the TCS New York City Marathon, TCS London Marathon and TCS Sydney Marathon with a focus on promoting health, sustainability, and community empowerment.

TCS generated consolidated revenues of over US \$30 billion in the fiscal year ended March 31, 2026.

For more information, visit www.tcs.com

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