Energica ASPL | Client Success Story

KYCSUITE at a Middle East Real Estate Services Firm

Digital Customer Onboarding & KYC Compliance: AML / CFT for a Designated Non-Financial Sector

Real estate is a designated high-risk sector for money laundering, and firms operating in it carry customer due diligence, screening and reporting obligations comparable to those of financial institutions — without the compliance infrastructure banks have built up. This client was meeting those obligations manually. Energica ASPL implemented KYCSUITE to replace that with a single digital workflow spanning onboarding through ongoing review.

70–75%	60%	50%
Increase in operational efficiency across the KYC process	Reduction in onboarding turnaround time	Reduction in cost per customer onboarded

CLIENT	SOLUTION	PLATFORM
Real estate services firm, Middle East — a sector carrying customer due diligence, screening and reporting obligations under regional AML/CFT rules	KYCSUITE — case creation, CIP & data management, screening, case review and enhanced due diligence in one workflow	Azure — App Service UI & Data engines, Azure SQL, Blob Storage, Azure AD, MFA and JWT, encryption at rest

CHALLENGES & ISSUES

Issue	What was happening	Business impact
Manual, repetitive processing	Onboarding and periodic review ran manually end to end, with repeated checks and manual data collection	Long turnaround and heavy front- and back-office workload
Fragmented workflow	Work passed between client, relationship managers and operations across disconnected systems	Customer frustration, lost cases, no single view
Inadequate risk assessment	Risk categorisation was inconsistent and customer risk ratings were often not captured at all	Under-detected risk and regulatory exposure
No screening integration	Sanctions, PEP and adverse media screening sat outside the process	Duplicate effort and coverage gaps
UBO opacity	Ultimate Beneficial Owners were hard to identify behind complex corporate ownership structures	Incomplete CDD and unresolved relationship risk
Rising compliance cost	Frequently changing CDD standards and a resource-intensive periodic-review cycle	Compliance spend growing faster than the customer book

VALUE PROPOSITION

> *Compliance and customer experience treated as one problem, not two — an automated, dynamic risk assessment model that lets the firm know its customers better while removing the manual effort that makes KYC slow and expensive.*

- **Digital onboarding end to end** — CIP/CIF capture, consistent process and data validation, automated KYC checks across every company type
- **Automated dynamic risk rating** — risk scored on a live model and carried across the client lifecycle, not fixed at the point of onboarding.
- **Technology-enabled SDD, CDD and EDD** — scalable due diligence with Source of Wealth corroborated throughout the relationship.
- **UBO and network mapping** — a unified view of ownership, fellow directors and shareholders to surface relationship risk.
- **Integrated screening** — list screening and entity resolution through third-party tools rather than alongside them

BENEFITS REALIZED

- **Efficiency up 60–70%** — automation of repetitive checks, case review and data collection removed the bulk of manual file touch time.
- **Turnaround time halved** — integrated workflow and automated notifications across client, RM and operations eliminated the hand-off delays that dominated the cycle.
- **Cost per customer halved** — less manual effort per case, and no duplicated screening work.
- **Stronger risk detection** — every customer now carries a captured, current risk rating; screening gaps closed and UBOs identified.
- **Perpetual KYC in place of periodic review** — event-based and triggered reviews replaced a resource-intensive refresh cycle.
- **Evidenced compliance** — case management, document management and dashboard analytics give regulators an auditable trail on demand.