

ANTI-MONEY LAUNDERING PLATFORM FOR FIUs

1 Effective compliance of FAFT Recommendations and EU Directives on the Prevention of Money Laundering and Terrorism Financing. 10.000 faster than human expert.

2 Provides automatic processing for:

- * Systematic reporting (CTR, ETR,...)
- * Suspicious reporting (STR, SAR,...)

3 Intelligent dealing of:

- * Big data context (Big Volume, Velocity and Variety)
- * Spatial and temporal dispersion of data
- * Every case is thoroughly analyzed considering 90+ balanced criteria

4 Centralized single DDBB repository:

- * Intelligent ID check of reported individuals
- * Automatic ID merger
- * Holistic view of any individual

5 Risk based approach:

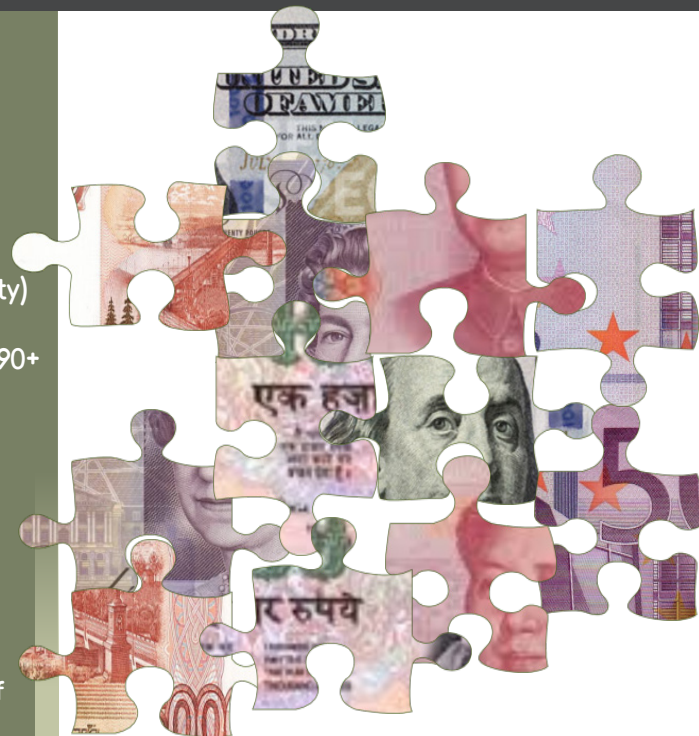
- * Find what is relevant providing automatic scoring of individuals and suspicious reporting
- * Prioritization of work load

6 Detection model:

- * Artificial intelligence enhancing intelligence analysis
- * Customizable risk criteria
- * Self-adjusting to reported population behavior
- * Updatable detection model

7 Analysts can focus on intelligence analysis:

- * Self-explanatory alerts simplifying analysts' reviews
- * 100.000 individuals are thoroughly checked in less than 2 hours
- * Full control



FIU AML

provides an automatic supervision of all reported population.

FIU'S analysts will know **WHO** is relevant and **WHY**

Main Modules

Modular structure

- Adjust the deployment to your needs

Data Engine Module

- ETL (systematic + suspicious reporting)
- Automatic ID checking and ID merger management
- Smart data repository
- Relational DDBB (commercial or open source)
- Document repository

Alert Engine Module

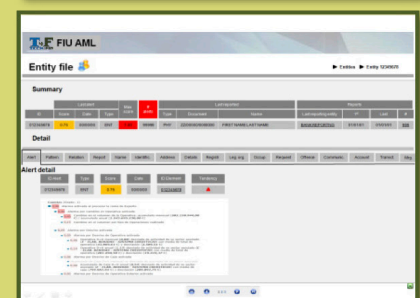
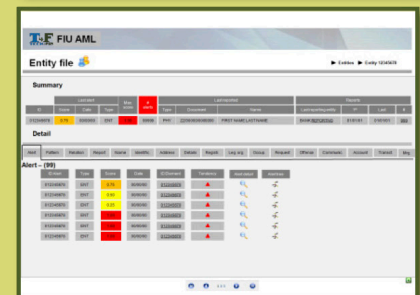
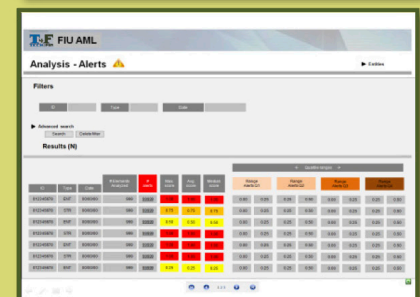
- Smart checking against lists
- Suspicious report prioritization
- Entities monitoring and alerts
- ML/TF network detection

Intelligence Module

- Ad hoc report generator
- ML/TF trends scenario simulator
- Link analysis tool
- Dashboard
- Statistics
- Operational control of FIU status
- Supervision of data reported
- Supervision of Reporting Entities

CMS Module (Case Management System)

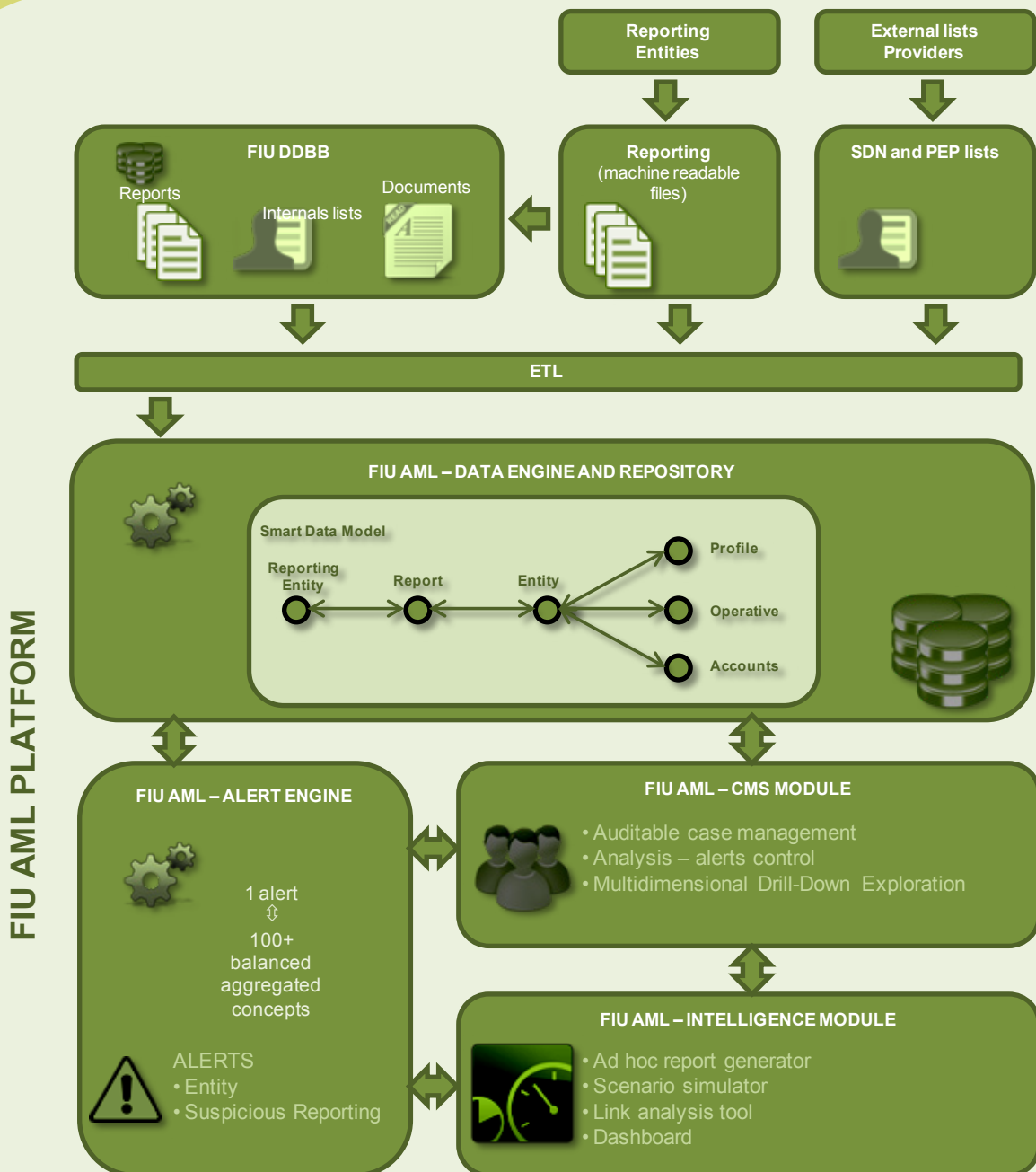
- Auditable Case management
- Analysis – alerts control
- Exploration (multidimensional drill-down, relations, patterns,...)
- Entities
- Accounts
- Reports
- Reporting Entities



Architecture and Technical Environment

The AML platform is developed with standardized technology to facilitate its integration into the organization's environment.

- Web application, multi-lingual, multi-user, multi-platform.
- Compatible with all major operating systems: Windows, Unix, Linux.
- Supports commercial and open source databases: Oracle, SQLServer, DB2, PostgreSQL
- Developed to J2EE standards
- Access via standard browser
- Flexibility and ease of integration into the organization's intranet.



A highly specialized company with a robust technological foundation it provides solutions based on the generation of patterns of behaviour, Artificial Intelligence and the application of physical and mathematical algorithms to aid decision making and the resolution of complex situations for the financial industry worldwide.

Currently provides standardized solutions, as well as consultancy specializing in the areas of:

- FIU-AML Engine to Prevent Money Laundering monitoring data flows from reporting entities to FIU at country level
- Expert Systems for the Matching of Payments (factoring, transfers).

FIU AML Data Engine Module and Alert Engine Modules have been tested with real data in a FIU real environment.

The financial analysts' opinions:

- * "...good operating speed over big volumes of financial data".
- * "The system is a very useful tool for an efficient allocation of analytic resources to the areas with the highest ML/TF risks".
- * "The risk quantification done by the system is a valuable support for the decisional Process of the FIU in terms of preventive and combative measures that should be deployed to mitigate ML/TF risks"
- * "The explanatory function of the system raises awareness of the user on why an alert has been generated...This raises the confidence level of the user in the system".
- * "The users have the possibility of fine tuning the system based on their experience and new trends in order to constantly improve its accuracy".
- * "The system allows for the new ML/TF indicators to be developed within the concept tree which increases the adaptability of the FIU to the rapid changes that may intervene in the ML/TF environment".
- * "The system could also be used for audit purposes over the risk evaluation function of a FIU".



FIU AML Data Engine Module and Alert Engine Modules have been developed within HEMOLIA project. This project has received funding from the European Union's Seventh Framework Program for research, technological development and demonstration under grant agreement no 261710.

Office in Germany
Tech4Fin Deutschland
Schillerstrasse 20
D-61476 Kronberg
T: +49 6173 324578
vertrieb-deutschland@tech4fin.com



HQ
Tech4Fin Software
C/ Ganduxer, 74-78. 08021-BARCELONA SPAIN
T: +34 93 461 4126
info@tech4fin.com
www.tech4fin.com