



LIVE TRANSACTION MONITORING

We help companies automatically identify, investigate and rapidly react to suspicious behaviors in real time

Automatic system to monitor transactions and other customer activities to identify and stop potential money laundering or terrorist financing activities

Our platform is quick to deploy and easily configurable or customizable to fit your business model and risk profile. Use as a point solution or to provide a holistic view of your customer's risk profile throughout the customer lifecycle.

- **Identify suspicious activity** - quickly set up automated rules, e.g. statistical deviations in behavior, activity outside of expected or permitted profile, complex network patterns ('structuring'/'smurfing')
- **Increase automation** - minimize false positives by applying tailored screening profiles appropriate to the customer or transaction risk
- **Increase effectiveness over time** - quickly test and tune the monitoring rules without tech support and the system will 'learn' from your decisions
- **Give regulators and banking partners confidence** - tried and tested system with a proven track record; maintain a clear audit trail of monitoring activities
- **Implement quickly, easily and securely** - minimal in-house development work with our flexible REST API or get going immediately via batch file upload



Integrate seamlessly with other modules:

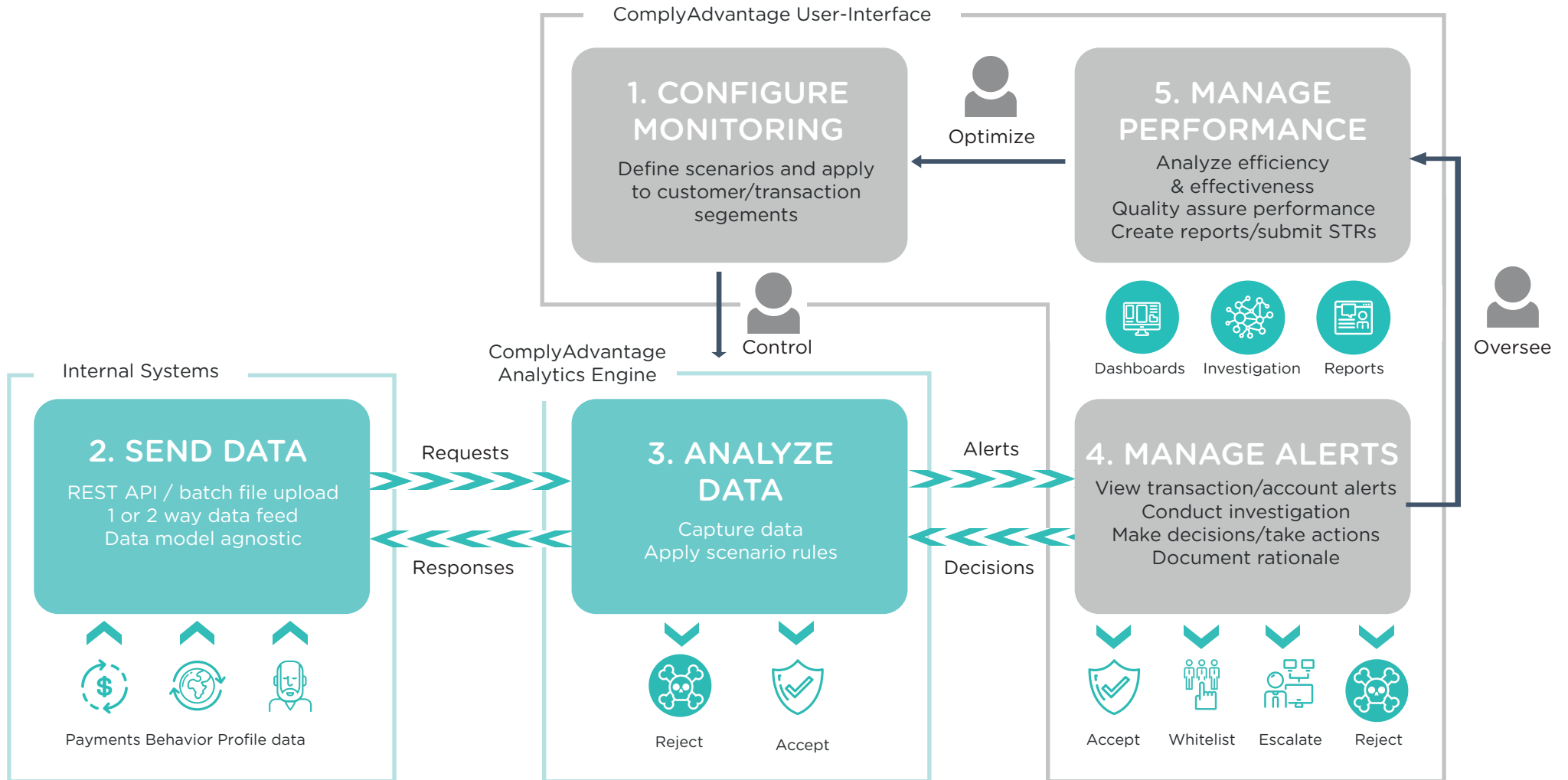
INTEGRATED TRANSACTION AML SCREENING

Identify AML risk in real-time - automate screening of senders, beneficiaries and bank account details plus screen reference text for risk words

BLACKLIST SCREENING

Blacklist known risks - quickly and easily add known records to an internal blacklist to prevent them from using your services (e.g. names, emails, IP addresses, device IDs etc.)

HOW OUR SOLUTION WORKS



1. CONFIGURE YOUR MONITORING SCENARIOS

- Utilize pre-set scenarios based on shared industry best practices
- Create custom scenarios
- Apply scenarios to customer and/or transaction segments with a risk-based approach
- Test rules on test data sets or historical data before going live
- Easily adjust rules, parameters and segments they are applied to in the user-interface

Minimize false positives



Refine approach and improve effectiveness over time



Benefit from industry best practices



The screenshot displays the 'Scenario Control Panel' for a 'High Velocity Check' scenario. At the top right, there is an 'Add Scenario' button and a toggle switch set to 'On'. The main area is divided into three sections: 'Event', 'Action', and 'Segment'. The 'Event' section contains three rows of rules: 'For the last 365 days aggregate transactions', 'When a transaction exceeds 100,000', and 'When a transaction exceeds 50,000'. The 'Action' section shows 'Action:' for the first rule, 'Hard Stop' for the second, and 'Soft Stop' for the third. The 'Segment' section on the right lists three criteria: 'Risk status: low X', 'Country: US X', and 'Type: Individual X'. Below this, a list of other scenarios is shown with their respective toggle switches, all of which are currently turned 'On': 'Payment Limits', 'Restricted Country', 'Restricted Currency', 'Smurfing Check', 'Structuring Check', and 'Duplicate Name Check'.

2. SEND DATA TO THE PLATFORM

- **Send any format of data, e.g.:**
 - Transactional data (e.g. any payment type, any product type)
 - Behavior data (e.g. website login activity)
 - Profile data (e.g. customer data from CRM)
- **Utilize 2-way flexible API**
 - Utilize RESTful API to upload transactions directly into the platform receiving an immediate real-time response or asynchronous response via web hook.
 - etc, e.g. CRM
 - Webhooks: CA will send responses back where required
- **Upload data via batch file if required e.g. for test data or initial proof of concept**
- **Access pure SaaS solution or host on your VPC**
- **Stay safe with industry leading security standards**
- **Rely on a dedicated CA support team**

Implement quickly, easily & securely



Minimal in-house development work



Entity ID: 1975344

Type: Individual
Name: Daniel Nnamani
Address: 350 5th Ave, New York, NY 10118
Country: US
Risk status: Medium
Expected FX flow: USD 100,000



Entity ID: 1234567

Type: Individual
Name: Fred Achebe
Address: 14 Pelican St, SW7 9KJ
Country: UK



Transaction ID: 201502-BLJTDY

Type: Outgoing payment
Product: Remittance
Amount: 49,768
Currency: USD
Date: 05/27/2016, 20:14:45
Transfer Type: SWIFT
Payment Agent: Barclays
Narrative: Gift



Entity ID: 8765432

Type: Company
Sector: Bank
Name: Barclays Bank PLC
Bank Address: 1 Churchill Place, EC14 5HP
Country: UK
IBAN: GB61BARC2006056...
BIC Swift: BARCGB22
Acc #: 1234567

3. ANALYZE DATA TO IDENTIFY RISKS

- Capture and store data - actual transactions or segregated test data
- Analyze transactions in real-time or retrospectively based on scenario rules
- Generate calculated responses:
 - Reject (hold payment)
 - Accept (allow payment)
 - Bespoke risk score (0-100)
- Automatically trigger alerts and case management if suspicious behavior identified

Improve effectiveness over time



Flexibly use analytics to drive various parts of your workflow



Effectively identify suspicious behavior in real-time



Example Scenarios

Behavior outside of customer's expected/permitted profile

- Aggregate transactions exceed anticipated annual usage
- New source/destination of funds or currency pairs

Statistical deviations in actual behavior vs. historical activity

- Changes in average value, volume or frequency of payments
- Outlier payments

Unusual new customer behavior

- Large one-off transactions
- Account opening with large cash sums or multiple source of funds



Involvement with high risk regions

- Sending/receiving to/from high risk countries/currencies

Irregular transaction/trading patterns

- Loss-making trading patterns/unclear economic purpose

Connected accounts

- Linked accounts together breaking any rule, e.g. name, date of birth, IP address

Suspicious network patterns/structuring

- Multiple payments from different senders to the same beneficiary
- Multiple source of funds to one account that sends to multiple beneficiaries

Avoidance of regulatory/legal reporting and controls

- High velocity of payments
- Proximity to reporting thresholds

4. MANAGE ALERTS & MAKE DECISIONS

- **View alerts at the transaction and account level**
 - Customizable display
 - Different team views
 - Rapid search functionality
- **Investigate and analyze potential risks**
 - Linked entity analysis
 - Retrospective analysis
 - Peer analysis
- **Make decisions and take actions**
 - Case management
 - Workflow to escalate/share across team
 - Customizable classifications and actions
- **Whitelist behavior, to permit future similar instances and avoid unnecessary alerts**
- **Upload and store documents using the CA or your internal document management system**

Quickly and easily investigate and react to potential risks



Focus on taking decisions instead of manual tasks



The screenshot displays a 'Transactions' interface with the following elements:

- Filters:** 'View By Status' set to 'Potential Match', 'Show all' (checked), 'Show mine', 'Unassigned', and 'Fields Query'.
- Table:** Columns include Date, Ref., Merchant, Match Status, Payer, Beneficiary, Dest., Amount, Owner, Failed Checks, and Actions. Two transactions are visible with 'Potential match' status.
- Modal Window:** Titled 'TRANSACTION LOGS', it shows a table of events for a specific transaction (Ref. 352845). The logs include ownership changes, high velocity checks, and failed restricted country checks.

Date	Level	Event	Detail
2016-05-23 14:52:02	0	Ownership Change	Demo Internal Compliance Admin took ownership
2016-04-22 15:35:55	10	High Velocity Check	Check Completed
2016-04-22 15:35:55	10	High Velocity Beneficiary Check	Check Completed
2016-04-22 15:35:55	10	High Velocity Payer Check	Check Completed
2016-04-22 15:35:55	10	Payment Limit Check	Check Completed
2016-04-22 15:35:55	30	Restricted Country Check	failed because beneficiary bank country is in Unacceptable Countries list.
2016-04-22 15:35:55	30	Restricted Country Check	failed because beneficiary birth country is in Unacceptable Countries list.
2016-04-22 15:35:55	30	Restricted Country Check	failed because payer country is in High Risk Countries list.
2016-04-22 15:35:55	10	Restricted Country Check	Check Completed
2016-04-22 15:35:55	10	Restricted Currency Check	Check Completed

5. MANAGE & OPTIMIZE PERFORMANCE

- Create dynamic dashboards to track operational performance KPIs
- Create, download and submit internal and regulatory reports (e.g. STRs)
- Quality assure team performance by identifying and investigating abnormalities in staff activity/decisions
- Create warning alerts for unusual behavior, e.g. high volume of alerts
- Maintain comprehensive audit trail with all system and user actions recorded and time-stamped
- Configure user profiles, with multi-level visibility, functionality and permissions

Understand team operational performance ✓

React quickly to improve efficiency & effectiveness ✓

Be confident your team is adhering to company policies ✓

Stay in control ✓



WHO WE ARE

ComplyAdvantage is a provider of proprietary AML data headquartered in New York and with offices in London, UK and Cluj, Romania.

Our team is comprised of talented compliance and risk experts, engineers, data scientists and linguists. We help compliance professionals access real-time, high quality and relevant AML risk data to make the right risk decisions quickly.

We enjoy a collaborative relationship with some 200 firms in the financial markets and other regulated and high-risk sectors to help them get the most out of our data and technology.



WHY WE ARE DIFFERENT

Better AML data & insight

Far-reaching
Real-time
Rich
Reliable
Relevant

More efficient platform

Easy to use
Flexible search
Learns from decisions
Less false positives

Better technology

Easy to implement
Flexible REST API
No legacy tech debt

We partner with you

Passionate
Agile
Responsive