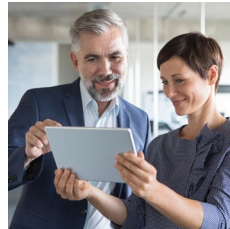
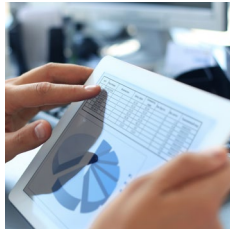


Product



AML Risk Manager for Investment Firms Accurately Detect and Mitigate Money Laundering



Investment firms continue to be closely monitored and regulated for money laundering and fraud. Firms must be diligent in establishing an effective anti-money laundering (AML) program or risk noncompliance. AML Risk Manager from Fiserv provides comprehensive capabilities to detect, alert, manage and report money laundering threats, enabling compliance officers to focus on investigation.

Firms have a responsibility and requirement to report and monitor suspicious exchanges and activity. The Financial Industry Regulatory Authority (FINRA) has mandated that all financial institutions, including securities and other investment firms, implement a written AML program to comply with the requirements of the U.S. Bank Secrecy Act.

To meet those requirements and mitigate risks, compliance officers need to be armed with processes and technology suited to the specific needs and risks of investment firms. With its proven track record in the financial services industry, AML Risk Manager provides a risk-based approach based on your firm's unique risk profile to help you quickly and cost effectively manage these challenges and meet your regulatory obligations.

AML Risk Manager provides advanced know your customer (KYC) capabilities, customer risk profiling, risk scoring, transaction monitoring and regulatory reporting. Built on the award-winning Financial Crime Risk Management Platform from Fiserv, organizations can also easily add other Fiserv financial crime and fraud-related solutions for payment fraud detection, account takeover, market abuse and customer risk profiling from a single platform.

AML Risk Manager is a comprehensive solution that helps firms:

- Streamline compliance operations to reduce costs
- Improve investigation efficiency
- Implement a risk-based approach to suspicious activity detection
- Reduce false positives
- Meet regulatory obligations

Key Capabilities

Know Your Customer

Customer due diligence is a critical component of your AML program. Ensuring your customer information is being captured efficiently and accurately while maintaining regulatory requirements is where AML Risk Manager can help by providing user-friendly tools to manage KYC and enhanced due diligence (EDD).

Monitoring and Alerts

AML Risk Manager offers innovative monitoring of transactions and events based on known money laundering typologies. When unusual activity is detected, alerts are delivered directly to the desktop and ranked by risk so the most suspicious alerts can be investigated first. Alerts can easily be segmented based on your organizational structure, policies and processes.

For example, politically exposed person (PEP) matches can be forwarded to one group, while suspicious activity alerts are forwarded to another. The solution uses a unique combination of detection techniques – including analytics, rules, advance inference, behavioral profiling, peer group analysis and list matching – designed specifically to identify money

laundering risks. This unique approach delivers highly accurate results, minimizing the number of false positives your compliance team receives.

Financial advisors and intermediaries also can be monitored, leveraging the solution's peer group analysis capability to detect any abnormal behavior.

Watch List Monitoring

By monitoring customer and transaction data against a variety of watch lists depending on your firm's specific requirements – including OFAC, OSFI, UN-sanctioned, EU, FinCEN and commercially available third-party lists – AML Risk Manager will help keep your firm in compliance. Custom or internal lists also are supported in the platform.

Alert Additional Information Related Information History Actions

Details

Description	Suspected Wash Trade for \$315397.3300		
Date Created	01/04/2019	Due Date	04/25/2018
Type	Market Manipulation	Workflow	Alert Investigation
Crime Type	Money Laundering	Crime Sub Type	Standard Money Laundering
Source	ADRVUS44.3 (Risk view: RVCUSTOM44)	Priority*	High
Subject	Account ACC/BDP10		
Customer Name	Chas Jerman		
Account Name	Chas Jerman Trading Account	Risk Score	
Risk profile	Main units (UNITS)	Status	Assigned to Investigate
Value	Ticker: NASDAQ - AAPL	Assigned To	Administrator
Note			
Additional Data			

Investigation

Manual investigation Automated Investigation Aml scorecard V1 Start

Action Checklist

Action	Checked
Account details checked	<input type="checkbox"/>
Counterparty details checked	<input type="checkbox"/>
Network Analysis performed	<input type="checkbox"/>
Profiled behavior checked	<input type="checkbox"/>

Select all Deselect all

Create Case Create Case Manually Save and Close

Risk Scoring

Utilizing a risk score based on a risk profile using characteristics such as the customer's PEP status, country of residence, product type and account value allows firms to immediately respond to regulatory requests to show highest risk relationships. Each risk score and profile is monitored on an ongoing basis and updated with any changes in the subject's characteristics or behavior. Risk scores also inform detection scenarios, ensuring that you are investigating activities related to high-risk cases first.

Investigation and Analysis

AML Risk Manager provides an easy-to-use investigation environment for advanced drill-down to all transactions, events and information, including activity

with associated parties, advisors and companies. Network or link analysis provides an innovative and highly effective way to help investigators visualize and investigate activity to uncover suspicious links and associations.

Case Management

AML Risk Manager provides a fully integrated case management system to streamline compliance operations and to help investigators organize, prioritize and manage investigations – while creating a permanent audit trail for regulatory review, if needed. All relevant case information can be stored and easily updated as new information and evidence is uncovered.

Name* Case Type Case Sub Type

Priority Case Cause

General Quality Control Subjects Accounts Transactions Notes Attachments Reports Events Tasks Linked Cases Sources History Actions

Case

Investigator Reference Type Account Officer Reference Value Law Enforcement Interest

Manager QC Category QC Comments * QC Reviewer

Description

Workflow

Workflow Status Due Date Pending Due Date

Date	Time	Transition	From status	To status	User
07/21/2017	10:53	Open Case		Open	Administrator

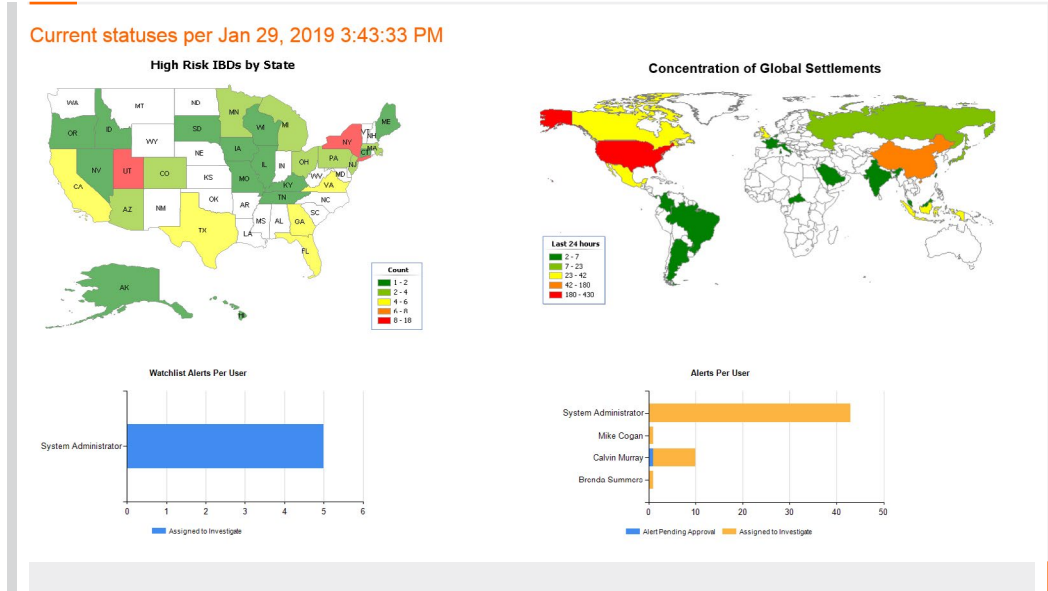


Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit fiserv.com to learn more.



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Reporting

No matter how you want to analyze your data, our system is flexible and easily configured to meet your specific requirements. AML Risk Manager supports a variety of country-specific compliance regulations and reporting requirements and can manage multiple currencies and languages.

Reports are automatically generated based on defined suspicious activity criteria and can be configured based on the specific reporting requirements imposed by local authorities or regulatory bodies such as FinCEN and FINTRAC. Such regulatory reports can be automatically and electronically filed. AML Risk Manager includes a library of reporting templates, including SARs, STRs, and threshold-based reports supporting both paper and electronic format, as required.

Identifying Key Indicators

AML Risk Manager identifies key money laundering indicators, including:

- Deviation in frequency of trading behavior
- Deviation in amount of trading behavior
- Unusual volume of penny stock trades
- Marking the close
- Wash sales/trades
- Deviation between settlement activity and trading activity
- Trading activity not commensurate with risk profile
- Identity theft red flags

Connect With Us

For more information about AML Risk Manager, call 800-872-7882 or +44 (0) 845-013-1000 outside North America, email getsolutions@fiserv.com or visit www.fiserv.com.