Top 13 Red Flags for Money Laundering
Detecting suspicious transactions in the investment industry

Regulatory compliance, reputation and business integrity are all at risk when it comes to money laundering schemes in investment services. It’s time to get smarter about anti-money laundering.

Know the Warning Signs
Prevent money laundering by flagging these signs of suspicious activity.

**Individual Level**
- The customer’s transactions appear to be undertaken in a structured manner to avoid transaction monitoring/reporting thresholds.
- Investment exceeds normal value for income or occupation.
- Changes of address, beneficiary or ownership following a large payment.
- Investment exceeds normal value for income or occupation.

**Activity Level**
- Unusual/elevating trading activity (involves, frequency, type of trades and products).
- Unusual volume of penny stock trades.
- Deviation between settlement activity and trading activity.
- Unusual trading activity compared with investor risk tolerance profile (deviating patterns such as significant risk-taking or significant losses).
- Simultaneous sells and buys in the same financial instrument with no concern for financial gain.

**Account Level**
- Funds/securities transferred into an account that are subsequently transferred out of the account in the same or nearly the same amount.
- Funds/securities transferred to financial institutions other than those from where the funds were initially received, especially when different countries are involved.
- Wire/Securities transfers and payments are made to or from unrelated third parties (foreign or domestic), or where the name or account number of the beneficiary or remitter has not been supplied.
- Multiple wires from the same external account to the securities account.

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AML Risk Manager from Fiserv goes beyond the compliance mandate to help investment firms detect, alert, manage and report money laundering threats. For investment firms, AML Risk Manager offers world-class AML protection that makes everything you do safer, swifter and smarter. Purpose-built for the securities industry, our solutions empower you to keep your business compliant, your reputation secure and your team productive.

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