

# AML Risk Manager for Real Estate

---

Ensure Compliance, Reduce Risk and Optimize  
Operational Efficiency Through Accurate  
Detection of Money Laundering

---

**Financial transactions continue to transform at an unprecedented rate. Organizations are challenged to manage money-laundering risk with the increased speed of transactions and the rise in digital customer interactions. At the same time, criminals are constantly changing their attacks to exploit the transformation and the risks it creates.**

---

AML Risk Manager from Fiserv offers a comprehensive set of integrated capabilities to effectively manage money-laundering risk and comply with regulatory reporting requirements, while keeping operational costs in check.

Providing effective anti-money laundering (AML) risk management is complex and costly. Controls and regulations are constantly evolving to keep up with new and more sophisticated financial crime schemes.

The stakes are high. Regulators have levied enforcement actions with billions of dollars in fines. In fact, [anti-money laundering-related fines globally surged 53% in 2022](#).

Regulations continue to tighten. The Urban Redevelopment Authority (URA) Singapore has put in place new rules to tackle money laundering and terrorism financing in real estate.





Meanwhile, developers face challenges from large quantities of transactions, more complex technologies, many sources to check against and growing ask for compliance. So, what's the answer?



## Challenges Impacting Your AML Program



### Criminals

Increasingly sophisticated and strategic crime schemes



### Business

Rising operational costs versus increasingly difficult risk mitigation



### Regulators

Tightening requirements for risk management



### Technology








Evolving, complex technologies and channels

## Powerful Behavioral and Risk Monitoring

AML Risk Manager is a comprehensive anti-money laundering solution that goes beyond traditional transaction monitoring to ensure regulatory compliance. You can screen, risk-rate and collect necessary Know Your Customer (KYC) data for all transactions and manage risk through ongoing monitoring and due diligence. Advanced analytics minimize false positives and prioritize alerts, enhancing operational efficiencies.

With AML Risk Manager, you not only mitigate compliance risk, but have the flexibility to adapt to regulatory changes and optimize operational efficiency.

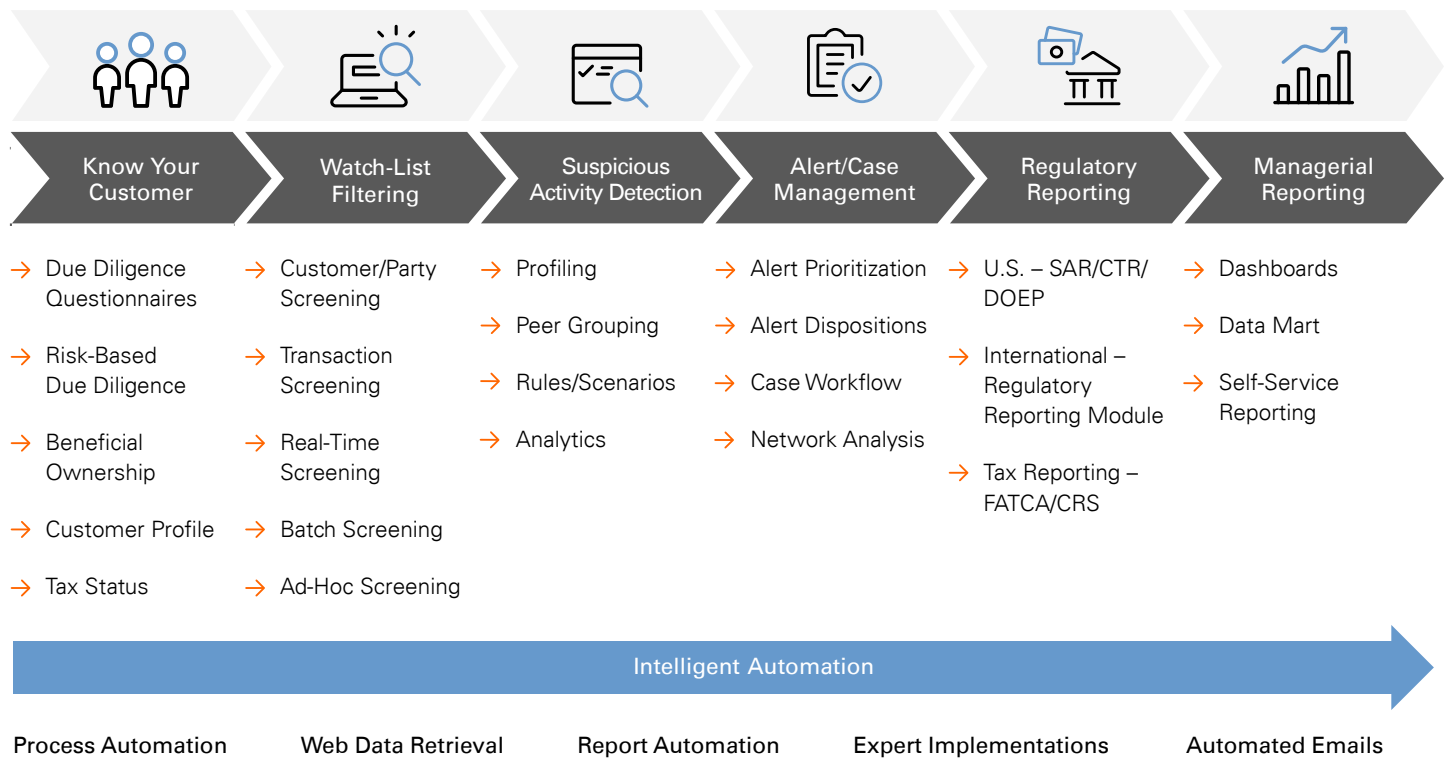
## Key Functionality

-  Advanced detection techniques to identify more suspicious activity and reduce false positives
-  Know Your Customer (KYC) scoring used for initial, ongoing and enhanced due diligence
-  Superior beneficial ownership tools and link analysis
-  Robust customer-profiling capabilities
-  Superior watch-list matching capabilities, including high-volume processing
-  Automated management and regulatory reporting and dashboards
-  Flexible platform that adapts to regulatory changes and optimizes operational efficiency

## Advanced Analytics

AML Risk Manager takes a multilayered approach to detect financial crime through behavioral profiling, advanced analytics and risk scoring as well as real-time, batch and peer-group analysis. The techniques can be used individually or in combination and can be applied to monitor entities and events, such as transactions, accounts, customers and employees.

The solution evaluates alerts based on machine-learning models, informed by historical outcomes of investigations, to accurately identify alerts as productive or nonproductive and then prioritize and process them appropriately. Using the alert investigation portal in AML Risk Manager, analysts can quickly and easily see the critical alert information necessary for holistic analysis and prompt, accurate decision making. That enables analysts to focus on remediating high-risk alerts and managing risk more effectively.



## Know Your Customer

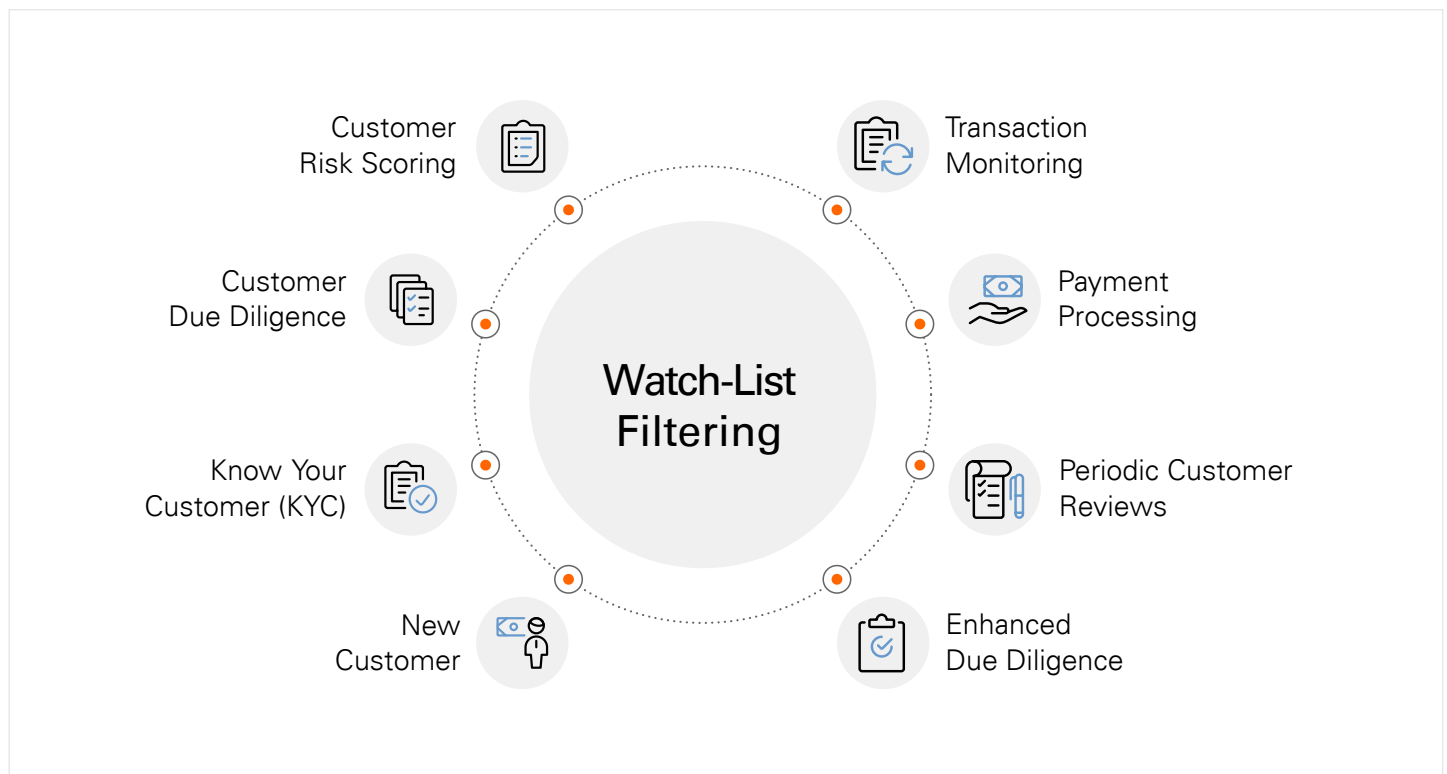
Performing KYC due diligence is a regulatory requirement that is time-consuming, prone to errors, and can have varying levels of complexity based on customer type and products and services offered.

The ability to create, complete, store and view custom due-diligence questionnaires directly in the solution enables easy tracking and eliminates paper forms. That functionality ensures required KYC data is collected for high-risk customers, including those in high-risk industries that require enhanced or specialized due diligence. The questionnaires are often used as intake forms.

## Watch-List Monitoring

The watch-list filtering capabilities in AML Risk Manager provide innovative matching analytics, as well as robust alert and case management features designed to reduce operational costs, mitigate compliance risks and achieve long-term regulatory, operational and IT objectives.

Watch-list filtering screens data such as customers, accounts, transactions and vendor information against sanctions and politically exposed persons (PEP) lists, as well as custom lists and those provided by third-party data service providers. It also includes customer risk scoring. Watch-list filtering can be applied to every aspect of your AML program, from customer and enhanced due diligence processes to periodic customer reviews and screening for transactions and payments.



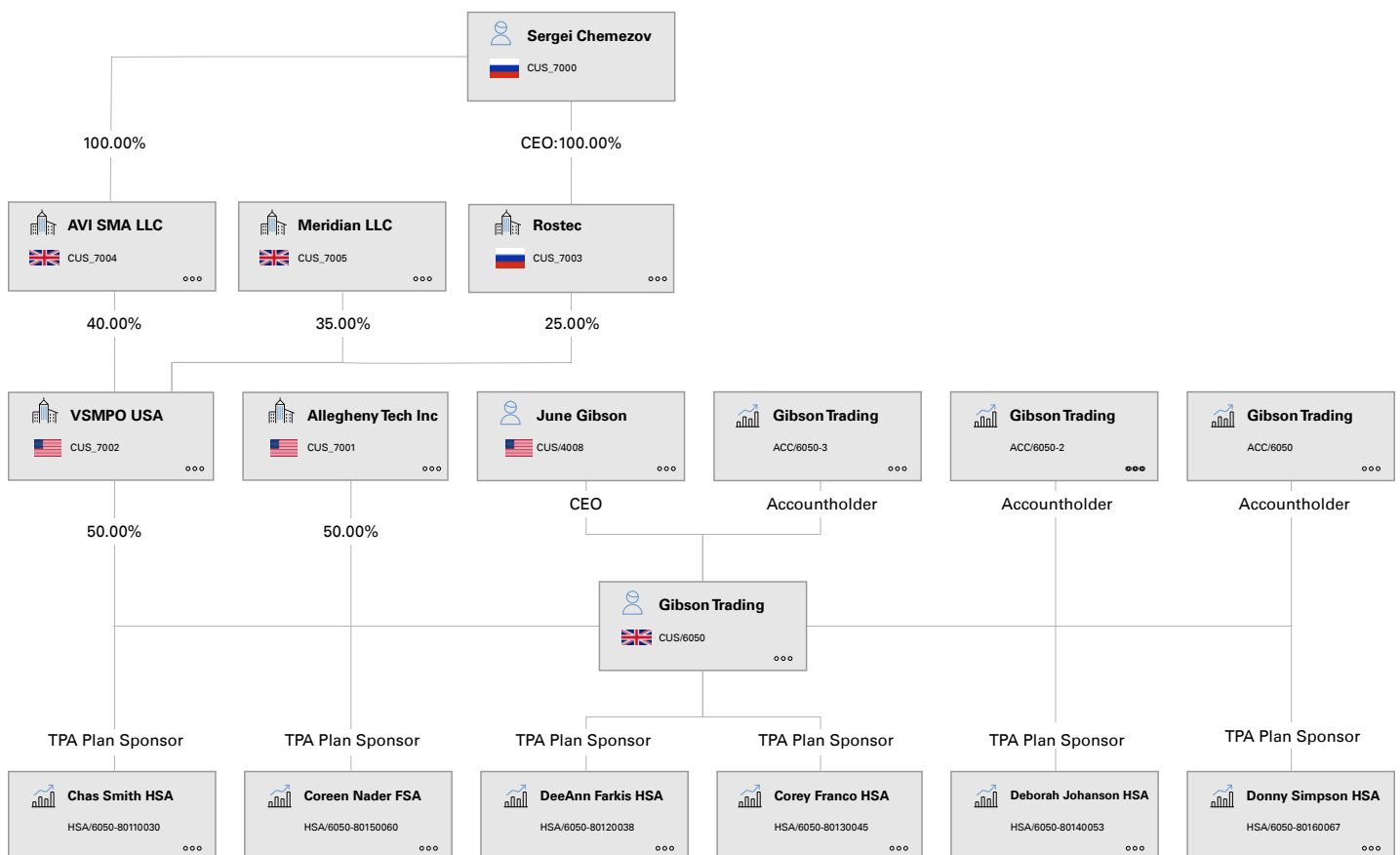
Importantly, the solution supports regulatory compliance with sanctions and PEP obligations, including those enforced by organizations such as the Urban Redevelopment Authority, Office of Foreign Assets Control, Office of Superintendent of Financial Institutions, United Nations and others.

The modern matching engine provides faster processing speeds and performance to enable the scanning of very large amounts of source data against very large watch lists, while enhanced matching technology provides match variation options for date, address and name-related information.

## Beneficial Ownership

Regulations require the capture of ownership and controlling-person information. AML Risk Manager solves that challenge by aggregating transaction data for regulatory reporting and exposing complex beneficial ownership structures through advanced relationship visualization. See the example below.

You can effectively identify financial ownership and controlling interest while having the ability to examine relationships in owner-centric and entity-centric views. Drag-and-drop network analysis enables drilling down into ownership associations that otherwise would not be apparent.



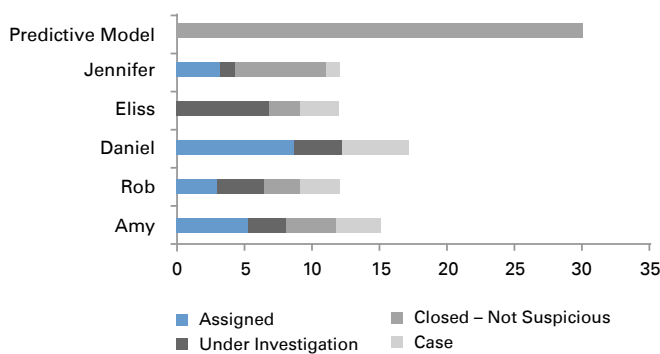
## Visualization

AML Risk Manager leverages a flexible and intuitive data mart for self-service management reporting and data visualization. Users can gain insights on business, operational and organizational data.

Begin your day with a quick and complete view of your AML program for need insights into risk and operations.

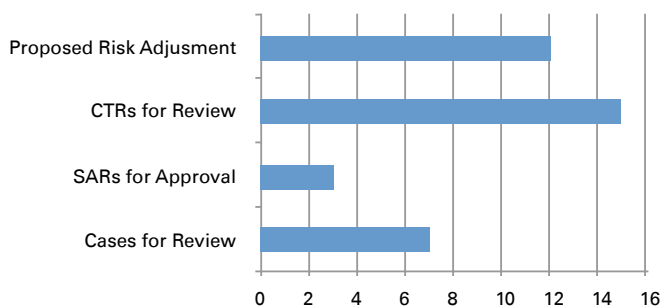
## Analyst-Level Reporting

Today's Alerts and Team Progress



## Monitor Workflow in System

My Work Today



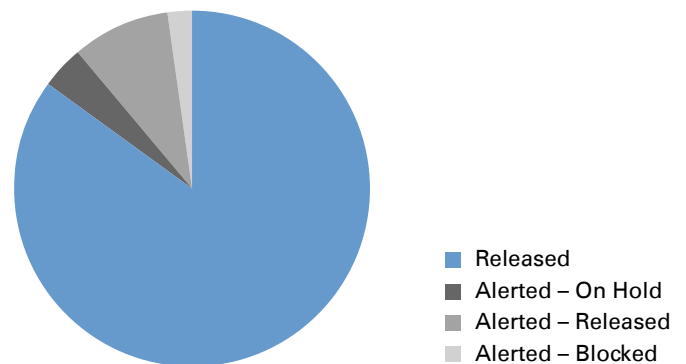
## Typical Situations Detected by AML Risk Manager

- Activity by a designated entity under applicable United Nations Security Council Resolutions
- Buys multiple properties in a short period
- Lacks the economic capacity to purchase
- Known business activity and purpose do not match
- Payments from unusual sources
- Payment by multiple cash transactions

These are just few of the scenarios AML Risk Manager can help organizations model to detect and report AML or counter-terrorism financing (CTF) behavior.

## Monitor Real-Time AML Automated Holds and Releases

Real-Time Payments Monitoring



## Reporting

Your organization can meet its regulatory and tax compliance reporting requirements (CTR, SAR, FATCA, CRS, LCTR, EFT, STR and FINTRAC) with predefined reports and electronic file processing.

An overarching view of risk can be seen through customizable dashboards. Executives and compliance officers can view up-to-date information about current risks in a format that allows for quick analysis and decisive action

## Flexible Platform

AML Risk Manager standardizes and consolidates behavioral monitoring to provide an integrated set of sophisticated capabilities that detect, investigate and resolve risks around clients and their transactions across different products, channels and geographies. The open platform enables organizations to develop further capabilities tailored to their needs.

## Deployment Options

AML Risk Manager can be deployed on-premises or in the cloud through a cloud partnership.

## Why Fiserv?

More than 1,200 organizations across 70 countries use anti-money laundering and fraud detection software from Fiserv, including financial services, corporations, banks, credit unions, brokerages and insurance organizations. Fiserv provides the tools, solutions and expertise to support your AML and fraud programs today and in the future.

- 1,200 organizations trust Fiserv to help them manage their AML compliance
- AML Risk Manager is deployed in 70 countries to enable effective risk management
- 500+ typologies tracked across seven industries, including financial products, cryptocurrencies, payment services and trade-based activity

Highly regarded by industry analysts, AML Risk Manager was a finalist for the 2020 FTF New Technology Innovation Awards for Best Compliance Solution and Best Financial Crime Prevention Technology. The solution received the 2019 The Asian Banker Risk Technology Implementation Awards for Compliance Risk Technology Implementation of the Year and Finance Technology Innovation of the Year.




## Key Features and Benefits

- Coordinated and centralized method of managing and enforcing data capture through KYC due-diligence questionnaires
- High-volume matching and fast processing capabilities for watch list monitoring
- Behavioral profiling of any entity, person or business
- In-depth beneficial ownership capabilities that meet regulations
- Reduced false positives through proven monitoring techniques
- Fully integrated regulatory reporting
- Customizable dashboard with up-to-date risk information



# Connect With Us

For more information  
about AML Risk Manager:

 [FI.Solutions@fiserv.com](mailto:FI.Solutions@fiserv.com)

 [fiserv.com/en-ap](https://fiserv.com/en-ap)

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](https://fiserv.com) to learn more.