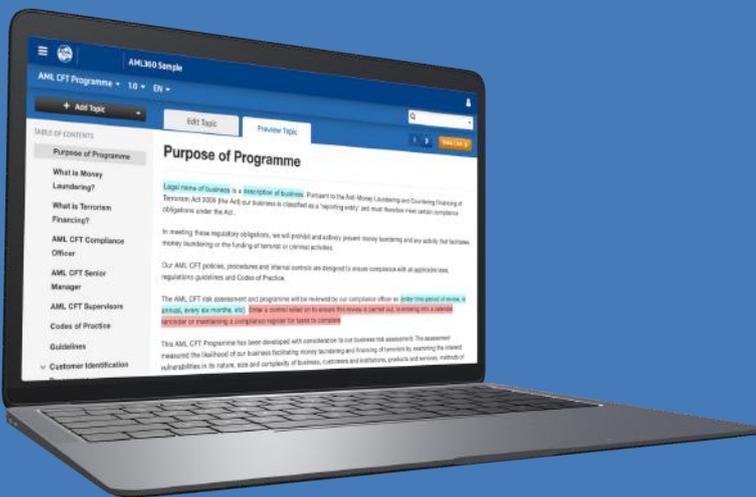


ANTI-MONEY LAUNDERING AUTOMATION



WHO IS AML360?

AML360 is a group of AML/CFT compliance experts, academics and former senior government advisers who have developed algorithms to meet best practice standards of the 'risk-based approach' to AML/CFT compliance. AML360 has evolved into a global comprehensive, end-to-end, digital solution for meeting anti-money laundering compliance obligations.



WHAT DOES AML360 PROVIDE?

AML360 allows businesses to develop policies, procedures and controls whilst maintaining a digital full cycle AML/CFT framework.

ONE SIGN-IN

We have developed an end-to-end **AML/CFT Digital Framework.**

TIME FOR SETUP?

Depending on the size of the business, a complete end-to-end framework can be developed within 48 hours. Once developed, AML360 will automate the manual processes required for achieving AML/CFT compliance

MANAGED SERVICES

AML360 provides managed services in which businesses can access AML expertise. Typical clients represent Tier 2-5 banks and Tier 1-2 financial service professionals – whether owner/operator or franchise structure.

AML360's AML managed services reduces up to 80% of all AML/CFT compliance obligations - giving clients 24/7 access to AML360's leading regulatory technology. Clients can then view their risk and compliance registers and add file notes to tasks yet to be actioned whilst maintaining full control of their data.

AML360's AML managed service allows clients to set up automated processes so they can spend more time on business objectives.

AUTOMATION

AML360 minimises human resourcing by establishing automated workflows. Automated workflows can be monitored from an online register – including client profiling and transaction monitoring.



DIGITAL TOOLKIT

AML360 is more than just a solution for meeting AML/CFT compliance. It is a digital regulatory toolkit for all professionals, whether a lawyer, an accountant, a broker or real estate agent, a remittance agent or banking professional.

AML360 can be used to schedule client meetings, add file notes to meetings, set task priorities and calendar reminders, manage client onboarding, and meet all appropriate requirements for managing the end-to-end client cycle relationship. Such requirements include - onboarding, profiling, monitoring, reporting, updating, and off-boarding.

When audits occur, all relevant data is in a centralised data portal, saving significant time for audit preparations.

WHAT ARE NEXT STEPS ONCE SUBSCRIBED?

For the 'plug-and-go' solutions, such as the business risk assessment, clients receive an email containing login details. If a business subscribes to a product that requires configuration, such as setting up products and thresholds for transaction monitoring, clients will receive an online form. When the form is submitted, the configuration will be complete and ready for testing within 2 working days.

GLOBAL REACH

AML360 is a fully intuitive, risk and compliance monitoring platform that successfully manages AML/CFT compliance in any jurisdiction.



INHOUSE COMPLIANCE REVIEWS

AML360 can measure the strength and weaknesses of a compliance framework. Inhouse compliance reviews can be utilised as often as is required.

An inhouse review is particularly useful leading up to an independent audit or on a quarterly, six monthly or annual basis. An inhouse review will provide a full and comprehensive assessment in 1-2 hours.

Users can quickly save their work and continue later if they become interrupted.

The results are filed into your AML360 compliance monitoring platform in a fully informative report format which includes recommendations on how to work towards full compliance.

HOW DOES AML360 RISK PROFILE?

AML360 can calculate the level of inherent or residual risk that a business presents to unwittingly facilitating money laundering or the financing of terrorism. AML360 can additionally calculate the risk profile of a client, their products, and transactions. AML360 provides this data in a single sign-on digital platform.

HOW ARE PROCESSES STREAMLINED?

In a single action, AML360 collates, measures, reports and monitors relevant data. Results are instant. Digital tools such as summary data reports, heat maps, analytical filters colour charts and digital file notes are also available to conduct ongoing due diligence.



CASE MANAGEMENT

The AML360 case management register displays alerts in order of priority. This arrangement enables staff members to make quick determinations with improved management of their resourcing levels. All updates are recorded in a single digital file note and where required, individual staff members can be appointed responsibility to priority cases. The AML360 register highlights those cases that have not yet commenced actioning, as well as those that remain outstanding or have not been closed.

DATA AT YOUR FINGERTIPS

AML360 uses two risk registers. The first is the Risk Register from where the rules and filters can be switched on and off. The second is the Monitor Register where case management of escalated alerts are managed. Individual staff members can be allocated responsibility for specific alerts or assigned access to add case file notes. There is also the option to limit viewing rights to these registers.

TRANSACTION MONITORING

The AML360 transaction monitoring platform provides in excess of 40 rules that can be used for analysis purposes. Businesses can easily select which rules they wish to adopt. Since ongoing monitoring is automated, AML360 provides savings of at least 70% (dependent on volumes of transactions) over the equivalent manual processes. Analysts using the AML360 transaction monitoring platform can easily escalate issues to the Monitor register for the attention of the AML Compliance Officer or Manager(s).



FILTERS

The analytical filters on the AML360 compliance monitoring platform allow rules to be set and alerts to be quickly managed.

REDUCE AGEING ALERTS

Businesses frequently struggle in finding the necessary data to allow them to make informed determinations. When an analyst needs to retrieve archived files, or chase other staff members holding relevant information, a regulatory risk starts to develop due to the legal timeframe for reporting suspicions. This circumstance can cause stress and worse, result in a severe regulatory penalty for not reporting a suspicious activity.

AML360 manages these and other instances of regulatory risk by ensuring all relevant data is instantly available in the compliance monitoring platform. AML360's ability to provide readily available data ensures businesses can always be fully informed in times when crucial decision making is required. Evidencing reliable processes to auditors and AML supervisors will assist to establish adequate procedures and controls are in place.



HEAT MAPS

In recognising 'a picture speaks a thousand words' AML360 ensures large volumes of complex data can be narrowed down to a single colour risk code. Should greater analysis then be required, filters and summary tables are accessed in the AML360 compliance monitoring platform – from where comprehensive risk reports can also be viewed and downloaded from the register.

Customer ID	Risk	Date Of Birth	Alert Type	Date Of Search	Name Match Risk	Actions
John, John, John	N/A	1970-10-10	High	2017-10-14	High	CL, O, S
John, John	N/A	N/A	High	2017-10-08	High	CL, O, S
John, John	N/A	N/A	High	2017-10-08	High	CL, O, S
John, John, John, John	N/A	20/11/1985	High	2017-11-21	High	CL, O, S
John, John, John	1	N/A	High	2017-10-07	High	CL, O, S
John, John, John	N/A	19/11/1987	High	2017-08-10	High	CL, O, S
John, John, John	N/A	28/10/1984	High	2017-08-21	High	CL, O, S

SIMPLIFYING MONITORING

AML360 simplifies monitoring by using colour coded risk indicators. This allows results to be interpreted instantly, along with an ability to prioritise investigations based on their risk level. All relevant transaction data is contained within the red flag notification on the AML360 compliance monitoring platform – allowing determinations to be made quickly on matters that need to be escalated, as well as determining if the matter is unusual or suspicious. Escalated matters can then be ‘pushed’ through to the attention of the AML compliance officer via the AML360 compliance monitoring platform.

The AML360 risk and compliance register contains specific filters used for detecting behaviour, activity or any transaction that may be linked to money laundering or the financing of terrorism. Compliance analysts using the AML360 risk and compliance register can ascertain in an instant all relevant details.



ELIMINATE EMAILS

Email communications can be cumbersome, especially when trying to piece together extensive log records for auditing purposes. Emails can be accidentally deleted or difficult to locate amongst thousands of other email communications.

AML360 eliminates the use of email reporting. Whether in a single location or across multiple jurisdictions, staff members can communicate online through a secure means that ensures AML compliance communications are kept confidential and readily available.





GROUP DATA

When a business has branches scattered throughout a country or across multiple countries, AML360 allows user permissions to be set in such a way as to allow viewing of holistic data right down to a single branch or entity.

MANAGEMENT REPORTING

Risk departments, board members and senior managers can maintain oversight of live risk and compliance data. Heat maps and data tables can be downloaded into PDF format for transferring into company documents and reports.

SAVING COSTS

Employing a qualified AML compliance professional can be expensive. When using existing staff to fill the role, these persons often struggle with prioritising dual roles.

Consequently, AML compliance is often lagging and before long, the business is operating on a daily basis with AML/CFT breaches. The good news is AML360 was developed with the budget restraints of small businesses in mind.

Businesses receive 24/7 access to our leading regulatory technology, a helpline, as well as access to an AML compliance manager to help manage all administrative tasks. This can be done for less than half the cost of employing a full-time employee.

Regulatory Technology + Access to an AML Professional = what AML360 sees to be the world's leading AML/CFT solution at an affordable price.

PRODUCTS AND PACKAGES

Whether your products and services are vanilla or exotic, AML360 can be tailored to your exact business requirements.

SETTING PERMISSIONS

Your business can set staff permissions to Exec, Admin, User or View. Each level has varying authorities, including editing, deleting, and closing actions.

END-TO-END

AML360 manages the entire end-to-end regulatory cycle of business risk assessments, compliance policies, client onboarding, identity screening, client risk profiling, transaction monitoring, geography risks, case management, compliance reviews and audit preparation.

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