



# Transaction Monitoring

AML360 has one of the most affordable solutions on the market.

## Activity Analysis

Without the ability to detect when a client's activity is unusual or suspicious, a business will be unable to meet regulatory expectations. That is why ongoing monitoring of client activity is the primary purpose of anti-money laundering laws.

The sophistication of monitoring systems will depend on the nature, size and complexity of a business, as well as the volume of client activity.

If a business has medium to large volumes of transactions and no dedicated transaction monitoring system, regulatory risk is high.

The following are some features of AML360's transaction monitoring solution.

## KYC Profiling

We've integrated our KYC and transaction monitoring tools at client on-boarding level. This saves time and increases efficiency by enabling AML Compliance Officers to have all relevant data at their fingertips for making informed determinations and reducing the time to analyse.

## Alert Handling

Management of alerts are prioritised by risk status. This ensures your AMLCO can focus on the most important alerts.

## Case Management

View client activity in heat maps and identify which clients are presenting the greatest risk.

## Reporting

We rely on one-click reporting for tracking alert status, as well as heat maps for identifying ageing alerts.



## Products / Services

Any product or service can be instantly added, including a risk rating based on the individual risk characteristics. This allows senior managers to set ongoing monitoring rules and automate management reporting.

## Flexible Rules

The transaction monitoring dashboard provides filters for instant rule making. A business can develop their own rules, with no coding required.

## Real Time Monitoring

Your organisation has options of real time monitoring, near real-time monitoring or retrospective reporting.

## Automate Workflows

Allow your clients to receive a frictionless journey, starting from account application. Data relevant to ongoing account activity is collated, enabling your AML officer to easily establish client risk profiling and monitor account activity.

## User Permissions

Your organisation can match responsibility levels of individual personnel to their user permission levels. Options include View, Edit, Admin and Executive.

## Log Actions

Tracking of activity is recorded against each user permission.

## Improved Knowledge

Client behaviour in transaction activity is easily understood with data tables and heat maps. This enables you to understand the nature and purpose of the client's activity and more readily identify when a transaction may be unusual.

## Affordability

AML360 provides regulatory technology to small and medium sized enterprises at a cost that does not break the compliance budget.