



Anti-Money Laundering

COMPLIANCE SOFTWARE

AML360.COM



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Intro

AML360 has transformed an anti-money laundering compliance framework into a single digital platform. As a software vendor, we are focused on keeping compliance costs low and continuously testing for regulatory efficiency.

As the Founder of AML360, I have a passion for making a positive contribution to the financial crime compliance industry. AML360 achieves this by designing a solution that removes complexity and barriers from meeting anti-money laundering compliance obligations.

We want to do more and better which is why we are recognised as a leading innovative vendor for Anti-Money Laundering Regulatory Technology.



Kerry Grass
Founder, AML360
August 2022



Our beginnings and future.

In mid 2014 AML360 was developing *regulatory technology* before the terminology was coined. Our focus was on developing solutions to improve the way businesses manage regulatory compliance.

Our first product was the business risk assessment. We eliminated all complexities for this compliance obligation. Users simply select data from the screen, add personal notes, then click 'Calculate'. A comprehensive risk report conforms to regulatory expectation to inform AML compliance officers of the business vulnerabilities for unwittingly facilitating money laundering or financing of terrorism. Though the business risk assessment was delivered 10 years ago, remarkably it remains a unique solution in the global market today. Since that time, AML360 has evolved to develop an end-to-end platform to enable small and medium sized enterprises (SMEs) to easily manage every aspect of their regulatory obligations. This includes client risk profiling, transaction monitoring, case management, geography risks and management reporting. We complete the end-to-end compliance lifecycle by enabling businesses to add identity verification and customer screening to their platform by utilising AML360's API plugin and selecting their preferred verification provider.

AML360's offerings are not restricted to SMEs. Larger institutions utilise our management reporting and auditing solutions to inform executives and Board members of their current compliance status.

The future for AML360 is focused on expanding its First Class managed services. Our unique offering of both regulatory technology and a compliance professional allows businesses to focus on what they know best and rely on AML360 to deliver best practice AML/CFT compliance efficiency.



Our Purpose

At AML360 we are guided by a common purpose: keep anti-money laundering compliance costs low whilst achieving **regulatory efficiency**.

In 2014 AML360 began developing **regulatory technology** after recognising a significant proportion of AML/CFT compliance obligations were administrative and repetitive, yet required a level of subject matter expertise.

Utilizing machine learning, we automated workflow processes. Our RegTech solution provides an easy to use frontend interface whilst the backend automates data analysis, measurement and reporting. This approach enables a mid-tier administrative clerk to sufficiently manage a firm's AML/CFT obligations like a compliance professional.

Our first product combined both **risk management** and AML/CFT expertise into an automated data analysis and reporting process. We selected the business risk assessment as our first product after recognising SMEs had no idea where to start and their efforts were not meeting regulatory expectation. Larger institutions were spending up to six months on the risk assessment process, before finally producing an AML/CFT risk report. Our solution allows the task to be completed within 60 minutes. Annual updates take less than 10 minutes.

AML360 continues to identify the issues that increase compliance costs and cause compliance inefficiency. We then develop RegTech solutions to breakdown those barriers.



Industries



FX Trading



Money
Remittance



Banks



Finance
Lenders



Lawyers



Real Estate



Accountants

Our Services

BSA/Firm-Wide Risk Assessments

We remove the complexity for identifying vulnerabilities across business operations.

Customer Risk Profiling

Our innovative technology identifies higher risk customers and explains the rationale behind the rating.

Transaction Monitoring

No coding required for adding rules. All relevant data to determine risks is available within the platform.

Geography Risks

Whether it is risks related to money laundering, terrorism financing, sanctions, bribery, corruption or secrecy havens – AML360 have the solutions.

Audits

Our digital solutions result in less business disruption.

Our Services (cont'd)

Internal Reviews

Examine 60+ hotspots of your compliance framework and remedy weaknesses before a breach occurs.

Management Reporting

Our management reporting solution ensures good governance practice by keeping Executives and Boards informed with simplified reporting.

Case Management

The case management register is used for every aspect of AML/CFT compliance. Track, monitor and report. Keep on top of higher priorities.

Managed Services

We dedicate a compliance professional and our RegTech solution to deliver First Class services to businesses.

Training

Online or face-to-face.

Industries (cont'd)



Casinos



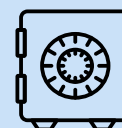
Corporate Providers



Crypto Currency



Cash Couriers



Safety Deposit



Wealth Management



Derivative Traders

The AML360 Platform

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Entering through the secure client login, access will take the end user through to their compliance Dashboard that standardizes operational processes, minimizes resource allocation, increases accuracy and streamlines analysis and reporting. The AML360 Dashboard provides you a more tranquil compliance environment in a globalised world where anti-money laundering obligations are fast moving.



All In One Offering



From a single platform businesses can review all relevant profiling data. The AML360 Dashboard provides the tools necessary to carry out customer profiling, transaction monitoring, business risk assessments, compliance reviews, sanction screening, and country risks analysis. The Dashboard is equipped with drill down filters to optimize data analysis and can be fully tailored to business requirements and industry standards. The Dashboard is available in your choice of languages ensuring compliance with anti-money laundering obligations, your internal company policy and management requirements.



What makes AML360 stand out from its competitors is the simple user interface that includes any type of key risk indicator, the low cost and the streamlined application of data capturing, analysis and reporting.

Software engineers and anti-money laundering experts have developed AML360 software. We provide your business with a customized solution and deliver what regulators need.

AML360's solution is internationally recognized as a leading innovative cutting edge



technology available in the Anti-Money Laundering compliance market today.

Businesses have the option of subscribing to a plug and go solution which is immediately available or using our compliance professionals to develop a tailored solution to meet the unique complexities of business operations.



The Product Offering

AML Compliance Dashboard

We have simplified anti-money laundering compliance into a single, easy to use dashboard, to streamline the capturing, analysis and reporting of data.

The AML360 Dashboard gives money laundering compliance officers the resource to ensure compliance and regulatory obligations are met. Offering a tailored web platform, users can effectively manage customer risk profiling, business risk assessments and transaction monitoring with a single login.

User access can be set to meet reporting lines. This allows managers to retain responsibility and independence in their business areas, whilst preserving the bigger picture for executives.



The Account Executive can set access at three levels:

- Admin: Completing profiles and viewing registers;
- User: Completing profiles only; or,
- View: Viewing register only.



The AML360 business risk assessment has focused on simplifying processes and streamlining data outputs. The analysis involves over 50 areas of examination across the key business divisions of:

- ✓ Nature, Size & Complexity
- ✓ Customer Types
- ✓ Products and Services
- ✓ Method of Delivery
- ✓ Financial Institutions
- ✓ Geography

The multiple hours and days of conversing with consultants to obtain a risk assessment are no longer required. Businesses can undertake this risk assessment online and inhouse.

The AML risk register can hold an unlimited number of compliance portfolios from branch level, through to consolidated group. Reports can be emailed to senior managers, with highlighted notations of the issues they need to be aware of.

Risk analysis has never been easier. The Anti-Money Laundering Compliance Officer simply logs into the platform, selects data on screen from a dropdown list, enters notes where relevant, then clicks 'Calculate'.

The risk report is displayed on screen and filed into the online Register. The report includes a narration of risks, tables, charts and heat maps.



The dashboard provides risk profiling in two categories – transaction and customer profiling.

AML360 ensures the customer on-boarding process matches risk policy requirements. Profiling can be achieved in less than a minute. Simply sign into the account, enter the customer’s Unique ID and enter data inputs by using a dropdown list.

Clicking ‘calculate’ populates summary results on screen and sends full results into tailored risk registers where colour codes are used to display the customer’s risk rating.



From the dashboard, Compliance and Risk departments can drill down to key risk indicators.

Profile Risk	Actions	Activity
	   	  
	   	  
	   	  
	   	  
	   	  
	   	  
	   	  

AML360 have included Heat Maps to enable seamless and timely interpretation of customer risks. Heat maps offer visual snapshot results at individual customer level or across the entire customer base.

Knowing the customer’s profile and having unique information available at your fingertips enables on-going monitoring, quickly and transparently.



Customer Screening

Using our 3rd party API plugin, businesses can select from a choice of providers for completing identity verification and screening for adverse media, politically exposed persons and sanctions.

Our unique offering enables the customer onboarding experience to complete in one seamless action.



Transaction Monitoring

Transaction Monitoring is the single greatest expense for meeting regulatory expectation. AML360 has significantly reduced costs by providing a web application that enables transaction monitoring through an Excel upload or an API plugin.

Unlimited products and services can be entered into the risk matrix enabling oversight of operational and traders' accounts.

The dashboard provides product and customer profile alerts, with tracking and case management maintained from the Monitored page.

In addition to the profile alerts, the dashboard provides drill down filters to view heat maps and data tables. These filters aid the on-going monitoring process.

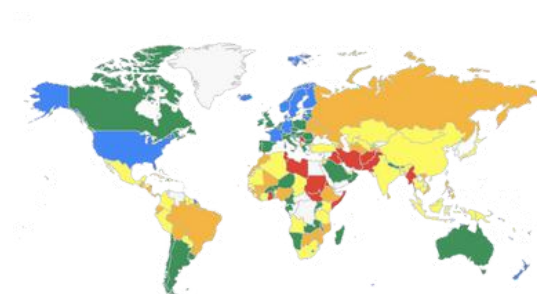
For external reporting, there is an export feature of all transactions and monitored cases.



Country Risk Screening

AML360 provides a geography risk solution with numerous reputable data sources in one central portal.

By using a 'drop and click' function, users instantly receive colour coding and a narration of country risks. Factors contributing to the country score are detailed in the File Note. There is no bulky information to read.



Businesses have the option to supply their own country data inputs or use AML360's standard modules obtained from reputable public sources.



Management Reporting

AML360 provides management reporting modules that can be applied across multiple subsidiaries to allow insight at group level.

AML360 offers senior management reporting through snapshot risk charts. Alternatively, use data filters to

receive full text reports. This function is suitable for Compliance Officers, Executives and Boards.

Once a profile report has been created the results can be analysed at a high level or deeper analysis can be undertaken by using the dashboard filters.

After Sales Service

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From successful on-boarding and customized training to on-going support and services, it's only when you see improved metrics and business growth that we will have achieved our goal.

Always anxious to increase customer satisfaction, AML360 is committed to providing an after-sales service that reflects our intuitive and clean design, while ensuring nothing is left to

chance. It is essential we provide a service that meets all your needs and ensures your Dashboard delivers the desired function.



End User Support

“Any product that needs a manual to work is broken”. Elon Musk

While there is a simplistic elegance to Elon's quote, in our opinion, it is also a step too short. AML360 believes our products are intuitive and easy to navigate but getting to know something new takes time. This is why we have backed up this simplicity with an online Product

Manual and Video Tutorials for each Module.

Once logged into the secure site users will have access to two support tabs:

- ✓ Online User Manual
- ✓ Modular Based Video Tutorials.



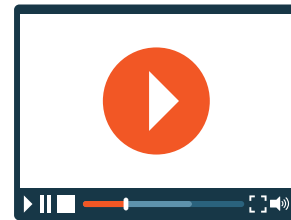
Online User Manual

The Product User Manual will provide you with the information administrators and users need to begin utilizing the Dashboard to its full potential. Here you'll find

enough information to commence your journey toward a tranquil Anti-Money Laundering compliance environment.

“The Modular Based Video Tutorials provide users with easy-to-use videos covering each module in detail. These mini courses provide the viewer with a step-by-step guide on using each module.

Need more hands-on assistance?
Book an Online Training Session
where AML360 staff will liaise
directly with users.



Continual Improvement

Our customer feedback loop is critical – we don't overlook it!

Understanding what customers want is critical to our success. This is why AML360 have a software feedback page where end users can request their tailored specifications.

Inviting customer feedback helps us to create useful content that enhance the users experience and strengthens your risk and compliance process.

AML360 recognizes industry knowledge is critical to minimize risk, streamline processes and implement best practice.

We therefore collate user feedback requests for consideration, adaptation and implementation. This is one of our practices for ensuring AML360 products consistently meet industry requirements and best practice remains at the forefront of user experiences.

