



ACTICO Compliance Solutions

ACTICO ANTI-MONEY LAUNDERING

for Banks, Insurers and Financial Institutions

Stay compliant with confidence: automatically screen customers, monitor transactions, and report suspicious activities.



Key Features

- ➔ Intelligent AML monitoring that flags suspicious payments, behaviours, and customer relationships
- ➔ Boost efficiency with powerful automation
- ➔ Simulate scenarios with intuitive drag-and-drop tools
- ➔ Deploy ACTICO flexibly – either on-prem or cloudified
- ➔ AI-ready: Blend rule-based logic with machine learning to spot anomalies, cluster customers, and cut down false positives

Product Information

actico

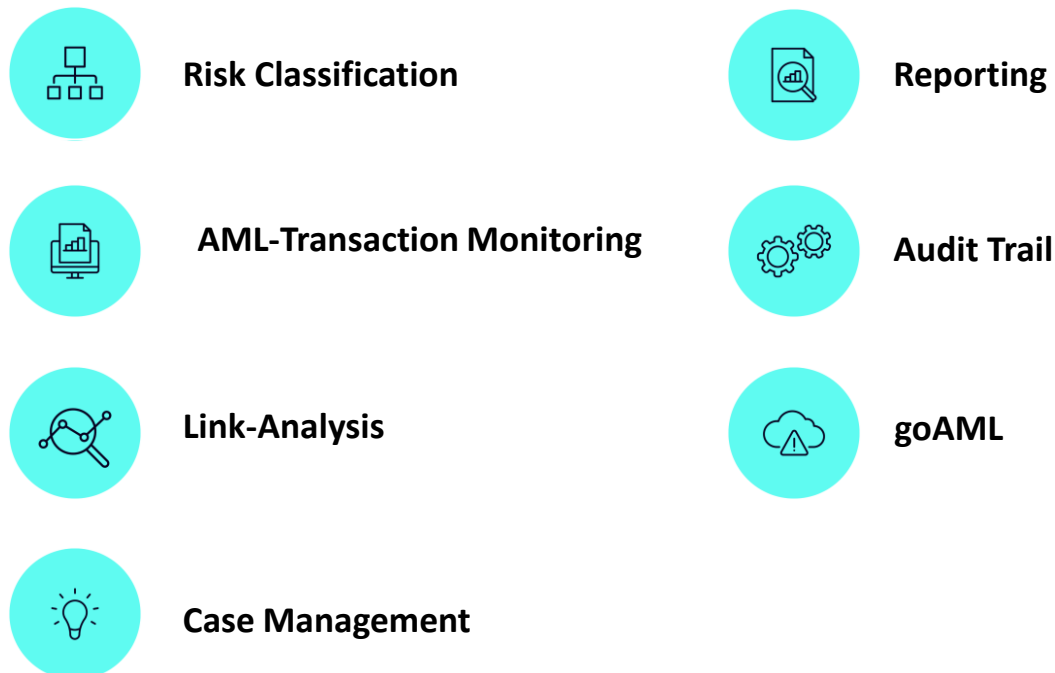
Meet Anti-Money Laundering requirements: Detect and report suspicious activities

Money laundering threatens financial systems around the world—and the reputation of every institution involved. ACTICO's Anti-Money Laundering solution empowers financial institutions and insurance companies with robust software to effectively detect and report suspicious activities.

ACTICO Anti-Money Laundering

ACTICO Anti-Money Laundering is industry-proven software delivering robust AML monitoring for banks and insurance companies. Built on the latest technology standards, it's AI-ready and offers flexible deployment – operate it as a SaaS solution or integrate it seamlessly into your own on-premises or private cloud infrastructure.

The software provides a full suite of capabilities for effective anti-money laundering (AML) compliance.



1. Risk Classification

Customer risk assessments are carried out regularly and automatically as part of AML transaction monitoring, and the results are stored.

The factors taken into account when calculating the risk classification include customer risk (e.g. PEP status), as well as product, transaction, country and distribution channel risk.

Incorporate wide-ranging factors into your risk assessments, including partner details, business relationship structures, geographic information (countries, nationalities), and data from other sources like customer screening.

Business relationships are classified into risk levels. The automatically generated risk can be adjusted manually

Dynamic risk classification is integral to effective AML transaction monitoring.

Assess the risk profiles of individuals and business relationships using the software's customer classification engine combined with your defined risk factors.

Factor in crucial elements like the source of wealth, expected transaction volumes, deposit levels, and source of wealth/assets.

You can easily define additional custom risk factors to tailor the model precisely to your needs. For exceptional circumstances, analysts can manually assign a specific risk classification.



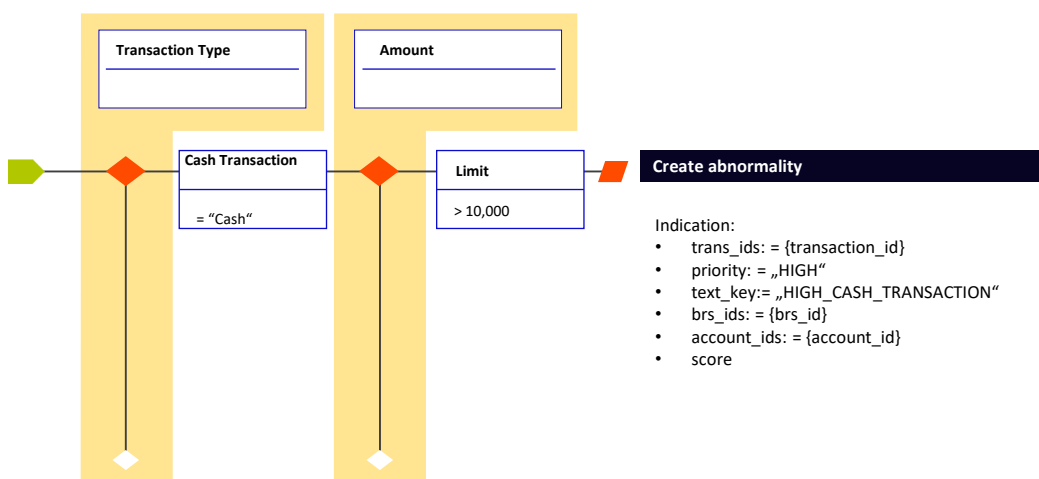
2. Transaction monitoring: Intelligent automation powered by rule-based logic

Graphically model rules to check data and flag anomalies, and implement sophisticated screening scenarios, like:

- ➔ Monitoring high-value incoming or outgoing transactions
- ➔ Detecting significant changes in customer behaviour
- ➔ Flagging unusually high transaction volumes
- ➔ Identifying unusual transaction frequencies
- ➔ Spotting activity on previously dormant accounts

As soon as the software detects potential matching of a defined scenario, it automatically generates an alert (hit). Alerts can be triggered by individual transactions, shifts in transactional behaviour, non-financial events (like changes to customer data), or complex combinations thereof.

Example of modeling a rule in ACTICO Modeler for the verification of cash transactions

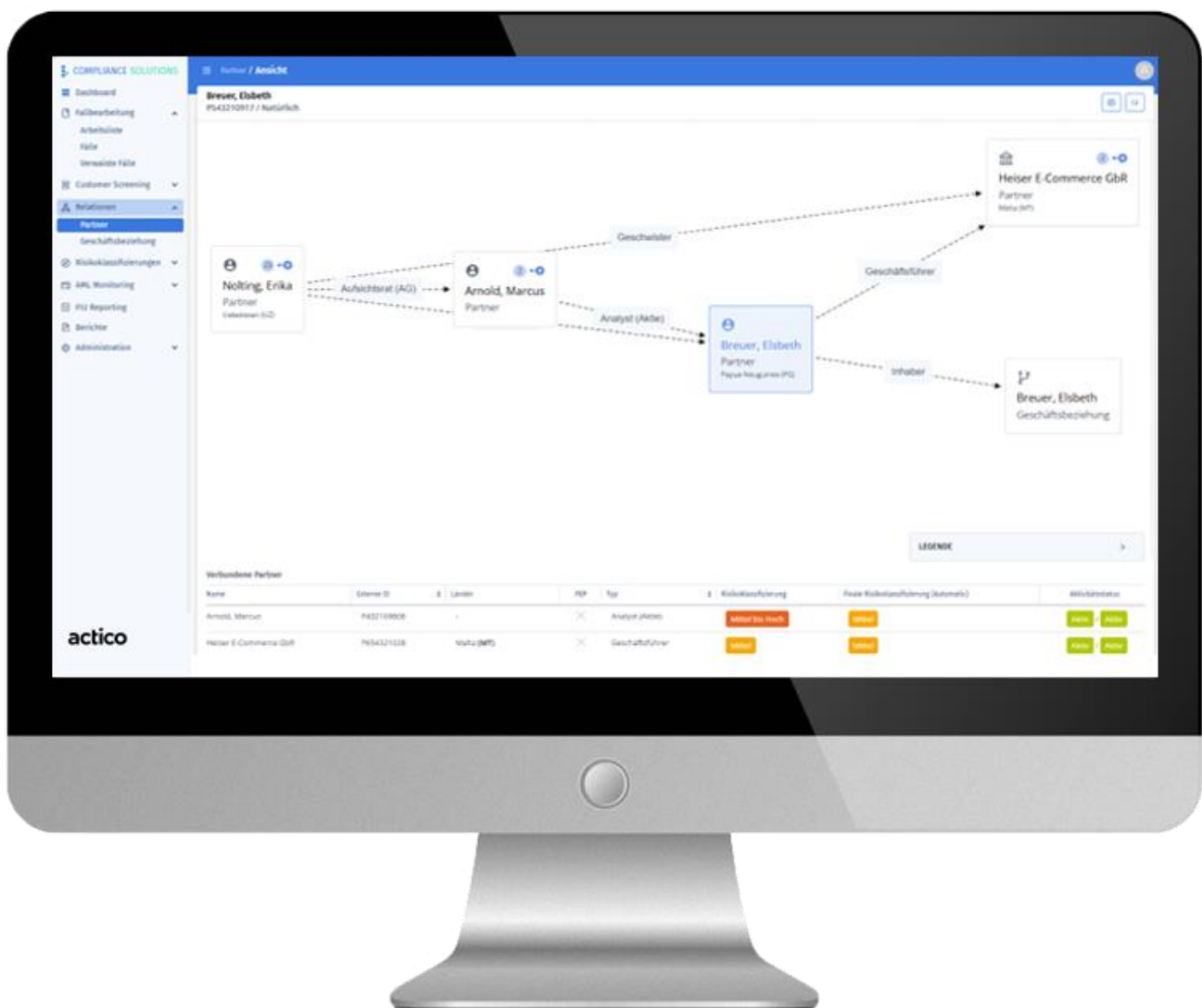


Example: This rule flags cash transactions exceeding €10,000.

Graphically design and manage your detection rules using the ACTICO Modeler. This powerful graphical editor allows business users to implement checks of any complexity with an intuitive drag-and-drop interface – easily model, define, and modify rules without needing to code.

3. Link Analysis: Visualise complex relationship networks

Our graphical link analysis tool visually maps connections between partners, business relationships, watchlist matches, and transactions. This empowers AML officers and investigators to quickly understand complex networks and easily trace hidden links.



4. Integrated Case Management

Manage alerts and cases generated across all ACTICO Compliance solutions within a unified Case Management system. Get immediate insights from the case dashboard, manage investigations efficiently through a centralised worklist, and access a comprehensive historical case log.

Process suspicious activity alerts using a configurable investigation workflow. Each case requires individual assessment, and investigators have complete transaction details and clear explanations for why an activity was flagged at their disposal.

While investigating, analysts can easily add notes, attach supporting documents, and forward cases to colleagues for review or escalation. Based on their findings, authorised AML officers can efficiently initiate and manage the Suspicious Activity Report (SAR) filing process with the relevant Financial Intelligence Unit (FIU).

Workflows can be individually modelled, extending beyond the four-eyes principle.

Innovative interfacing: Making your workplace more flexible and efficient than you ever thought possible



Manage all your compliance tasks, including full case investigation, seamlessly across any device – desktop, tablet, or smartphone – thanks to ACTICO Anti-Money Laundering's intuitive, modern user interface.

5. Reporting

Gain valuable insights through our comprehensive reporting capabilities with rich data and analytics. Our reporting system enables:

- ➔ Administrator-configurable custom reports:
 - ➔ Self-service report retrieval for all users
 - ➔ Flexible export options
 - ➔ Download completed reports as CSV or Excel files or print as PDF with a single click.
- ACTICO Anti-Money Laundering comes with a suite of standard reports out of the box.

External key	Name	Assets	Effective Risk Classification	BRS Classification	Automatic Risk Classification (Final)	Open date	Close date
B32108785	Aditya, Rishi	715,405,746.26	Low	-	Low	06/16/2019	-
B_AGG0887_1	Aggarwal UC 1, BRS 1	300,000.00	Low	-	Low	01/21/2017	-
B432109056	Arnold, Marcus	2,664.35	High	-	High	10/08/2017	-
B765432139	Becker, Annemarie	75,305.56	Low	-	Low	01/18/2014	-
B21087684	Bender, Christa	3,884.05	Low	-	Low	12/30/2014	-
B10876543	Berger, Josef	958,598.55	Low	Brs Class 5, Brs Class 4	Low	03/08/2017	-
B876543221	Bhatt, Niku	83,362,138.91	Low	Brs Class 2	Low	02/14/2020	-
B876543210	Bornemann, Theodor	3,141,346,134.36	Medium-Low	-	Low	06/08/2017	-
B543210987	Brandt, Anja	17,781.08	Low	-	Low	11/27/2018	-
B543210917	Breuer, Elisabeth	2,836,403,105.12	Low-Medium	-	Low	08/01/2021	-

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- Reports can be generated based on detailed overviews of entities and cases.
- The columns available in the overviews can be individually shown or hidden.
- Columns can be rearranged and sorted as needed.
- Filters can be applied to narrow down the results shown in the views.
- Generated reports can be exported as tables or printed as PDFs.

6. Robust Audit Trail

Track changes to your data every step of the way with our comprehensive audit trail. The system auto-logs all modifications with detailed timestamps and user information, ensuring full accountability and audit-readiness at all times.

7. Automating Suspicious Activity Reports for goAML

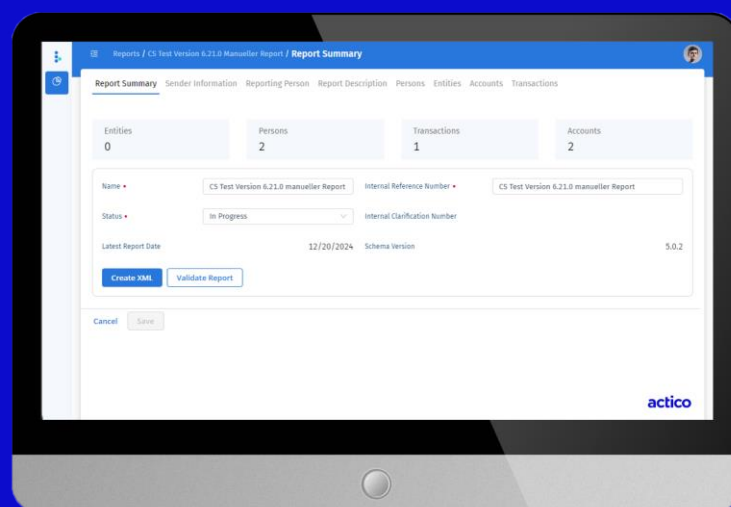
goAML is the reporting platform of Financial Intelligence Units (FIUs) used for submitting suspicious activity reports related to money laundering. Many FIUs have introduced mandatory registration requirements. These apply to obligated entities under anti-money laundering laws that must report relevant cases electronically.

With the ACTICO FIU Reporting Solution, compliance officers can generate the necessary data directly within ACTICO Compliance Solutions and upload the XML file to the FIU. A direct interface to the goAML reporting portal is key to success: Efficient workflows, high automation, and modern software-driven security.

Convenience for money laundering officers

- Create reports for both individuals and legal entities
- Automated data import directly from ACTICO Compliance Solutions
- Clear overview of all reports with filtering and sorting functions
- User-friendly operation via a modern user interface
- Validation of the report with easy-to-understand guidance on necessary improvements if the report does not meet plausibility or regulatory standards
- Export as XML file for submission via the goAML portal
- Complete version history of all XML and PDF files

Optimise processes: Automate goAML Suspicious Activity Reports (SARs)



Ensure Data Consistency for FIU Reporting:

ACTICO Ant-Money Laundering automatically checks whether a person or transaction is unusual. The compliance team then investigates the case. Once a money laundering-relevant issue is identified, the FIU Reporting Solution transfers the data into the reporting form—**without media disruptions and with minimal manual effort.**

Modern Look & Feel

A modern user interface gives compliance teams full visibility over all reports at any time. Teams can view statuses, apply filters, and sort results—making it easy to update or continue editing reports as needed.

Automated text suggestions with Generative AI (GenAI)

GenAI supports compliance professionals in automating research and reporting for FIUs or MROS (Switzerland). ACTICO's tools filter relevant data, assess the findings, and generate draft texts. With their prompts, specialists in banks and insurance companies receive a pre-structured presentation of the case.

Why Compliance teams choose ACTICO's Anti-Money Laundering Solution



Deep expertise in rule implementation: All ACTICO Compliance Solutions come with pre-configured base rules that provide an excellent foundation for quickly addressing standard scenarios like "smurfing" – so you can be operational faster.



Unmatched flexibility: Quickly adjust detection logic and thresholds to make changes effective immediately, continuously enhancing efficiency. Create new rules visually with the ACTICO Modeler – no coding required.



Risk-free simulations: Test your scenarios with user-friendly simulations to understand their impact before deployment. This allows you to implement new models faster and with significantly lower risk



Powerful blend of rules and AI: Our machine learning methods reduce false positives by up to 60% while increasing automation. This relieves pressure on compliance teams and allows them to focus on genuine risks – the "true positives."



Automated suspicious activity reporting: Generate suspicious activity reports for the FIU seamlessly through the integrated goAML interface. Key data transfers directly into the application, eliminating manual data entry and reducing errors



Modern responsive interface: Our web application adapts seamlessly to any device, ensuring consistent user experience whether you're at your desk or on the move



Exceptional usability: Intuitive dashboards, straightforward navigation, and powerful reporting capabilities (including ad-hoc reporting) streamline daily compliance workflows. The unified worklist is a game-changer, giving users visibility into all alerts across ACTICO Compliance Solutions for a complete 360-degree customer view.



100% traceable and verifiable decisions and controls throughout the entire end-to-end compliance management process.

Future-proof technological alignment of the compliance IT landscape

Financial institutions need strategically-aligned compliance software that's future-proof, cost-efficient, and productivity-enhancing. IT departments value ACTICO Compliance Solutions for their seamless integration of cutting-edge technologies that keep pace with evolving requirements.



Flexible deployment options:

ACTICO embraces a cloud-first strategy (SaaS) while supporting your preferred deployment model – whether that's on-premises or in your private cloud infrastructure.



Seamless API integration:

ACTICO Software provides robust APIs that integrate smoothly with your existing systems, including your core banking platform, to streamline data exchange and optimise workflow.



Effortless updates:

Thanks to high standardisation and state-of-the-art technology, SaaS operations allow for quick and hassle-free software updates. This enables banks and insurance companies to respond rapidly to security vulnerabilities and stay ahead of emerging threats.



AI-ready:

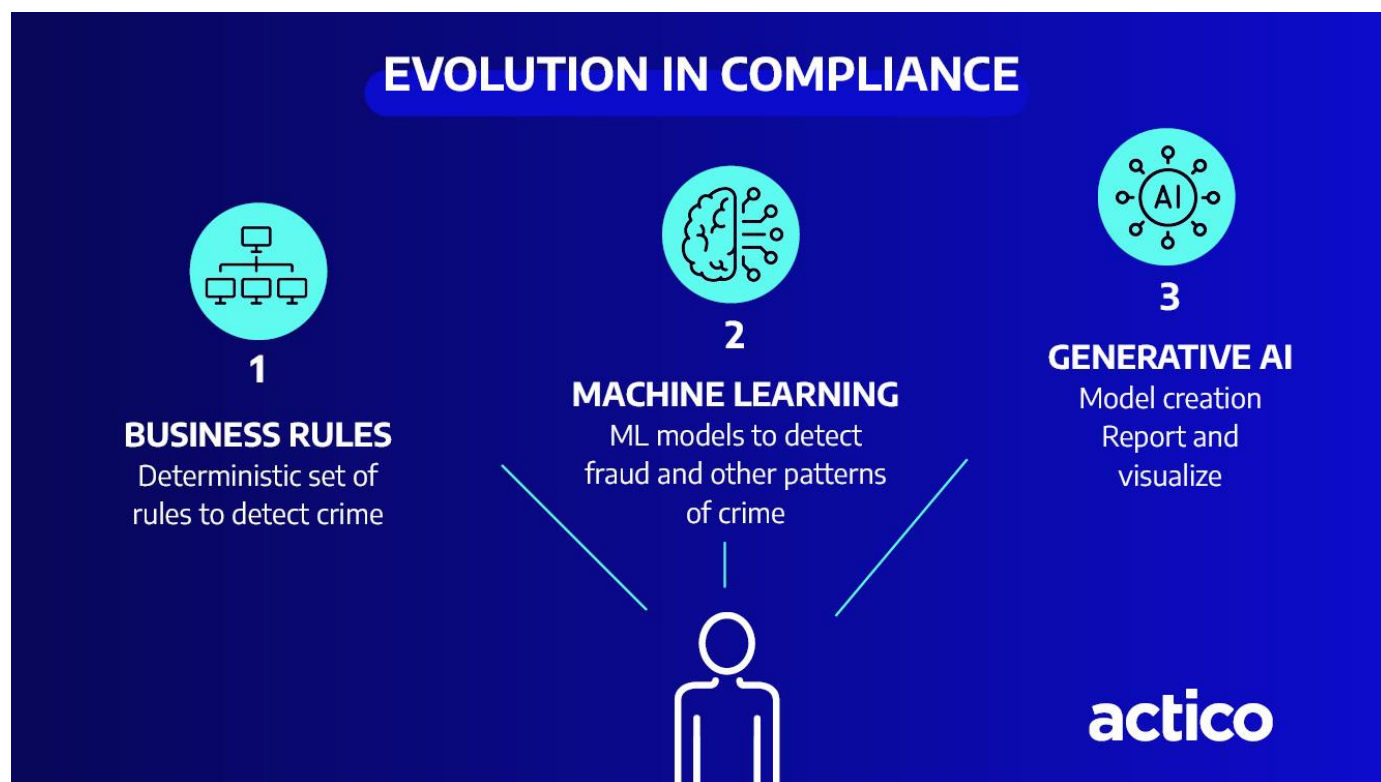
Enhance your compliance capabilities with Machine Learning (ML), a powerful artificial intelligence method. Our ML models are trained on completed money laundering cases and complement the software's verification algorithms to deliver superior results. Leverage this technology to significantly reduce false positives, enhance anomaly detection, and implement sophisticated customer clustering.

Banks and insurance companies rely on new technologies with ACTICO Compliance Solutions



The Evolution of Banking Compliance:

Rules, Machine Learning, GenAI



Business Rules

Traditional compliance systems rely primarily on rules. When customer data or transactions violate these rules, they generate alerts that compliance officers must investigate manually.

Machine Learning: The next stage in the evolution of compliance

The next evolutionary leap is Machine Learning. Combining rules with ML techniques paves the way to unlock powerful new capabilities for automated pattern recognition and predictive compliance risk assessment. The technology even extends to automatic case resolution for certain scenarios. All of which means your organisation can respond faster and more precisely to suspicious activities while automating operational tasks that previously required manual handling.

Generative AI (GenAI): Intuitive Interaction with data

With GenAI, compliance officers can automate time-consuming research and complex regulatory reporting tasks. This is especially helpful when creating reports – such as suspicious activity reports for Financial Intelligence Units (FIU) or MROS in Switzerland. Compliance teams are required to provide and annotate legally relevant material. ACTICO's GenAI tools assist in extracting relevant information from complex datasets, evaluating the findings, and producing structured draft texts – reducing manual review and accelerating report creation. The need for laborious document review is also eliminated: subject matter experts in banks and insurance companies can use prompts to have the AI search available data sources and deliver digital results – producing a first draft of the regulatory report..

Generative Artificial Intelligence (GenAI)

Reducing manual steps increases efficiency in Compliance"

By eliminating numerous manual steps, compliance teams can dramatically reduce case processing time – with time savings of up to 30% realistically achievable. This not only reduces operational costs but ultimately simplifies regulatory compliance itself.

Despite their transformative potential, financial institutions must ensure compliant implementation of generative AI applications. Two critical factors stand out:

1. Results must be binding and reproducible – a fundamental requirement of banking supervision. Applications must deliver consistent answers within their specific context.
2. The protection of private and sensitive data is the top priority when using AI.



How can compliance departments at financial institutions and insurance companies benefit most from ACTICO?

ACTICO Compliance Solutions empower banks, insurers, and financial service providers to meet escalating regulatory requirements using cutting-edge technology. Our integrated platform consolidates all alerts into a single application, viewable and actionable through the dashboard or centralised worklist. The solutions come with pre-configured scenarios that you can customise to your needs, and you can create entirely new scenarios and comparison algorithms. Test these quickly through our simulation capabilities before deploying them with confidence. By accelerating the integration of machine learning with business rules, you can achieve automation gains of approximately 50% – transforming your compliance operation.

ACTICO Compliance Solutions for Financial Service Providers and Insurance Companies

AUTOMATED, SECURE, AND EFFICIENT

**CUSTOMER
SCREENING**



**ANTI-MONEY
LAUNDERING**



actico



**PAYMENT
SCREENING**



**CAPITAL
MARKET
COMPLIANCE**

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ACTICO empowers companies worldwide to significantly increase their efficiency – always in line with regulatory requirements.

With ACTICO Advanced Decision Automation Technology, powering scalable, AI-supported software and SaaS solutions for Regulatory Compliance and Credit Risk Management, the company creates significant added value for its customers – primarily financial service providers.

With the experience and expertise of over 25 years of successful business activities, ACTICO shapes long-lasting global customer relationships and partnerships with renowned financial, industrial and technology companies around the world. The company combines high-performance, cutting-edge technology with exceptional customer focus and operational agility.

ACTICO GmbH is part of the ACTICO Group, which brings together specialised providers of digital solutions for the financial services sector under one roof. With four companies in six locations and 230+ employees, the Group serves over 300 of the world's leading financial companies.

Discover the ACTICO Compliance Solutions

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EUROPE

ACTICO GmbH
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AMERICAS

ACTICO Corp.
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ACTICO Pte. Ltd.
Singapore

info@actico.com | www.actico.com

actico