

# ACTICO ANTI-MONEY LAUNDERING for Banks, Insurers and Financial Service Providers

Ensure AML compliance,  
automatically check customers,  
business relationships and transactions,  
recognise potential money laundering

ACTICO COMPLIANCE SOLUTIONS ●●●●



## Key Features

- AML monitoring software to flag or detect conspicuous payments, behavioural patterns and customer relationships
- An actionable SaaS package, via either the ACTICO Cloud or your own infrastructure
- AI-ready: Rules combined with machine learning procedures to facilitate detection of anomalies, customer clustering and a reduction in false positives

### Fulfil due diligence obligations and recognise potential money laundering

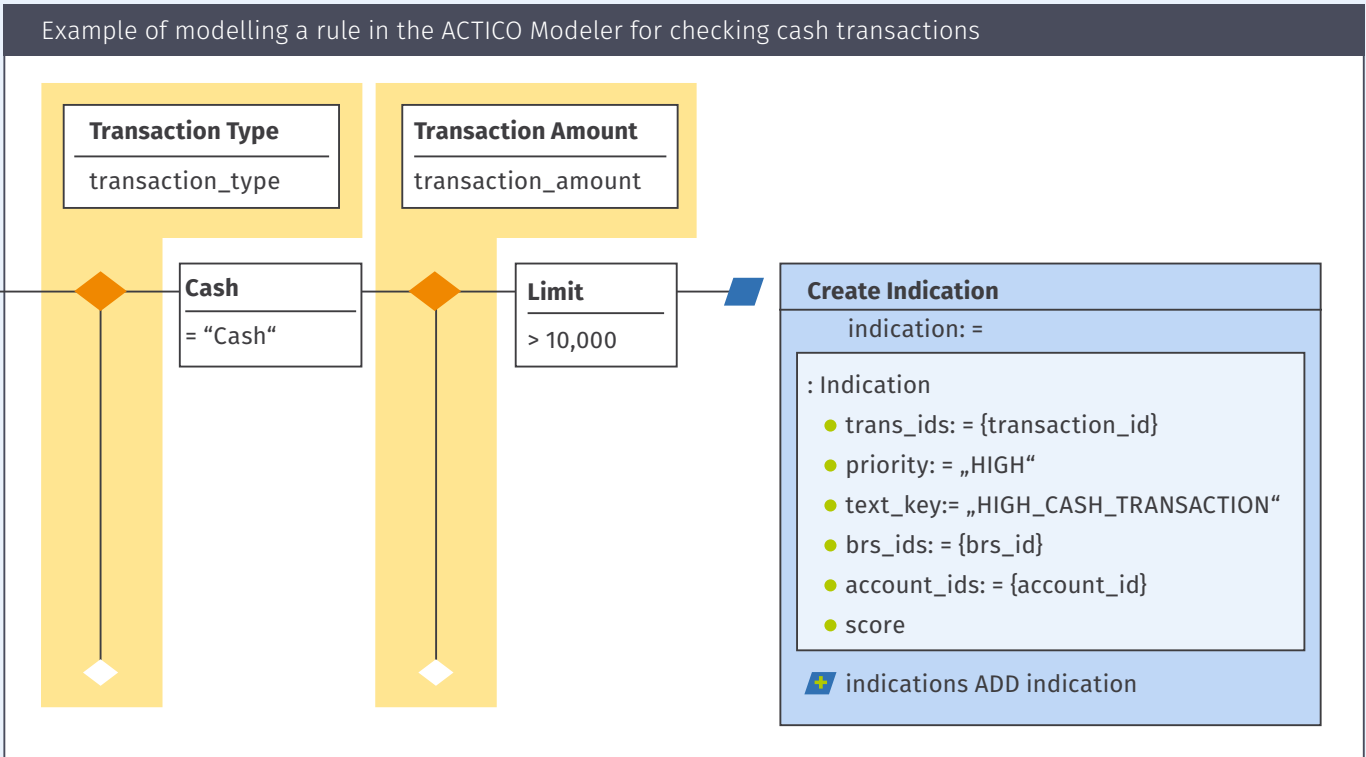
For banks, insurers, and financial service providers complying with due diligence obligations is a legal must. This legislation aims to prevent money laundering and terrorist financing and ensure that all suspicious cases are reported to the relevant bodies, such as the Finance Intelligence Unit (FIU) or MROS in Switzerland.

ACTICO Anti-Money Laundering is a tried-and-tested monitoring software for banks and insurance companies. Developed according to the latest technological standards, it is AI-ready and operable as either a SaaS or on-premise solution.

### AML Transaction monitoring: Auto-check transactions and detect anomalies

When unusual payments are made or customers and individuals engage in suspicious transactions or high-risk activity, these are among the actions that tend to be flagged as indicators of money laundering. ACTICO Anti-Money Laundering checks transactional or personal data against predefined scenarios (rules), generates anomalies and facilitates the work of compliance teams in clarifying these business transactions.

ACTICO Anti-Money Laundering: Checks transactional and personal data against a set of rules and generates anomalies



**This rule generates an anomaly if the cash transaction is greater than EUR 10,000**

The rules are then graphically modelled using the ACTICO Modeler and used to check transactional and personal data and generate anomalies. ACTICO Modeler users enjoy an intuitive user interface, allowing them to model, author and edit business rules via drag & drop.

The software generates anomalies if transactions violate any of the rules.

### Risk classification

Risk classification is part of AML transaction monitoring. In other words, the software identifies the risk associated with individuals and the business relationships between them, based on customer classification and in conjunction with defined risk factors. Variables taken into account when classifying risk include economic background, expected deposits, turnover or origin of assets.

The software automatically assigns a risk class to the relationship, which, by default, derives from factors like customer risk (e.g. PEP ownership), product-, transaction- and country risk as well as distribution channel risk. Other factors can be individually defined and, in exceptional cases, individual risk classifications can be assigned.

### Auto rules-based transaction checking

ACTICO Anti-Money Laundering checks transactions against rules.

Some of the key variables include

- Transaction limits applied depending on the nature of the transaction
- The customer risk classification
- Transactions with risk countries
- High cash transactions early in a business relationship
- Transactions on an account that has been inactive for an extended period
- High inflows and outflows within a short period of time
- Pass-through transactions
- Change in customer behaviour

The software generates anomalies if transactions violate any of the rules.

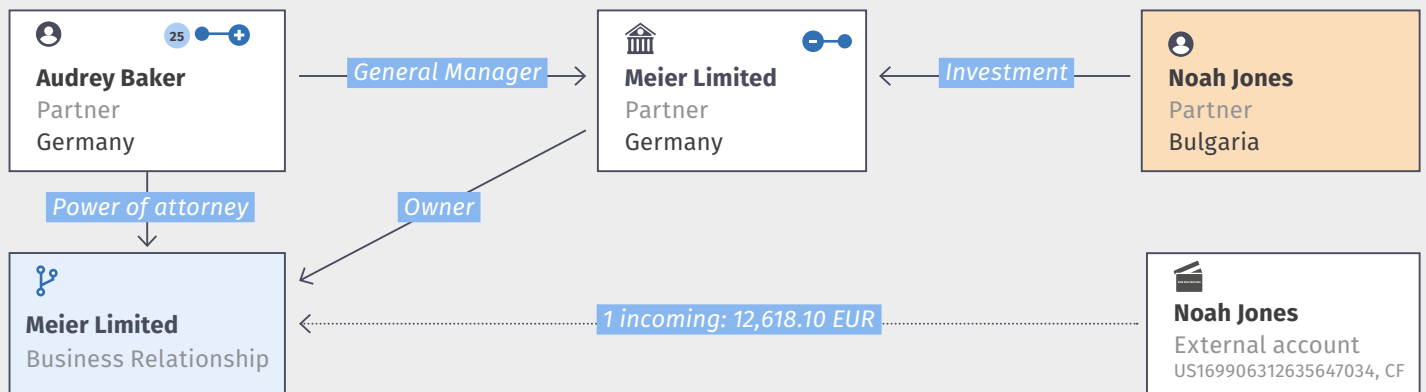
### Case Management of anomalies

Unusual transactions are processed via a clarification workflow and plausibility must be individually assessed. Employees tasked with this work receive all details of the transaction as well as an explanation of why it was flagged as abnormal.

### Link analysis: Making relationship networks transparent

Graphical link analysis shows how partners, business relationships, checklist entries or transactions are interrelated, allowing swift and simple tracing of connections and links.

#### Link analysis in ACTICO Money Laundering



Visualisation of interdependencies between transaction partners

## Reporting & Audit Trail

The reporting function provides comprehensive data and statistics for reports. All changes made to a data record are logged in the audit trail in an audit-proof manner, recording the date, time, and instigator of the change in detail.

## Banks and insurance companies at the cutting edge of technology

Banks and insurance companies expect future-proof solutions for their strategic orientation, cost-efficient and streamlining compliance software.

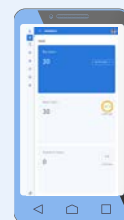
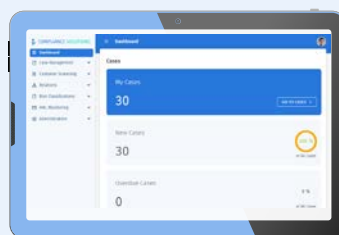
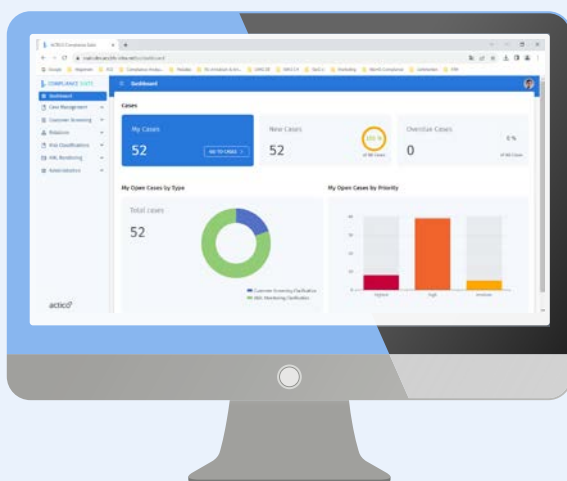
Leveraging these functionalities can give them a decisive competitive advantage:

**OPERATIVE OPERATION:** ACTICO's strategic focus lies on a cloud-first (SaaS) approach, which accommodates both on-premises and cloud operation.

**API:** ACTICO software offers APIs that are integrable into other systems, e.g. within the core banking system.

**ALWAYS UPDATABLE:** High-level standardisation combines with the latest technology for swifter and simpler software updates. This allows banks and insurers to be even more responsive whenever security gaps arise.

**AI-READY:** Machine learning (ML) is a component of artificial intelligence (AI). Machine learning models are trained on the basis of completed money laundering cases, amassing data that supplements the matching algorithms already contained in the software. Machine learning can help reduce false positives, detect anomalies and enable customer clustering.

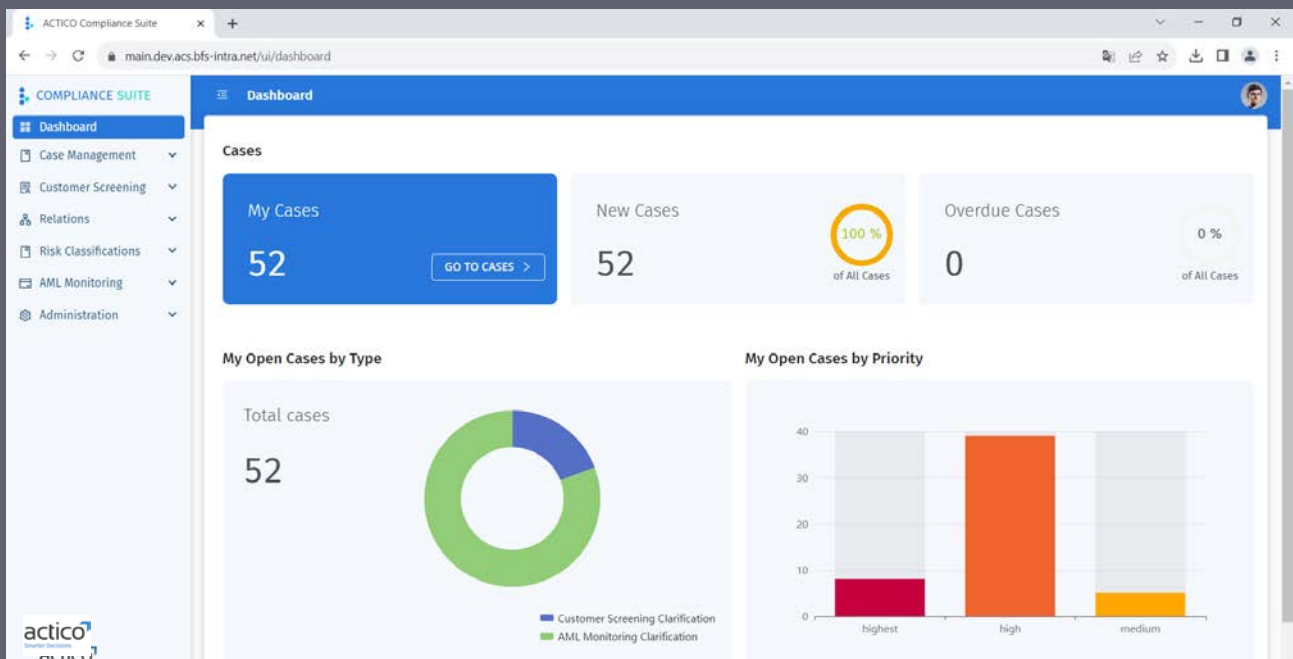


ACTICO Anti-Money Laundering:  
Responsive web application for the  
widest range of end devices

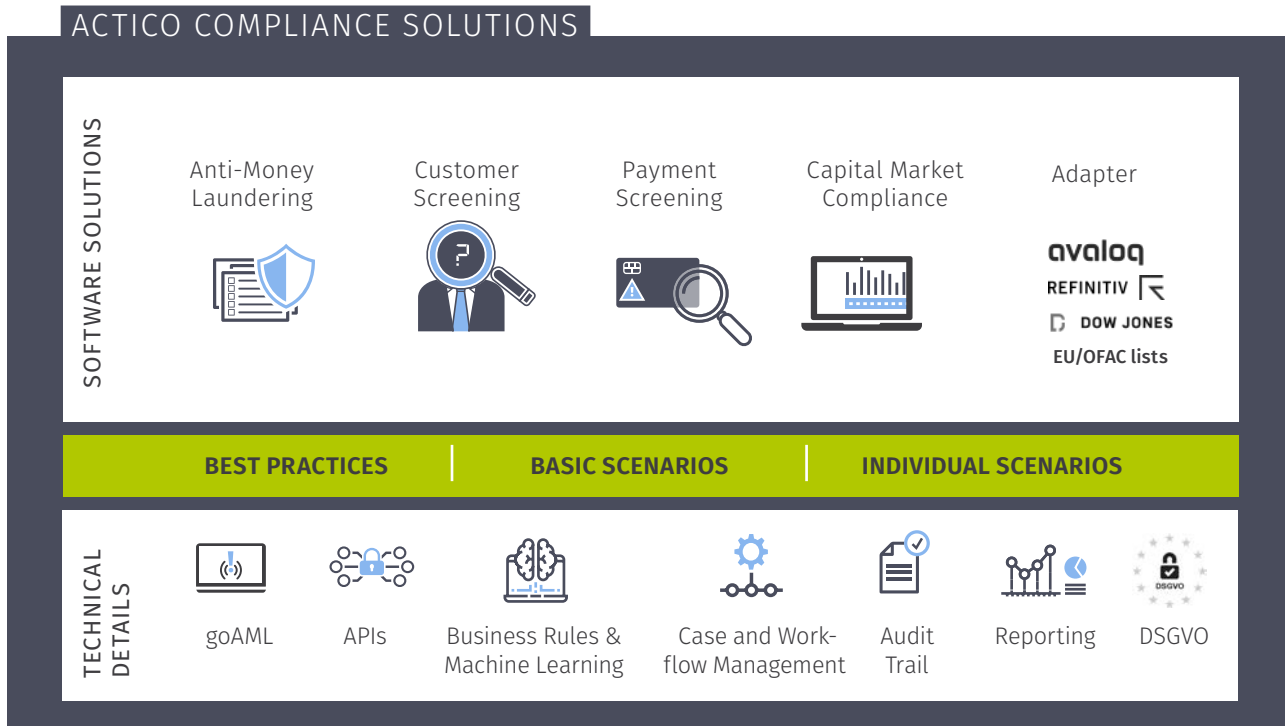
## 6 reasons why using ACTICO software makes sense:

1. **Compliance knowledge in rules:** All ACTICO Compliance Solutions are provided with a basic set of rules. These rules are based on expert knowledge and project experience. The rules can be customised in the application. New rules can be implemented graphically using the ACTICO Modeler.
2. **Flexibility:** Compliance officers can customise the rules, create new rules and put them into production immediately. All changes are documented in a traceable and audit-proof manner.
3. **Machine learning rules and AI combined:** Machine learning processes reduces false positives by up to 60%, easing the burden on compliance teams and helping them laser-focus on the „true positives“.
4. **goAML:** Suspicious activity reports are generated via the integrated goAML interface.
5. **Responsive Web UI:** The responsive web application is compliant with various end devices and offers convenient working on a modern user interface.
6. **User-friendliness:** Dashboards, simple menu navigation and extensive reporting functions, including for ad-hoc reporting, make the daily work of compliance teams easier. The centralised work list is another highlight. It provides the user with a view of all ACTICO Compliance Solutions hits.

Anti-money laundering software from ACTICO: A modern web application that puts user-friendliness first for the compliance team



A dashboard for compliance officers - modern user interfaces typically facilitate these things: An overview of all employee tasks, priority evaluations of case portfolios and individual access to relevant cases



ACTICO Compliance Solutions support banks, insurance companies and financial service providers with the latest technological standards in the implementation of increasing regulatory requirements. The software package integrates these solutions into a single application and displays and processes all hits in a central work list. The Compliance Solutions come with basic customisable scenarios, plus scope to create new scenarios and matching algorithms.

## ACTICO AT A GLANCE

ACTICO is a leading international provider of intelligent automation and digital decision-making solutions. Its scalable software combines control technology with machine learning to unrivalled effect while remaining audit-proof throughout. All this paves the way for companies, large and small, to process data in bulk and make and automate AI-powered and rules-based decisions in real-time. ACTICO leverages intelligent automation to boost its customers' business value by improving operational decisions.

Today, ACTICO has a customer base spanning 25 countries, including Volkswagen Financial Services, ING and KfW. The company is headquartered in Germany, with additional bases in Chicago (USA) and Singapore.

Want to know more? [www.actico.com/compliance](http://www.actico.com/compliance)

Get in touch with us today and send an email to [info@actico.com](mailto:info@actico.com)



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Smarter Decisions

01/2024