

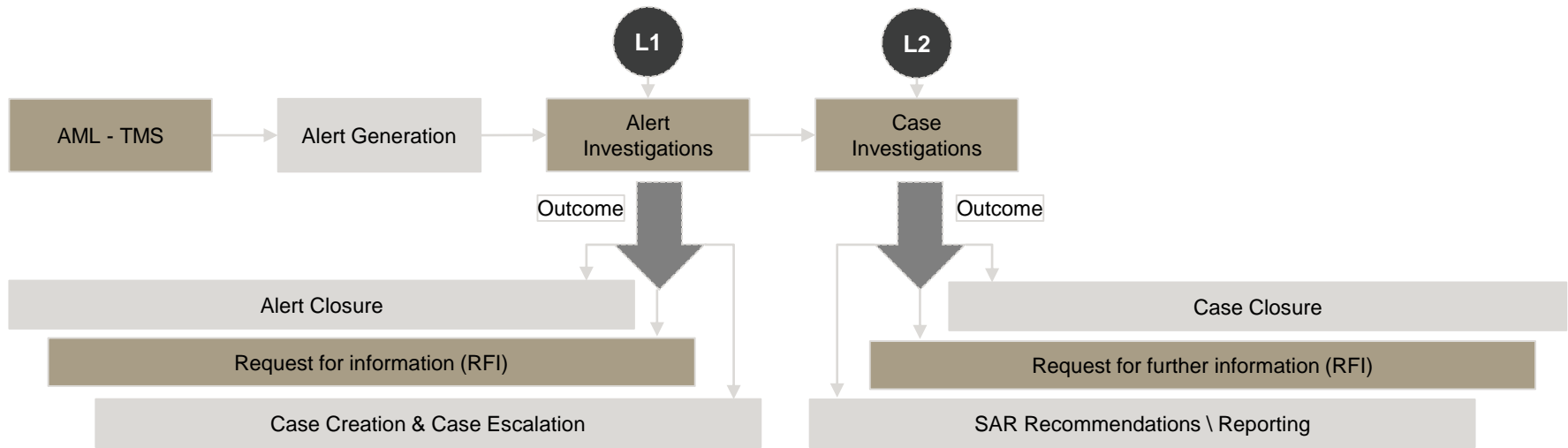
Case Study – AML Operations

Case Study: Transaction Monitoring Operations (1/2)

Client Requirement

- Reviewing the alerts triggered by the Anti-Money Laundering - Transaction Monitoring system (AML-TMS) to detect potentially unusual or suspicious pattern of transactions
- Suspicious Activity Report (SAR) reporting of suspicious cases for regulatory purpose.
- Identifying the scenarios which are resulting in more false positives and to identify the processes which can be automated effectively
- 100% quality within the Turn Around Time (TAT) \ Service Level Agreement (SLA) with effective closure & potential escalations.

Approach & Execution

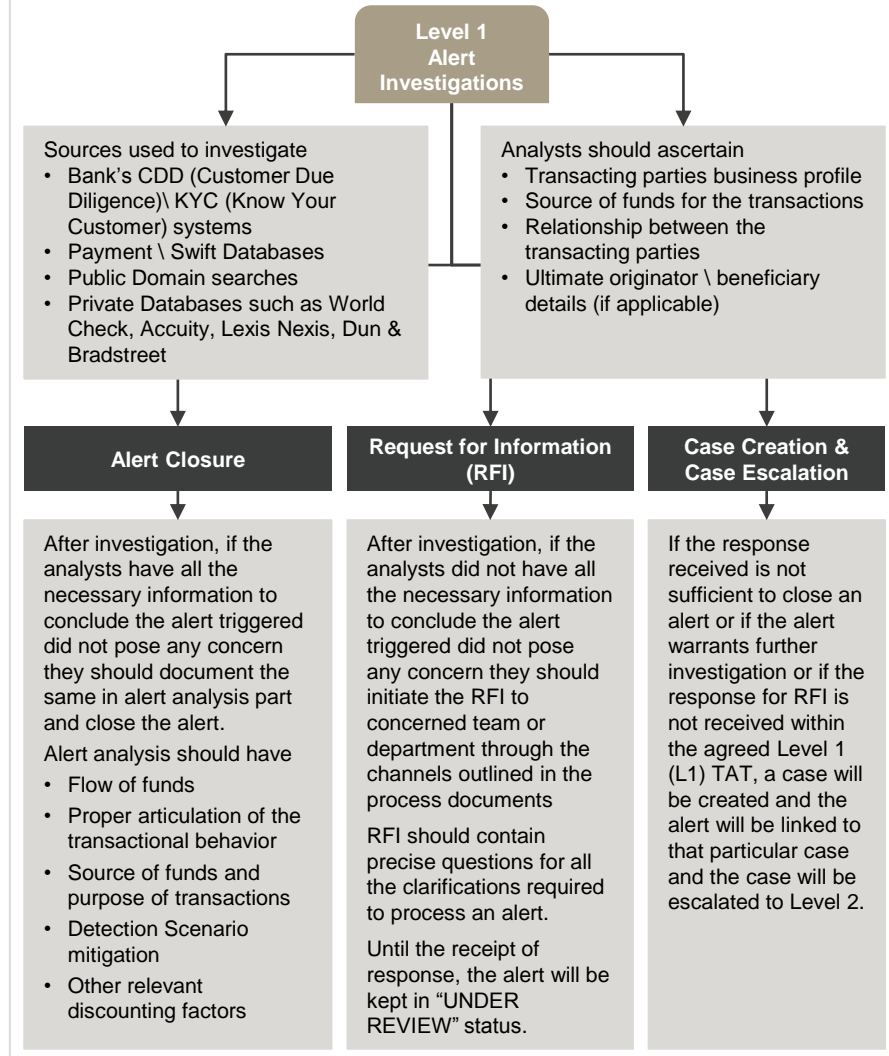


Client Impact

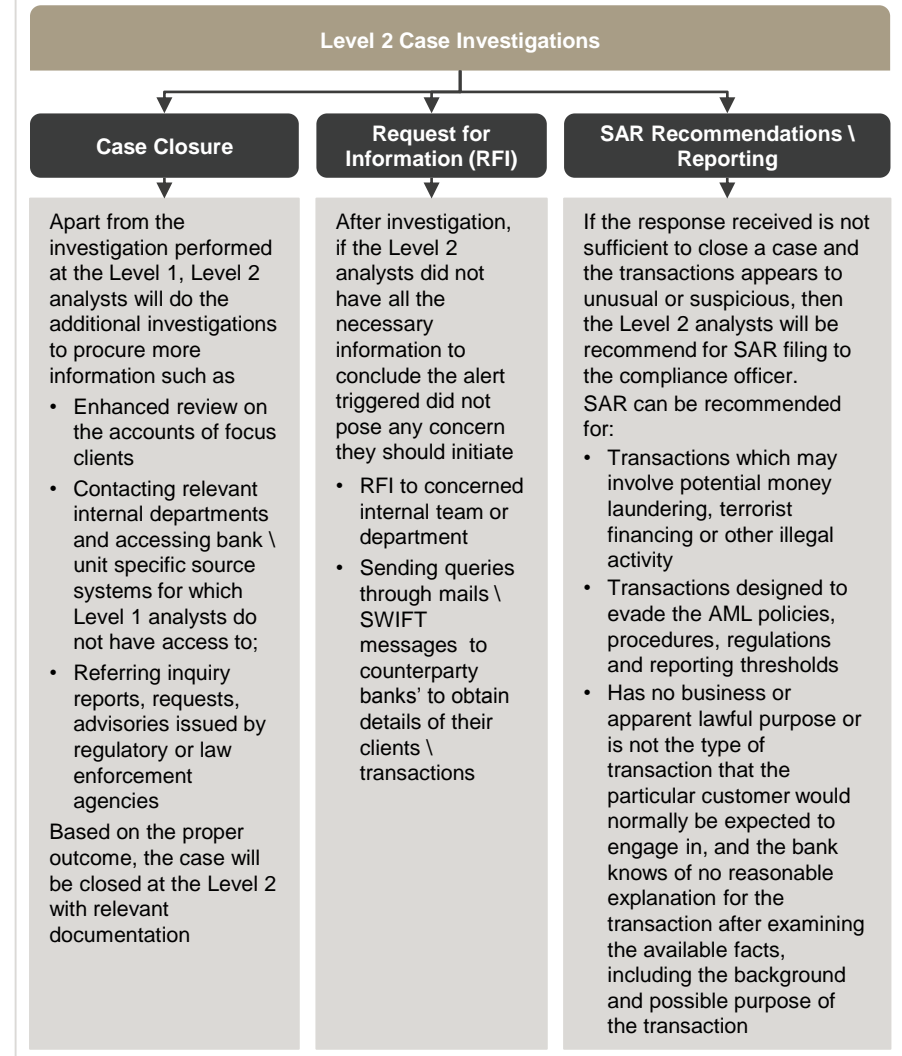
- Preventing the client from reputational loss and regulatory charges \ fines
- Cost reduction through effective process streamlining \ automation
- Identification of reduction and non performing scenarios. Necessity for the thresholds to be retuned for scenarios

Case Study: Transaction Monitoring Operations (2/2)

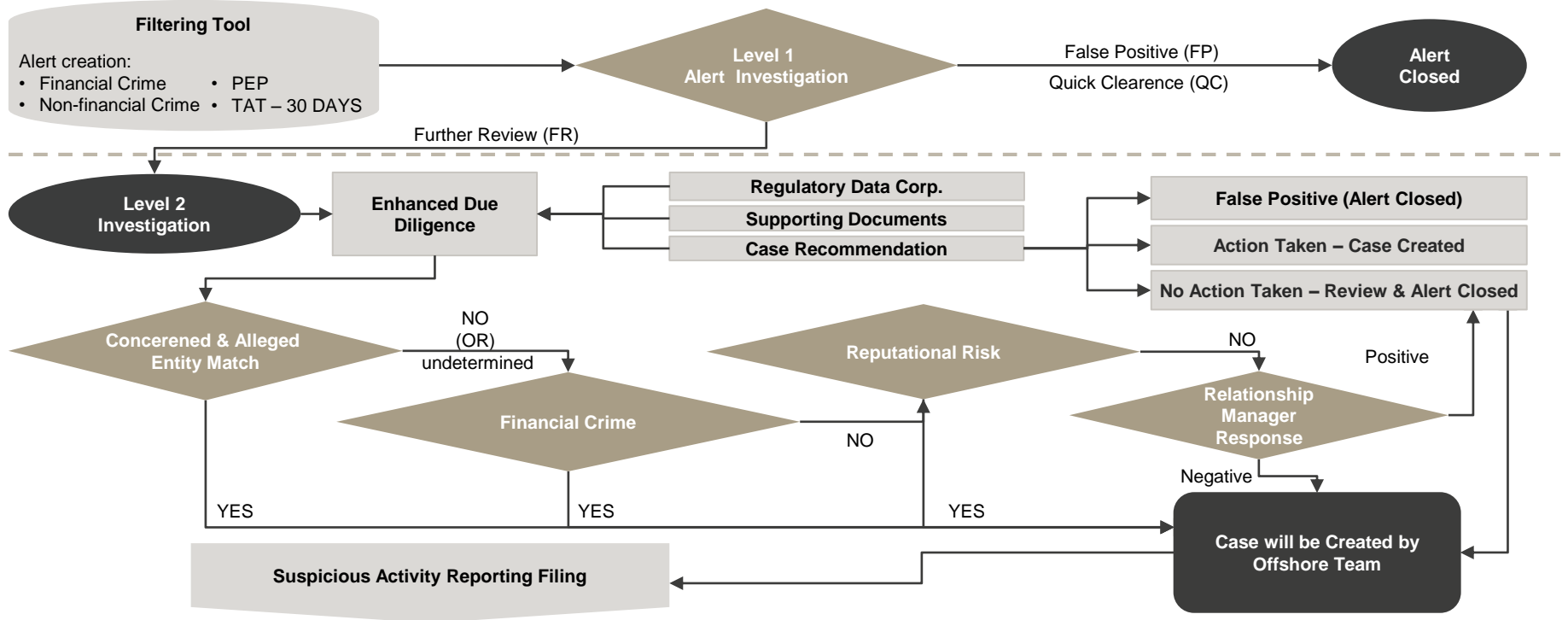
Transaction Monitoring – Level 1 Investigations



Transaction Monitoring – Level 2 Investigations



Case Study: Negative News Screening



| Case Scenario | Case Analysis | Case Recommendations |
|---|---|--|
| <ul style="list-style-type: none"> Alert has been generated in the name "XXXX" Allied entity is "YYYY". An alert for an entity can be triggered for the reasons like – match / partial match with adverse media (Money laundering, Drug trafficking, human trafficking, tax evasion, etc.,) watch lists. | <ul style="list-style-type: none"> The alerted name XXXX has been checked in Clients database using the unique data like Tracking ID, Client ID, etc. of the allied entity YYYY. Reviewing the details attached and adverse information of the alerted entity YYYY. Matching the concerned entity XXXX with the alleged entity YYYY under the criteria like name match, line of business match, date of birth or year of birth match, country match, gender match, etc., | <p>Each case have three recommendations</p> <p>False Positive</p> <ul style="list-style-type: none"> Clear mismatch of date of birth, year of birth, full name, address, gender, line of business. <p>Action Taken – Case Created</p> <ul style="list-style-type: none"> Could be matched with the client and the case could be escalated if adverse found relevant to financial crimes. <p>No Action Taken – Review & Clear</p> <ul style="list-style-type: none"> The entity would have paid the penalty or imprisoned or non-financial crimes or nil impact on reputational risk and good to proceed with current review. |