

# PROTECTING AGAINST FINANCIAL CRIME



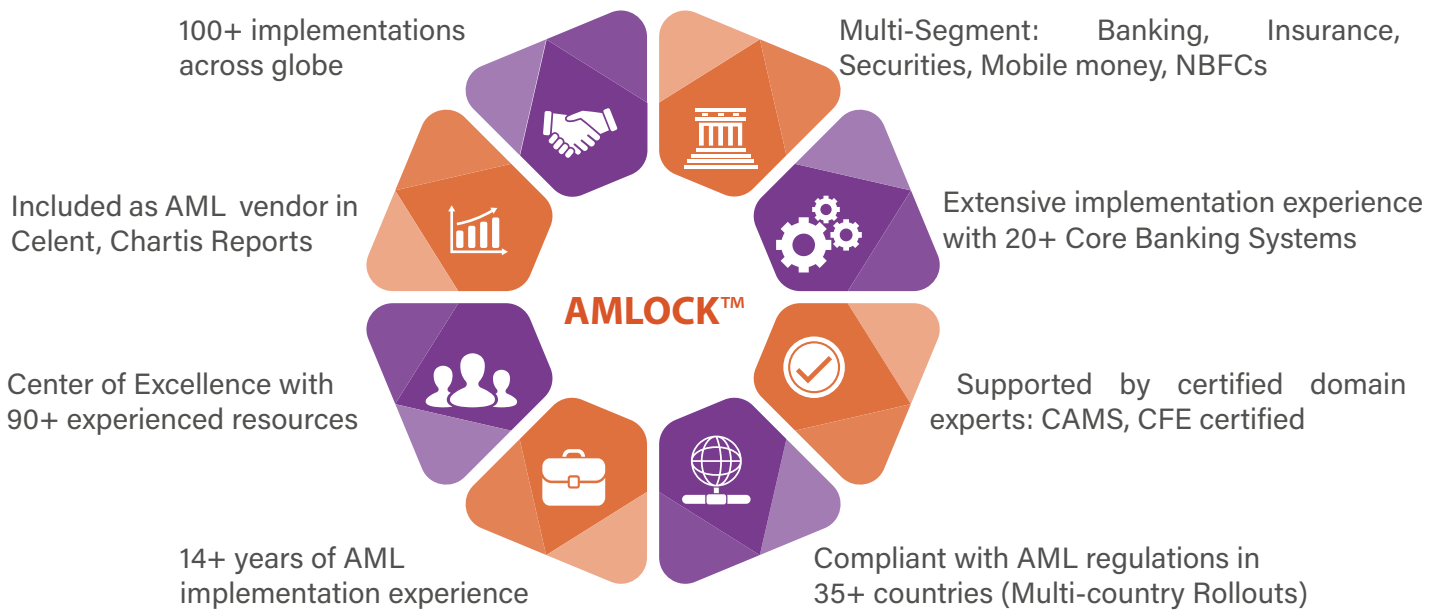
As financial threats get more complex, diversified and revolutionary with evolving technology, regulators need to do more to detect and prevent financial crime. Financial institutions hence need to adhere to stringent regulatory compliance programs. Extensive programs translate to rising costs and emerging risks of non-compliance. Strategic solutions that provide the intelligence to fight crime smartly need to keep compliance costs low and keep up with incessant regulatory changes.

## **AMLOCK™**

AMLOCK™ is a globally trusted integrated web based Anti-Money Laundering and Financial Crime Detection and Management Suite that meets the comprehensive requirements of banks and financial institutions. It comprises a solution that provides an integrated view across data streams and includes analytical and investigative tools that transform routine data into meaningful, valuable and actionable intelligence to detect potential money laundering activities.

It is a purpose-built, end-to-end solution designed to stem the flow of illicit funds and meet the compliance requirements of increasing regulatory oversight. It enables users to have a consistent interface to address crucial needs across all areas of anti money laundering (AML) compliance. It helps banks, insurance companies, security firms and other members of the financial community, easily identify suspicious activity at both the transaction and customer levels and then receive the resulting alerts for resolution and reporting.

## EXPERIENCE THAT ENHANCES DELIVERY



## KEY PERFORMANCE HIGHLIGHTS

**60+ million**

Daily transactions at a site

**550+ million**

Customer accounts at a site

**25 countries**

Largest multi-country implementation

**2000+ users**

Largest number of users in an institution

## DUE DILIGENCE TOOLS AND AML MODULES

One of the greatest challenges that banks face in managing money laundering activities is handling huge volumes of fragmented data from multiple source systems. This, coupled with diverse regulatory obligations, political uncertainties, multiple products, channels, instruments and parties makes detection of financial crime incidents sub-optimal without automated systems. AMLOCK™ provides comprehensive tools to efficiently manage Customer Due Diligence (CDD), Enhanced Due Diligence (EDD) processes that allows firms to seamlessly identify and mitigate customer-related risks.

### KNOW YOUR CUSTOMER AND RISK ASSESSMENT

- WatchList / PEP / Adverse media screening
- Calibrate screening level
- Exception list management
- Customer risk profiling
- FATCA Compliance

### CASE MANAGEMENT

- Flexible / Auto alert assignment
- Multi-level configurable workflows
- 360-degree customer view
- False Positive Manager

### REMITTANCE MONITORING

- Real-time interface with Payment Gateways (e.g. SWIFT)
- Sanction filtering and threshold monitoring
- Free text and BIC screening
- Multi-jurisdiction and multi-country support

### TRANSACTION MONITORING

- Configurable and auto alert generation
- Alert risk scoring
- Flexible rule builder
- Customer behavior and peer profiling

### REPORTING AND ADMINISTRATION

- Regulatory reports (SAR/CTR/EFT)
- MIS / KYC / Operational / FATCA reports
- Analyst and supervisor dashboards
- Comprehensive audit trail

### AML ANALYTICS

- False positive reduction
- Better alert triage
- Improved SAR conversion rate
- Outlier analysis
- Network analysis

## THE AMLOCK™ ADVANTAGE



Enhanced  
Due Diligence



Trouble free  
Investigation



Flexible Risk  
Assessment



Real-time Detection of  
Sanctioned Entities

## AMLOCK™ OFFERINGS

### AMLOCK™ LITE

AMLOCK™ Lite caters to small and medium non-banking finance companies (NBFCs). It is specifically designed to meet NBFCs regulations. It enables businesses to fully comply with all AML regulatory requirements covering Know Your Customer (KYC) processes, sanction list screening, risk classifications, transaction monitoring and regulatory reporting, including Suspicious Activity Reports and Currency Transaction Reports.

### AMLOCK™ FCDMS (FINANCIAL CRIME DETECTION AND MANAGEMENT SOLUTION)

AMLOCK™ FCDMS is the enterprise level end-to-end financial crime management solution. It integrates the best of anti-money laundering and anti-fraud measures to effectively identify, manage and report financial crime. It provides various features that cater to KYC processes, profiling, risk categorization, transaction monitoring and reporting requirements of financial institutions. All the features that form part of this offering are fully aligned with major global AML regulations.

### AMLOCK™ ANALYTICS

AMLOCK™ Analytics brings the latest dimension of analytics and Artificial Intelligence to uncover hidden AML patterns / risks. This model uses various statistical methods and machine learning algorithms to derive analysis and predictions based on institution specific historical data. It helps financial institutions meet their most critical challenge of managing high false positives.

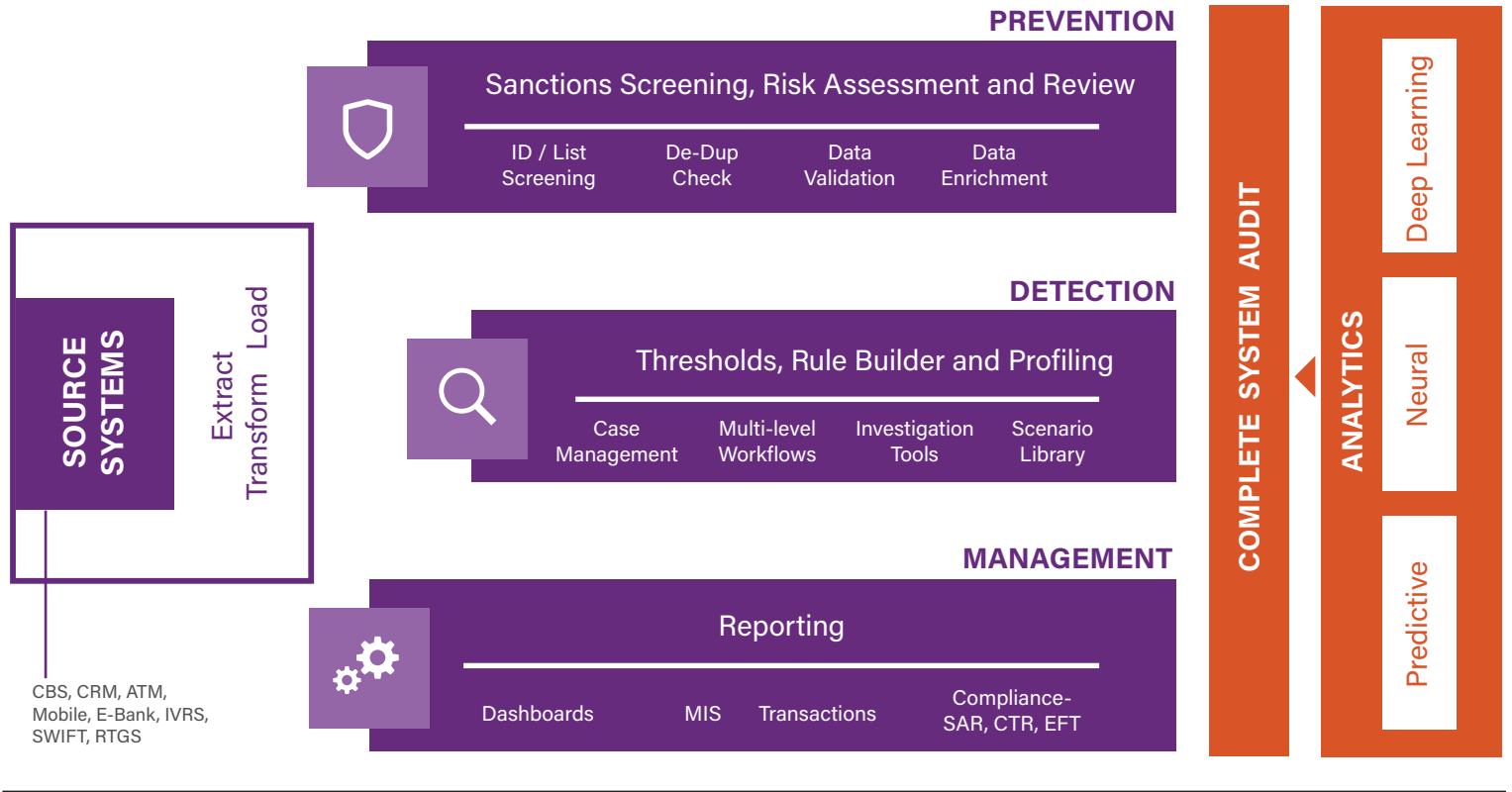
### DEPLOYMENT MODELS

- On-premise
- Cloud-based (Multi-tenant)

## FEATURES THAT POWER YOUR AML PRACTICE

- Comprehensive library of 150+ scenarios covering ML Typologies
- Fraud Scenarios covering Loans, Deposits, Channels, Cards and Employees
- Single solution to handle both AML and Fraud Management
- Customer Profiling Engine to identify behavior patterns across multiple dimensions
- Flexible Rule Builder
- Combination of profile deviations and pre-defined rules to identify suspicious transactions
- Rules Simulation to provide 'What If' analysis
- Data Enrichment module to capture additional KYC data
- Graphical Link Analysis module to identify both static and transactional links between entities
- Customer on-boarding workflow and KYC Risk Assessment Module for pre-opening account verification
- Comprehensive set of reports covering KYC, Risk, Alerts, Audit and other MIS reports
- User friendly Dashboards for insights and operational efficiency
- Smart Analytics using AI models
- Sanctions Screening against third-party lists (World-Check, Dow Jones, Accuity and World Compliance)
- Flexible Risk Engine supporting both Static and Dynamic Risk Attributes

# HOW AMLOCK™ WORKS



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