

SIRON ANTI-MONEY LAUNDERING

Comply with regulatory requirements reduce costs through best-in-class transaction monitoring

Regulation is rising in complexity and the cost of compliance is growing exponentially. The increasing digitization of business is leading to new risks, and money launderers with international syndicates are becoming more professional.

In such a challenging environment, the power of innovative technology offers a response. Artificial intelligence (AI), advanced analytics, and intelligent automation can help reduce the cost of compliance processes and improve their effectiveness.

- ⬡ **Minimize operational risks and costs** by making use of AI and advanced analytics
- ⬡ **Visualize relationships** between transactions, customers, accounts, and locations
- ⬡ **Manage alerts** through integrated case management with configurable workflows
- ⬡ **Eliminate low-value tasks** with robotic process automation
- ⬡ **Add or change detection scenarios** without IT or vendor support



AN EFFICIENT AND COST-EFFECTIVE APPROACH TO AML

Siron AML is one of the most widely used solutions worldwide for combatting money laundering. It applies analytics, risk-based business rules, and detection scenarios to customer, account, and transaction data received from all core banking systems, commercial data providers, and historical customer behavior to produce meaningful and effective alerts for investigator review.

This anti-financial crime solution brings new efficiencies to critical AML compliance processes that automatically identify and classify suspicious behavior with pinpoint accuracy. AI-enabled transaction monitoring and dynamic profiling methods minimize operational tasks and costs, helping identify “true positives” that may pose a threat to your financial institution. A powerful

rules editor allows you to easily adjust risk-based AML strategies to new regulations or corporate strategies without any need for IT intervention or vendor support.

DYNAMIC CUSTOMER PROFILING

Siron AML creates a dynamic profile for each customer and customer peer group, recording historical individual and group behavior. Changes in behavior and deviations in peer group behavior are systematically identified and alerted for review.

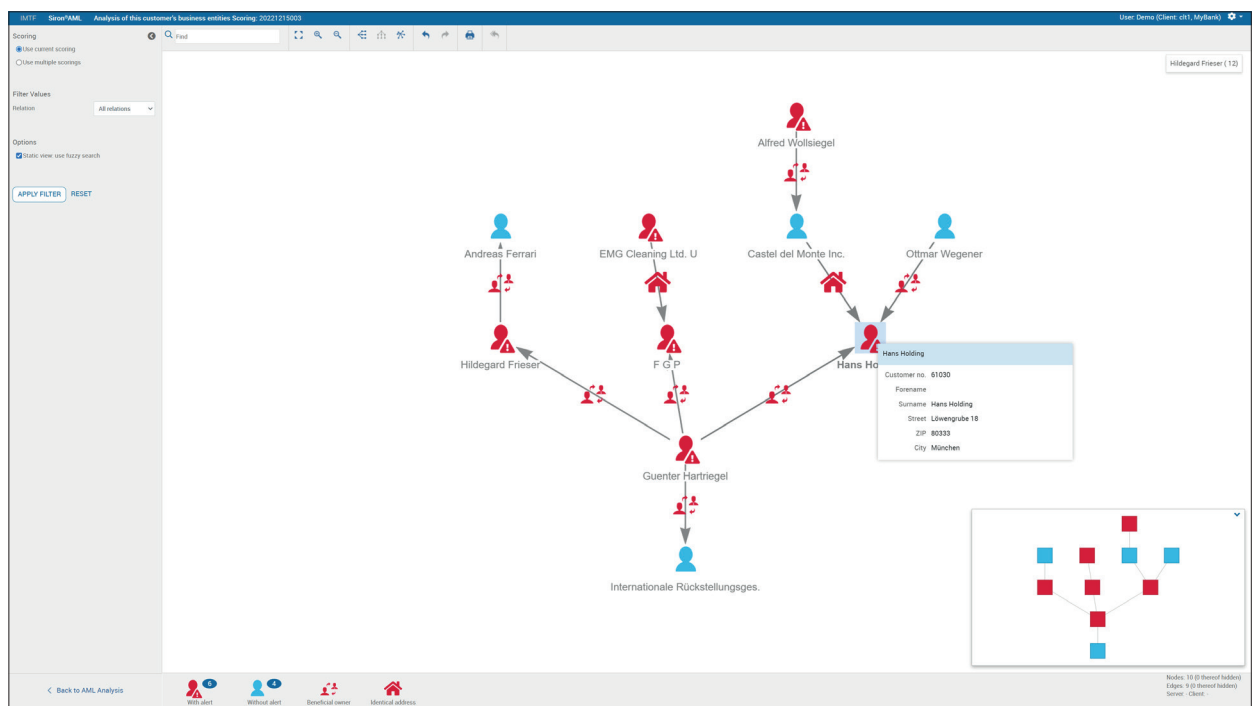
AML ADVANCED ANALYTICS

AML Advanced Analytics supplements rules-based transaction monitoring and includes two scores – each with intuitive reason codes so investigators

and regulators alike can quickly and easily understand how the model arrived at the score. The Entity Behavior Misalignment Score (unsupervised machine learning) creates unique behavioral clusters to detect unusual activity, identifying new, high-value cases while reducing false positives. The AML Threat Score (semi-supervised machine learning) ranks based on likelihood of a SAR filing, providing a clear metric for assignment of scarce investigative resources.

The models use advanced IMTF technology, such as collaborative profiling, behavior-sorted lists, and self-calibrating outlier detection algorithms. Continuous training of the system leads to smarter analytic models by studying the accuracy of their past predictions based on the outcomes.

LINK ANALYSIS



Integrated visual analysis to detect relationships and patterns across all payment flows, countries, and customer data.

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ABOUT US

OUR MISSION: WE HELP BANKS FIGHT FINANCIAL CRIME AND MAKE THE WORLD A SAFER PLACE.

IMTF Group is a global leader in software and IT services for banks and financial institutions, offering a comprehensive portfolio of compliance and risk management solutions. Headquartered in Switzerland with subsidiaries across Europe, Middle East and Asia Pacific, IMTF serves clients from all over the world. The company's ground-breaking solutions include client lifecycle management, anti-money laundering, and other regulatory compliance use cases, to help financial institutions stay compliant and digitize their processes and operations to improve customer experience and bottom-line.

The passion for our work and the close collaboration with our clients have enabled us to be a trendsetter for over 35 years, turning ideas into useful products, offering Swiss excellence with a global perspective. Our team of 300 anti-financial crime experts serves more than 1,500 customers across the EMEA region, Asia-Pacific and North America.

IMTF. GLOBALLY EXPERIENCED. LOCALLY CONNECTED. SWISS MADE.



**swiss made
software**

SironAML/EN/V/1

ALERT AND CASE MANAGEMENT

All suspicious transactions and customer data can be reviewed by an AML investigator, using Siron Alert & Case Manager. This central investigation hub for financial crime risk consolidates alerts from Siron AML, Siron KYC and Siron Embargo, as well as from other third-party alert-generating applications, thereby providing a 360-degree view of customers and underlying activities.

Embedded Robotic Process Automation (RPA) capabilities help automate time-consuming, repetitive manual tasks. Incoming alerts can be automatically prioritized, closed, dispatched to analysts, or trigger multi-level approval chains to ensure low-cost but high-quality processes.

Configurable workflows ensure investigations are conducted on time and pursuant to internal standards, pro-

gressing to the next step only when required actions have been completed.

LINK ANALYSIS FOR DECISION SUPPORT

Link analysis assists in uncovering connections in vast amounts of data. As an important investigative tool, graph visualization helps to “follow the money” and identify payment flow and account relationships. It can be used to unmask synthetic identities, detect mule networks, understand beneficial ownership, or uncover trade finance irregularities.

SUSPICIOUS ACTIVITY REPORTING/SUSPICIOUS TRANSACTION REPORTING (SAR/STR)

Confirmed suspicious activity needs to be reported to appropriate authorities. Siron Alert & Case Manager provides the AML investigator with a holistic view of the customer, with the ability to docu-

ment case notes and conclusions, attach supporting documentation, and pre-populate relevant fields in the underlying SAR/STR form for electronic filing.

CONTINUOUS CUSTOMER RISK RATING

The initial customer risk classification based on information provided during onboarding needs to be continuously updated based on actual customer behavior. Siron AML and Siron KYC work together to ensure that customer risk classifications are always up to date.

BEST-IN-CLASS AWARDS

Our proven Siron solutions have been awarded several times by leading analysts, such as Chartis. From anti-money laundering to customer insight, our solutions have been ranked among the best due to the integrated approach, comprehensive functionality, and ease of use.

Siron AML is one of the modules of IM-TF's integrated platform of anti-financial crime solutions.

OTHER RELATED MATERIAL

Siron KYC

Siron Embargo

Siron Alert & Case Manager

Pinpoint suspicious transactions
with a proven, cost-effective solution
that will help reduce your
overall AML compliance risk.

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