



AML Profile

An End-to-end AML Solution

Money laundering represents a growing risk to the financial community. The associated rules and international regulatory framework create a complex environment for banks. Financial institutions are responsible for performing checks, screening and reporting, while at the same time providing an efficient and reliable service to their customers.

Temenos provides an end-to-end AML solution, integrated with your core banking platform. In addition to providing banks with market leading functionality to screen transactions and clients and monitor for suspicious behaviour, AML Profile intelligently analyses customer and transactional data to determine behavioural trends.

AML Profile – end-to-end functionality out-of-the-box:

- Transaction screening.
- Account monitoring and profiling.
- Integrated with TEMENOS T24.

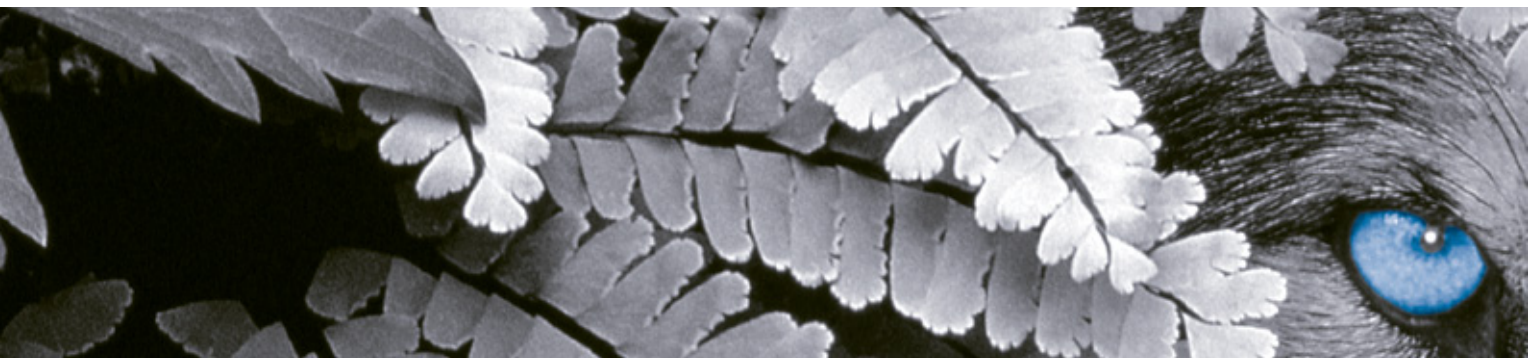
A Scalable Solution

AML Profile enables banks to detect potentially suspicious activity which may indicate money laundering, by monitoring and profiling customer activity. AML Profile complements and enhances banks overall AML approach and effectively reduces instances of false positives.

- Configurable rules base.
- Suspicious activity reporting.
- Behavioural analysis.
- Real-time and batch processing.

Key Benefits

- **Comprehensive Customer and Transaction Profiling.**
- **Integrated, Out-of-the-box Solution.**
- **Workflow Management Tools.**
- **Analyse Behaviour and Trends.**
- **Reduce False Positive Alerts.**
- **Enhanced Compliance and Reporting.**



AML Profile is delivered with an industry standard set of customer segments and groups, and can also be configured to include the customer segments in the integrated back office system.

The product also has a standard set of behavioural rules in relation to customer segments and their typical behaviour. Of course, rules can be amended, added or deleted.

AML Profile uses the combination of the rules and the customer segments or groups to identify instances or patterns that are contrary to normal or prescribed behaviours.

Each combination of a rule in relation to a segment is given a risk weighting. When unusual or inappropriate behaviour is detected by the engine, an alert is generated with a risk score. This risk score is derived from an elegant algorithm which is calculated using the sum and weightings of the associated risks.

The AML Profile dashboard delivers a graphical summary of the risks detected by score, type, volume, status and a number of other configurable criteria.



Profiles can be as simple or comprehensive as required, enabling banks to analyse all transactions, or specific accounts or defined segments. Achieving quality alerts and reducing the quantity.

Workflow Management

AML Profile comes equipped with a comprehensive workflow management solution, which can be customised to meet your needs. Workflows are managed according to the local requirements, including designating alert prioritisation, review and escalation hand-offs.

Tracking and reporting capabilities ensure that alerts are able to be dealt with efficiently and in line with the banks determined risk model – ensuring that any impact for your customers is minimised, and speed of settlement remains the operational priority.

For more information on
AML Profile please visit
www.temenos.com

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