



The Sword of Damocles hangs on financial institutions due to Money Laundering and Fraud - Banks, Insurance Companies, Investment Houses are the first targets. The issues facing financial institutions today are

- Conformance to Know Your Customer (KYC) and Enhanced Due Diligence (EDD) policies
- Compliance with global AML Reporting Requirements

The challenge is finding a flexible and user-friendly solution to address the issues and concerns.

3i Infotech, a world-leader in surveillance and fraud detection software for capital markets, now introduces BankAlert, an Anti-Money Laundering and Fraud Detection Software for banks and other financial institutions. BankAlert is a sophisticated, yet easy-to-use feature-rich solution that caters to the AML regulatory requirements, and enables you to concentrate on your business.

#### AML COMPLIANCE

BankAlert ensures compliance with KYC, Transaction Monitoring and Suspicious/Regulatory Reporting of the AML framework.

#### KNOW YOUR CUSTOMER

##### ■ List Screening

BankAlert screens customer information against a host of published Control Lists, such as OFAC (SDN List) or FBI (FBI Control List) provided by the regulatory authorities. You can also perform checks against user-defined Internal Control Lists for increased surveillance.

##### ■ Risk Assessment and Management

BankAlert assesses risk at both account and customer levels. The Risk Model incorporates Risk Ranking Matrices based on the accepted pillars of risk associated with a Customer relationship. This Risk Management Module can be customized to suit the policies of your Bank.

##### ■ Multidimensional Analysis

BankAlert provides multidimensional customer analysis.

##### ■ Customer Profiling

BankAlert profiles customers using the available static and transactional data. This helps in anticipating customer behaviour and identifying deviant activities.

#### TRANSACTION MONITORING



BankAlert analyzes each customer action against money laundering and fraudulent behavioural patterns.

#### BANKALERT

An early warning system that awakens and sensitizes you to often deep-rooted and virulent bank abuse and fraud.

##### ■ COMPLY

##### ■ MONITOR

##### ■ PROTECT

##### ■ INVESTIGATE

#### AML & FRAUD DETECTION

##### ■ Banking

##### ■ Insurance

##### ■ Credit Cards

##### ■ Mutual Funds

#### ALERTS

##### Transaction-Based

Threshold Violations

Funds Flow Activity

Unusual Account Activity

Dormant Account Monitoring

Dishonored Check Analysis

Deposits to Withdrawal Ratio Analysis

Rapid Appreciation or Depreciation of Account

#### REGULATORY REPORTS

Threshold Reporting

Exception reports based on aberrant behavior

Peer comparison

Other Suspicious Transaction Reports (STRs) and CTRs

Correspondent and private banking account transactions





BankAlert has been designed after rigorous research and consultations with eminent bankers.

This enables it to comply not only with all the requirements laid down by regulatory authorities, but also to incorporate the latest methods in detecting money laundering and fraud.

### INVESTIGATIVE TOOLS - COMPLEXITIES DEMYSTIFIED

#### ■ Alert Scenarios

BankAlert is a rule-based Transaction Monitor with pattern-recognition capability. Picked from myriad sources such as guidelines, published typologies and best practices, the inbuilt Alert Scenarios provide you with tools to identify, red-flag or block suspicious and fraudulent activity. You can configure and selectively apply Scenarios to different Customer Categories.

#### ■ Fraud Detection

BankAlert proactively detects fraud by analysing spending behaviour of each customer for high risk and irregular / unusual activity. Potential fraud activity can be identified vis-a-vis Customer Profile.

#### ■ Visual EVENT Response Builder (VERB)

In recognition of specific institutional and geographic susceptibilities, BankAlert offers VERB, a flexible rules-definition engine. You can devise your own scenarios to suit regulatory changes and/or internal requirements. You can club two or more rules to arrive at one "MetaAlert".

#### ■ Alerts Management -

##### The Heart of BankAlert

BankAlert helps you to effectively manage alerts by user-configured priorities. You can filter alerts on various parameters, view full background information on each, delegate analysis and supervise alert resolution.

### SUSPICIOUS / REGULATORY REPORTING

BankAlert generates a gamut of MIS, Management and Statutory reports. You can also electronically file the reports with the appropriate authority.

#### ■ Case Management and Tracking - Open and Shut

Critical alerts can be taken up as Case Investigations. The Case Manager offers a structured workflow which provides for tracking Case Status, prioritization and time-lines. Case Linking, Evidence Management and Legal Track are other highlights. An auto-populated Case Investigation Report dramatically reduces the workload. You can investigate several cases simultaneously.

#### ■ Link Tracer - Discover Associations

The Link Tracer, one of the most powerful investigative tools in BankAlert, defines and tracks a multitude of relationships between customers and counterparties, and represents them graphically, thus facilitating understanding.



It helps you analyze the complexity of remote relationships and associations at the click of a button.

#### ■ Statistical Analysis - Distinguish Fraud from Opportunity

BankAlert uses the latest and most sophisticated techniques in statistical analysis to identify and highlight various unusual transactions in an account. The system-defined and user-defined benchmarks for each category of customers are used to detect any abnormality in transactions that may inadvertently turn into an opportunity for the Institution.

## ALERTS

### Customer-Based

Transactions by and with risk-laden entities (OFAC lists)

Operative Status Alerts

Behaviour Changes

Events of non-cooperation in due diligence processes

Requests for exemption from Currency

Transaction Report (CTR) requirements

Apparent agent for another undisclosed entity

### Counterparty-Based

Most Active Counterparties

Alerts to Internal Counterparties

Alerts about Counterparties

### Region-Based

Transactions to or from a risk-laden region

### Employee-Based

Employee Abuse of Discretionary

Loan Sanction Powers

Suspicious Employee Behaviour

Subjective alerts based on observations by peers or superiors

Ad-hoc loans sanctioned

### Branch-Based

Net and gross periodic transactions

Attrition rate analysis

### Fraud Alert Scenarios

For near-time, multi-location withdrawals

Excess chargebacks originating from POS, Merchant

Fraud Hot Listing Screening

### Trade Finance

Commencement of trade activity in new lines

Double bills of lading are issued for the same cargo

## KYC COMPLIANCE

Customer Risk Reporting

Regulations and Compliance

List Screening

Mandatory Information

Customer Event Tracking

**CONSULTING**

- Technology Infrastructure
- Organization Structure
- Best Practices
- Training

**ENTITY RESOLUTION**

- Historical Reference Data Clean Up
- Historical Static Data Clean Up
- Identify Unique Entities
- Check against BlackLists
- Measure KYC Compliance Levels
- Risk Categorization

**TRANSACTION MONITORING**

- Entity Profiling (Customer, Instruments & Products)
- Benchmarking
- Pattern Discovery & Recognition
- Alert Definition & Management
- STR & SAR Reporting

**COMPLIANCE**

- Compliance Metric
- Auto Generation of Reports
- Audit Trail

**BUSINESS INTELLIGENCE**

- Predefined Reports
- Ad-hoc Reports
- MIS Reports
- Management Reports
- Graphical Analysis
- Entity Flip Table
- Customer DNA

**CASE MANAGEMENT**

- Workflow -Assignment & Monitoring
- Auto Report Generation
- Document Management

**SWIFT / SFMS Check**

- Monitor transactions, originators, beneficiaries
- Unravel listed entities
- Block transactions online

**ENTITY RESOLUTION**

- Discover related accounts
- Screen entities
  - BlackLists
  - WatchLists
- Verify non-customer identity
- Watch non-customer one-off transactions

**LINK TRACER**

- Graphical Link Maps (Graphical representation of relationships)
- Hardened, Softened, Derived and Forced Relationships
- 'n' level drill-down
- Phonetic, Misspelling and Acronym Algorithms

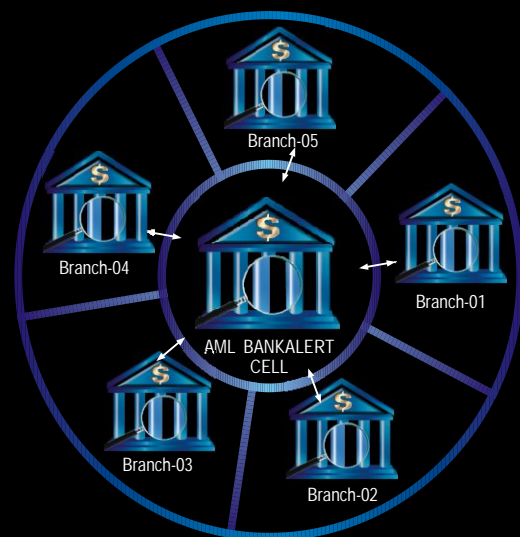
**ALERT FLOOD CONTROL**

- False Positive Management
- Maintain WhiteLists
- Comprehensive Audit Trail

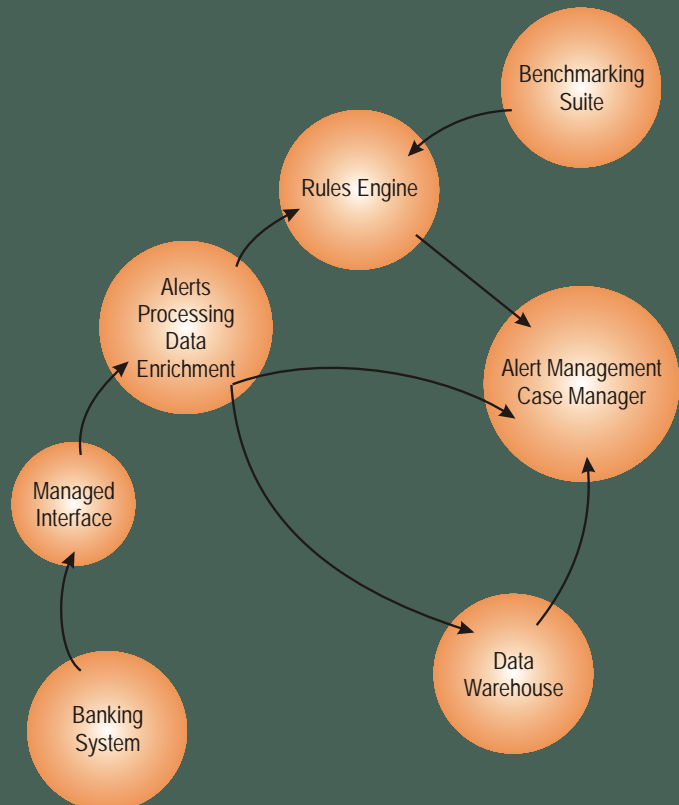
**KY (Know Your)**

- A - Agents
- B - Beneficiaries
- C - Customers
- D - Debtors
- E - Employees

**HUB & SPOKE**



**REAL TIME BLOCKING**



- **Neural Networks - Artificial Intelligence at your service**

Advanced versions of **BankAlert** use Neural Networks for pattern recognition of transactions, use of monetary instruments, dates of transactions, the usual counterparties in a transaction and many other such patterns.

#### SPIN-OFF BENEFITS



- **Customer Relationship Management**

The comprehensive **Customer View** offered by **BankAlert** affords an opportunity to identify Life-Cycle Value of the customer. This can help you identify opportunities by observing the transaction pattern of a customer and, thus track customer life and business events, both periodically as well as non-periodically.

- **Employee Profiling and Vigilance**

**BankAlert** enables Employee Profiling. Potential cases of fraud perpetrated by employees are highlighted, thus strengthening vigilance.

- **Product and Channel Management**

**BankAlert**, complemented with its unique Graphical Analysis tools, presents a complete analysis of each product and channel being used by the institution, enabling it to make accurate cross-selling and up-selling decisions.

- **Robust, Scalable and Flexible Architecture**

**BankAlert** is built on an industry standard platform. It has the capacity to handle very large databases with ease.

- **Audit Trail and Security**

**BankAlert** is an efficient audit assistant due to its granular recording, archival and retrieval capabilities. At 600+ transactions per second, it is the natural choice for real-time and mission-critical applications like surveillance. Its well-designed data warehouse helps you retrieve data at enviable speed.

Data is protected from unauthorized use. Role-based access to menus and functions is supported within a configurable User Hierarchy structure.

- **Integration with existing systems**

**3i Infotech** provides the know-how to integrate with the existing banking automation system. In cooperation with the banking solution provider, **3i Infotech** will help minimize and simplify interface requirements, thus reducing costs. **BankAlert** will extract data from the banking database and after a thorough analysis, generate all its alerts and reports at the head-office and/or branch-office workstations.

#### ABOUT US

**3i Infotech** is a global Information Technology company which provides technology solutions to over 500 customers in more than 45 countries across 5 continents, spanning a range of verticals - Banking, Capital Markets, Insurance, Manufacturing, Contracting, Retail & Distribution and Government.

For more information, please visit us at [www.3i-infotech.com/emea](http://www.3i-infotech.com/emea) or email [marketing.emea@3i-infotech.com](mailto:marketing.emea@3i-infotech.com)



#### GRAPHICAL ANALYSIS

Visual Benchmarking

Post-transactions Analysis

Benchmark History

Transaction Reconstruction

Multidimensional Profiling

#### TECHNOLOGY

Browser-based Solution

J2EE Compliant

Database Independent

Multiple Operating System Compatible (UNIX, LINUX & WINDOWS)

#### AND WHAT'S MORE...

Vigilance and HRM measures

Employee Database and related Surveillance Checks

A distinct model for analyzing the profile of each customer

Threshold Benchmarking

Alerts and Case Management

Complete Audit Trail



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