

# Clearstream Services IT Anti-money laundering



# Easy and flexible AML checks

## Reliable protection

Be confident in your level of protection against the risks associated with money laundering and terrorism financing with our tried and tested Anti-money laundering (AML) offering.

Make the most of reliable monitoring, quick investigation and customisable reporting of suspicious transactions. You effortlessly meet your legal and regulatory reporting obligations, with highly customisable scanning, filtering and profiling.

## The benefits to you

- Peace of mind: you are compliant at all times with international and local AML laws and regulations
- Gain time from streamlining processes and improve operational efficiency
- Focus is back on business priorities for sales, compliance and back-office teams.

## Protect your reputation

- Manage and control risk in real-time
- Deliver standard reporting easily and quickly.

## Intelligent IT to make sure you know your customer

- Minimise the need for application and software release management
- Reduce set up costs with fast deployment and implementation
- Integrate seamlessly with your existing systems
- Scan customer lists thoroughly and quickly
- Single, central monitoring point for all your financial traffic
- Apply detection algorithms and filter messages to block unwanted transactions
- Create personalised watch lists to reduce false positives
- Set profiling rules for detecting suspicious behaviours and activities.

# Your complete process

## A single point of detection

Our web-based application provides one consolidated interface to view and manage alerts from all systems and workflows, whatever the format and

location. It delivers large easy-view text boxes, organised and combined search criteria as well as improved displays of violation types.

## Your first level of protection – quick scanning

The name checker feature allows you to type in a single name and run a scan to check for a match on any

blacklist. This is typically useful for front desk clerks who enter new customers into the system.

## Easy watch list management

You can combine unlimited numbers of official, private and third-party sourced lists to maximise successful scanning and reduce the level of false positives. Version control, offline tests and list comparisons allow you to decrease the time taken for list management.

In addition, our AML offering enables you to take advantage of an automated service to receive updated watch lists from Clearstream and official sources as soon as they are updated by the regulatory authorities.

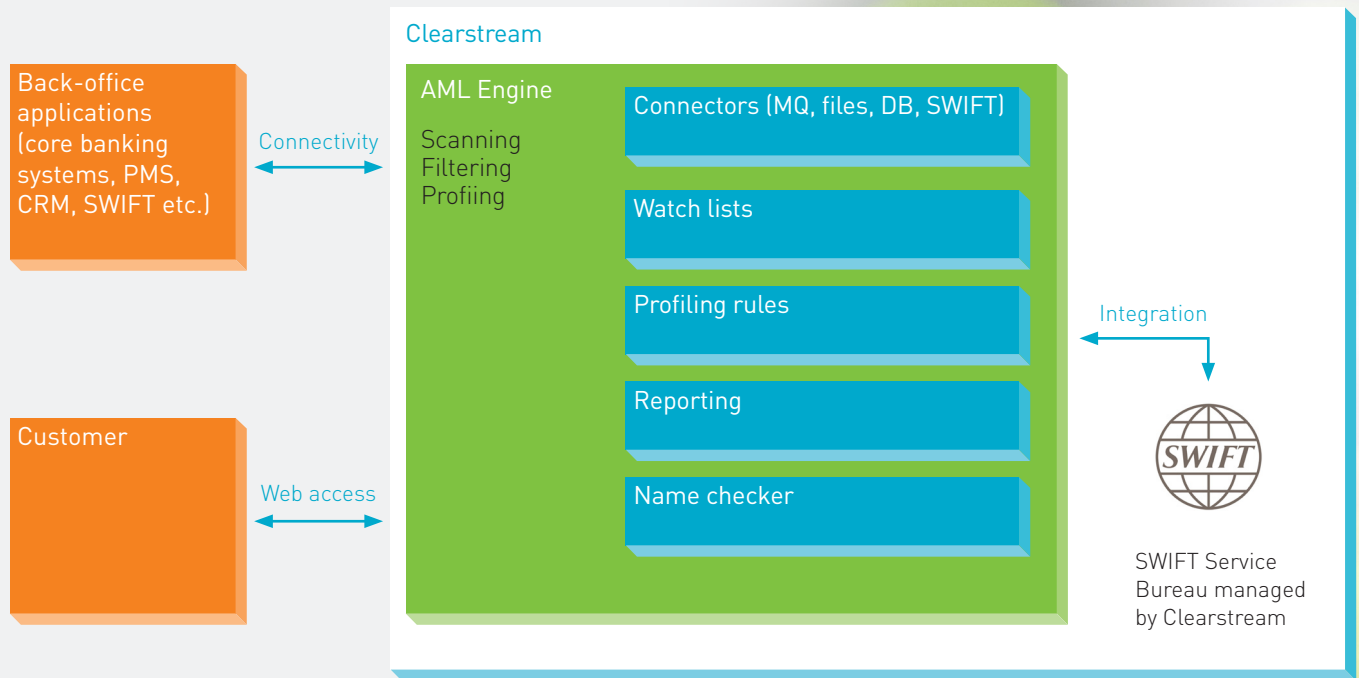
## AML filtering – your second level of protection

The AML offering also checks the scanned data against stored lists including politically exposed persons or blacklists depending on the rules specified. It logs detections

and generates alerts which are sent to the workstation.

In addition, compliance officers can easily configure reports, system parameters and rules.

# An efficient solution to support your daily AML process



## Customisable algorithms

You can enhance the scanning and filtering algorithms to create your own watch lists whether black, grey or white. This fine-tuning to your own specific criteria is essential to reduce the level of false positives.

## Profiling rules – your third level of protection

Pre-defined or personalised potential scenarios in the profiling rules improve the detection rates for illegal activities associated with shell companies, dormant accounts and money laundering.

## Open solution

We make it easy for you to decide how wide or narrow the security access is and still maintain reliable control. Open it to your whole organisation irrespective of each physical location worldwide or limit it to one or two users.

This flexibility enables you to strictly segregate information specific to a location or branch while continuing to use one server to perform all the checks; thereby saving you time and money.

## Reliable audit and regulatory reporting

Our AML offering provides standard reports that cover the most common

reporting needs in addition to custom reports and a comprehensive audit trail.

## Choice of data connectors

Receive data regarding customers, beneficiaries and transactions easily from a wide range of data sources through connectors for database, file, API, MQ series and SWIFT.

File connectors, for example, scan the contents of huge data text files irrespective of their size and format. Scanning is quick and powerful, making use

of process optimisation, such as parallel scanning, allowing multiple scan processes and batch checking.

We tailor your connectors to capture data from a particular application or in a particular format and to your specific requirements.

Expansion is easy as the system is modular.

## Working with SWIFT Service Bureau

Our AML offering works with SWIFT Service Bureau (SSB) – our seamless two-way managed access to the SWIFT network for banks and corporations – and immediately filters incoming and outgoing SWIFT messages to prevent the forwarding of suspicious messages to the SWIFT Network.

In addition to AML filtering, Clearstream Services IT offers as other add-ons to SSB: an automated reconciliation service and eArchiving and reporting of SWIFT messages.

## Services on demand

The AML offering is one in a comprehensive suite of services on demand designed to meet all your Business Process Outsourcing (BPO), Software as a Service (SaaS) and Application Service Provision (ASP) needs.

## Your smart partner

Thanks to the economies of scale achieved as part of Deutsche Börse Group, Clearstream has a successful portfolio of robust technology solutions to meet the needs of customers within the national and international financial services industry.

Our commitment and dedication to quality, our in-depth banking know-how and stringent internal processes and procedures are key reasons why the financial community chooses Clearstream Services IT as their partner of choice.

## Certification

Clearstream Services has the status of Professionnel du Secteur Financier (PSF) awarded by the Luxembourg Ministry of Finance which requires that our IT Services are regulated by the Luxembourg regulatory body, the Commission de Surveillance du Secteur Financier (CSSF).

In addition, the management system supporting Clearstream's IT operations, development, project and IT security management processes is certified as meeting recognised International Standards for Quality Management and IT Service Management. Clearstream Services IT as part of Deutsche Börse IT is certified by Det Norske Veritas (DNV), one of the world's leading accredited certifying bodies, as meeting the requirements of ISO 9001:2008/TickIT for Quality Management and ISO/IEC 20000-1:2011 for IT Service Management.

## Creating more choice

Clearstream Services IT is continually developing its IT Hosting and Managed services and full range of services on demand:

- Banking and finance solutions in ASP and SaaS
- eArchiving and eInvoicing in SaaS
- SWIFT Service Bureau with integrated AML and other modules.

For further information about Clearstream's IT services and how we can help you, please visit our website [www.clearstream.com/technology](http://www.clearstream.com/technology) or contact us:

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