

# Transforming AML with Machine Learning

## PROGRAM OPTIMIZATION

Over the past 20 years, the anti-money laundering space has been incredibly manual.

Though Financial Services Organizations (FSOs) hire armies of analysts, they still can't keep up with mountains of alerts.



**1 in 5 banks** experienced enforcement actions by a regulator.<sup>1</sup>

## ENTER MACHINE LEARNING

Using machine learning within AML, we can start by detecting and creating new population groups at the micro level.

**33%** Percentage of recent survey respondents citing data quality as a technical challenge.<sup>1</sup>

The future of suspicious activity monitoring means diving deeper than just geography or industry specifics, and going into average purchase size or yearly spend.



## AUTOMATION IN ACTION



TUNING

After enhancing population groups, the next goal is threshold management. We can run hundreds of simulations to determine the optimal threshold for population groups.



ANOMALY DETECTION

With improved segmentation and thresholds, we can now find not just the needle in the haystack, but the needle within the needle stack.



PREDICTION

With predictive analytics, FIs can find the likelihood of a SAR coming from an alert, cutting unnecessary investigation and filing time.

**\$800 billion — \$2 trillion**  
Estimated amount of money laundered in one year.<sup>2</sup>



With machine learning, FIs can vastly improve the efficiency of their investigation teams.



By automating manual tasks, we can reduce time spent on every single alert, for every analyst, **by 70%**

## Ready to get started?

Discover More



about Actimize's Suspicious Activity Monitoring (SAM) solution.

Contact Us



Get in touch or schedule a demo.

<sup>1</sup> Global Economic Crime Survey 2016 (Rep.). (n.d.). Retrieved February 21, 2018, from PwC website: [www.pwc.com/gx/en/services/advisory/forensics/economic-crime-survey/anti-money-laundering.html](http://www.pwc.com/gx/en/services/advisory/forensics/economic-crime-survey/anti-money-laundering.html)

<sup>2</sup> Money-Laundering and Globalization. (2017). Retrieved February 21, 2018, from [www.unodc.org/unodc/en/money-laundering/globalization.html](http://www.unodc.org/unodc/en/money-laundering/globalization.html)