

# 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?

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



Transforming AML: Accessible AI. Autonomous Investigations.



Suspicious Activity Monitoring

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<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)

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