

ASSIST//ck[®]

Powerful money laundering detection, investigation and compliance reporting software now available to each compliance officer simply by opening a Web browser



ASSIST//ck[®] provides automated systems and processes to monitor, detect, investigate, document and report potential money laundering activities. This powerful technology now has a Web interface, called ASSIST//fe, making it easier for remote users to access the product and combat money laundering.

Today's anti-money laundering challenge

The rising incidence and complexity of international financial crimes, coupled with a stringent regulatory environment, have made it increasingly difficult to track transactions and proactively uncover, report and investigate financial crimes. The October 2001 enactment of the USA PATRIOT Act placed heavier pressure on banks of all sizes and other businesses to join in the international fight against money laundering and terrorists' financing. No longer is it sufficient to scan government-sponsored lists of sanctioned individuals solely upon account openings. Rather, management must be vigilant in its continuous efforts to monitor transactions, track trends and effectively report potential money laundering. Without effective systems and processes in place, valuable monetary and human resources are depleted in an attempt to comply with regulations.

Anti-money laundering and risk product

Experian[®] offers anti-money laundering products that provide relief to the complex and changing dynamics of money laundering and potential risk. Our software enables banks, brokerage firms, insurance companies and other businesses to effectively track, detect, investigate, report and manage suspicious activity, including money laundering. Now with ASSIST//fe, this expertise and flexibility is available on the Web.

How ASSIST//ck works

ASSIST//ck systematically profiles account activities and monitors transaction trends to identify potential money laundering. ASSIST//ck helps financial institutions and businesses meet regulatory compliance and implement automated systems and processes required to monitor, detect, report, investigate, document and

Some of the world's largest and most-respected financial institutions, including banks, brokerage firms and other businesses, rely on ASSIST//ck to help combat money laundering and meet regulatory requirements, including those outlined by the USA PATRIOT Act and other international regulations.

report money laundering activities. ASSIST//fe makes this even easier by allowing anyone on the intranet to access customer exceptions. The software analyzes how money moves in, around and out of a bank or other business. It identifies suspect patterns of behavior, creates reports and helps reduce the administrative burdens and costs associated with manual compliance processes.

Benefits of ASSIST//fe

ASSIST//fe takes the case-managing capabilities of ASSIST//ck to the Web. ASSIST//fe provides a powerful Web-based security application that will save you time and money.

All this can be accessed by your compliance officers simply by opening a Web browser.

In addition, the information generated in ASSIST//fe will be updated and logged in ASSIST//ck, which will enable multiple teams to work on both platforms at the same time without redundancy or data disintegration.

ASSIST//fe will only need to be installed once and through its own security module will allow users to log in directly from anywhere in their intranet. This solves the problem for

enterprisewide compliance when organizations have branches in remote locations and each one of the officers needs to be aware of exception cases.

Why Experian?

- Our user-friendly, cost-effective technology is installed around the world, in more than 35 countries. With the addition of ASSIST//fe, we now can provide case management on the Web
- We have provided anti-money laundering products for more than a decade
- We are compliance experts, offering a comprehensive suite of anti-money laundering and compliance-related solutions
- We bear the burden of up-front analysis, implementation and integration
- We move quickly and efficiently to get you up and running as fast as possible

1. Monitor

- Interfaces with the client's back-end system to analyze transactions for potential money laundering

- Automatically develops account profiles based on historical data; profiles also can be user-defined
- Monitors all types of transactions from domestic and international businesses and financial institutions of all sizes worldwide from anywhere you can access a Web browser with ASSIST//fe

2. Detect

- Provides daily, weekly and monthly reports of suspicious account activity based on irregular transaction volume and amounts
- Analyzes transactional activity to determine suspicious trends by transaction, beneficiary, account, customer, officer, branch, region, country and more
- Extensive and detailed filtering capabilities and various client-defined tolerance levels allow the user to establish thresholds in exception reports to minimize exceptions not worthy of investigation

3. Investigate

- A powerful case-management tool allows users to track, manage and coordinate the investigation status

- Helps identify relationships among users, transactions and accounts to help detect money laundering patterns
- Information is encrypted and easy to share securely among users via ASSIST//fe
- Compares activities from one or more accounts against other groups (industry, type of business, particular branch, particular officer, etc.)
- Produces instant graphic reports

4. Document

- Keeps track of comments, user activity and reports
- Provides an audit trail of due diligence follow-up, investigation notes, etc.
- Especially helpful in providing requested information to regulators in different branches by implementing the function of ASSIST//fe

5. Report

- Provides the tools to easily file SAR forms
- Reports can be shared by multiple users to facilitate the investigation process online with ASSIST//fe

About us

Experian provides anti-money laundering products that offer a full range of global compliance products for money laundering and suspicious activity detection, investigation and reporting, risk mitigation, identity verification, fraud prevention and compliance with government regulations, including the USA PATRIOT Act. Powered by the industry's largest proprietary database, our suite of compliance products offers the superior choice for your anti-money laundering and fraud prevention needs:

- Proven products throughout the world
- Easy-to-use, time-tested technology
- Compliance specialists
- In-depth needs analysis and training
- Superior customer service and support
- Case management function now available on the Web

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Experian's anti-money laundering products suite

We offer a suite of software products that is your singular product for suspicious activity, money laundering detection and risk mitigation. Our knowledgeable team of compliance experts exercises the industry's best practices to analyze your business's specific needs. In addition to our superior software products, our comprehensive services include pre- and post-installation support, ongoing technical support and business consulting services. These support services ensure you maximize functionality while minimizing your effort:

- Facilitate regulatory compliance monitoring, detection, investigation, documentation and reporting
- Avoid hefty fines and negative publicity due to noncompliance
- Expedite implementation with our fast-moving technology team
- Software that is easy to use and navigate
- Throw off the burden of analysis, programming, implementation and integration to compliance and technology experts

To find out more about ASSIST//ck, contact your local Experian sales representative or call 1 305 377 3502.