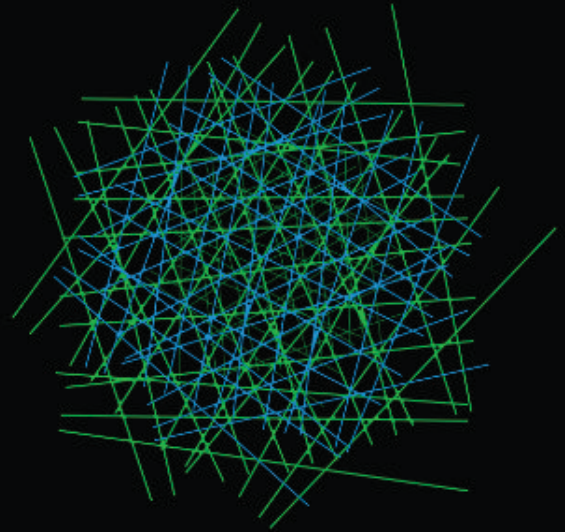


AML Accelerators in a Box



Cost of compliance, a more data-driven way of work and a risk based approach are essential elements for setting up an AML process. Deloitte is a leading adviser on Anti-Money Laundering (AML). We have converted all our relevant expertise and knowledge in a set of ready to use accelerators: AML in a Box.

Managing AML risks and legal obligations is a complex challenge. The regulatory environment requires the AML framework to be compliant and AML risks are identified and in control. Operational AML execution needs to be effective and high quality at the same time.

A risk based approach to AML provides opportunities for customization, but also requires substantiation for the implementation choices that are made. We can make this complex challenge manageable with our out-of-the-box accelerators.

#1 Get in control

Many organizations first require (partial) remediation to become compliant to AML standards. The first step is to get all client files up to standard, and to make client onboarding and transaction monitoring processes compliant.

Our AML in a Box accelerators can help your organization in this phase to boost optimization efforts. Because we have seen this phase numerous times at various other clients, we can help to meet the minimal requirements in a smart and considerate way, leveraging the off the shelf AML essentials we have available in the box.

#2 Stay in control

Once risk-based remediations are mostly done, organizations typically face the challenge to optimize their AML framework and operations. How can we further stabilize effectiveness of what we are doing to fight financial crime, while at the same time keep operational cost under control?

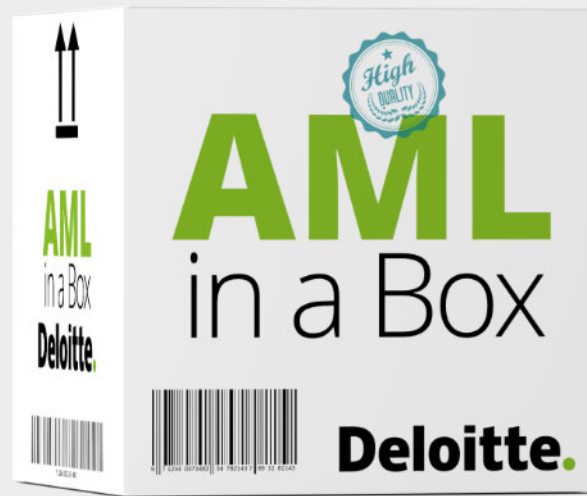
Our AML in a Box accelerators help in this optimization process, by leveraging standardized solutions we have tested in

Powered by Deloitte

- Market leader in KYC remediation
- Successful delivery on all KYC remediations and continuing to deliver worldwide
- Proven track record with industry knowledge

the regulatory AML environment before. For example, the box has standardized designs for CDD data refresh as well as event driven and periodic review processes. Our accelerators are designed for a risk based approach, in which AML efforts can be better targeted on key AML risks and reduce operational waste.

- Expertise turned into accelerators
- For remediation and optimization of AML with a risk based approach
- Tested in other environments and to regulatory expectations
- Technology available as supplement



What is in the box?

The following accelerators can be leveraged in isolation or as a complete package. We just handpick from the box what is relevant for your situation:

- ✓ Generic AML policies and procedures
- ✓ Templates for future proof AML risk assessments
- ✓ Templates for AML enhancement plans and regulatory updates
- ✓ Templates for CDD client file documentation and TM alert review
- ✓ Standard workflow designs and working instructions
- ✓ Standard requirements for AML data and AML technology solutions

AML technology supplements to the box

- Possibility to add AML tooling we have selected, tested and helped to configure
- Possibility to use Deloitte's ready to use AML cloud platform as an accelerator for all AML technology

The content of the box is a solid basis which will enable the immediate transition towards the advocated risk based approach.

Benefits of the box

- ✓ Be in control of AML risks
- ✓ Be smart with a sound risk based approach to AML
- ✓ Accelerate operations with building blocks for an efficient way of working
- ✓ Leverage Deloitte's expertise and best practices