

**Deloitte.**



AML/CFT/CPF and  
Sanctions Compliance  
Services



# Introduction

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In today's enforcement-minded regulatory environment, money laundering and terrorist financing risks should be managed at the highest levels of an organisation and driven into each line of business. And as the landscape for financial crime evolves, it will be important for financial service providers to shift their focus from maintaining technical compliance to a more risk-based, innovative, and outcomes-oriented approach.

Our Deloitte Caribbean and Bermuda ("CBC") Regulatory practice has been instrumental in helping clients whose operations are subject to a wide variety of Anti-Money Laundering/Countering the Financing of Terrorism/Countering Proliferation Financing ("AML/CFT/CPF") and Sanctions related requirements. We can help your organisation reduce its risks related to financial crime related risks and improve its ability to meet regulatory expectations for sound programmes and controls by designing, implementing, enhancing, and testing AML/CFT/CPF and Sanctions programmes.

We also provide services to respond to and remediate related compliance failures when they occur. With in-depth experience and a global network composed of former regulators, law enforcement officials, prosecutors, financial institution compliance officers, IT specialists, bankers, and industry specialists, we are fluent in regulatory requirements, expectations, and industry leading practices.



# How we can help

Whether your AML/CFT/CPF and Sanctions needs are self identified, driven by changing standards, or the result of regulatory inquiry or investigation, Deloitte has the tools and resources to address them in a timely, comprehensive, and high-quality manner.

## Our offerings



### **Compliance Reviews**

Assessment of a financial service provider's ability to meet regulatory requirements, including mock inspections and support during or before a regulatory inspection.



### **Risk Assessment Services**

Detailed consideration of key risk factors and the impact on mitigation plans and controls including support with developing client risk assessments, country risk assessment, and conducting business risk assessments.



### **Policy and Procedure Benchmarking**

Developing a policy and procedure framework which meets regulatory requirements and is aligned to your organisation's risk appetite including benchmarking against regulatory requirements to identify potential gaps.



### **Independent Testing**

Financial service providers are required to conduct independent testing of their AML/CFT/CPF and Sanctions program using a risk-based approach. We help our clients by testing the effectiveness of their programme including their people, documentation, processes, and technologies.

# How we can help

## Our offerings continued...



### **Training and Board Education**

Providing input and facilitation of employee and Board of Directors training and in-depth sessions for dedicated professionals including Compliance Officers and Money Laundering Reporting Officers.



### **System Optimisation**

Specification and selection of transaction monitoring and customer due diligence systems and fine-tuning of these into day-to-day operations.



### **Regulatory Compliance Management**

Helping clients demonstrate ongoing compliance with frequently-changing, complex and interconnected financial crime regulations.



### **Managed Services**

Supporting clients with cost-effective outsourcing solutions, enabling them to comply with regulatory requirements.



### **Remediation Support**

Supporting remediation efforts following a regulatory inspection or independent audit to address identified actions and requirements.



### **Transaction Reviews/Lookback Investigations**

Helping manage lookback reviews and investigations for transactions, suspicious activity reports, and client due diligence.

# Why Deloitte

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- CAMS certified professionals with leading industry experience
- Strong working knowledge of the regulatory inspection process for regulated entities including licensees and registered persons
- Global presence which complements our local team with the skills and relevant industry expertise of highly qualified professionals across the globe. This enables us to seamlessly perform large and complex cross-border engagements to support our global clients.
- Access to global delivery centers which allows us to tailor our services across time zones, address language needs, and tailor our approach for each client.
- Active player in the development of regulations, practices, and industry positions on a wide range of topics. We are represented in industry or regulatory working groups and committees, placing us at the forefront of new developments. As a result, our clients benefit from timely information sharing and anticipated future trends.
- Our proprietary risk management solutions, supported by Deloitte technology platforms, assist our clients with their AML/CFT and Sanctions compliance needs. Sample applications include:



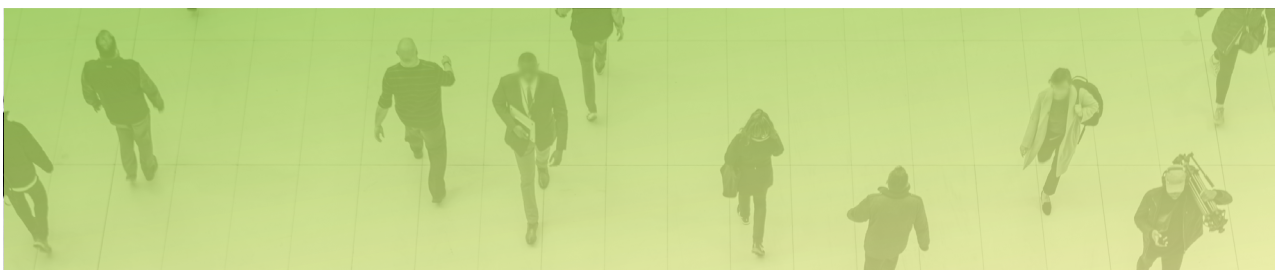
**RegHub:** Automatically tracks the market for regulatory change, provides a central point for controlling and managing compliance across the organisation, combined with auditing for end-to-end traceability



**Enterprise Case Manager (ECM):** A compliance case management platform that offers a wide spectrum of technology accelerators for focal entity research, internal and external data sourcing, workflow management, and reporting



**Deloitte Enterprise Risk Assessment (DERA) Solution:** A web-based, standardised, and automated tool that enables consistent risk assessments across an organisation, covering Financial Crime, Compliance and Operational risks.



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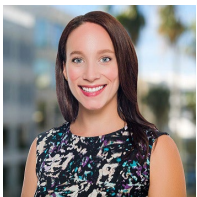
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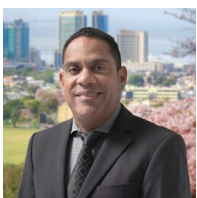
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