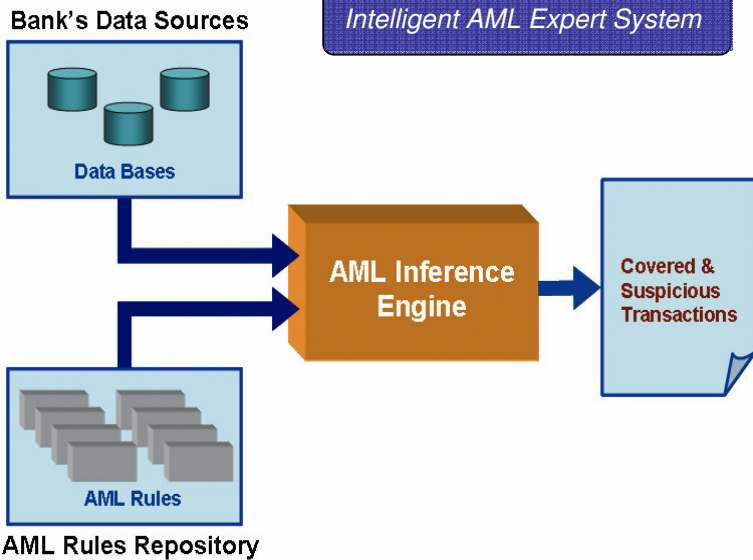


iCo-op™ Anti-Money Laundering System (iCo-op™ AMLS) provides banks with a solution to comply with the strict regulations of governments to combat money laundering activities, which may be used to fund terrorism and criminal activities. It is an automatic monitoring and detection solution that utilizes the "Know Your Customer" (KYC) principles to detect suspicious money laundering patterns that deviates from legitimate financial transactions. iCo-op™ AMLS provides a web-based case management tool to investigate and report money laundering activities.

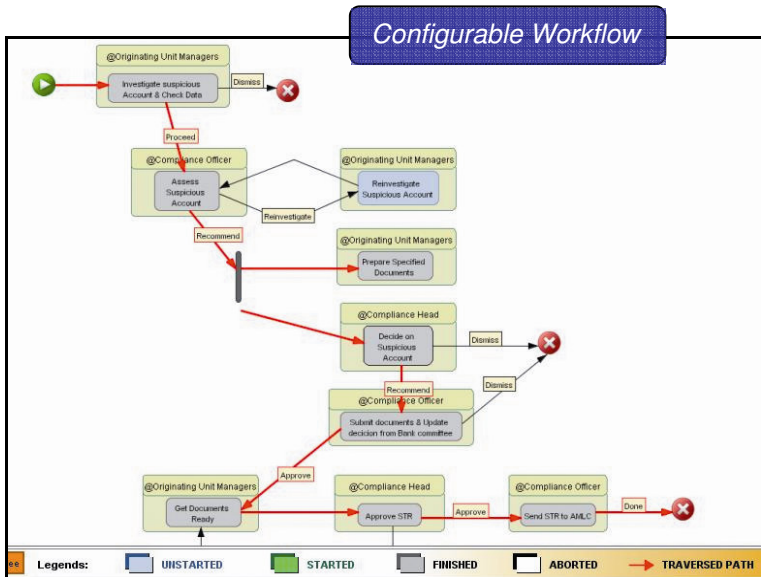
Product Description

iCo-op AMLS provides a monitoring, detection, investigation and reporting solution that automates the reporting of **Covered Transaction Report (CTR)** and **Suspicious Transaction Report (STR)** as required by the strict regulations of governments. It is powered by Business Rule Expert technology which allows bank to carry out batch surveillance of their daily transaction data to monitor and detect suspicious money laundering activities.



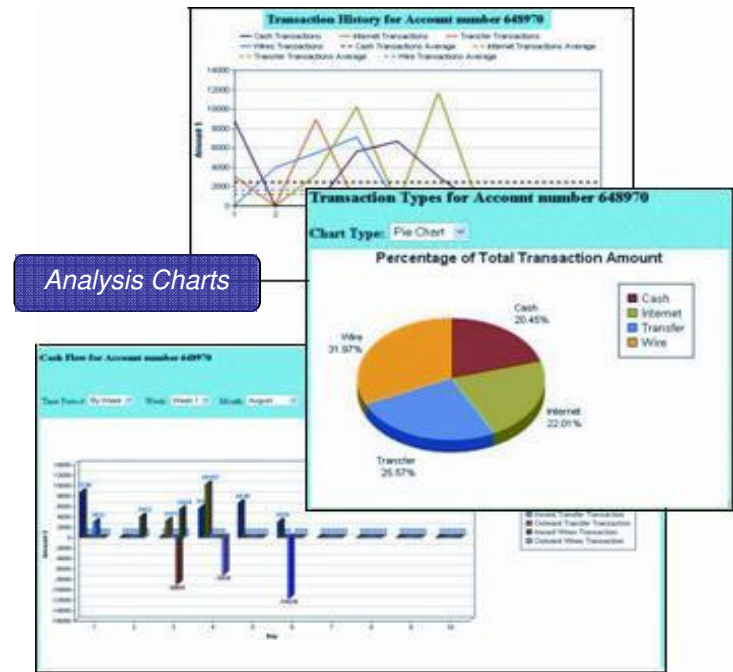
Configurable Workflow

iCo-op AMLS also provides a web-based **case management workflow system** that allows the bank to systematically and efficiently investigate suspicious transactions. To ensure traceability, the **audit trails** of all users' activities are recorded.



Analysis Charts

Statistical analysis and **KYC profiling** are supported by iCo-op AMLS using historical transactions and customer data.



Reports

With iCo-op AMLS, **reports** are automatically generated and populated with the necessary information for submission. The reports can be in various formats such as text, CSV, Word, Excel, PDF, and so on.

Reports

Suspicious Transaction Report
 Month: September Year: 2006

CASH FINANCIAL REPORTING AND ANALYSIS CENTER (SPRAT) <small>INDONESIAN FINANCIAL SERVICES SUPERVISOR</small>		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>ST Circumstances</th> <th>ST Rules</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td rowspan="2"> (8) Client was reported and/or mentioned in the news to be involved in terrorist activities (9) Client is under investigation by law enforcement agencies for possible involvement in terrorist/worth more activities (10) Transactions of individuals, companies or Non-governmental Organizations (NGOs) that are affiliated or related to people suspected of being connected to a terrorist group or a group that advocates violent overthrow of the government (3) Repetitive deposits or withdrawals that cannot be explained or do not make sense average cash relationship withdrawal of previous month </td> <td rowspan="2"> (41) Blacklisted account (27) High frequency of cash transactions more than average relationship balance (05) One or more cash withdrawals made during a month, where the amount of the withdrawal is 50% above average cash relationship withdrawal of previous month (01) Two or more deposits </td> <td></td> </tr> </tbody> </table>	ST Circumstances	ST Rules	Details	(8) Client was reported and/or mentioned in the news to be involved in terrorist activities (9) Client is under investigation by law enforcement agencies for possible involvement in terrorist/worth more activities (10) Transactions of individuals, companies or Non-governmental Organizations (NGOs) that are affiliated or related to people suspected of being connected to a terrorist group or a group that advocates violent overthrow of the government (3) Repetitive deposits or withdrawals that cannot be explained or do not make sense average cash relationship withdrawal of previous month	(41) Blacklisted account (27) High frequency of cash transactions more than average relationship balance (05) One or more cash withdrawals made during a month, where the amount of the withdrawal is 50% above average cash relationship withdrawal of previous month (01) Two or more deposits																																																																																																																								
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