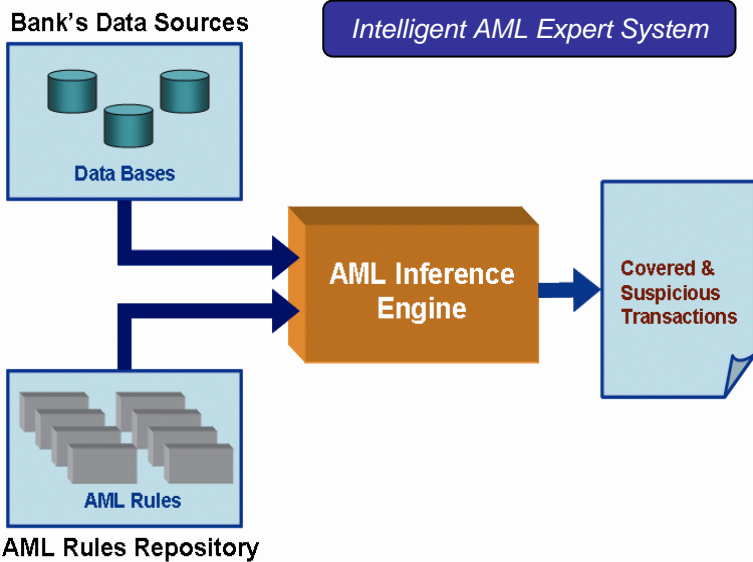


iCo-op™ Anti-Money Laundering System (iCo-op™ AMLS) provides banks with a solution to comply with the strict regulations of governments to combat money laundering activities, which may be used to fund terrorism and criminal activities. It is an automatic monitoring and detection solution that utilizes 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.

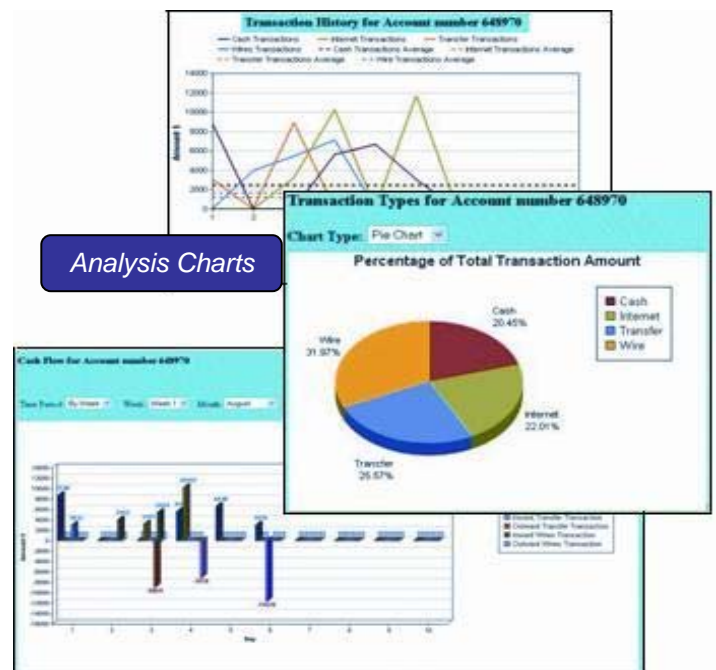
### Product Description

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.



### Analysis Charts

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

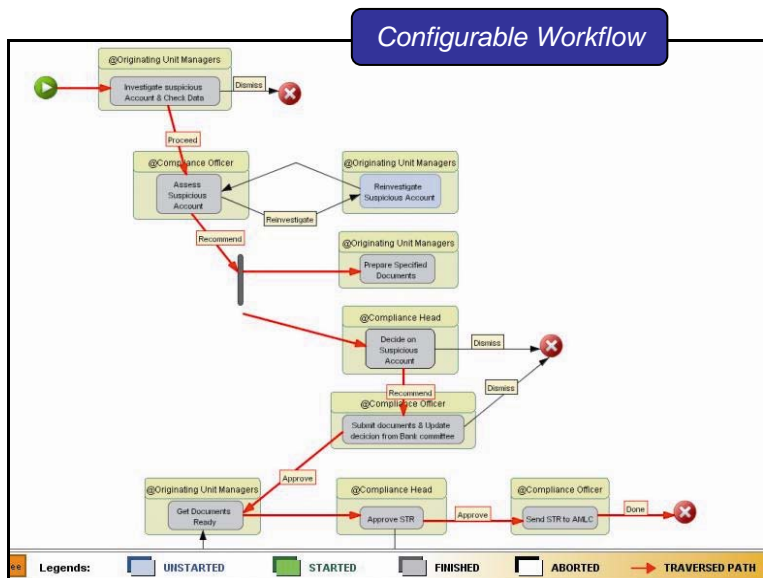


### Configurable Workflow

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.

### 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 TRANSACTION REPORT**

1. Cross (X) your appropriate choice:  New Report  Correction Report

**PART I: IDENTITY OF ACCOUNT HOLDER/TRANSACTION ENACTOR**

A. Account Holder/Transaction Enactor

2. Full Name or Name of Account Holder: **BEH SOLTANE Adel**

3. Taxpayer Registration Number (NPWP): **301943023**

4. Address: **Jl. Pank. No. 112/1006-3 (090034)**

5. City: **BEKASI**

6. Province: **DKI**

7. Date of Birth (date/month/year): **31/10/1936**

8. Occupation/Profession/Line of Business (if it is a Company):

9. Type of Identity:  Individual  Company

a. Identity Card (KTP): **4212242122**

b. Driver's License (SIM): **43123312434**

c. Passport: **HEM/GTASHTAP**

10. Date of Account: **Individual**

11. Transaction Enactor Consisting Broker, Proxy Holder or Walk-in Customer:

11.1. Name of transaction enactor: **Muh Mahay**

11.2. Taxpayer Registration Number (NPWP): **432245438**

13. Address: **22 Meteor Avey. S1349965**

ST Circumstances	ST Rules	Details
(8) Client was reported and/or mentioned in the news to be involved in terrorist activities	(41) Blacklisted account	(41)
(9) Client is under investigation by law enforcement agencies for possible involvement in terrorist activities	(27) High frequency of cash transactions	(27)
(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	(85) One or more cash withdrawals made during a month, where the amount of the withdrawals is 50% above explained or do not make sense	(85)
(1) Repetitive deposits or withdrawals that cannot be explained or do not make sense	average cash relationship of previous month	(01) Two or more deposits

