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*iCo-op*防洗钱系统 (*AMLS*)

第二代防洗钱系统：由风险评估着手

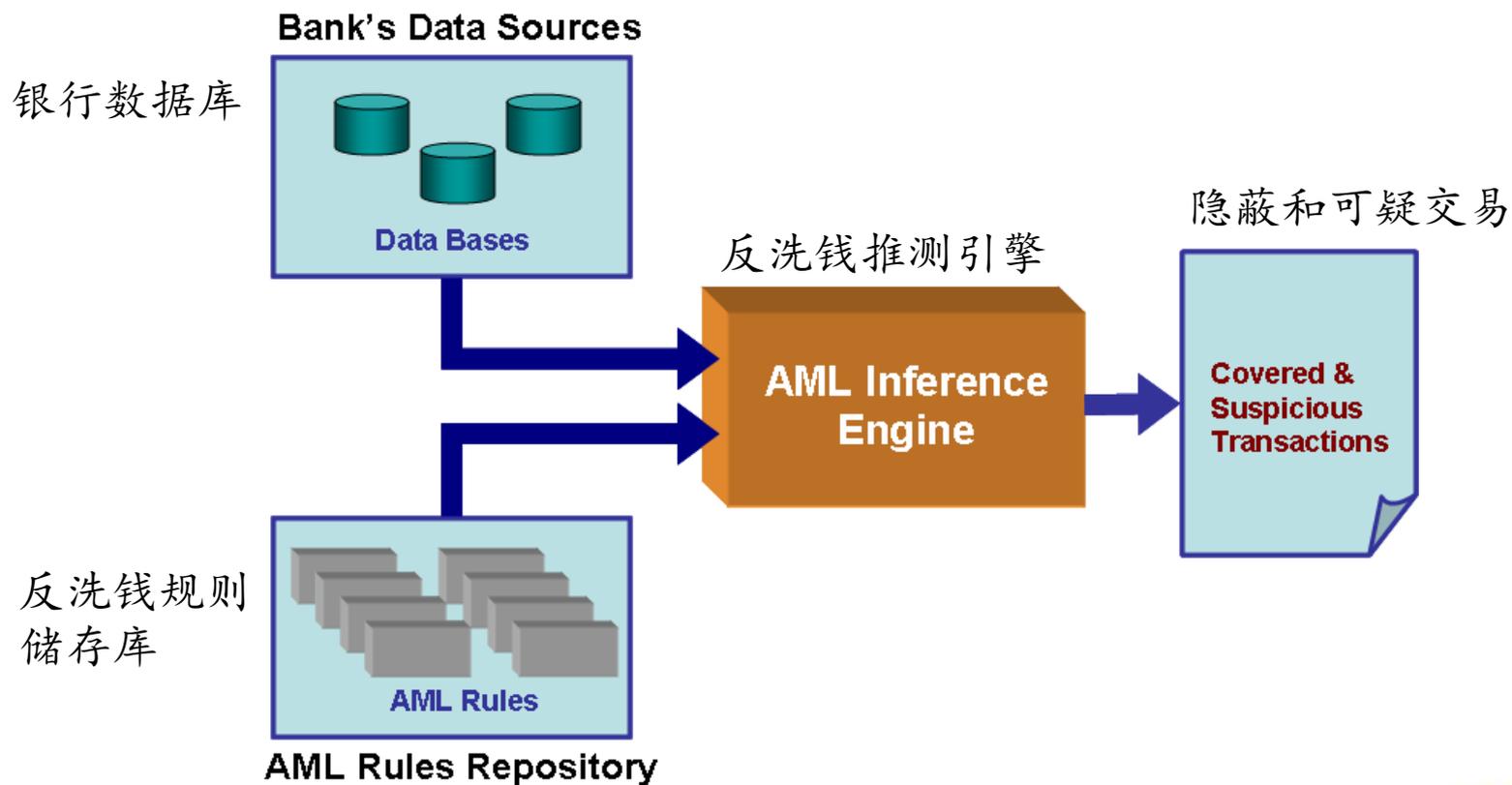
- iCo-op's AMLS 符合第二代防洗黑钱系统的需求
 - ✦ 第一代：按预订规则过滤及标准符合报告
 - ✦ 第二代：按风险评估过滤及全方位的管理以降低监管费用 (着重于高风险顾客群)

面对今日反洗钱的挑战

- 需有效的警告处理工作流程
 - ✦ 按风险而定的扫描以减少误报
 - ✦ 可层次性深入的详细户口资料，以便调查
- 把分行与前线业务融入覆盖全机构的反洗钱计划
 - ✦ 信息由分行以及前线业务人员输入反洗钱系统，以进行分析 and 个案管理
- 达到企业内部的一致性
 - ✦ 通过风险管理的综合系统
 - ✦ 让反洗钱作为一个企业操作风险的元素

智能专家系统内部

● 智能反洗钱专家交易检查系统



产品描述

- 全自动分批式监视银行交易资料
 - + 监察洗钱活动
- 网络个案管理流程系统
 - + 自动化报告并调查隐蔽及可疑交易
- 完全符合反洗钱（**AML**）章程所提出的有关报告并辨认状况的要求。

反洗钱系统宏观与特征

● 各种途径的彻底审查

✦ 过滤表格

- 政治公众人物（**PEP**）名单
- 美财政部外国资产控制处（**OFAC**）名单
- 黑/白名单 (用户自定义)

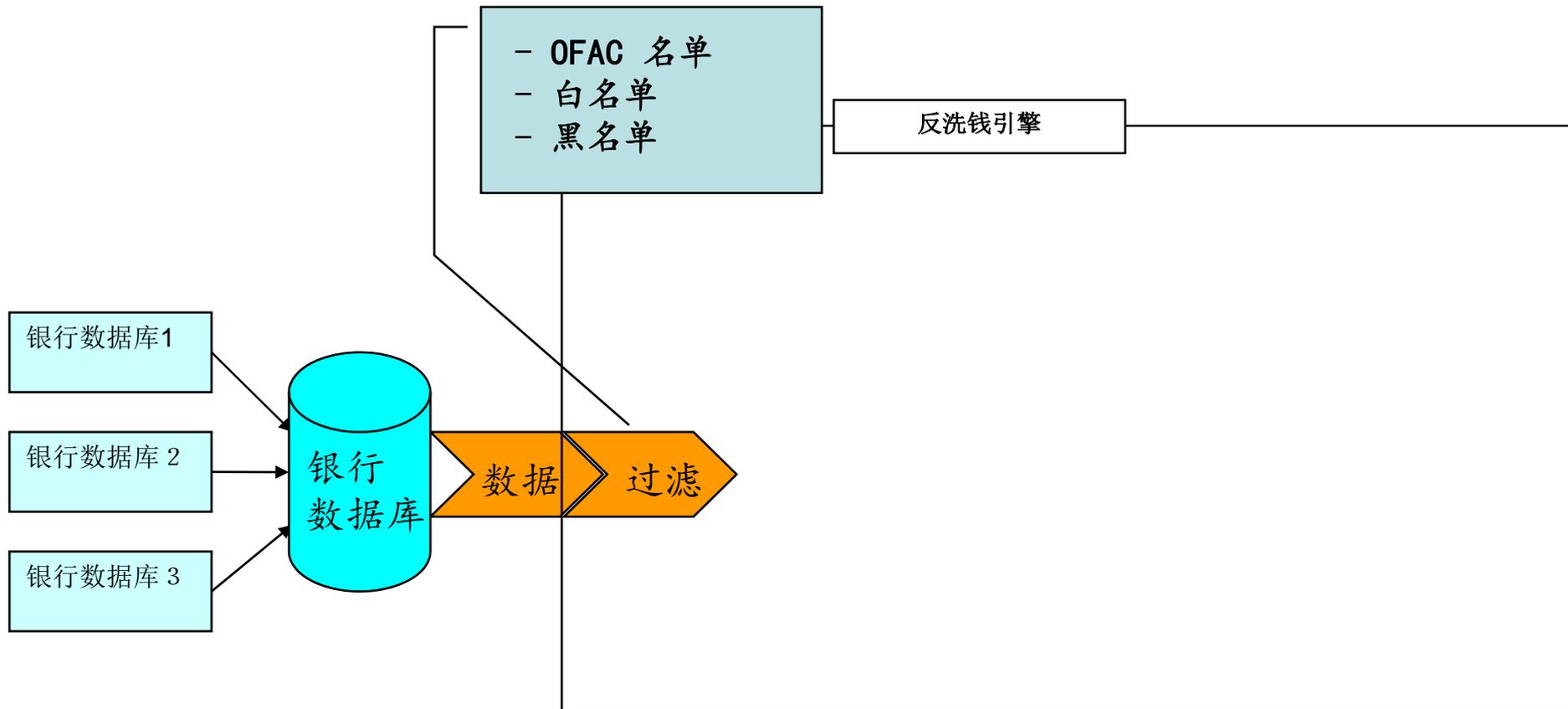
✦ 规则

- 结构调整—多个小宗交易归拢
- 化整为零—用不同小帐号其实意只为了一个帐号
- 等等

✦ 先进风险评估为本的客户剖析（了解你的客户（**KYC**）以及他们的过往交易记录） vs. 纯粹客户数据的局限性

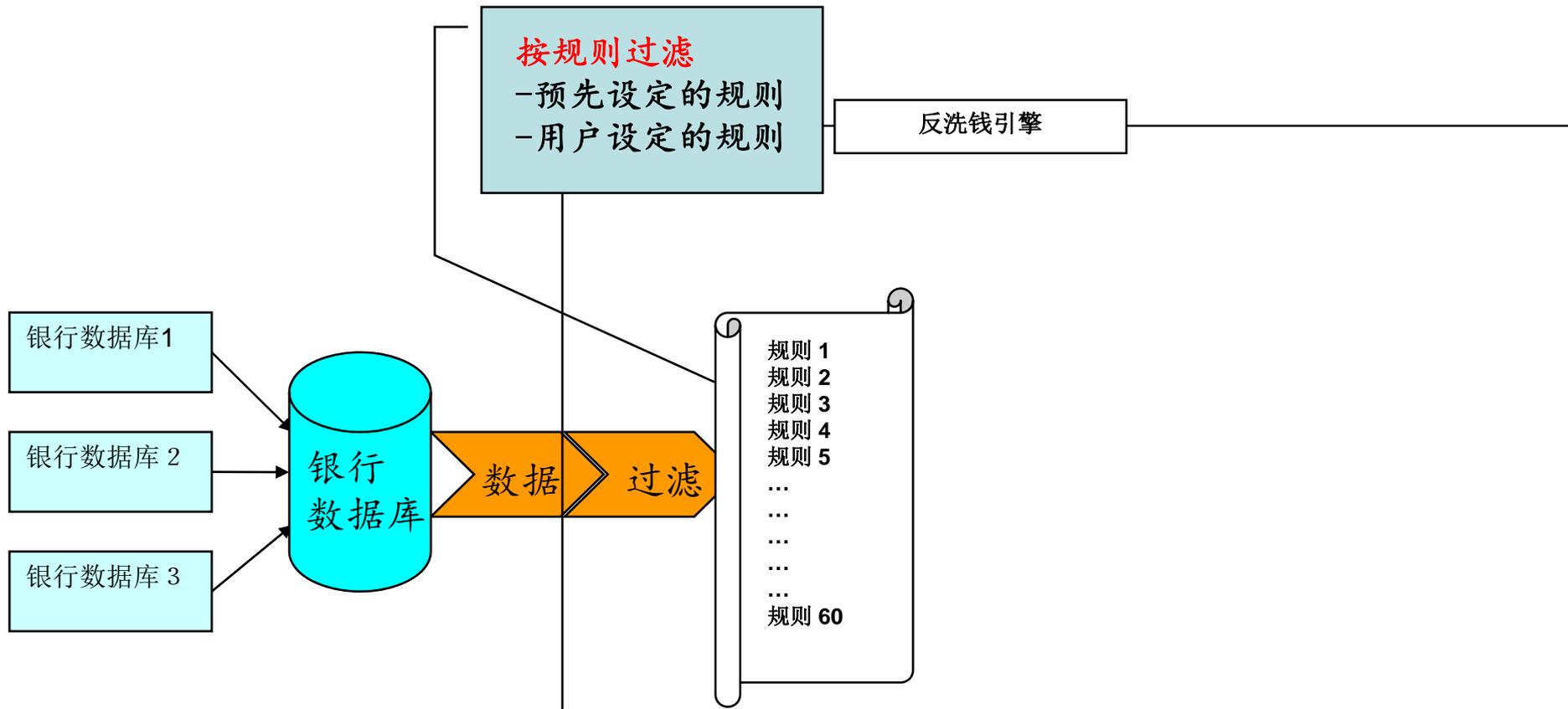
智能专家系统引擎

交易监察智能反洗钱专家系统



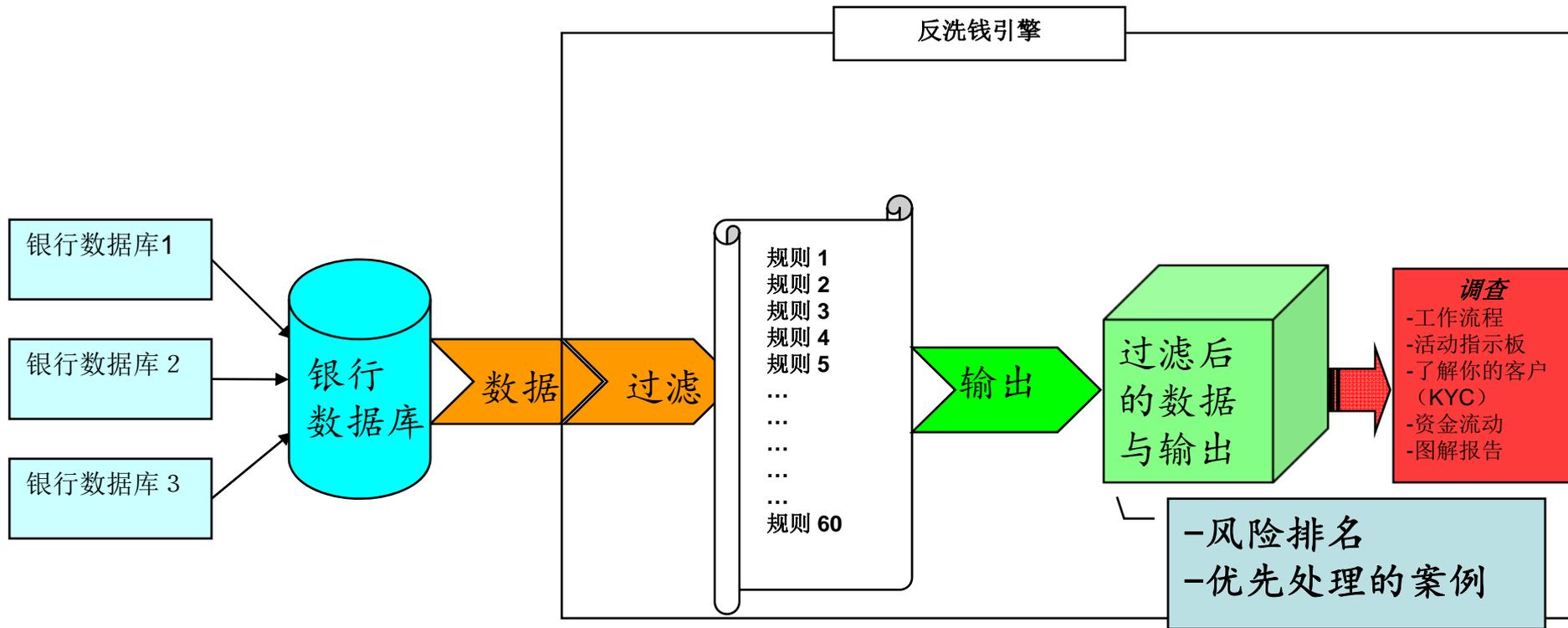
智能专家系统引擎

交易监察智能反洗钱专家系统



智能专家系统引擎

交易监察智能反洗钱专家系统



按风险而定的反洗钱扫描

● 风险剖析

✦ 地理位置

- 高风险国家

✦ 顾客群风险

- 专业（例如：律师，会计等）

✦ 行业 / 产品与服务

- 高风险行业（例如：赌场，贵金属贸易等）

● 为每一个客户提供险评分与警报

了解你的客户 (KYC) : CDD 和 EDD

● 客户审查评鉴 (CDD)

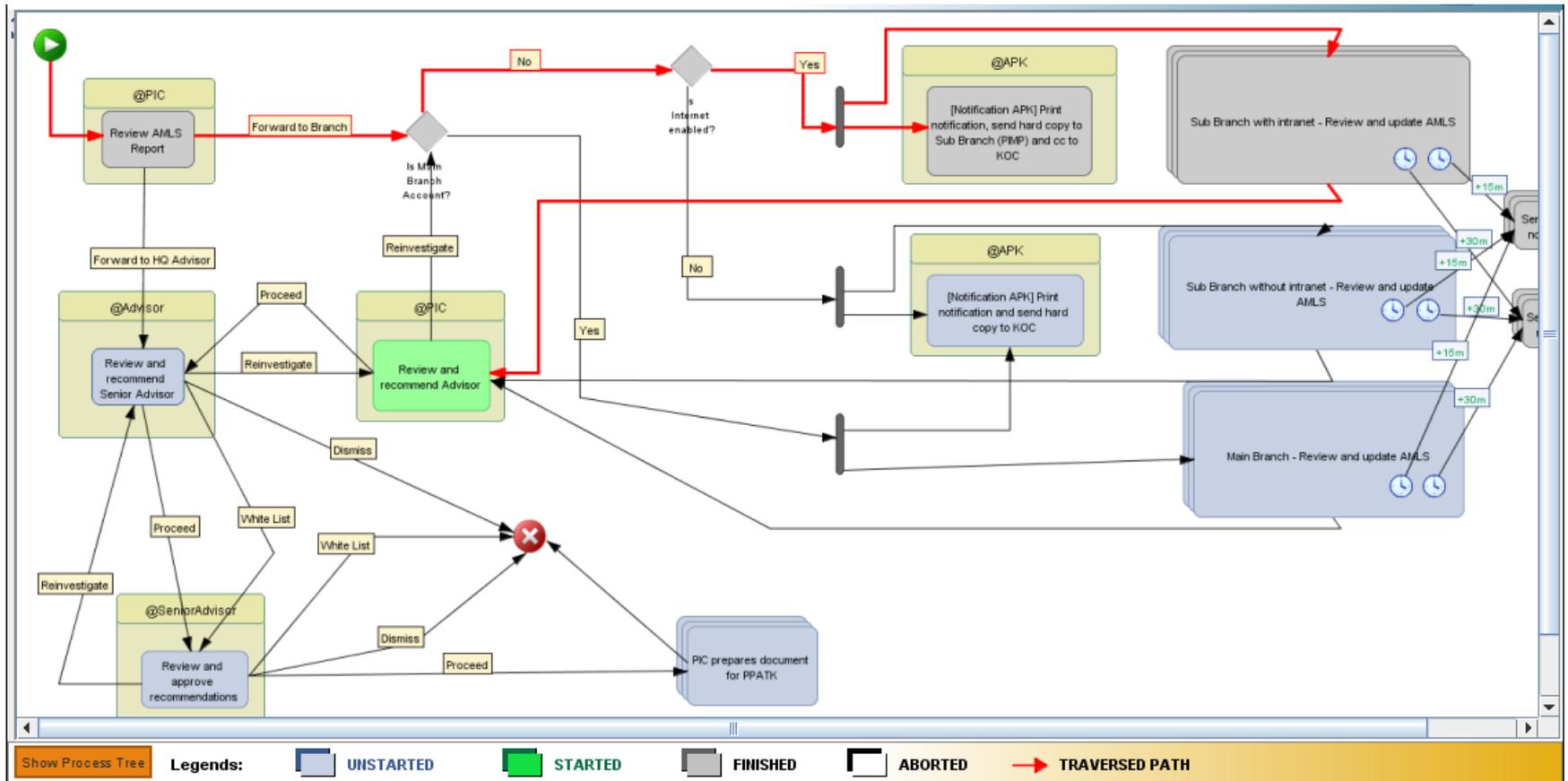
- ✦ 对每一个顾客进行划一的审查评鉴
- ✦ 对缺失的顾客基本资料进行扫描
- ✦ 对高风险顾客群予以特别注意

● 增强审查评鉴 (EDD)

- ✦ 对高风险顾客进行更深入的客户审查评鉴
- ✦ 对更多的顾客资料进行扫描

可配置的工作流程

- 全面图解表示以达到直观工作流程的目的
- 详细的个案状况观
- 电邮警报



仪表盘视图



iCo-op Anti-Money Laundering System

Governance, Risk Management and Compliance

Welcome linda [About](#) | [Help](#) | [FAQ](#) | [Logout](#)

[Task List](#) | [Reports](#) | [Management](#) | [Search Customer \(KYC\)](#)

Task List >> Task Summary

Case Summary

New Cases	6
Cases in Progress	1
Completed Cases	0
Fraud Reported	0

Statistical Cases Summary

FROM TO

Percentage of Total Suspicious Accounts

Cash (41.54%)	Non Suspicious (53.08%)	Suspicious (5.38%)
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List of Top Suspicious Customers

Range

Customer Number	Number of Times Flagged
00016880820	3
00017566942	1
00000698784	1
00009264863	1
00000585005	1

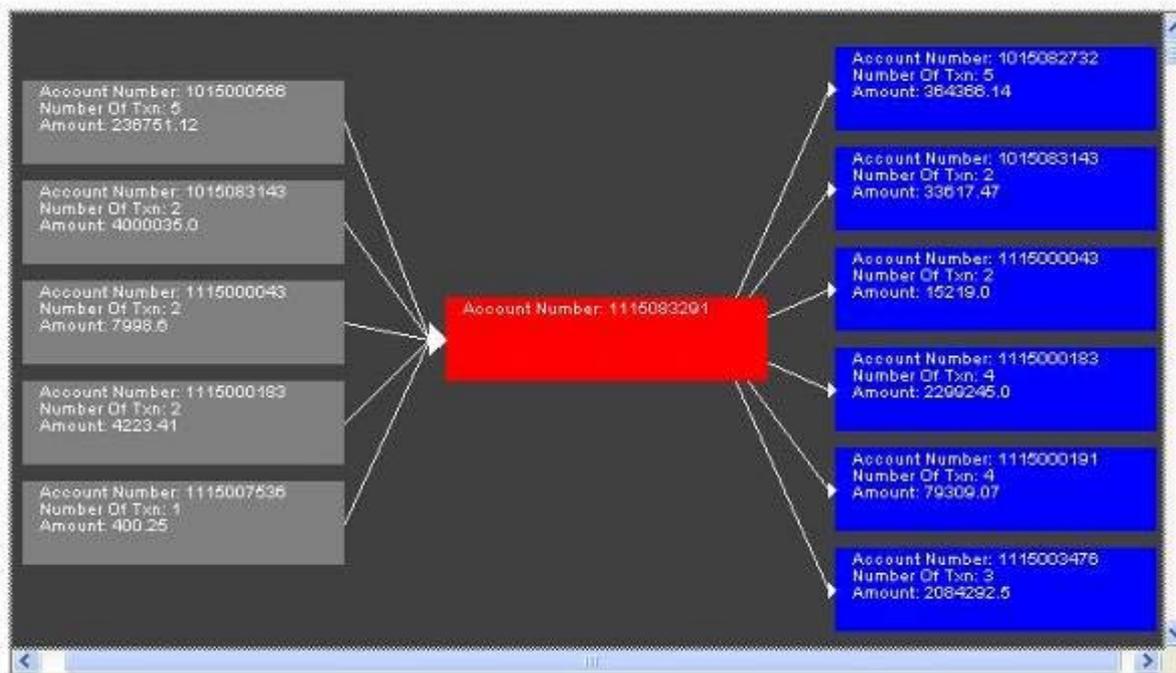
智能模糊逻辑搜索

- “了解你的客户” (KYC) 缩短调查时间
 - ✦ 搜索户口相联
 - ✦ 对拥有相同姓名，出生日期，地址与其他细节的户口产生怀疑
 - ✦ 户口名称相似性搜索，这包括中英双文

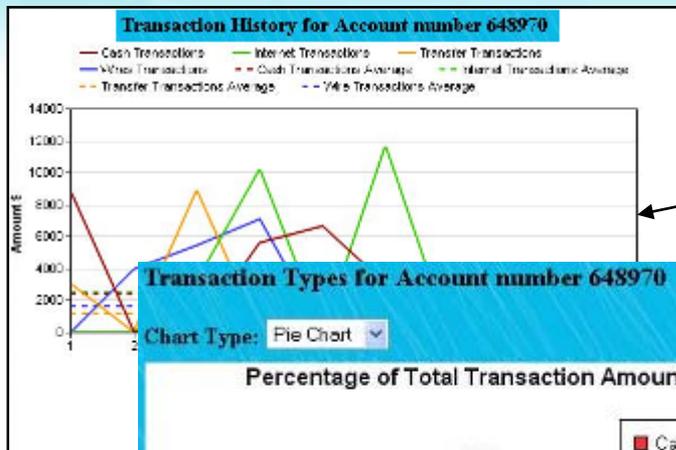
The screenshot shows the iCo-op Anti-Money Laundering System search interface. At the top, there is a navigation bar with the iCo-op.net logo and the text "iCo-op Anti-Money Laundering System". Below the navigation bar, there is a search form titled "Search Customer (KYC) >> By Customer Info". The form includes several input fields for search criteria: Name, Customer Number, Ic Number, Tax Number, Phone Number, High Risk Indicator, and Date of Birth. The Name field is expanded to show search options: Sequence (Strict, Partial, Starting With), Tolerance (Typo, Soundlike, Fuzzy Soundlike), and Others (Initial, Composition, Chinese Soundex). There are also radio buttons for AND/OR and checkboxes for Exact, Adjacent, and Name Split. A "Search" button is located at the bottom right of the form.

资金流量图表

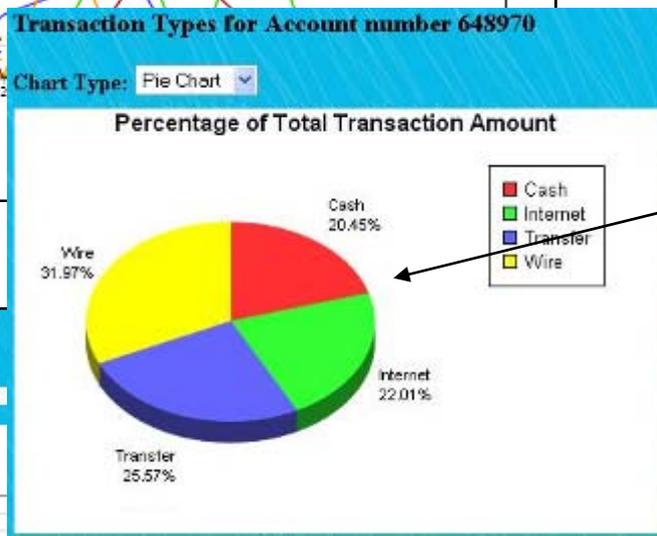
- 图示户口之间的资金流动



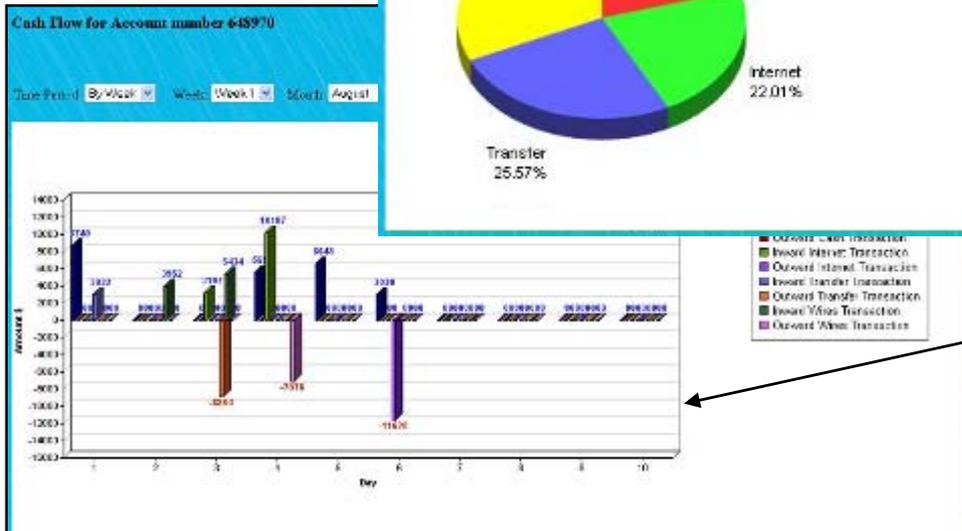
图象报告



曲线图



圆形分析图



条形图

缩短调查时间：可疑交易报告文档记录

Suspicious Transaction Report

Month: Year:

Corporate Accounts

Account Number	Customer Number	Account Type	Score	Reason	Rules	Details
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Individual Accounts

Account Number	Customer Number	Account Type	Score	Reason	Rules	Details
1115083291	0000004148	I	39	<ul style="list-style-type: none"> (3) Repetitive deposits or withdrawals that cannot be explained or do not make sense (9) Name is blacklisted (4) Value of the transaction is over and above what the client is capable of earning (5) Client is conducting a transaction that is out of the ordinary for his known business interest 	<ul style="list-style-type: none"> (36) Cash transactions worth more than CTR in total 2 of the past 3 months (42) Blacklisted name (37) Cash transactions worth more than CTR in total 5 of the past 6 months (27) High frequency of cash transactions worth more than average relationship balance 	

报告提交

按所需版式准备报告，提交有关当局。

- 自动填写已知事项
- 提供原因

CASH FINANCIAL TRANSACTION REPORT		INDONESIAN FINANCIAL TRANSACTION REPORTS AND ANALYSIS CENTER (FPATK)
1. Cross (X) your appropriate choice		a. New Report b. Correction Report
PART I: IDENTITY OF ACCOUNT HOLDER/TRANSACTION ENACTOR		
A. Account Holder Transaction Enactor		
2. Full Name or Name of Account Holder Company	3. Taxpayer Registration Number (NPWP)	
BEN SOLTANE, Adel	321343323	
4. Address		
34 Plank Rd #12-1000 S(090034)		
5. City	6. Province	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		
(Cross (X) the data owned)		Number
a. Identity Card (KTP)		
b. Driver's License (SIM)		4312342123
c. Passport		43212312434
d. KIMS/KITAS/KITAP		
10. Data of Account		
a. Type of Account		Individual
b. Number of Account		
B. Transaction Enactor Constituting Broker, Proxy Holder or Walk-in Customer		
11. Name of Transaction Enactor	12. Taxpayer Registration Number (NPWP)	
John Marshal	432345435	
13. Address		
22 Meteor Alley S(349955)		

可扩展性

- Java 2 企业应用方案（J2EE）框架使系统综合与运作更方便
- 符合轻量级目录访问协议（LDAP）标准以便与现有通讯科技基础设施结合
- 采用STRUTS II软件框架以达到可扩展性及伸展性
- 双字节编码以支持多种语言
 - ✦ 例如：中文，英文，马来文等
- 为一家规模庞大，拥有超过800家分行，7百万户口，日均交易达到四百万的区域银行提供行之有效的解决方案。

Enter

谢谢您



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