It’s Time to Rethink AML

Increase accuracy and reduce investigative volumes by as much as 20 percent with Ayasdi AML

Financial institutions are at an inflection point. Today’s threats are constantly evolving, but current anti-money laundering solutions rely on rules that generate excessive false positive rates and burdensome manual reviews.

In contrast, Ayasdi AML addresses the global pace of money laundering attempts, sophisticated layering schemes, and increasing compliance requirements from regulators. Ayasdi AML expertly handles the exponential growth in volume and variety of data, the proliferation of digital channels, and the ever-changing ways actors attempt to use banks for illegal activities.

A new approach to AML

Ayasdi AML works with existing data to provide end-to-end intelligence spanning transaction management systems (TMS), event dispositioning, and case management systems. Ayasdi AML uses a new approach (intelligent segmentation scheme) that are used within the TMS to reduce false alerts and are human-explainable to facilitate rapid regulatory approval. Additionally, Ayasdi AML surfaces hidden relationships that exist and identifies meaningful ones; monitors TMS-generated events and intelligently dispositions them; and accelerates investigations by providing a 360° view of the customer, behavioral transitions, and more.

Ayasdi AML applies groundbreaking machine learning to existing transactional data, generating new insights and accurate alerts. Symphony AyasdiAI’s powerful topological data analysis (TDA) creates intelligent segments of customers based on patterns of behavior. This results in fewer false positives, enabling you to proactively detect, investigate, and report suspicious activities.

Benefits

- Dramatically accelerate AML investigations by analyzing holistic view of the customers and their accounts
- Increase accuracy to reduce false positive alerts
- Reduce investigation volumes by as much as 20%
- Dynamically detect new money laundering tactics and accelerate investigations
- Efficiently manage risk by isolating unusual behaviors

Features

Auto Feature Engineering

Ayasdi AML auto feature generation and selection quickly identifies the attributes within the data that contain signal and automatically creates new derived attributes that accelerate intelligent segmentation. This removes the reliance on data scientist resources and allows your teams to focus on data.

Intelligent Segmentation:

Ayasdi AML ingests large transaction and customer datasets and applies unsupervised machine learning algorithms to detect changes in customer behavior that could indicate suspicious activities. Ayasdi AML automatically groups similar customers together based on their profiles and transactional behavior.
**Behavioral Insights:**

By analyzing customer transactions, Ayasdi AML automatically lists customers showing a significant change in behavior over time. This gives an investigator the ability to understand multiple viewpoints and flag deviations deemed significant:

- The customer’s behavior deviation over time based on specified thresholds
- The changes in a customer’s behavior compared to their peers in their segment
- The movement of a customer to a different segment and the reason for it
- The deviation in customer behavior compared to the information provided during KYC

**Event Triage**

Ayasdi AML surfaces far fewer—and far more valuable—events to your investigators by removing unimportant events so they can detect problems earlier and resolve them faster. Ayasdi AML machine learning gets continuously smarter with inputs from your subject matter experts about which patterns matter most. Investigators can quickly and easily classify events as alerts or dismiss them requiring no further action.

**Iron Clad Documentation**

Ayasdi AML delivers essential clear and understandable context so investigators can effectively inspect an alert and pass SARs to regulators. The system provides documentation of why a customer’s behavior qualifies as suspicious and justifies an alert for further investigation.

**About Symphony AyasdiAI**

Symphony AyasdiAI, part of the SymphonyAI Group, is the world’s most advanced artificial intelligence software company. Symphony AyasdiAI helps organizations discover new and valuable insights in enterprise data, with unprecedented accuracy, transparency, and speed. Built upon over a decade of research and experience, Symphony AyasdiAI delivers insights to Fortune 500 companies and public sector organizations to capture growth, avoid risks, and manage inefficiencies. www.ayasdi.com.

![Figure 1: Ayasdi AML automatically creates intelligent customer segments based on actual behavior](image-url)