

# AML.ms

*Anti-Money Laundering /  
Combating the Financing of Terrorism  
(AML/CFT)*

## Management System

Case Study  
by AML.ms, LLC



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# AML.ms Enterprise Platform

- The **AML.ms** is a secure, web-based and user friendly Anti-Money Laundering/Combating the Financing of Terrorism (**AML/CFT**) enterprise software application platform.
- The AML.ms is used by FIUs (Financial Intelligence Unit) analysts for intelligence analysis of financial information provided by Reporting Entities (Banks, Money Services, Customs and Border Protection / CBP, Casinos, Car Dealerships, etc.).
- The AML.ms product provides the FIUs with secure, role based tools to manage AML/CFT rules, CTRs/STRs, investigations/cases, reporting, regulations and compliance.
- The development of AML.ms platform has been partially funded by U.S. Department of State and U.S. Department of Treasury.

# Case Study - *Introduction*

- The Financial Intelligence Unit (FIU) is a government organization that receives and processes raw financial reports received from the Reporting Entity organizations (RE), such as banks, casinos, customs, car dealerships, and others.
- The FIU has requested AML.ms team to develop, implement and provide technical expertise to support and facilitate the transition from paper to electronic reporting and management of FIU's Information Technology (IT) Anti-Money Laundering - Combating the Financing of Terrorism (AML/CFT) application system.

# Case Study - *Challenge*

**Business Requirements** - Financial Investigation Unit (FIU) has an outdated AML-like application system with numerous manual procedures to receive and process financial reports from reporting entities. Many reporting procedures are paper based and not using any information technology capabilities.

FIU challenge is to modernize, replace the outdated platform, transition from paper to electronic reporting and support country-specific laws and/or regulations on AML, enable means to bridge FIU with the judiciary and law enforcement agencies to investigate and prosecute money laundering and terrorist financing activities in support of international best practices provided by UNODC, Financial Action Task Force (FATF), Egmont Group, MONEYVAL, etc., for data collection, investigation and analysis.

# Case Study - *Client Benefits*

- Financial reporting becomes efficient and easy to use with new technology.
- RE organizations ability to submit both single and multiple financial reports, by either submitting a form or by extracting financial data from their systems and uploading data in XML format to FIU AML management system.
- FIU AML management system customization to define FIU's business process workflows and complex role-based security.
- FIU AML management system supports multi-factor authentication (using keyfobs or other means of security validations)
- All financial data submitted to FIU is being indexed and stored for later searching, retrieval and analysis.

# Case Study - *Solution*

- The AML.ms team designed and implemented a secure and highly customizable, web-based enterprise application platform for the FIU.
- The solution provided the FIU with a tools to manage AML rules, CTR, STR, security, investigations, search, reporting, regulations and compliance.
- Final solution architecture included several modules, such as FIU AML Administration, FIU AML Analytics with Case Management Role-based Workflow, RE AML Reporting Portal for form-based or automated reporting, etc.
- **Reduced the operational cost for FIU AML/CFT program by up to 30% and improved the overall security of the compliance personnel.**

# Case Study - *Solution* (cont'd)

- All data was centrally stored in a database and asynchronously indexed and referenced for easier searching, retrieval and analysis.
- RE submissions CTR and STR financial reports through highly customizable forms with support for metadata or multiple financial reports by uploading an XML documents, compliant with platform-defined FIU XML schema.
- The AML.ms platform implementation success established a significant improvement over the existing manual process and resulted in increased financial stability for the FIU client country, efficient compliance reporting and investigation processes and procedures.



# Case Study - *Solution* (cont'd)

The solution provided the FIU with the following functionalities:

1. **FIU AML Administration**
  - a. Security Management and Monitoring
  - b. FIU/RE User Management
  - c. Reporting Entity Management
  - d. Metadata Management (Suspicious Activity Categories, Corp. Types, etc.)
2. **FIU AML Analytics with Case Management**
  - a. Case Management and Investigation Workspaces
  - b. Data Acquisition, Analysis and Profiling (Direct and inDirect Relationships)
  - c. Role Based Access (Administrators, Analysts, RE Users, Compliance Officers, etc.)
  - d. Reporting, Search and Data Filters - Automated Continuous Monitoring Technique
  - e. Sanctions List Intelligence (SLI) Search-Scan-Investigate
3. **Reporting Entity AML Portal**
  - a. CTR, STR and Bulk Upload (CTR Uploader Tool - XML) Electronic Reporting
  - b. Methodologies to Integrate Records from Police, Banks, Tax Systems, Vehicle, Property
  - c. End User Support Capabilities, Multilingual Support

# Case Study - *Technology Integration*

- AML.ms Institutes a Standalone System Implementation
  - *easy installation, configuration and management*
- Integrates with Enterprise Systems through Open RESTful API
  - variety of capabilities to integrate enterprise security and access controls, records, location, information sharing, etc.
- Methodologies to Integrate Records from Police, Banks, Tax Systems, Vehicle, Property, etc.
  - *expandable platform supports scalability with new compliance requirements*
- Conforms with UNODC goAML Compatible XML Schema
  - *global AML information sharing*
- Flexible FIU Workflow Process Management
  - *seamless integration and adaptation with the existing FIU processes*

# Case Study - *Technology* (cont'd)

- Apache HTTPD
- Ruby on Rails
- XML
- JS
- JQuery
- Bootstrap
- PostgreSQL
- Redis
- Apache SOLR (Lucene)
- Neo4j

# AML.ms, LLC - *About*

- AML.ms, LLC, a Washington DC based small business enterprise, has been an innovative leader in the field of information security services to the global governments, private sector and financial institutions since the year 2000.
- Previously known as Intrudetect, Inc, AML.ms, LLC team offers mission-critical security applications and technology services that are of the highest standard, executed by USG cleared and certified security professionals at industry competitive rates.
- Our information security experts hold major industry certifications and we are affiliated with leading organizations and offer optimal solutions for federal and local governments, financial institutions and health care providers.

# AML.ms, LLC - *Past Performance*

## Over 15 Years of Government Contract Experience Including:

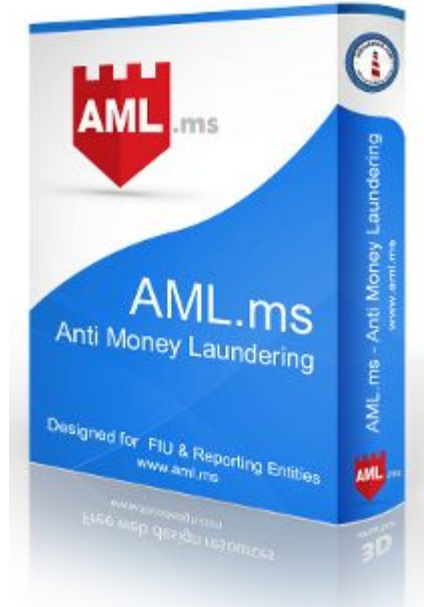
- HAITI UCREF AML
- Department of State
  - Bureau of International Narcotics and Law Enforcement Affairs (INL)
- Department of Treasury
  - Office of Technical Assistance (OTA)
  - Departmental Office (DO)
  - Office of Financial Management (OFR)
  - Financial Management Service (FMS)
- U.S. Mint Department of Interior (DOI)
  - Fish & Wildlife Service (FWS)
- Department of Homeland Security (DHS)
  - U.S. Citizenship and Immigration Services (USCIS)

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- APB Haiti

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