

Anti-money laundering compliance solutions

The future of financial crime management combines advanced analytics, machine learning, and human intelligence for effective detection, efficient investigation, and sustainable operational benefits

Financial crime affects us all

Financial crime affects more people than any other form of crime.¹ To lead the fight against money laundering, terrorist financing, human trafficking, and other organized criminal activities, global regulators are looking to financial institutions to take control.

The task is a challenging one as compliance legislation is increasingly more complex. An evolving sanctions regime, adherence to ultimate beneficial ownership (UBO) directives and new data privacy regulations make anti-money laundering (AML), customer due diligence, and sanctions compliance a monumental and expensive challenge for financial institutions worldwide.

What regulators want

In order to uncover, detect, and prevent financial crime, there is an increasing regulatory push around the world for financial institutions to incorporate advanced technologies that:

- Demonstrate effective and efficient processes to detect and mitigate against financial crime
- Provide a holistic view of risk across the compliance suite
- Address the extraordinarily high volume of alerts and false positives compliance teams face daily through effective automation and intelligence
- Help financial crime investigators and analysts work smarter and faster to identify and report fraudulent patterns
- Are fully transparent and explainable, providing a detailed view of decisions and justifications throughout the detection, investigation, and reporting process

Advanced detection | Intelligent investigation | Accurate results

The future of financial crime detection builds on what organisations have today, solving the most pressing issues and creating solutions which enable organisations to realise the significant cost reductions, efficiency, and effectiveness gains of an enterprise-wide intelligence-first strategy.

SymphonyAI Sensa-NetReveal compliance solutions

The SymphonyAI Sensa-NetReveal regulatory compliance portfolio is an end-to-end suite of enterprise-wide solutions that addresses all aspects of the customer compliance journey including onboarding, detection, investigation, reporting, and field-level security to comply with local data privacy regulations.

¹ <https://www.nationalcrimeagency.gov.uk/what-we-do/crime-threats/money-laundering-and-illicit-finance>

~30%

less
manual review²

83%

reduction
in false positive alerts³

40%

faster
investigations⁴

Our solutions can be used individually or collectively and deliver a complete, effective, and efficient approach to combat money laundering, terrorist financing, sanctions violations, and many other regulatory requirements for detection and monitoring.

Efficiency and effectiveness are delivered with built-in advanced analytics capabilities and operationalised machine learning to optimize alert decisions (SymphonyAI SENSEA-NetReveal's intelligent event triage, powered by Model Ops). Robotic process automation (RPA) is integral and automates routine tasks enabling investigators to focus more on the high value strategic investigative work they are skilled to do.

Forrester

SymphonyAI SENSEA-NetReveal recognised as a **strong performer** in the Forrester Wave™

[Anti-money laundering, Q3 2022 report⁵](#)

Quadrant knowledge solutions

SymphonyAI SENSEA-NetReveal named as a technology leader for know your customer (KYC) solutions

[Quadrant knowledge solutions, 2022⁶](#)

Chartis

Category leader in the Chartis RiskTech® quadrant for transaction monitoring solutions

[Chartis RiskTech® quadrant, 2022⁷](#)

Chartis

Category leader in the Chartis RiskTech® quadrant for name and transaction screening solutions

[Chartis RiskTech® quadrant, 2022⁸](#)

² As low risk alerts are archived, allowing you to focus on investigating true risk. This alone can save £100ks/year in investigation time.

³ Match Exclusion algorithm in Transaction Filtering solution.

⁴ UI Enhancements, automatic aggregation of data, and workflows mean faster manual processing of alerts.

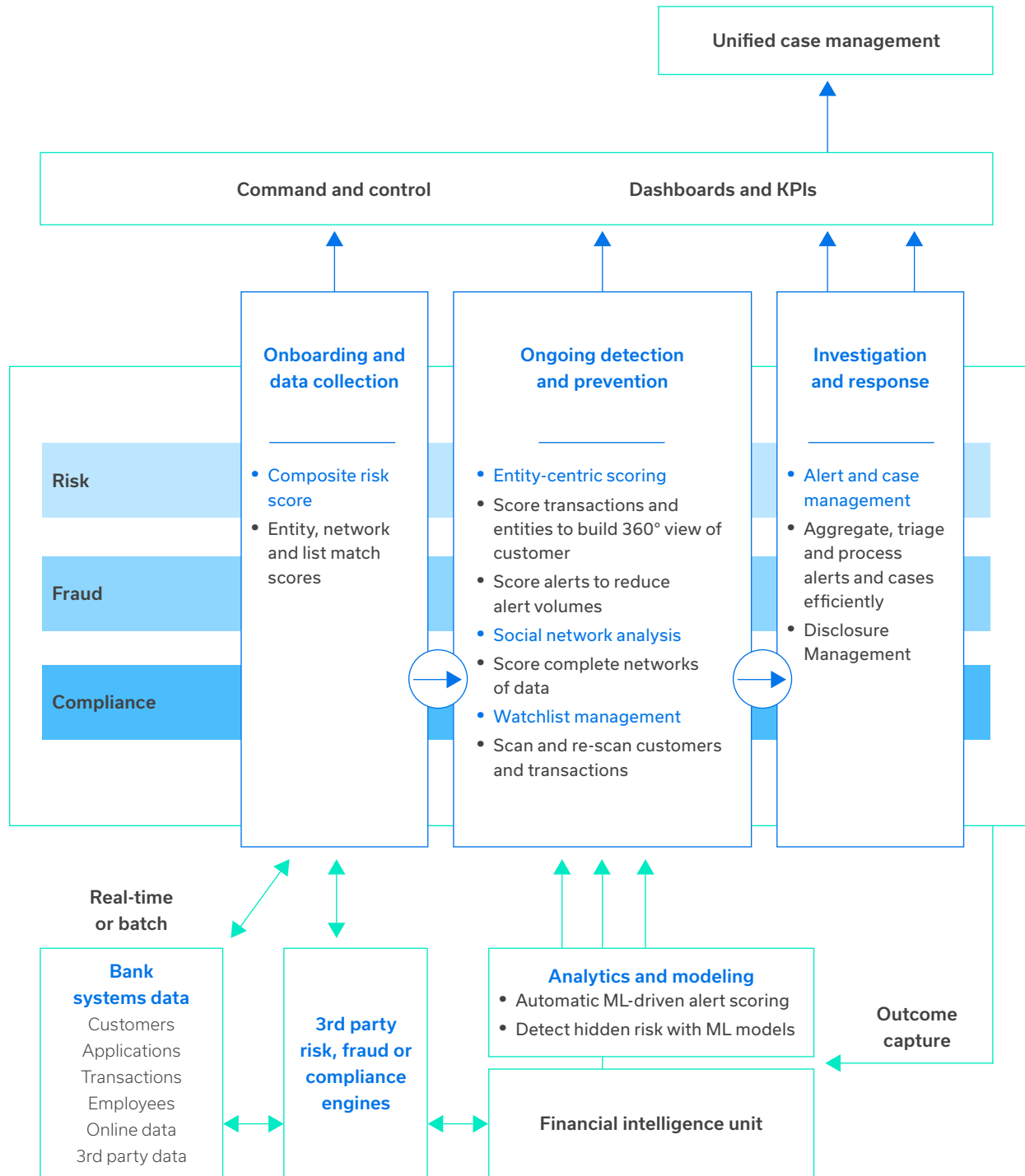
⁵ <https://www.forrester.com/report/the-forrester-wave-tm-anti-money-laundering-solutions-q3-2022/RES176346>

⁶ https://quadrant-solutions.com/market_research/spark-matrix-know-your-customer-kyc-solution-2022/

⁷ <https://www.chartis-research.com/financial-crime/watchlist-monitoring/7946709/financial-crime-risk-management-systems-watchlist-screening-and-monitoring-solutions-2022-vendor-landscape-part-ii>

⁸ <https://www.chartis-research.com/technology/analytics/7946451/financial-crime-risk-management-systems-watchlist-monitoring-solutions-2022-market-update-and-vendor-landscape>

Anti-money laundering compliance — simplified



Multi-layered transaction monitoring

Evolving compliance into an intelligence-led approach by combining human intelligence with new technologies drives efficiency, prevents more crime, and nurtures business growth.



AML transaction monitoring

SymphonyAI Sensa-NetReveal transaction monitoring optimises both detection and alert management — without risking vast increases in alerting, complex integrations, or opaque results. Complete customer transaction monitoring is provided in one seamless investigator journey — including advanced anti-money laundering detection, intelligent alert scoring and volume control, visual investigation, and automated regulatory reporting.

The investigator-centric interface helps financial institutions spot signs of suspicious activity faster, minimising reputational and regulatory exposure, and reducing operational overheads. It also provides a global view of financial crime and offers organizations the flexibility to monitor and quickly update AML detection strategies as criminal typologies change, employing a “whitebox” detection engine that can be easily explained to regulators.



AML optimisation

SymphonyAI Sensa-NetReveal AML optimisation is a packaged, user-friendly solution to improve the efficacy of an AML transaction monitoring and detection program. A sophisticated analytical solution that’s easy for in-house analysts to use in order to visualise and compare scenario performance, identify under-performing parameters, test changes, and promote them to production — without the need for lengthy and expensive consulting engagements. Machine learning algorithms can also be scheduled to review detection results of rule-based monitoring systems and propose the optimal parameters that make up those rules.

SymphonyAI Sensa-NetReveal banking compliance solutions are available for on-premise, hosted, or as cloud deployments.

Customer identification

Evolving compliance into an intelligence-led approach by combining human intelligence with new technologies drives efficiency, prevents more crime, and nurtures business growth.



Customer due diligence (CDD)/know your customer (KYC)

With integrated name screening of customers and connected parties, SymphonyAI Sensa-NetReveal’s customer due diligence (CDD) solution provides a single, dynamic view of customer risk, incorporating graphic representations of risk categories and complex networks.

From real-time onboarding and monitoring to enhanced due diligence (EDD), SymphonyAI Sensa-NetReveal CDD consolidates customer information from disparate systems throughout the customer journey supporting new UBO and existing regulatory directives (e.g. FinCEN CDD final ruling and the 4/5/6th EU AML directive).

Watchlist management



Sanctions, PEP, and negative news screening

The SymphonyAI Sensa-NetReveal sanctions, PEP, and negative news screening solution helps financial institutions identify high-risk individuals and entities from internal, domestic, and international watch lists, negative news lists or politically exposed persons (PEP) lists with fewer false positive alerts. It identifies sanctioned entities, PEPs, and high-risk individuals on watch lists and allows FI's to rapidly screen, detect, and track beneficial owners and their linkages in real-time — all while delivering accurate and productive alerts.



Transaction filtering

The SymphonyAI Sensa-NetReveal transaction filtering solution screens transactions to entities found on internal and external watch lists with the fewest amount of false positive alerts. It helps financial institutions meet requirements of screening payments in a variety of formats being sent to entities that are on internal and external watch lists. In addition, advanced algorithms and market-proven procedures reduce false positives and a full audit trail is provided to document the decisions taken.

Regulatory reporting



FinCEN CTR and FinCEN SAR

As part of our SymphonyAI Sensa-NetReveal offering designed to satisfy regulatory reporting, our solution provides the U.S. financial crimes enforcement network (FinCEN) SAR (suspicious activity reporting) and FinCEN CTR (currency transaction report) as out-of-the-box reports. Both simplify and automate the regulatory reporting workflow, helping financial institutions stay on top of their regulatory disclosure obligations. These two reports provide the basis for our regulatory reporting framework in support of other formats in different global geographies, such as FinTRAC, AUSTRAC, NCA, and more.

Data privacy protection

SymphonyAI Sensa-NetReveal compliance and fraud products include our complementary solution that helps financial institutions comply with region specific data privacy requirements such as GDPR for the European Union and the California consumer privacy act (CCPA) for North American organisations.



SymphonyAI Sensa-NetReveal data privacy agent

Data privacy by design: SymphonyAI Sensa-NetReveal data privacy agent provides out-of-the-box purge functionality to remove outdated data. It also includes important Right to be Forgotten privacy options and gives financial institutions a quick and cost-effective method to comply with local data privacy regulation compared to building custom database scripts or performing time-consuming manual name removal.

Low risk alerts are intelligently deprioritised so teams can direct their focus on investigating genuine customer risk — saving £100ks/year in investigation time.

Why SymphonyAI Sensa-NetReveal?

Leverage our 20+ years of AML expertise

The SymphonyAI Sensa-NetReveal regulatory compliance suite is continuously developed and enhanced with regular feedback from customers and regulators alike. Together, these solutions are more than the sum of their parts, enabling institutions to leverage critical data and insights across business lines and borders, creating a more comprehensive, coordinated AML and compliance program.

Stay ahead of the regulatory curve

We are continually investing in both formal legal review of regulations, core analytics, and advanced machine learning capabilities to achieve effective and efficient detection. By actively engaging with regulators and monitoring regulatory guidance and standards around the world, we help our customers stay in step with local, national, and international regulatory standards.

Reduce costs and increase effectiveness

SymphonyAI Sensa-NetReveal provides an efficient, effective approach to achieving compliance that delivers in the short term and paves the way for FIs to realise the significant cost reductions, efficiency, and effectiveness gains of an enterprise-wide intelligence-first strategy. By enabling more accurate detection of suspicious activity and actors, and streamlining issue resolution and regulatory reporting, institutions can reduce the time and cost of investigations without sacrificing coverage.

We give financial institutions the ability to balance effectiveness with efficiency by **minimising false positives**

About SymphonyAI Sensa-NetReveal

SymphonyAI Sensa-NetReveal, a division of SymphonyAI, provides leading AI-based financial crime detection software.

Contact us for more information:
netreveal.ai/contact