



## Client Profiling

Without client profiling, businesses cannot identify when a client's activity is unusual or expected.

### Profiling Methodology

Profiling may sound complex but the reality is quite different. Profiling starts with the availability of data that is consistently collated across the client base. This may include: (a) country of residence, (b) whether the client is operating as a private individual or business, (c) the industry sector linked to the client, (d) the expected number of transactions or activity over a 12-month period, (e) the expected value of transactions over a 12-month period, (f) the countries that the client wishes to transact with. These are examples of some basic data that can contribute towards a client profile in order to understand the ML/FT risks presented by client relationships.

### Digital Compliance

When something is digital, it can be manipulated to provide information that is easy to interpret. This allows non-technical persons to understand risk and compliance issues, without getting bogged down with unnecessary detail.

### Cloud Based

The advantage of Cloud based technology is the low cost, ease of access and instant availability without the need to download.

### Evidence Based

The risk based approach of AML/CFT laws require businesses to objectively substantiate compliance has been met. AML360's risk profiling solution provides this level of assurance. It also provides flexibility to instantly adapt to regulatory updates or auditor recommendations.

### Tailored Solution

We are ready to provide you with a client profiling solution.