The Napier AML Maturity Model





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Foreword

Today technology is rightfully recognised as a powerful means to solve some of the biggest challenges in fighting financial crime.

However, implementing technology into an organisation comes with its unique set of challenges.

Technology for technology's sake is no answer.

The entire approach to how technology can enable efficiency and drive results specifically for AML needs deep understanding.

The reasons for doing so are numerous:

01

The amount of money laundered each year continues to increase, with reports of \$3tn laundered globally in 2019

02

Regulatory bodies are applying increasing pressure on organisations to take AML seriou by the way of issuing larger fines

03

Existing siloed approaches to AML are not effective in fighting financia crime or reducing the risk of being fined by the regulator



Of Criminal behaviours are evolving and remain a step ahead

usly s	05	Legacy technology is inefficient, and in many cases is no longer fit for purpose
ML ncial	06	Greater efficiency brings reduced costs and reduces regulatory risk

Continued overleaf...

FOREWORD

That's why we designed the Napier AML Maturity Model to help regulated organisations who are looking to upgrade or replace their existing AML technology to identify current state and what best practice looks like.

We have been in the unique position of assisting our clients – from Tier 1 banks to fintech start-ups - to identify and overcome these challenges. We understand many of the hurdles associated with the successful implementation of technology to combat financial crime. We have helped our clients draw a road map and implement technology to move them from varying stages of maturity in AML to a proactive position which embraces state-of the-art technology, Al and real-time search.

In putting together this document, it is our intention to share with you what we have learned, and hope that you may find the following insights valuable.

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Julian Dixon CEO

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How does the Napier AML Maturity Model (NAMM) benefit organisations?

The NAMM has been designed to give organisations a means to perform an assessment of where their organisatic stands in terms of AML strategy (specifically with regards to use of technology), to monitor progress in improving maturity, and to implement benchmarks in order to identify best practices.

In a world where losing the fight again financial crime has huge consequence for organisations, both in terms of monetary loss as well as in reputation



è	damage, the stakes have never been
	higher to get AML right.
on	
	There are two basic questions an
	organisation should ask: do we know
	what a successful AML programme
	looks like, and do we know the stages
	of how to get there?
	—
	The NAMM focuses on identifying the
nst	current level of maturity, and how to
es	move your organisation to reach a
	leading state of maturity.
al	

What is the Napier AML Maturity Model (NAMM)?

The NAMM has been designed to help regulated organisations understand the status of, and continuously improve their AML and compliance capabilities to move the organisation through to an optimal state for combating financial crime.

The maturity model follows a 4-step process:

01

Assess the current situation

Assess and measure the maturity of existing AML functions and practices against best industry practice as guidelines

02

Define a quantitative target state

Define a quantitative target state that can be achieved by continuously improving the current functions, processes and systems

03

Identify the gaps Identify the gaps between the current state and the desired state



Provide tangible steps

04

Provide tangible steps to move organisations from siloed AML processes through to an endto-end client compliance view

Analysis through the six lenses

In the figure overleaf, the model uses lenses and dimensions to assess and gain a deeper understanding of an organisation's current situation, and then understand how to move forward to an optimal position. The model sets out the following six high level lenses, each broken down into a further five sub-categories:



- 1. Vision and strategy
- 1. Vision
- 2. Strategic Planning
- 3. Governance
- 4. Performance Management
- 5. Performance Tracking



- 2. People and
- culture
- 1. Culture and Leaders
- 2. Functions and
- Organisation
- 3. Team
- 4. Roles
- 5. Knowledge Sharing



3. Process

1. Policies

2. Procedures and

3. Scenarios and Rules

4. Alert Management

5. Case Management

workflow

- 4. Data
- 1. Data Quality
- 2. Data Modelling
- 3. Data Accessibility
- External Data (Structured)
- 5. External Data (Unstructured)





5. Analytics

- 1. Data Analysis
- 2. Sandbox and Impact Analysis
- 3. Machine Learning
- 4. Dashboarding
- 5. Reporting



6. Infrastructure

- 1. User interface
- 2. Accessibility (Search)
- 3. Auditability
- 4. Scalability
- 5. Integration

OVERVIEW





Defining the stages of the maturity model

The objective is to establish where an organisation's vision, capabilities, processes and technology currently fit into the model.

This figure summarises the factors that constitute the different levels of maturity in organisations.



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4. MATURE

- Machine learning adopted to drive value (decrease risk and cost)
- Client-centric view of compliance
- Optimised rules and scenarios
- End-to-end workflow and automation

5. LEADING

- Proactive AML function, centered on clients
- KPIs and KRIs driving business outcomes
- Highly specialised team focused on investigations
- State of the art systems
- Al and machine learning used to drive work and minimise risk
- Real-time search & investigations

Client Centric



Lens 1: Strategy

The most important element of building the strategy is taking a proactive stance, starting with the vision itself, and to ask the question:

"Where do we want to get to as an organisation?"

In the context of the In the context of the Napier AML Maturity Model, the optimal position for an organisation would be the Leading Stage where a Client Centric AML approach is adopted, and state-of theart technology, AI and real-time search functions are default.



Lens 1: Strategy

	INITIAL		MANAGED		LEADING	BEST PRACTICE TARGET
Vision	The AML functionis seen as reactive and mainly a 'back- office' function with limited business impact.	Fulfil regulations and advise the business when specific risks are identified. Still mainly seen as a 'back-office' function.	The AML functionis seen as core risk-mitigating function supporting the business.	Value-added collaboration with the business to mitigate risk and to improve customer insights.	Proactive - business partner predicting new threats before they emerge and drive revenue through customer insights.	Working together with the regulator to drive the change The organisation becomes a proactive business partner predicting new threats before they emerge, driving revenue through customer insights.
Strategic Planning	Minimal planning defined only for audit points and high-risk areas. Initiatives defined and managed tactically.	High level roadmap defined to implement and deploy regulatory change programmes. Bespoke local initiatives in place.	Plans to improve AML functions in place, budgeting and costing reviewed periodically with global change function in place.	Strategic plans are defined to continuously improve the AML function; investments & budgets allocated for improvements.	3-year plan, with quarterly refresh, agile methodology applied. Budget allocated for innovations and research.	Defining the roadmap to improve the AML function and budget for innovation The organisation defines a 3-year plan for transformation which is reviewed quarterly. Agile methodology is adopted for implementation and there is a budget allocated for innovations and research.
Governance	High level roles and responsibilities defined but lack of consolidated governance across areas and workstreams.	Governance for key processes defined (e.g. first/second line of defense), Roles and responsibilities documented.	Central governance established and is responsible for transforming the AML function.	Central governance driving the AML function globally. Periodic interaction with regulators and business driving the agenda.	Centre of excellence for policies and system design. Regulatory board to discuss with regulators and innovate.	Becoming a centre of excellence driving capital investments The organisation becomes a centre of excellence for policies and system design. A Regulatory board is formed to discuss policies with regulators and drive innovation.
Performance Management	No KPIs and KRIs defined, Resources focus on closing alerts and cases. Inconsistent performance across teams.	KPIs and KRIs are defined at a high level. However no performance management process are in place.	KPIs and KRIs are in place and are used to drive team performance forward and reduce risk.	KPIs and KRIs are in place and periodically reviewed. Minimal root cause analysis on poor performing metrics in place.	KPIs and KRIs proactively managed. Metrics granularity allows for root cause analysis of issues and resolution.	Becoming an organisation driven by KPIs and KRIs KPIs and KRIs proactively managed. Granularity in metrics allows organisations to analyse the root cause of issues and determine how to resolve these.
Performance Tracking	Performance is not tracked across areas and teams.	Performance metrics are tracked manually across teams with manual performance summaries.	Performance metrics are automatically tracked and collated across teams for management review.	Performance metrics are automatically tracked with detailed dashboards.	Performance metrics are automatically tracked with detailed dashboards and ability to drill down to specific areas.	Tracking performance for continuous improvement Performance metrics automatically tracked with detailed dashboards and analysts can drill down to specific areas. Organisations will need to implement technology that has capability to produce the desired metrics in order to achieve automation.





Lens 2: People and culture

Any program of change needs to consider, as its top priority, how transformation will affect people and culture in an organisation. To move an organisation to a place of AML maturity, there are several further factors that need to be considered, especially in view of AI being very much part of a technological solution for AML maturity.

Taking this into account, the most important goal should be to minimise operational resources while simultaneously maximising the talent in specialised teams such as AI and data science teams.

One of the challenges worth noting about introducing an AI capability is that talented data scientists with experience in compliance and financial services can be difficult to source. And therefore, it is prudent to plan for this in terms of time and resources.

Lens 2: People and culture

	INITIAL	MPROVING	MANAGED	MATURE	LEADING	BEST PRACTICE TARGET
Culture & Leadership	Command and control approach, micromanagement of tasks. Business objectives and knowledge is minimally shared.	Risk management culture in place across teams and functions with clearly defined objectives and strategy.	Objectives are defined and shared across teams. Initiative is rewarded and team members empowered.	Talent is managed across functions and teams, high degree of collaboration across teams.	Empowering teams and individuals to make the right choices. Leadership development programmes in place.	Talent managed across functions, leadership development programme Empowering teams and individuals to make the right choices. Leadership development programme.
Functions & Organisation	Each function within AML is siloed and processes are often repeated across teams. Nonstandard work per location.	Functions are localised with minimal standardisation of tasks and repetitions within functions.	Increased specialisation leads to improved collaboration between functions, on-shore vs off-shore in place to limit costs.	High degree of functional specialisations (operational, investigative, etc.) supporting business functions.	Functions share objectives and visions and clearly aligned with revenue generating functions to support risk management.	Functions are centered around a holistic client view to support risk management Functions share objectives and visions; and clearly aligned with revenue generating functions to support risk management.
Team	Local teams performing inconsistent processes. Lack of global guidelines.	Minimal centralisation of teams for shared activities, mainly localised teams.	Several centralised processing units (e.g. to manage alerts), localised compliance team to manage cases & investigations.	Limited operational processes due to high level of automation and AI; teams focus on case mgmt. and regulatory change.	No operational processes due to AI & automation. Central regulatory strategy team, automated investigations.	Minimal operational processes, highly specialised teams No operational processes due to AI & automation. Central regulatory strategy team, automated investigations.
Roles	Focus mainly on operational roles (e.g. alerts review). Lack of specialisation. Leverage external consultants.	Minimal degree of specialisation, different types of operational roles focus on different parts of the process.	Increased role specialisation: data engineers and data scientist roles are present in the organization.	Decrease in operational roles, high degree of specialisation and increased emphasis on investigative and analytical roles.	Focus on high value roles including data science (to build new models), analytical investigation and data engineer positions.	High value adding roles, data scientists, investigators Focus on high value roles including data science (to build new models), analytical investigation and data engineer positions.
Knowledge Sharing	Limited knowledge sharing based on emails.	Knowledge sharing limited to procedures and policies, however stored on wword documents shared via emails.	Internal repository of good practice (processes, procedures, patterns) is defined and knowledge is shared.	Clearly defined processes to share information and knowledge gained on cases, documents shared centrally.	Knowledge and best practice is shared, and periodic events are hosted to share findings and achievements.	Knowledge sharing in KYC, transaction monitoring, AML Knowledge and best practice are shared, and regular events are hosted to share findings and achievements with the industry and peers.



Lens 3: Process

The Client Centric approach is underpinned by a focus on operational excellence and streamlined processes which are driven by automation. Introducing automation for routine and repetitive tasks allows analysts to reallocate their time into more important tasks.

The use of dynamic rules which are linked to the organisation's policies help reduce false positives while machine learning is used to increase efficiency.

Integrated case management across the client lifecycle including monitoring, screen and review is fully automated.





Lens 3: Process

	INITIAL		MANAGED	MATURE	LEADING	BEST PRACTICE TARGET
Policies	Policies are defined at a high level to ensure compliance with current regulations.	Policies are clearly defined with adequate depth and detail and stored on word document with inconsistent formats.	Policies are defined and centrally managed and stored in consistent formats.	Policies are centrally managed and reviewed regularly, with clear governance to manage updates and versions.	Policies centrally managed and reviewed regularly. Interactions with lawyers and regulators to add new policies.	Policies are continuously improved and proactively managed Policies are centrally managed and reviewed regularly. Interactions with lawyers and regulators to add new policies.
Procedures & Workflow	Procedures definitions are limited to word documents describing the steps required to perform a process. No workflow in place.	Limited uses of workflow, mainly implemented on legacy systems. Limited ability to track processes.	Processes are clearly documented (e.g. BPMN) however the execution is spread across multiple systems.	Processes are managed through standard workflow applications; Every process is tracked and process mgmt. is in place.	90% of the process is automated, leveraging AI. Investigative processes managed on a standard workflow platform.	High degree of process automation driven by AI 90% of processes are automated leveraging AI. Investigative processes are managed on a standard workflow platform.
Scenario & Rules	Rules defined on spreadsheets and macros that need to be manually updated on a monthly basis with extracts of data.	Rules are hard-coded within system and high degree of IT intervention is required to amend them.	Rules for monitoring, screening, etc. are managed within controlled applications and properly documented.	Rules are managed within systems and key parameters can be amended by specialised users with minimal IT intervention.	Dynamic rules-based approach linked with policies. Machine learning used to increase efficiency and effectiveness of scenarios.	Dynamic rules implemented resulting in minimal false positives Dynamic rules, linked to the organisation's policies, are implemented. Machine learning is used to increase the efficiency and effectiveness of scenarios.
Alert Management	Reactive alert management process triggered by static rules. >99% false positives and high risk of missing anomalies.	Alert management process is managed on workflow, but high degree of false positives hinder effective review and execution.	Alert management based on static risk profiles and thresholds. Ability to manually tweak thresholds & scores.	Alert management process highly effective. Minimal amount of false positives (<5%).	Alert management process focuses on high risk behaviours and scenarios on a standard collaborative workflow platform.	Alert management highlighting true unusual behaviours with most relevant datapoints Alert management process focusses on high-risk behaviours and scenarios on a standard collaborative workflow platform.
Case Management	Case management managed mainly on emails. Limited process standardisation.	Standardised case management process, however this is manually managed on spreadsheets and emails.	Case management implemented in a case mgmt. solution, highly standardised and consistent.	Case management partially automated with ability to ingest and store data from multiple data-sources.	Case management fully automated including automated data gathering and classification. Data used to improve scenarios.	Integrated case management across client lifecycle (monitoring, screening & review) Case management is fully automated including automated data gathering and classification. Data is used to improve scenarios.



Lens 4: Data

Getting data right is fundamental in ensuring that an organisation has an optimal AML defense, and it is probably the biggest challenge that most organisations face when transforming their systems and processes. Data comes in all forms and, in AML, it is becoming increasingly important that a system can ingest unstructured and structured data, and that it makes that data accessible to users in real-time.







Lens 4: Data

	INITIAL	⊢>	IMPROVING	MANAGED	MATURE	LEADING	BEST PRACTICE TARGET
Data quality	Multiple, incons repositories wi and transactior amount of spre	sistent data th poor customer n data quality. High adsheets.	Multiple inconsistent data repositories holding information related to customers and transactions. No spreadsheets used for sensitive data.	Standard data definitions, multiple systems holding different data, single version of the truth, data cleansed and standardised.	Data lake consolidating all critical data in single repository; however data is difficult to traverse due to poor quality.	Single data repository for transactions and customers, high quality information, ability to access all data in real-time. Big data fabric.	Highest data quality standards with big data used as repository for all datapoints Single data repository for transactions and customers, high quality information, ability to access all data in real-time. Big data fabric.
Data Modelling	Limited definiti and transactior across regions, products.	on of customer ns inconsistent , business and	Standard data models are defined globally, however there is at least 20% of inconsistencies in local definitions.	Standard data models and hierarchical structure are in place. Clear data taxonomy and ontology. Data models applied locally.	Standard data models in place, ability to ingest additional data using transformation tools requiring minimal IT support.	Standard data models in place, ability to ingest additional data using intuitive data transformation tools.	Standard data models across functions and single view of the client Standard data models in place, ability to ingest additional data using intuitive data transformation tools.
Data Accessibility	Data accessed excel spreadsh email with limit controls.	and shared via leets shared via red security and	Data is accessed via specific applications; however IT is often required to provide extract of data.	Data can be accessed on multiple platforms but minimal controls on contents that are accessed.	Data can be accessed by multiple roles including data scientist that can leverage data to build models.	Ability to access the data based on roles. Each user can see subset of data based on roles + geography. Access is tracked.	Data accessible in real-time by the right part of the organisation Ability to access the data based on roles. Each user can see subset of data based on roles + geography. Access is tracked.
External Data (Structured)	Limited use of e source data (e. to enhance scr monitoring proc	external open- g. OFAC lists) eening and cesses.	Use of bespoke commercial data solution, with limited data quality.	Integration with high quality external risk data (e.g. DJ, Refinitiv) used on screening and monitoring processes.	Integration with disparate data sources to perform screening and minimise false positives by leveraging multiple datasets.	Use high quality structured data for screening, due diligence, and investigative intelligence. Use external due diligence services.	High quality structured data used to enhance investigations and reduce false positives Use high quality structured data for screening, due diligence, and investigative intelligence. Use external due diligence services.
External Data (Unstructured)	Limited use of a mainly via web google) to run i	external data, searches (e.g. investigations.	Limited integration with unstructured data repositories, with searches performed manually.	Integration with unstructured data repositories (e.g. MeltWater, Factiva) for search & investigation.	Ability to access unstructured data repositories and process information using machine learning on an ad-hoc basis.	Ability to access articles, news and media to enhance screening and monitoring processes. Minimise false positives.	Unstructured data to enhance screening and monitoring. Al used to extract relevant info Ability to access articles, news and media to enhance screening and monitoring processes. Minimise false positives.





Lens 5: Analytics

Just as getting data right is fundamental in configuring an optimal AML solution, having powerful analytics is critical for analysts to make rapid interventions. In the leading stage, the use of machine learning can empower analysts and support analytics. When used correctly, machine learning models, both supervised and unsupervised, can provide insights and context into client behaviours that may otherwise not be detected.

Having good analytics dashboards puts the power of the data at the fingertips of the analysts, giving them the ability to slice and dice the data, drill down into the detail and define and track KPIs with ease.



Lens 5: Analytics

	INITIAL	MPROVING	MANAGED	MATURE	LEADING	BEST PRACTICE TARGET
Offline Analysis	Limited analysis performed on excel spreadsheets.	Key relevant data aggregated in access database. Standard queries provided. SQL knowledge needed for analysis.	Data warehouse in place to perform offline analysis (month- end); predefined aggregation. Lack of granular drill-down.	Big Data repository allowing to run multiple queries on aggregated data across multiple dimensions. Limited drill down.	Ability to run offline analytics on big data, run multiple aggregation, drill down and analyse networks.	Detailed analytics available to provide client insights Ability to run offline analytics on big data, run multiple aggregation, drill down and analyse networks.
Sandbox & Impact Analysis	Impact analysis is usually performed on bespoke tools (e.g. SQL/Access databases). The process is manual.	Minimal automation on excel/ Microsoft Access based on macro. Process is mostly manual.	Standard tools are deployed in the organisation to run what- if analysis; however, they are mainly MS Access based.	Current applications allow to tweak scenarios parameters and test on data; however IT knowledge is required.	Ability to run multiple what- if scenarios with a copy of production data without impacts on production system.	Ability to run scenarios on dedicated sandbox Ability to run multiple what-if scenarios with a copy of production data without impacts on production system.
Machine Learning	No machine learning capabilities.	Minimal statistical analysis deployed on bespoke scripts/ tools. Use of MATLAB/R to perform offline analysis.	Scripts deployed to focus on specific areas (e.g. false positives detection, behavioural analysis). Limited productionisation.	Machine learning functionalities are embedded in systems and processes to detect anomalies and automate complex analyses.	Supervised and unsupervised models, NLP, suggested actions and AI models that can be amended by users embedded in systems.	Machine learning models used to provide insights on clients and transactions Supervised and unsupervised models, NLP, suggested actions, Al models that can be amended by users embedded in systems.
Dashboarding	No dashboarding capabilities.	Limited dashboard produced via excel pivot table and pivot charts with data manually uploaded on a monthly basis.	Dashboard are generated on the back of the data warehouse/ systems.	Different dashboards available based on different roles, however limited ability to drill down to specific datapoints.	Dashboards available based on roles, drill down, ability to define bespoke KPIs per user and track across multiple charts.	Ability to slice and dice data and provide bespoke analytics Dashboards available based on roles, ability to drill down and define bespoke KPIs per user; and track across multiple charts.
Reporting	Data is manually extracted from systems and manipulated with spreadsheets to manually generate the required reports.	Standard reports templates are available in excel with limited manual work required to update data on a monthly basis.	Standard reports are available in each system with limited customisation. Additional manual work required to enrich reports.	Standard reports are produced daily with exceptions and trends. Detailed monthly analysis automatically generated.	Standard reports automatically produced; bespoke reports can be designed on the platform with limited effort. Pdf exports.	Unstructured data to enhance screening and monitoring. Al used to extract relevant info Standard reports are automatically produced, bespoke reports can be designed on the platform with limited effort. Pdf exports available.





Lens 6: Infrastructure

Implementing technology to futureproof your organisation should be at the forefront when developing an AML strategy. Choosing infrastructure that is highly scalable, that can grow with increased volumes of data and transactions, gives your organisation a powerful foundation to build from.

Other considerations such as API integration, data sharing, accessibility and auditability are all key to ensuring that the technology can support a successful AML function.

Lens 6: Infrastructure

	INITIAL	MPROVING	MANAGED	MATURE	LEADING	BEST PRACTICE TARGET	
User Experience	Inconsistent user experience on different systems. Not user friendly, difficult to train users and hinders process execution	Inconsistent user experience across systems	Multiple User Interfaces across multiple systems, similar processes are performed differently (e.g. case mgmt.)	User interfaces in the majority of the systems are designed based on roles	Consistent UX designed around specific users (compliance, data scientist, manager) based on their processes	Applications support the analyst with state-of-the art user interface Consistent UX designed around specific users (compliance, data scientist, manager) based on their processes.	
Accessibility (search)	Customer and transactional data can be accessed by emailing query details to IT department that will extract offline	Limited ability to access subset of data through the use of specific systems. IT department involvement is often required	Data can be accessed directly by using specific systems and slices of data can be downloaded on xlsx for analysis	Real-time search on big data dataset; ability to access all data from a single repository. Queries are easy to define	Real-time search on billions of data, real-time aggregation, ability to slice and dice data on platform, pivot table	Ability to run searches in real time across multiple data points Real-time search on billions of data, real-time aggregation, ability to slice and dice data on platform, pivot table.	
Auditability	Limited audit logs available in systems or majority of processes performed via email / outside of audited tools	All key processes are performed via applications, however not all actions are properly logged and monitored	Technical audit logs are available with different level of details in different systems. Difficult to extract detail of granular tasks	Audit logs are mainly technical but cover all key processes performed by analysts and team members	Real-time audit for all activities performed on the platform by users, ability to trace back to all data changes	All decisions are auditable and the output of machine learning models explained Real-time audit for all activities performed on the platform by users, ability to trace back to all data changes.	
Scalability	Current system and infrastructure not scalable due to manual process, inefficiency and legacy solutions	Limited manual processes, however legacy solutions limit the process and functional scalability	Only core platform are fully scalable, however costs are high due to legacy components	Systems are all scalable, however cost to scale is high	Platform is fully scalable with minimal costs for the business and enabling growth	Highly scalable solutions used with optimised costs Platform is fully scalable with minimal costs for the business and enabling growth.	
Integration	Systems are integrated via flat files or via manual upload of files, different processes are performed in different systems	Minimal integration between systems via batch / files. Several manual interfaces and data upload to extract and process	Data integration via batch interfaces, reference data is fully utilized in platform and systems	API based interfaces and real time interfaces to transfer data across systems	API based integration with different repository, modular architecture, based on microservices	Highly integrated systems that allow data sharing between different areas API based integration with different repository, modular architecture, based on microservices.	



Conclusion

By moving to a leading position in the Napier AML Maturity Model, ultimately this gives an organisation the ability to:

Establish a proactive AML function through the use of technology and drive business by minimising risk

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Put clients firmly at the centre of the AML function - with transactions, onboarding, screening and reviews all connected through state-of-theart processes and systems

Integrate traditional rule-based These functions give organisations the solutions with a sophisticated edge in the fight against financial crime, machine learning capability, while as well as helping to minimise risk and retaining the ability to explain and reputational damage. audit every decision



Give the compliance team the ability to drill down into each transaction and all relevant datapoints related to clients





Getting to the next level

Once you have identified your organisation's current level of AML maturity, the model defines improvements to help you move through the next stages of maturity.

Leaders can use this guide to identify the specific dimensions of AML systems and processes that should be given higher priority for improvement initiatives.

Regardless of where your organisation stands in its strategic AML maturity, if you are interested in discussing how technology can improve AML performance, please contact us on info@napier.ai or visit us on www.napier.ai





Who is Napier?

Napier is a new breed of AML and trade compliance tech providers.

Our Intelligent Compliance Platform is transforming compliance from legal obligation to competitive edge.

Our solutions

We have two solutions - one for Anti-Money Laundering (AML) and the other for Trade Compliance. Our solutions can be applied to compliance challenges in any sector and address every aspect of AML & TC.

All Napier products harness the power of Al and can be integrated together into our third-generation compliance platform. Our products include:

- Transaction Monitoring
- Transaction Screening
- Client Screening
- Client Activity Review
- Risk-based Scorecard

We have an expert team driving forwardThe platform is extensible and scalable;our vision for compliance. With over 100developed specifically to adapt to theyears combined experience in compliance,needs of businesses large and small, andIT and financial services, our expertise inimportantly, industry challenges comingAML is second to none.ahead. It can be delivered via publicTo learn more about the Napier platform,



Our tools dramatically reduce both false positives and false negatives and empower compliance teams to make validated decisions with unprecedented speed and accuracy.

To learn more about the Napier platform, please visit www.napier.ai



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