



Picture the power of deeper insight.

Understand your BSA/AML risk profile with dynamic customer data.

LexisNexis® Solutions for Anti-Money Laundering Risk



Risk Solutions
Financial Services

Powerful tools to help improve BSA/AML risk assessment monitoring and investigative research

Establishing an institutional BSA/AML risk assessment and maintaining relevant due diligence information across the lifecycle of every customer in your portfolio drains resources and creates process inefficiencies. Incomplete due diligence information exposes your institution to the costly impacts of risk and non-compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations. LexisNexis® solutions for Anti-Money Laundering risk deliver dynamic, index-based perspective into pertinent customer BSA/AML risk characteristics which support informed customer onboarding, strengthen customer monitoring and help mitigate BSA/AML risk for your institution and throughout the lifecycle of your customers.

LexisNexis solutions for Anti-Money Laundering risk give you the power to evaluate the BSA/AML risk of your entire portfolio, a segment of your portfolio or each individual customer with easy-to-assess indicators. Combining the insight gained from using LexisNexis solutions for Anti-Money Laundering risk with financial institution internal transaction information creates an efficient method of producing more accurate individual customer risk ratings as well as a more automated institutional risk assessment process.

LexisNexis has evolved our BSA/AML compliance solutions to include new attributes that incorporate recent and relevant customer lifestyle events to create efficiencies within the BSA/AML risk assessment processes.

The BSA/AML regulation asks all financial service institutions to assess two types of risk: **Institutional Risk** and **Customer Risk**. Most financial institutions will typically have sufficient data to assess the risk of their products and services, as well as transaction patterns of their customers – leaving room for improvement in the recency and accuracy of the geographic and customer data. Gathering externally available due diligence information and combining it with internal proprietary information fills the gap and provides you with a complete picture of your BSA/AML risk at any given point in time.



More Appropriate Customer Risk Rating

Gathering initial due diligence information during customer onboarding – allows financial institutions to more confidently assign an initial BSA/AML customer risk rating.



Superior Monitoring

Monitoring life circumstance changes throughout the lifecycle of the customer – allows the financial institution to combine that information with transaction patterns to achieve deeper insight into changing BSA/AML risk indicators.



Maximize Effectiveness and Efficiency

Managing alerts based on both transaction patterns and life circumstance information – allows the financial institution to maximize the effectiveness and efficiency of its BSA/AML process.



Strengthen Financial Institution Risk Assessment

Maintaining a more comprehensive BSA/AML risk profile of the institution's entire customer portfolio – allows the financial institution to streamline their risk assessment processes.

Create a more comprehensive due diligence picture throughout the lifecycle of every customer.

Evaluate the BSA/AML risk of your institution's entire portfolio.

Get a clear picture of BSA/AML risk

LexisNexis solutions for Anti-Money Laundering risk help your business gain and maintain dynamic BSA/AML risk data within your institution and across your customer portfolio. Leveraging access to 36 billion public and proprietary records, LexisNexis solutions provide a set of BSA/AML risk indicators to deliver succinct perspective on key risk-related characteristics, including Geographic Risk, Legal Events Activity, Access to Funds, High Asset Ownership and many more.

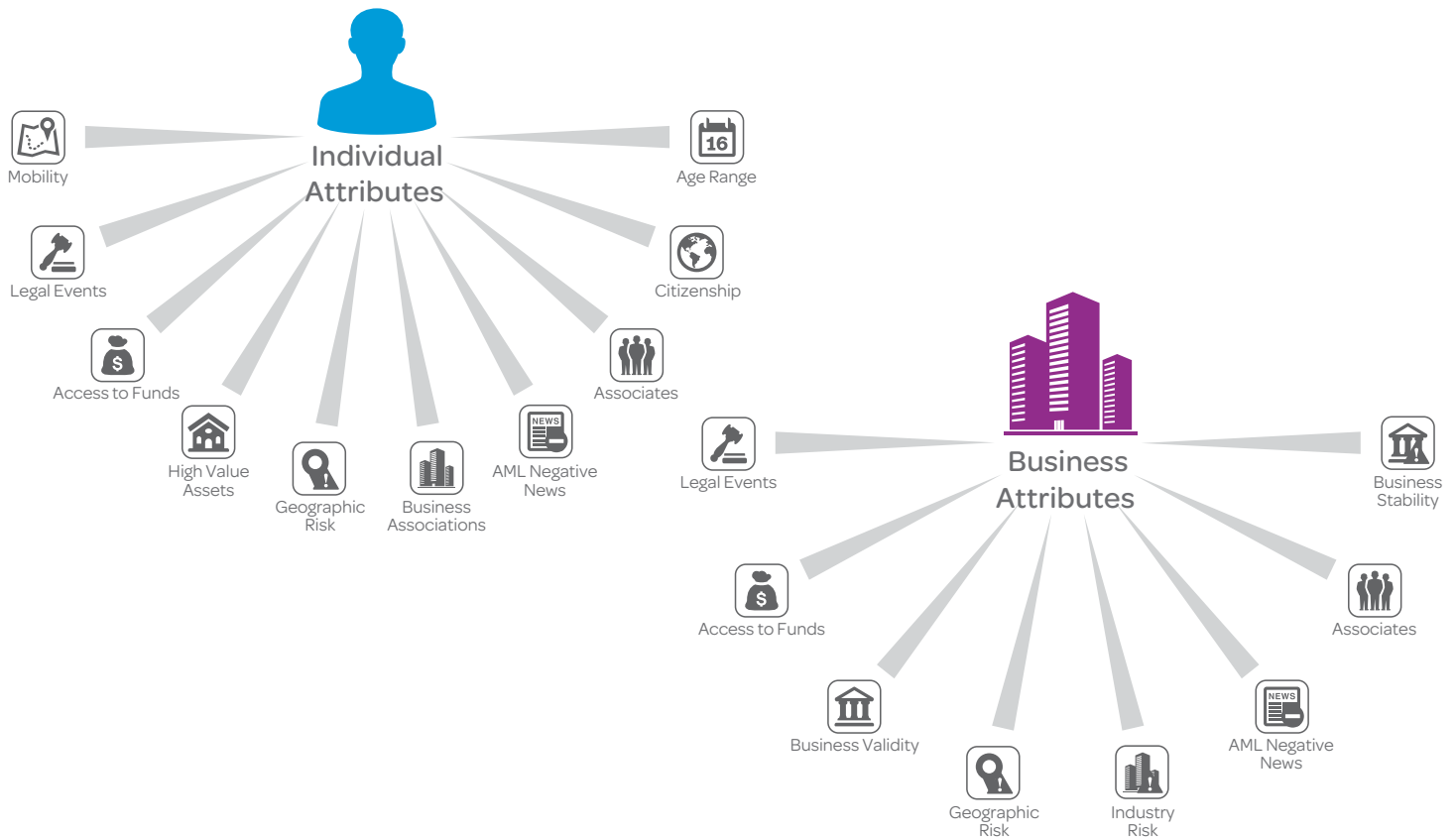
Leverage a dynamic profile that can be used to strengthen BSA/AML compliance for:

- the financial institution
- individual customers
- the entire customer portfolio
- a segment of the portfolio

Assessing the BSA/AML risk across your institution and within your customer base creates process efficiencies across the organization and throughout each customer's lifecycle:

- Streamline initial due diligence and on-boarding at account opening
- Strengthen the accuracy of your BSA/AML risk rating process
- Automate continuous monitoring of life circumstance changes
- Decrease stagnant due diligence information
- Maximize alert effectiveness with dynamic BSA/AML risk data

Understand your customer's BSA/AML risk profile at any point in the account lifecycle



Concise due diligence equals stronger customer lifestyle and BSA/AML risk insight

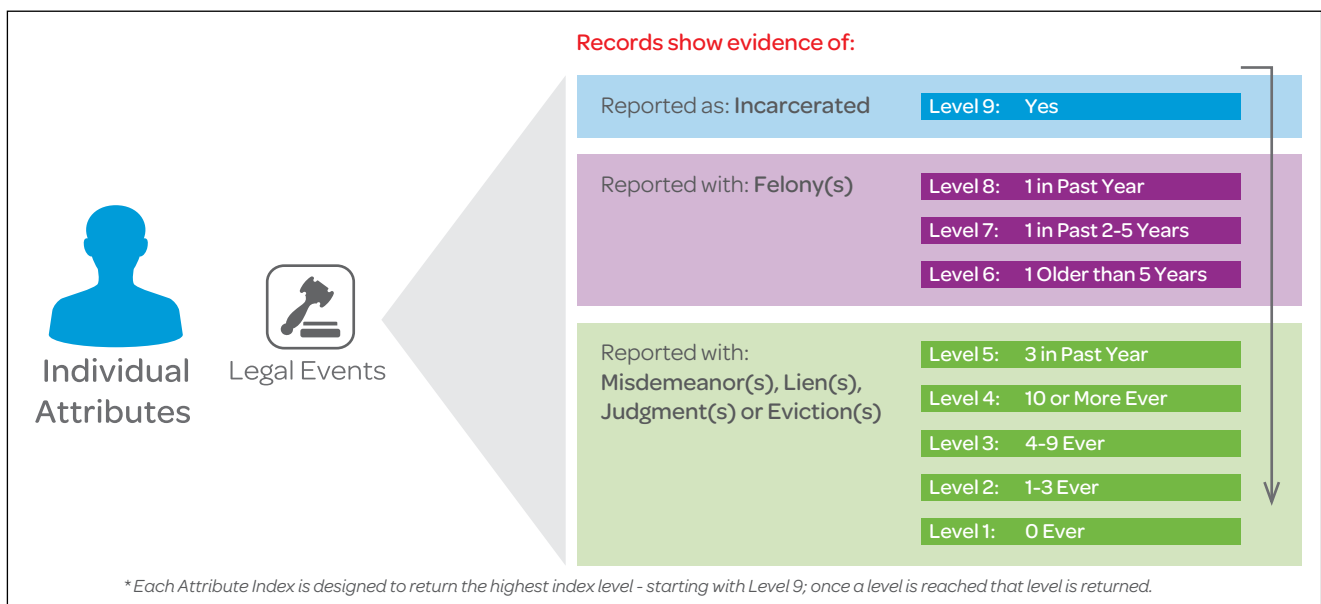
LexisNexis solutions for Anti-Money Laundering risk can be run on all entities – individuals or businesses—and are available via Batch or XML.

Anti-Money Laundering Risk Attributes:

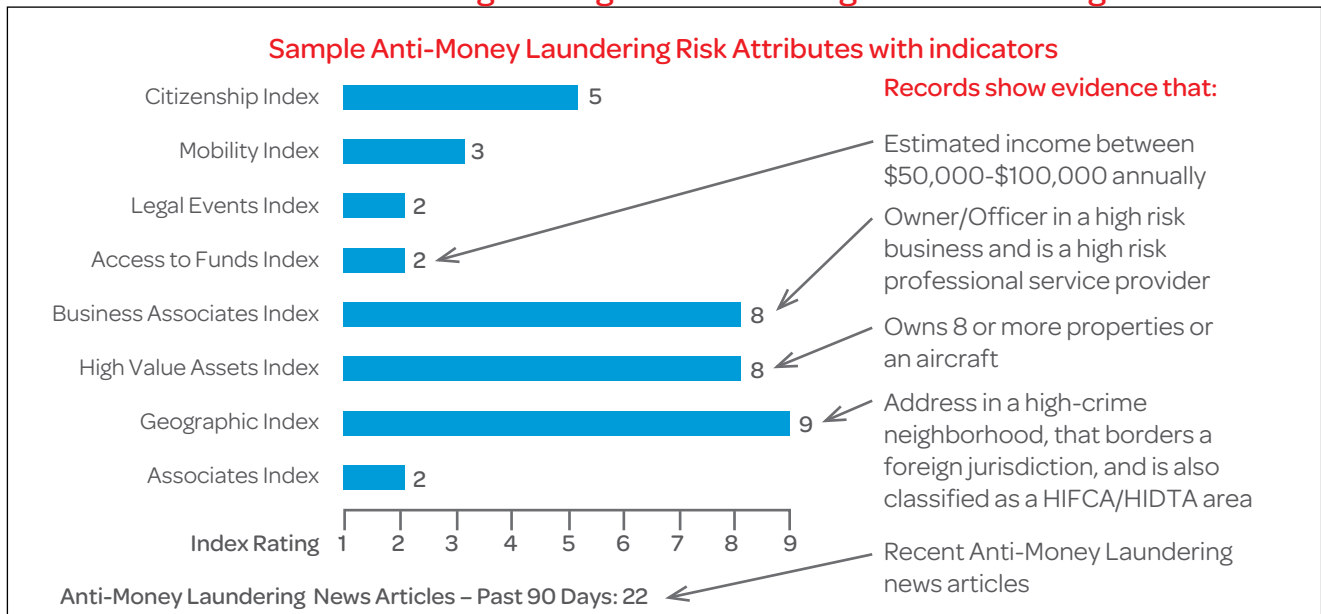
The Anti-Money Laundering Risk Attributes will provide you with a perspective of the level of BSA/AML risk potentially associated with your customer. This can help you more easily decide which of your customers should be considered for a higher BSA/AML risk rating and help guide you toward customers who you determine may require heightened scrutiny or monitoring. Each Anti-Money Laundering Risk attribute is represented by an index in the form of a 9 to 1 indicator, designed to return the highest index level - starting with Level 9; once a level is reached that level is returned.

An optional add on to the Anti-Money Laundering Risk Attributes is the AML Negative News Attribute which provides counts and time range for the number of AML Negative News articles potentially associated with the customer or the entity. This AML Negative News Attribute is specifically designed to look for terms associated with money laundering or predicate offenses to money laundering.

Each attribute provides an index level, ranging from 9 to 1*



More accurate risk ratings strengthen monitoring and alert management



This graphic illustrates the lifestyle insights that Anti-Money Laundering Risk Attributes can deliver on an individual.

Automated BSA/AML risk perspective that adds insight and efficiency to your financial institution risk assessment process

Anti-Money Laundering Risk Assessment Report:

Evaluate the BSA/AML Risk of your customer portfolio with this summary report that assists you as you create a more appropriate BSA/AML Risk Assessment. The Anti-Money Laundering Risk Assessment Report contains a distribution of the customer base across each of the 9 to 1 values for each attribute contained in the Anti-Money Laundering Attributes.

Identify and measure BSA/AML risk with a concise summary report

Sample Data from LexisNexis® Anti-Money Laundering Risk Assessment Report

Summary	Business AML Risk Attributes Index Values									
	All	9	8	7	6	5	4	3	2	1
Business AML Risk Attributes										
Validity Index	15,998	2	240	2,012	280	340	1,240	2,960	7,784	1,140
Stability Index	16,018	374	2	454	0	2,326	806	2,842	62	9,152
Legal Events Index	16,018	350	12	112	724	8	1,738	1,938	2,406	8,730
Access To Funds Index	15,360	78	70	252	188	712	370	1,632	56	12,002
Geographic Index	15,864	1,086	26	3,412	78	0	9,018	698	722	824
Associates Index	16,018	0	0	270	460	742	2,306	956	2,146	9,138
Industry Risk Index	16,018	814	0	0	0	0	0	0	0	15,204

Summary	Business AML Risk Attributes Index Values									
	All	9	8	7	6	5	4	3	2	1
Business AML Risk Attributes										
Validity Index	100.00%	0.00%	1.22%	10.06%	1.40%	1.70%	6.20%	14.80%	38.92%	5.70%
Stability Index	100.00%	1.88%	0.01%	2.27%	0.00%	11.63%	4.03%	14.21%	0.31%	45.76%
Legal Events Index	100.00%	1.76%	0.06%	0.56%	3.62%	0.04%	8.69%	9.69%	12.03%	43.65%
Access To Funds Index	100.00%	0.41%	0.35%	1.26%	0.94%	3.56%	1.85%	8.16%	0.28%	60.01%
Geographic Index	100.00%	5.44%	0.13%	17.06%	0.39%	0.00%	45.09%	3.49%	3.61%	4.12%
Associates Index	100.00%	0.00%	0.00%	1.35%	2.30%	3.71%	11.53%	4.78%	10.73%	45.69%
Industry Risk Index	100.00%	4.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	76.02%

This illustration of the Anti-Money Laundering Risk Assessment shows the distribution of businesses (through a count and a percentage of file) that returned the associated index value for each attribute.

Keep your BSA/AML risk process in focus

Gain a better understanding of both your BSA/AML customer risk and your BSA/AML institution risk. Streamline your risk assessment processes with LexisNexis solutions for Anti-Money Laundering risk. LexisNexis Anti-Money Laundering Risk Attributes improve customer onboarding processes, strengthen risk rating strategies and provide insight into BSA/AML risk. The LexisNexis Anti-Money Laundering Risk Assessment Report uses the Anti-Money Laundering Risk Attributes for both businesses and individuals to provide a summarization for use in the institution's BSA/AML risk assessment process.

How could the power of improved perspective impact your financial services business? Get the full picture today with LexisNexis Solutions for Anti-Money Laundering Risk.

For more information:

**Call 866.277.8407 or visit
lexisnexis.com/risk/aml**

About LexisNexis Risk Solutions

LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.



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