NAPIER

CASE STUDY

Tier 1 puts Client Activity Review central to AML strategy

"With easy-to-read AI-driven insights, Napier's Client Activity Review will equip our Tier 1 client with a powerful means to analyse customer behaviour rapidly and dramatically reduce the time it takes to review customer activity."

**Dr Janet Bastiman,
Head of Analytics,
Napier**

Summary

Napier's AI-enhanced Client Activity Review will transform a global Tier 1 bank's approach to periodic customer reviews, putting customer behavioural analytics central to the process.

Background

Napier was approached by a global Tier 1 bank following pressures from the regulator to upgrade its customer activity review process. Specifically, the regulator required proof that our client was reviewing customer behaviour outside of transactions to ensure behaviour was in line with that indicated in the KYC/onboarding process.

The challenge for our client was combining transaction and KYC data into a single view in order to perform ongoing customer reviews. Any previous efforts to combine and compare the two data sets had been a separate analysis performed manually.

Why Napier?

Napier was selected because our highly scalable solution can be easily and rapidly bolted on by API to any existing transaction monitoring software and KYC/onboarding system. It incorporates all the benefits of our next generation artificial intelligence (AI) technology, without the need for a complete overhaul of current systems.

"Automating and joining the two main branches of AML is the only way organizations will be nimble enough to spot suspicious activity as it happens."

**Julian Dixon,
CEO at Napier**

Solution

Napier's Client Activity Review is highly scalable AI-driven solution that efficiently combines data from multiple sources including transactions and customer profile data from the bank's KYC system. The data flows into a single easy-to-use platform to enable ongoing reviews of customers and their accounts against expected behaviour.

Client Activity Review

Gain additional deeper insights about your customer's activity with an automated ongoing review of all customer data - including transactions, payments and screening results - against their expected behaviour.

Learn more

Benefits

In less than a year we delivered an AI-enhanced solution that transforms how our client understands and monitors customer activity:

Activity or transactions that fall outside of a customer's expected behaviour are automatically highlighted using a comprehensive, customisable suite of easy-to-read analytics and graphics representing the customer's behaviour.

AI-driven insights provide superior intelligence in clear English without adding complexity for analysts or interpretation by Data Scientists.

Integrated capability to deep dive into the data behind suspicious activity. Users can click-through graphics to review suspicious alerts and transactions.

Intelligent workflow makes assigning tasks and monitoring progress easy.

Full audit trail to fulfil regulatory obligations.

"Client Activity Review reduces the time it takes for our client to review its customers by up to 65%."

**Dr Janet Bastiman,
Head of Analytics,
Napier**

Facts

- **Improved understanding of customer risk with flagged activity triggered by behavioural data at odds with that expected, taking into consideration normal and abnormal deviation.**
- **High scalability allows our client's monthly customer review target to start low and increase to hundreds of thousands.**
- **Potential to upgrade to real-time customer reviews, to enable activity to be reviewed as it happens.**

Discover how Napier can transform your compliance processes

For more information on Napier's award-winning AML solutions, please contact us at info@napier.ai or book a demo online at www.napier.ai

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