NAPIER

Client Activity Review

Transform how you view customers' activities and behaviours.

Regulatory supervisors, such as the UK's Financial Conduct Authority (FCA), mandate the need for the ongoing review of customers to assess all clients' activities and behaviours over time. Fundamental to this is the ability to bring together disparate sets of customer-related data so that there is a 'single view of the customer' - not just at a snapshot in time but across the entire customer lifecycle.

Consolidating fragmented customer data sets to obtain a complete record of a customer's accounts across lines of business, geographies, and products then allows regulated firms to use that data more productively.

Introducing Napier's Client Activity Review

Napier CAR efficiently brings together transaction data and customer intelligence in a single easy-to-use platform to measure risk and detect suspicious financial behaviour. This enables the use of customer behavioural analytics to create a 360-degree view of every customer and analyse their behaviour in real-time with view to identifying new suspicious patterns.

Benefits

- **Conveniently layer on top of your existing data infrastructure**
- **Funnel all customer data into one control centre for analysis and review**
- **Focus on data at odds with the customer's expected behaviour**
- **Learn to Understand Your Customer, rather than just Know Your Customer**
- **Augment traditional rule-based scores with machine learning generated scores**
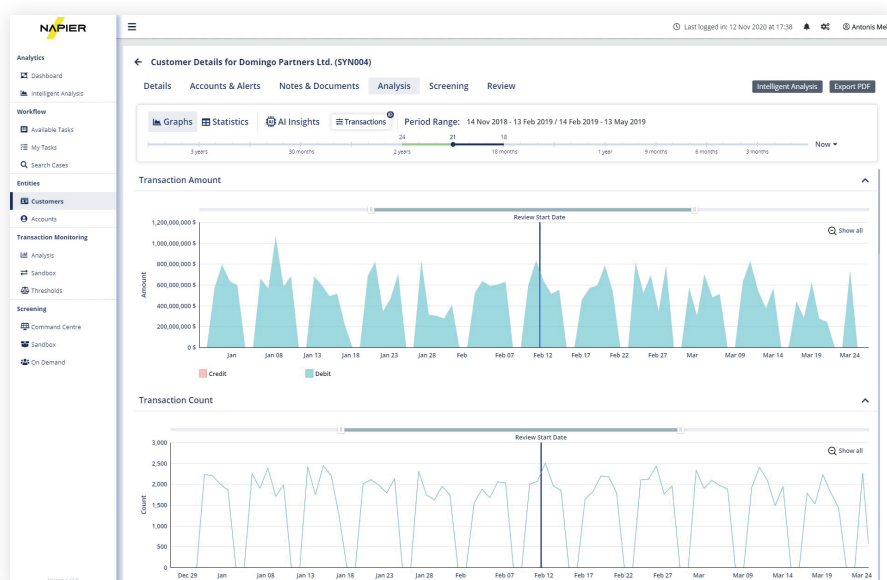
Integrate data from your existing systems

Providing convenience and the assurance of risk mitigation, Napier's Client Activity Review (CAR) doesn't require the complete re-architecting of your data infrastructure. CAR can integrate data from your existing KYC and transaction monitoring systems to immediately provide you with a full view of the customer.

Full view of your customer in a single dashboard

Napier's Client Activity Review is designed to provide a 360-degree picture of the customer. By drawing on KYC data, the intelligence from payment and client screening as well as transaction monitoring outcomes, the Client Activity Review allows the analyst to determine whether the client's observed behaviour is out of line with expected behaviour. For example, a customer may be on-boarded as low risk but then start to exhibit behaviours more suggestive of nefarious activity, which could be identified easily within the system.

Easy to understand real-time graphical analysis

With CAR, analysts can view real-time graphical representations of a customer's behaviour over a dynamic period of time. The analyst can see anomalies in multiple lenses – comparing the customer's behaviour against a previous time period, and the customer's behaviour against expected behaviour.

This allows deep investigations into suspicious activity without having to switch between different views or applications. By analysing behaviour as it happens, any necessary action can be taken when it really matters – and not several months, weeks or even years down the line.

Reviews based on customer behaviour

Client reviews can be done manually or scheduled to take place automatically according to the required frequency, whether that be daily, weekly or monthly. Reviews can be made as a result of changes in the customer behaviour, not just the risk score. For example, if the customer's information changes because they move house or perhaps become a director of a company in a high-risk country, then this could trigger an alert for a review.

Key features

- Real-time comparison of customer behaviour
- Easy to understand graphical depiction of customer activity
- Single view of all customer data and intelligence

"We are delighted to have joined forces with Napier, whose next-generation technology and AI-enhanced capabilities are leading the way in AML compliance."

STUART MORLEY
CHIEF INFORMATION OFFICER, CLEARBANK

Clear.Bank®

More info./

For more information about our award-winning platform, or to find out how we can help you meet your AML compliance requirements...

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