



FACT SHEET

# Transaction Monitoring

## Supercharge your compliance capabilities

Financial institutions worldwide are tasked with monitoring, investigating and reporting any potentially suspicious transactions and activities of their vast customer base.

Effective transaction monitoring requires a fine combination of processes, technology and human expertise to successfully weed good from the bad as criminals constantly evolve their methods of laundering.

Increased digitalisation creates additional demands with larger volumes of daily transactions making it impossible for analysts to rely on manual or less sophisticated technology to successfully monitor transactions.

Napier's Transaction Monitoring is a powerful solution to those challenges and makes the compliance task less daunting.

### Benefits

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- Rapid deployment
  - Cost-effective, subscription-based service
  - No hardware or software to install or maintain
  - On-demand monitoring of all transactions
  - Intelligent alert risk scoring to help focus on the most important suspicious activities first
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"We researched the market and Napier came out as a clear winner with the best use of next generation technology in the AML space."

**Wendy Langridge,**  
Chief Regulatory Officer,  
BCS Global Markets



# 5 ways Napier's Transaction Monitoring can supercharge your compliance

## A simple solution for transaction monitoring requirements

Napier's Transaction Monitoring is simple to deploy and easy to operate. It improves efficiency and helps organisations meet regulatory requirements.

Users define scenarios in an intuitive interface that requires no complex coding. The system identifies high-risk transactions and provides a full audit trail on all user- and system-generated actions. Flexible and capable, it can handle up to 100 million transactions with ease.

## Introducing machine learning

Once users install the solution, they have an option to add an intelligent machine-learning layer that offers deeper insights, reduces false positives and renders the whole process more efficient.

Using a combination of data sources from transactions, watchlists and historical customer behaviour analysis,

our algorithms complement traditional rules-based reviews of customer activity and search for patterns that are difficult to spot amongst high volumes of data.

## Define, test and deploy rules

Build and define rules with no-code approach via our integrated sandbox. The intuitive drop-down interface allows users to build and test rules on real data, before putting them into production. As intelligence about suspicious behaviours grows, build these into scenarios to create more effective rules. The flexibility means users can continually improve transaction monitoring processes to align with policy and reduce false positives.

## Configure dashboards for efficiency

Monitor highly relevant data via workflow, tasks and the configurable dashboards. With access to a palette of over 20 widgets, control the display of the most crucial insights.

## Automatically review customer behaviour\*

A single transaction lacking a customer's context is often meaningless. A customer's behaviour in relation to onboarding information, gives more insight into early signs of potentially suspicious behaviour.

In Napier's Transaction Monitoring, use Client Activity Review to compare the customer's behaviour to past behaviour and create alerts to any changes. This enables users to measure risk effectively and detect potentially suspicious customer behaviour efficiently.

## Key features

- Big data platform
- No-code rule building and integrated sandbox
- Intelligent Analysis

\* Client Activity Review is an additional solution that can be added to Napier's Transaction Monitoring system.

"As a director of compliance, the ability to independently create, test and change rules within the user interface – and without any coding – is life changing."

JESSICA CHUAH  
DIRECTOR OF COMPLIANCE



## More info./

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

Contact us now



Trusted by 200 Financial Institutions and FinTechs globally.