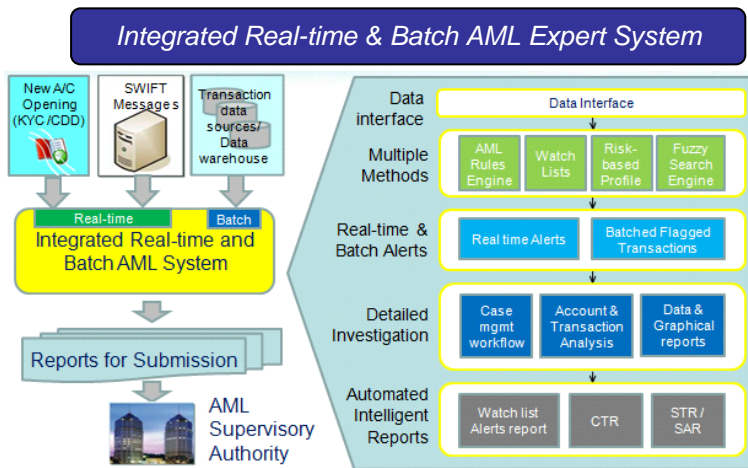


iCo-op™ AMLS provides banks and financial institutions with a solution to comply fully with the strict regulations of governments to combat money laundering activities. iCo-op™ AMLS provides a web-based case management solution to monitor, detect, investigate and report money laundering activities. It is a risk-based AML solution which complies to the latest CDD, EDD and KYC requirements. iCo-op™ AMLS is cost effective and can cater to the needs of banks ranging from boutique banks to large global banks by providing a standard and configurable AML solution.

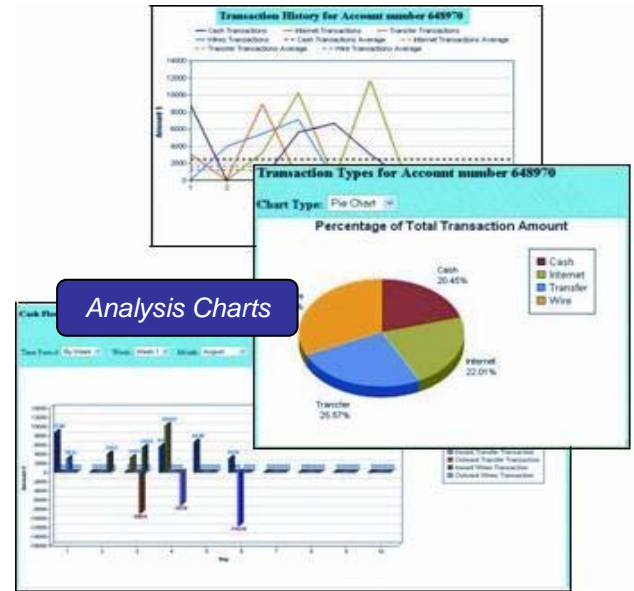
◆ Product Description

iCo-op AMLS provides a monitoring, detection, investigation and reporting solution that automates the reporting of suspected money laundering activities. It provides an innovative integrated real-time and batch scanning AML system. It is a configurable and cost-effective product that can be deployed efficiently and effectively with low total costs of operation.



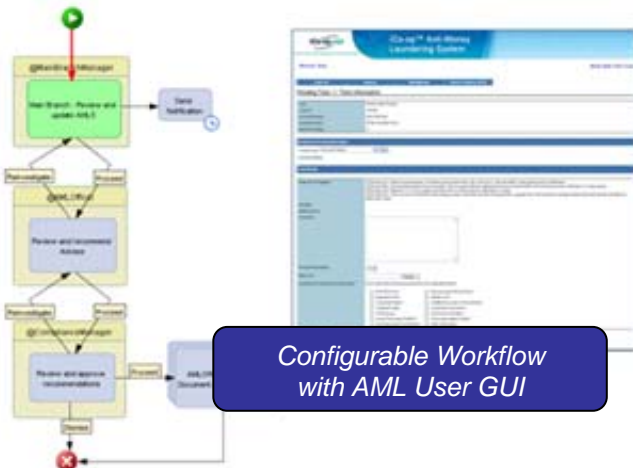
◆ Analysis

Statistical analysis, CDD/EDD and KYC profiling are supported by iCo-op AMLS using historical transactions and customer data.



◆ Configurable Workflow

iCo-op AMLS provides a web-based innovative case management system that allows the bank to systematically and efficiently investigate suspicious transactions. To ensure traceability, the audit trails of all users' activities are recorded.



◆ Reports

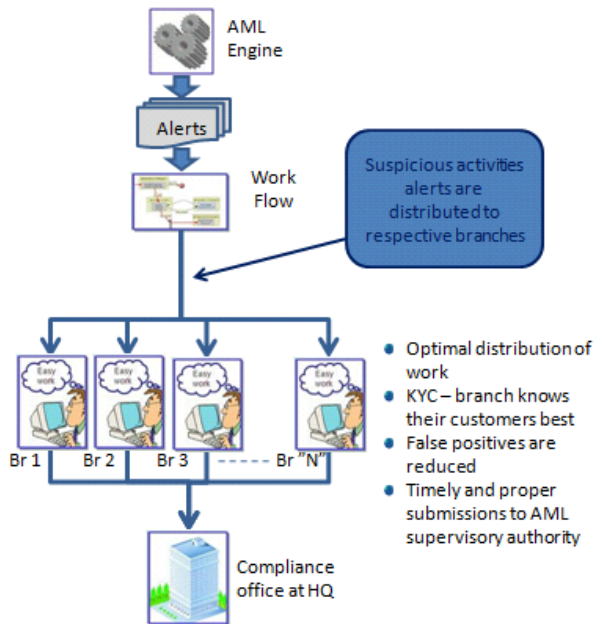
With iCo-op AMLS, intelligent reports are automatically generated and populated with the necessary information for submission. The key feature of iCo-op AML report is that it provides the reasons why each STR case is suspicious thus allowing the bank to comply with the strict investigation and reporting requirements in terms of details and deadlines efficiently and effectively. The reports can be in various formats such as text, CSV, Word, Excel, PDF, and so on.

ST Scenarios	ST Circumstances	ST Rules
<ul style="list-style-type: none"> (6) The transaction is related to an unlawful activity or any anti money laundering activity or offense under the Anti-Money Laundering Act (1) There is no underlying legal/trade obligation, purpose or economic justification (3) The amount involved is not commensurate with the business or financial capacity of the client 	<ul style="list-style-type: none"> (8) Client was reported and/or mentioned in the news to be involved in terrorist activities (9) Client is under investigation by law enforcement agencies for possible involvement in terrorist activities (10) Transactions of individuals, companies or Non-governmental Organizations (NGOs) that are affiliated or related to people suspected of being connected to a terrorist group or a group that 	<ul style="list-style-type: none"> (41) Blacklisted account (27) High frequency of cash transactions worth more than average relationship balance (05) One or more cash withdrawal made during a month, where

Automated Intelligent Reports

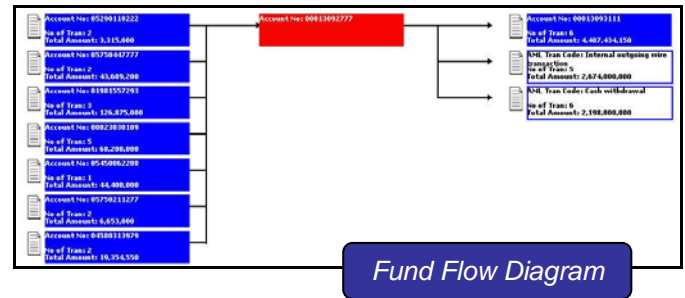
◆ Efficient Case Management

iCo-op AMLS provides an innovative and efficient case management where investigation and reporting work are optimally distributed to the branches.



◆ System Requirements

- Server Requirements:
 - ✓ J2EE Platform
 - ✓ OS: Windows 2003 Server, Sun Solaris, Unix, IBM AIX or Linux
 - ✓ App Server: BEA WebLogic or IBM WebSphere
 - ✓ Database: MS SQL, Oracle or IBM DB2
- Workstation Requirements:
 - ✓ Browser: IE5.5 or higher



Key Features

Automatic Monitoring and Detection

- ✓ Integrated Real-time and Batch Scanning
 - New Account Opening (CDD/KYC check)
 - Message Filter (SWIFT Message filter)
 - Batch and Manual AML Scanning (CTR & STR)
- ✓ Automatically screens bank's transactions
- ✓ Automatically provides reasons for suspecting money laundering activities
- ✓ Provides surveillance of OFAC list, politically exposed people, blacklisted people and companies, high risk industries and etc
- ✓ Provides risk scores and ranks suspected money laundering activities
- ✓ Allows manual reporting of suspected money laundering activities for investigation

Case Management Workflow System

- ✓ Prioritizes suspected money laundering cases for investigation
- ✓ Provides workflow to manage investigation of suspected money laundering cases systematically and efficiently
- ✓ Provides assignment of cases to officer most suited to handle the case efficiently
- ✓ Allows entries for comments, notes, and recommendations in free form text
- ✓ Allows attachment of documents to cases
- ✓ Provides tracking of cases (eg. Start and completion of each case, alerts in case of delays)
- ✓ Provides audit trail for traceability

KYC Profiling and Statistical Analysis

- ✓ Automatically screens customer data for CDD and EDD compliance
- ✓ Distribute tasks to update KYC information to branches using Workflow System
- ✓ Able to extract and aggregate transaction information from bank data sources
- ✓ Provides tables and charts of transactions for statistical analysis and KYC profiling
- ✓ Charts provided: pie, bar, line, area, bubble, polar, financial, scatter, and so on
- ✓ Types of transaction information provided: list of transactions, transaction types, transaction
- ✓ Uses fuzzy logic for search and filtering
- ✓ Generates diagram showing how the fund flows through the different accounts

Reports

- ✓ Automatically generates CTR and STR reports
 - Insertion of known fields in reports
 - Insertion of reasons why account is suspected of money laundering activities
 - Formats: text, CSV, Word, Excel, PDF, etc
- ✓ Automatically generate in-house administration reports

Scalability

- ✓ Proven solution for bank with 800 branches, 7 million accounts, and 4 million transactions per day
- ✓ Scalable solution to cater for banks ranging from boutique bank to large global bank.

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About iCo-op.net

iCo-op.net provides Governance, Risk Management and Compliance (GRC) products and solutions to help banks, financial institutions, governments, and large enterprises to comply with the mandatory and regulatory demands of Risk Management, and Anti-Money Laundering requirements.