



OVERVIEW

Transform your AML compliance—and become more efficient, too

How Genpact's digitally powered AML program can help

Every global business needs a robust and effective anti-money-laundering (AML) program. But putting one in place remains a challenge, even as regulators around the world begin to pay more attention to the issue than ever before. It's clear that improving AML processes to get the most out of them calls for new approaches and holistic solutions.

Genpact can help your organization find those new approaches. We design, transform, and run end-to-end AML programs that not only ensure your firm complies with regulations, but also enhance overall operational efficiencies. Using our unique Lean DigitalSM approach, we empower businesses to embrace the “art of the possible,” while also reducing total cost of ownership (TCO) and minimizing risk exposure.

Overview

Companies face several challenges in identifying, monitoring, reporting, and ultimately preventing money laundering. Just keeping pace with the rapid evolution of global regulations can be difficult. Other issues include:

- **Compliance:** Costs are soaring, and companies face hefty fines if they don't meet regulations.
- **Talent:** People with the right skills for AML compliance are in high demand, making them harder and harder to manage and retain.
- **Intelligence:** Fragmented and multiple sources of information make it difficult to produce relevant and up-to-date profiles, so AML operations are often disjointed and inefficient.
- **Poor visibility into the AML process:** As a result, companies can't tell when deterministic, rule-based systems trigger higher false positives.
- **Limited data management and a fractured ecosystem of platforms:** This can produce a high volume of alerts.
- **Firms are assessing AML risk inadequately** and have ineffective control mechanisms

Genpact solution and approach

Genpact's AML practice draws on deep domain expertise to offer end-to-end AML capabilities. Our unique approach drives differentiated value throughout the AML lifecycle with a combination of digital technology, advanced analytics, and a global workforce optimization (See Figure 1).

Here's how our program helped one Fortune 500 financial services firm

After authorities found flaws in its AML program, this enterprise wanted to transform its operations to resolve outstanding issues and improve compliance. Genpact's AML center of excellence (CoE) addressed the key business

A 40% productivity improvement and reduced alert aging from 90 days to less than 50 days.

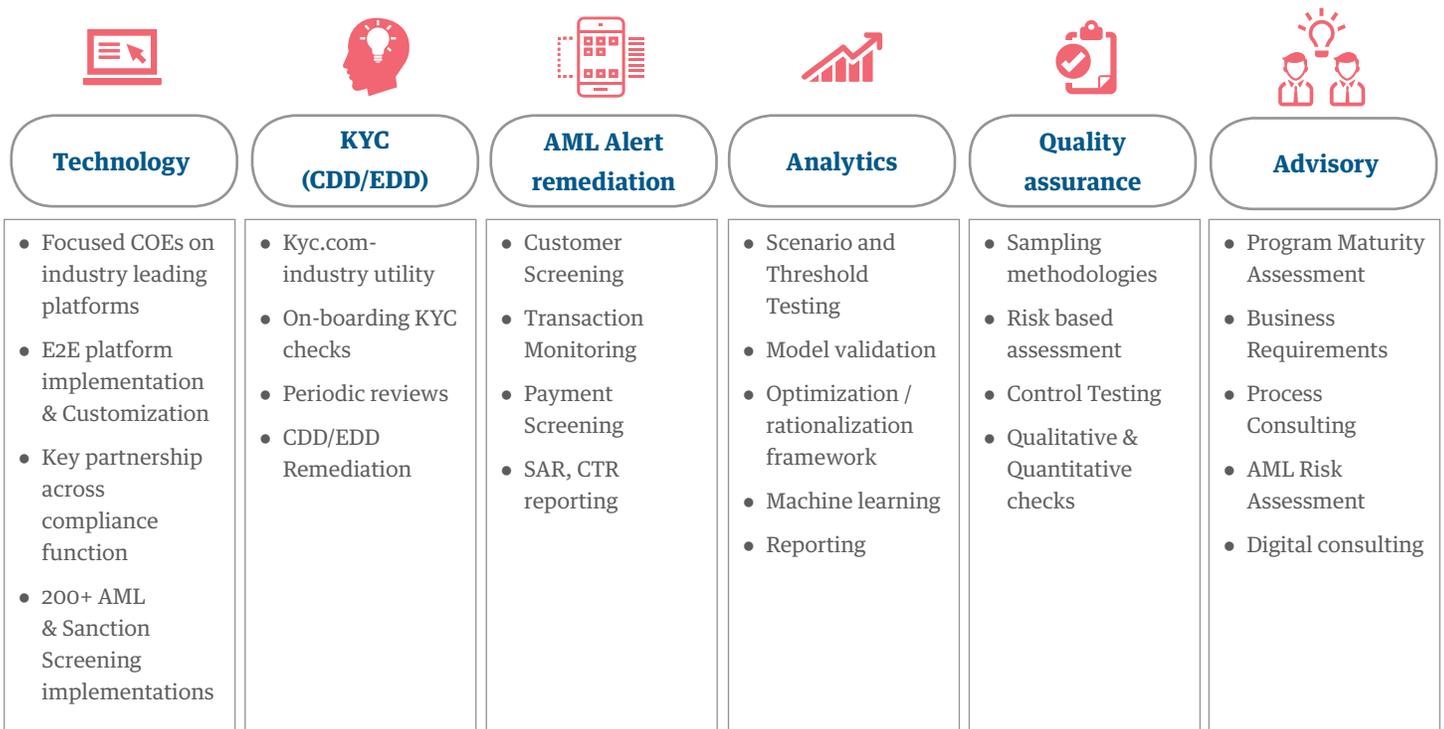


Figure 1: Genpact's end-to-end capability for AML Lifecycle

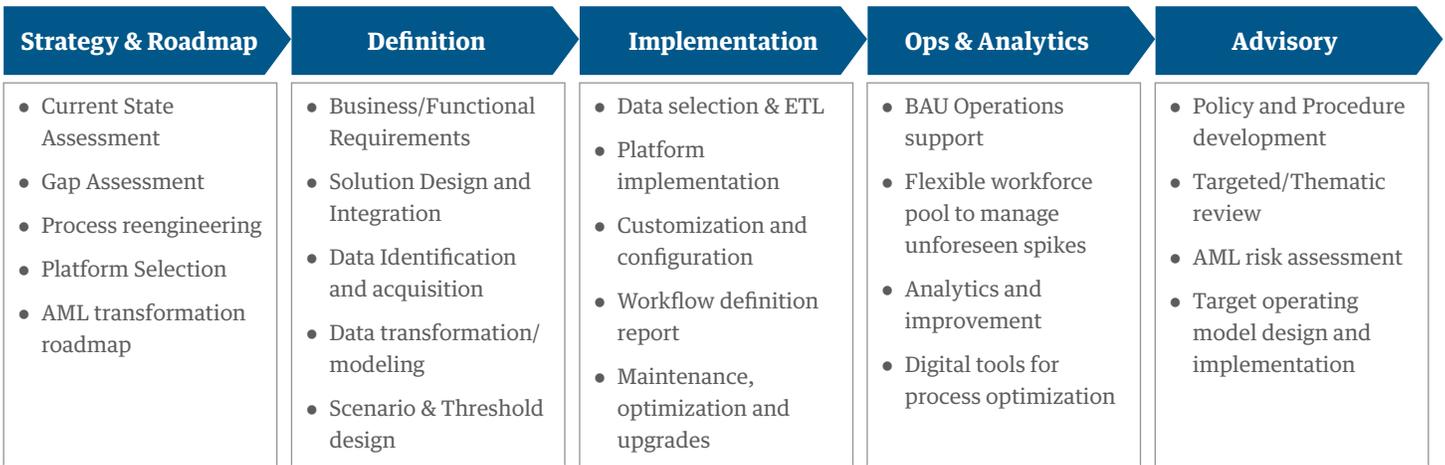


Figure 2: Our services cover a wide range of activities

priorities the regulators had outlined – and streamlined our client’s AML program at the same time. The result? A 40% productivity improvement and reduced alert aging from 90 days to less than 50 days (See Figure 2).

Genpact has a proven track record of running AML operations at scale, and key remediation engagements globally. We’ve done so for Fortune 500 clients for more than 15 years. Our unique experience building a utility in this domain has shaped



Figure 3: The four mainstays that make Genpact an ideal partner in preventing money laundering

our expertise. We're agile – so we stay ahead of evolving global regulations and market situations. The regulatory compliance processes we run for our clients focus on operational excellence, quality assurance, effective governance, and first-

class controls. We institute best practices using digital tools, and well-tested, diverse procedures and templates, to boost your company's efficiency and to help you get the most out of your AML program (See Figure 3).

About Genpact

Genpact (NYSE: G) is a global professional services firm that makes business transformation real. We drive digital-led innovation and digitally-enabled intelligent operations for our clients, guided by our experience running thousands of processes for hundreds of Global Fortune 500 companies. We think with design, dream in digital, and solve problems with data and analytics. We obsess over operations and focus on the details - all 78,000+ of us. From New York to New Delhi and more than 20 countries in between, Genpact has the end-to-end expertise to connect every dot, reimagine every process, and reinvent companies' ways of working. We know that rethinking each step from start to finish will create better business outcomes. Whatever it is, we'll be there with you - putting data and digital to work to create bold, lasting results - because transformation happens here, at Genpact.com.

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