



KPMG Managed Services for Anti-Money Laundering

Modern, AI-enabled workflows and scalable support to enhance compliance



The challenge

Financial crimes compliance is increasingly complex due to evolving payment channels, digital assets, and real-time transaction flows, necessitating modern solutions. Increasing regulatory expectations and financial crime trends, along with occurrences of fraud and criminals' sophistication, have significantly compounded the risks.

This complexity is challenging for organizations to manage, leading to inefficiencies, backlogs, higher costs, and increased compliance risks.



Financial crime compliance costs have risen for 98% of financial institutions in US and Canada

LexisNexis Risk Solutions, True Cost Of Financial Crime Compliance Study, 2023

The KPMG solution

Transforming AML services with a technology-forward, managed approach.

KPMG LLP offers a modern AML model for swift upgrades supported by skilled professionals and advanced AI-powered processes, focusing on transaction monitoring, alert investigations, and regulatory reporting.

Key features

- Improved workflows and resource allocation enhance overall productivity within the AML program.
- A blend of advanced AI-enabled technology solutions integrated with human in the loop subject matter knowledge.
- Advanced technology solutions tailored to specific organizational needs enables better monitoring and detection of suspicious activities.



Common challenges:

Increasing volume and sophistication of financial crimes



Complex and evolving regulatory requirements



High false positive rates in transaction monitoring



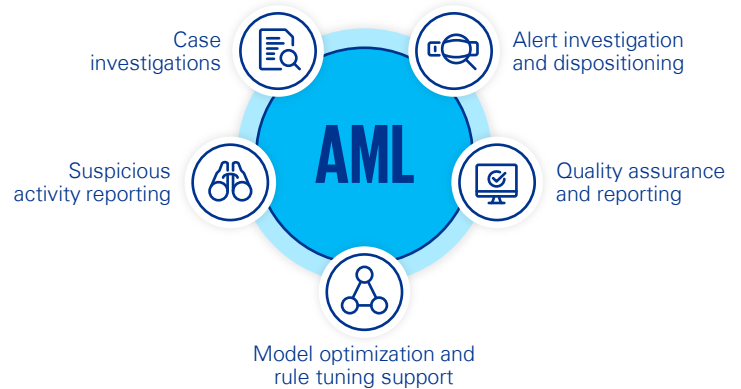
Manual and time-consuming alert investigation processes



Difficulty in maintaining audit readiness and governance

The impact of fraudulent activities can be devastating, affecting not only financial stability but also growth initiatives and reputation.

Organizations must continually assess emerging risks and the potential damage. Leading institutions are adopting advanced AI, automation, and flexible delivery models to strengthen AML operations.



KPMG AML capabilities



Model optimization and rule tuning support

Employ AI-driven analytic insights to improve and refine detection logic.

Enhances model accuracy, minimizes false positives, and boosts focus on high-risk activities.



Alert investigation and dispositioning

Utilize advanced AI capabilities and intelligent triage to classify and efficiently prioritize alerts, speeding resolution through consistent, guided workflows.

Produces quicker, streamlined alert handling with higher quality standards and more consistent investigations.



Case investigations

Automate data synthesis into a unified dashboard, helping ensure thorough review of transactions including Know Your Customer (KYC) information protocols to perform investigations and support suspicious activity reporting (SAR) decisions.

Provides swift, informed and fully documented SAR / No-SAR decisions, bolstering investigation quality and enhanced data visibility.



Suspicious activity reporting

Apply advanced natural language generation for efficient narrative auto-population which transforms a time-consuming manual process into an efficient automated workflow.

Helps ensure timely, consistent, and high-quality SAR submissions to meet regulatory deadlines and reduce compliance risk.



Quality assurance and reporting

Implement automated testing and real-time dashboards for transparent compliance operations.

Maintain high visibility and strong control and audit readiness with trusted data while fostering continuous improvement.

Together, these capabilities with improved workflows and resource allocation enable a resilient, scalable AML model, enhancing compliance readiness, and transparency while enhancing overall productivity.

Driving measurable results in AML operations

KPMG integrates human expertise with AI and automation to deliver strong compliance results and cost management.

30-50%

reduction in handling times with AI-driven services

Clients can experience:

50-60%

reduction in operating costs via transformation and delivery models

95%+

first-time quality scores with a robust quality framework

Meet our team

KPMG Managed Services professionals are experienced in AML operations, transactional monitoring, and compliance. The team merges industry knowledge with advanced AI-enabled technology to manage risk, reduce complexity, and enhance audit readiness.



For further information or to discuss how KPMG Managed Services can benefit your organization, please contact our team.



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